

This Instrument Was Prepared By:

Richard E. Deutch, Jr., Esq.
Stearns Weaver Miller, et al.
150 W. Flagler Street, Suite 2200
Miami, FL 33130

R-ENV

NOTICE OF COMMENCEMENT

The undersigned hereby informs you that improvements will be made to certain real property, and in accordance with Chapter 713.13 of the Florida Statutes, the following information is stated in this NOTICE OF COMMENCEMENT.

1. Description of Property: SEE EXHIBIT "A" ATTACHED HERETO
2. General Description of Improvements: The development of a 94 unit multifamily apartment project
3. Owner's Information:
 - a. Name and Address:
HTG Liberty, LLC, a Florida limited liability company
3225 Aviation Avenue, Suite 602
Coconut Grove, FL 33133
 - b. Interest in Property: Fee Simple
 - c. Fee Simple Title Holder's Name and Address (If Other Than Owner):
4. Contractor's Name and Address (the "Contractor") is:
HTG Hennessy, LLC
2300 22nd Street North
St. Petersburg, Florida 33713
5. Surety:
Travelers Casualty and Surety Company of America
One Tower Square
Hartford, Connecticut 06183

Amount of Bond: \$9,985,893.81

A copy of the Payment Bond is attached hereto as Exhibit "B".

6. Construction Lenders' Names and Addresses:

Citibank, N.A.
390 Greenwich Street, 2nd Floor
New York, New York 10013

Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301

7. Name and address of person within the State of Florida designated by Owner upon whom notices and other documents may be served as provided in Section 713.13(1)(a)(7), Florida Statutes:

Matthew Rieger
HTG Liberty, LLC, a Florida limited liability company
3225 Aviation Avenue, Suite 602
Coconut Grove, FL 33133

8. In addition to itself, Owner designates the following persons to receive a copy of the Lienor's Notice as provided in Section 713.13(1)(b), Florida Statutes:

1. Construction Lenders:

Citibank, N.A.
390 Greenwich Street, 2nd Floor
New York, New York 10013

Florida Housing Finance Corporation
c/o AmeriNat
5300 West Cypress Street, Suite 261
Tampa, FL 33607
Attn: Mark Fredericks

2. Title Company:

Construction Loan Department
Fidelity National Title Group
13800 NW 14th Street, Suite 190
Sunrise, Fl 33323
Attn: Doreen Brown

3. Owner's Counsel:

Stearns Weaver Miller Weissler Alhadeff & Sitterson, P.A.
150 West Flagler Street, Suite 2200
Miami, FL 33130
Attn: Richard E. Deutch, Jr., Esq.

9. The Expiration Date of Notice of Commencement is one year from date of recording unless a different date is specified: December 31, 2019.

WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

[Signature and Notary appear on following page.]

[Notice of Commencement Signature Page]

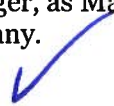
OWNER:

HTG Liberty, LLC,
a Florida limited liability company

By: 
Matthew Rieger, Manager

STATE OF FLORIDA)
)SS:
COUNTY OF MIAMI-DADE)

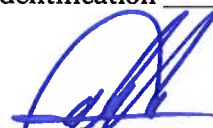
Sworn to and subscribed before me this 16 day of May,
2018, by Matthew Rieger, as Manager of HTG Liberty, LLC, a Florida limited liability company,
on behalf of the company.

Personally Known  OR Produced Identification _____

Type of Identification Produced _____



Glenda Brown
NOTARY PUBLIC
STATE OF FLORIDA
Comm# GG182997
Expires 4/30/2022



Print or Stamp Name: _____
Notary Public, State of Florida
Commission No.: _____
My Commission Expires: _____

Exhibit "A"
Legal Description

PARCEL D

BEGIN AT THE NORTHWEST CORNER OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 22 SOUTH, RANGE 19 EAST, HERNANDO COUNTY, FLORIDA; THENCE S 00°44'12" E ALONG THE WEST LINE OF SAID SOUTHEAST 1/4 A DISTANCE OF 361.19 FEET; THENCE LEAVING SAID WEST LINE N 89°14'29" W A DISTANCE OF 60.20 FEET TO A POINT ON THE EAST RIGHT OF WAY LINE OF HALE AVENUE; THENCE S 00°47'47" W ALONG SAID EAST RIGHT OF WAY LINE A DISTANCE OF 287.37 FEET; THENCE LEAVING SAID EAST RIGHT OF WAY LINE N 89°59'56" E A DISTANCE OF 415.21 FEET; THENCE N 00°41'10" W A DISTANCE OF 227.22 FEET; THENCE N 44°34'56" W A DISTANCE OF 86.33 FEET; THENCE N 69°54'39" W A DISTANCE OF 25.82 FEET; THENCE N 20°05'58" W A DISTANCE OF 90.67 FEET; THENCE N 15°28'15" W A DISTANCE OF 13.31 FEET; THENCE N 10°58'52" W A DISTANCE OF 89.86 FEET; THENCE N 03°46'55" W A DISTANCE OF 32.55 FEET; THENCE N 86°13'05" E A DISTANCE OF 67.03 FEET; THENCE S 61°08'55" E A DISTANCE OF 34.68 FEET; THENCE S 23°52'57" E A DISTANCE OF 45.63 FEET; THENCE S 41°22'45" E A DISTANCE OF 31.09 FEET; THENCE S 41°22'45" E A DISTANCE OF 15.67 FEET; THENCE S 34°13'50" E A DISTANCE OF 45.94 FEET; THENCE S 72°53'42" E A DISTANCE OF 46.33 FEET; THENCE N 84°58'19" E A DISTANCE OF 25.45 FEET; THENCE N 61°20'21" E A DISTANCE OF 35.91 FEET; THENCE N 85°29'30" E A DISTANCE OF 17.65 FEET; THENCE N 75°36'48" E A DISTANCE OF 23.46 FEET; THENCE S 70°19'54" E A DISTANCE OF 22.43 FEET; THENCE S 36°59'53" E A DISTANCE OF 13.07 FEET; THENCE N 85°48'51" E A DISTANCE OF 35.28 FEET; THENCE N 36°56'49" E A DISTANCE OF 336.20 FEET TO THE SOUTHEAST CORNER OF MITCHELL HEIGHTS AS RECORDED IN PLAT BOOK 7, PAGE 7 OF THE PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA; THENCE S 89°26'26" W ALONG THE SOUTH LINE OF SAID MITCHELL HEIGHTS AND A WESTERLY PROJECTION OF SAID LINE A DISTANCE OF 794.38 FEET TO THE POINT OF BEGINNING.

PARCEL E-1

COMMENCE AT THE NORTHWEST CORNER OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 22 SOUTH, RANGE 19 EAST, HERNANDO COUNTY, FLORIDA; THENCE S 00°44'12" E ALONG THE WEST LINE OF SAID SOUTHEAST 1/4 A DISTANCE OF 361.19 FEET; THENCE LEAVING SAID WEST LINE N 89°14'29" W A DISTANCE OF 60.20 FEET TO A POINT ON THE EAST RIGHT OF WAY LINE OF HALE AVENUE; THENCE S 00°47'47" W ALONG SAID EAST RIGHT OF WAY LINE A DISTANCE OF 287.37 FEET; THENCE LEAVING SAID EAST RIGHT OF WAY LINE N 89°59'56" E A DISTANCE OF 190.90 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE N 89°59'56" E A DISTANCE OF 224.31 FEET; THENCE S 00°41'10" E A DISTANCE OF 118.01 FEET; THENCE S 89°59'56" W A DISTANCE OF 225.72 FEET; THENCE N 00°00'00" W A DISTANCE OF 118.26 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH:

NON-EXCLUSIVE EASEMENT RIGHTS CONTAINED IN THAT GRANT OF EASEMENT AND RIGHT OF USE AGREEMENT DATED APRIL 6, 2016 AND RECORDED APRIL 8, 2016 IN OFFICIAL RECORDS BOOK 3348, PAGE 1933, AS AMENDED BY THE AMENDMENT TO GRANT OF EASEMENT AND RIGHT OF USE AGREEMENT RECORDED FEBRUARY 23, 2018, IN OFFICIAL RECORDS BOOK 3556, PAGE 421. (PARCEL D)

EXHIBIT "B"

Bond No.: 106739704



Document A312™ – 2010

Payment Bond

Any singular reference to Contractor, Surety, Owner or other party shall be considered plural where applicable.

CONTRACTOR: (Name, legal status, and address)

Surety: (Name, legal status, and principal place of business)

HTG Hennessy, LLC
2300 22nd Street North
St. Petersburg, Florida 33713

Travelers Casualty and Surety Company of America
One Tower Square
Hartford, Connecticut 06183

OWNER: (Name, legal status, and address)

HTG Liberty, LLC
3225 Aviation Avenue, Suite 602
Coconut Grove, Florida 33133

CONSTRUCTION CONTRACT:

Date: **September 28, 2017**

Amount: **Nine Million Nine Hundred Eighty-five Thousand Eight Hundred Ninety-three and 81/100 Dollars (\$9,985,893.81)**

Description: **Freedom Gardens II, 290 Revere Rd., Brooksville, FL 34601**
(Name and location) **Four (4) residential buildings containing 94 residential apartment units**

BOND:


Date: **May 1, 2018**

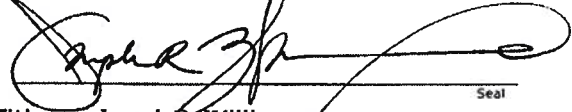
Amount: **Nine Million Nine Hundred Eighty-five Thousand Eight Hundred Ninety-three and 81/100 Dollars (\$9,985,893.81)**

Modification to this Bond: None See Section 18

CONTRACTOR:
HTG Hennessy, LLC

SURETY:
Travelers Casualty and Surety Company of America

Signature: 
Name and Title: **MARK STALKER**, President

Signature: 
Name and Title: **Joseph R. Williams**
Attorney-In-Fact & FL Licensed Agent

(Any additional signatures appear on the last page of this Performance Bond.)

(FOR INFORMATION ONLY – Name, address, and telephone)

AGENT or BROKER:
Joseph R. Williams
USI Insurance Services National, Inc.
3475 Piedmont Road, Suite 800
Atlanta, Georgia 30305
(404) 923-3700

OWNER REPRESENTATIVE: (Architect, Engineer, or other party)
Fugleberg Koch, PLLC
AA26002103
2555 Temple Trail
Winter Park, FL 32789
(407) 629-0595

§ 1 The Contractor and Surety, jointly and severally, bind themselves, their heirs, executors, administrators, successors and assigns to the Owner to pay for labor, materials and equipment furnished for use in the performance of the Construction Contract, which is incorporated herein by reference, subject to the following terms.

§ 2 If the Contractor promptly makes payment of all sums due to Claimants, and defends, indemnifies and holds harmless the Owner from claims, demands, liens or suits by any person or entity seeking payment for labor, materials or equipment furnished for use in the performance of the Construction Contract, then the Surety and the Contractor shall have no obligation under this Bond.

§ 3 If there is no Owner Default under the Construction Contract, the Surety's obligation to the Owner under this Bond shall arise after the Owner has promptly notified the Contractor and the Surety (at the address described in Section 13) of claims, demands, liens or suits against the Owner or the Owner's property by any person or entity seeking payment for labor, materials or equipment furnished for use in the performance of the Construction Contract and tendered defense of such claims, demands, liens or suits to the Contractor and the Surety.

§ 4 When the Owner has satisfied the conditions in Section 3, the Surety shall promptly and at the Surety's expense defend, indemnify and hold harmless the Owner against a duly tendered claim, demand, lien or suit.

§ 5 The Surety's obligations to a Claimant under this Bond shall arise after the following:

§ 5.1 Claimants, who do not have a direct contract with the Contractor,

- .1 have furnished a written notice of non-payment to the Contractor, stating with substantial accuracy the amount claimed and the name of the party to whom the materials were, or equipment was, furnished or supplied or for whom the labor was done or performed, within ninety (90) days after having last performed labor or last furnished materials or equipment included in the Claim; and
- .2 have sent a Claim to the Surety (at the address described in Section 13).

§ 5.2 Claimants, who are employed by or have a direct contract with the Contractor, have sent a Claim to the Surety (at the address described in Section 13).

§ 6 If a notice of non-payment required by Section 5.1.1 is given by the Owner to the Contractor, that is sufficient to satisfy a Claimant's obligation to furnish a written notice of non-payment under Section 5.1.1.

§ 7 When a Claimant has satisfied the conditions of Sections 5.1 or 5.2, whichever is applicable, the Surety shall promptly and at the Surety's expense take the following actions:

§ 7.1 Send an answer to the Claimant, with a copy to the Owner, within sixty (60) days after receipt of the Claim, stating the amounts that are undisputed and the basis for challenging any amounts that are disputed; and

§ 7.2 Pay or arrange for payment of any undisputed amounts.

§ 7.3 The Surety's failure to discharge its obligations under Section 7.1 or Section 7.2 shall not be deemed to constitute a waiver of defenses the Surety or Contractor may have or acquire as to a Claim, except as to undisputed amounts for which the Surety and Claimant have reached agreement. If, however, the Surety fails to discharge its obligations under Section 7.1 or Section 7.2, the Surety shall indemnify the Claimant for the reasonable attorney's fees the Claimant incurs thereafter to recover any sums found to be due and owing to the Claimant.

§ 8 The Surety's total obligation shall not exceed the amount of this Bond, plus the amount of reasonable attorney's fees provided under Section 7.3, and the amount of this Bond shall be credited for any payments made in good faith by the Surety.

§ 9 Amounts owed by the Owner to the Contractor under the Construction Contract shall be used for the performance of the Construction Contract and to satisfy claims, if any, under any construction performance bond. By the Contractor furnishing and the Owner accepting this Bond, they agree that all funds earned by the Contractor in the performance of the Construction

Contract are dedicated to satisfy obligations of the Contractor and Surety under this Bond, subject to the Owner's priority to use the funds for the completion of the work.

§ 10 The Surety shall not be liable to the Owner, Claimants or others for obligations of the Contractor that are unrelated to the Construction Contract. The Owner shall not be liable for the payment of any costs or expenses of any Claimant under this Bond, and shall have under this Bond no obligation to make payments to, or give notice on behalf of, Claimants or otherwise have any obligations to Claimants under this Bond.

§ 11 The Surety hereby waives notice of any change, including changes of time, to the Construction Contract or to related subcontracts, purchase orders and other obligations.

§ 12 No suit or action shall be commenced by a Claimant under this Bond other than in a court of competent jurisdiction in the state in which the project that is the subject of the Construction Contract is located or after the expiration of one year from the date (1) on which the Claimant sent a Claim to the Surety pursuant to Section 5.1.2 or 5.2, or (2) on which the last labor or service was performed by anyone or the last materials or equipment were furnished by anyone under the Construction Contract, whichever of (1) or (2) first occurs. If the provisions of this Paragraph are void or prohibited by law, the minimum period of limitation available to sureties as a defense in the jurisdiction of the suit shall be applicable.

§ 13 Notice and Claims to the Surety, the Owner or the Contractor shall be mailed or delivered to the address shown on the page on which their signature appears. Actual receipt of notice or Claims, however accomplished, shall be sufficient compliance as of the date received.

§ 14 When this Bond has been furnished to comply with a statutory or other legal requirement in the location where the construction was to be performed, any provision in this Bond conflicting with said statutory or legal requirement shall be deemed deleted here from and provisions conforming to such statutory or other legal requirement shall be deemed incorporated herein. When so furnished, the intent is that this Bond shall be construed as a statutory bond and not as a common law bond.

§ 15 Upon request by any person or entity appearing to be a potential beneficiary of this Bond, the Contractor and Owner shall promptly furnish a copy of this Bond or shall permit a copy to be made.

§ 16 Definitions

§ 16.1 Claim. A written statement by the Claimant including at a minimum:

- .1 the name of the Claimant;
- .2 the name of the person for whom the labor was done, or materials or equipment furnished;
- .3 a copy of the agreement or purchase order pursuant to which labor, materials or equipment was furnished for use in the performance of the Construction Contract;
- .4 a brief description of the labor, materials or equipment furnished;
- .5 the date on which the Claimant last performed labor or last furnished materials or equipment for use in the performance of the Construction Contract;
- .6 the total amount earned by the Claimant for labor, materials or equipment furnished as of the date of the Claim;
- .7 the total amount of previous payments received by the Claimant; and
- .8 the total amount due and unpaid to the Claimant for labor, materials or equipment furnished as of the date of the Claim.

§ 16.2 Claimant. An individual or entity having a direct contract with the Contractor or with a subcontractor of the Contractor to furnish labor, materials or equipment for use in the performance of the Construction Contract. The term Claimant also includes any individual or entity that has rightfully asserted a claim under an applicable mechanic's lien or similar statute against the real property upon which the Project is located. The intent of this Bond shall be to include without limitation in the terms "labor, materials or equipment" that part of water, gas, power, light, heat, oil, gasoline, telephone service or rental equipment used in the Construction Contract, architectural and engineering services required for performance of the work of the Contractor and the Contractor's subcontractors, and all other items for which a mechanic's lien may be asserted in the jurisdiction where the labor, materials or equipment were furnished.

§ 16.3 Construction Contract. The agreement between the Owner and Contractor identified on the cover page, including all Contract Documents and all changes made to the agreement and the Contract Documents.

§ 16.4 Owner Default. Failure of the Owner, which has not been remedied or waived, to pay the Contractor as required under the Construction Contract or to perform and complete or comply with the other material terms of the Construction Contract.

§ 16.5 Contract Documents. All the documents that comprise the agreement between the Owner and Contractor.

§ 17 If this Bond is issued for an agreement between a Contractor and subcontractor, the term Contractor in this Bond shall be deemed to be Subcontractor and the term Owner shall be deemed to be Contractor.

§ 18 Modifications to this bond are as follows:

NOTWITHSTANDING ANYTHING IN THE PAYMENT BOND OR THE CONSTRUCTION CONTRACT TO THE CONTRARY, THE PROVISIONS AND LIMITATIONS OF SECTION 713.23 OF THE FLORIDA STATUTE, INCLUDING BUT NOT LIMITED TO THE TIME LIMITATIONS ARE INCORPORATED IN THIS BOND BY REFERENCE. DUAL OBLIGEE RIDER IS ATTACHED HERETO AND MADE A PART HEREOF

(Space is provided below for additional signatures of added parties, other than those appearing on the cover page.)

CONTRACTOR:

SURETY:

N/A

N/A

Signature: _____ Seal

Signature: _____ Seal

Name and Title:

Name and Title:

Address:

Address:

CONTRACTOR:

SURETY:

Signature: _____ Seal

Signature: _____ Seal

Name and Title:

Name and Title:

Address:

Address:

**LENDERS DUAL-OBLIGEE RIDER
TO PERFORMANCE AND PAYMENT BONDS**

WHEREAS, on or about the 28th day of September, 2017, HTG Hennessy, LLC, 2300 22nd Street North, St. Petersburg, Florida 33713, as Contractor, entered into a written agreement with HTG Liberty, LLC, 3225 Aviation Avenue, Suite 602, Coconut Grove, FL 33133, as Owner, for the Freedom Gardens II, 290 Revere Rd., Brooksville, FL 34601, herein referred to as the Contract; and

WHEREAS, the Contractor, as Principal, and the Travelers Casualty and Surety Company of America, One Tower Square, Hartford, Connecticut 06183, a Connecticut corporation, as Surety, made, executed and delivered to said Owner their joint and several Performance and Payment Bonds; and

WHEREAS, the Owner has arranged for a loan to be used exclusively for the payment for the performance of said contract and has requested the Contractor and Surety to join with the Owner in the execution and delivery of this Rider, and the Contractor and Surety have agreed so to do upon the conditions herein stated.

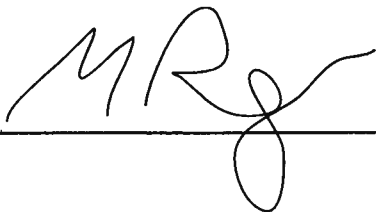
NOW, THEREFORE, in consideration of One Dollar and other good and valuable considerations, receipt of which is hereby acknowledged, the undersigned hereby agree as follows:

The Performance and Payment Bonds aforesaid shall be and it is hereby amended as follows:

1. The name of Citibank, N.A. ISAOA; 388 Greenwich Street, 8th Floor, New York, NY 10013 and its successors and assigns as Lender and Florida Housing Finance Corporation, its successors and/or assigns, as Lender shall be added to said Bonds as Named Obligees.
2. There shall be no liability on the part of the Principal or Surety under these bonds to the Obligees, or either of them, unless the Obligees, or either of them, shall make payments to the Principal, or to the Surety in case it arranges for completion of the Contract upon default of the Principal, strictly in accordance with the terms of said Contract as to payments, and shall perform all the other obligations required to be performed under said Contract at the time and in the manner therein set forth.
3. In no event shall the Surety be liable in the aggregate to all Obligees for more than the penalty of these Bonds, nor shall it be liable except for a single breach or default. At the Surety's election, any payment due to Obligee may be made by its check issued jointly to all Obligees.
4. Except as herein modified, said Performance and Payment Bonds shall be and remain in full force and effect.

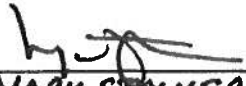
SIGNED, sealed and dated this 1st of May, 2018.

HTG Liberty, LLC

By 

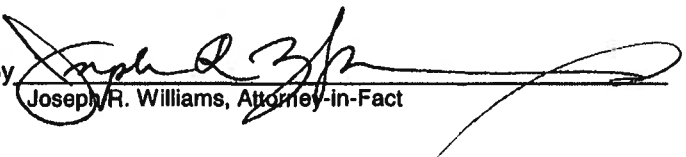
HTG Hennessy, LLC

Principal

By 
MARK STALKER, MANAGER/PRESIDENT

Travelers Casualty and Surety Company of America

Surety

By 
Joseph R. Williams, Attorney-in-Fact



POWER OF ATTORNEY

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company

Attorney-In Fact No. 232246

Certificate No. 007251552

KNOW ALL MEN BY THESE PRESENTS: That Farmington Casualty Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company are corporations duly organized under the laws of the State of Connecticut, that Fidelity and Guaranty Insurance Company is a corporation duly organized under the laws of the State of Iowa, and that Fidelity and Guaranty Insurance Underwriters, Inc., is a corporation duly organized under the laws of the State of Wisconsin (herein collectively called the "Companies"), and that the Companies do hereby make, constitute and appoint

Scott Davis, Tina Kennedy, Dawn T. Kirkland, Steven L. Swords, Carol Philyaw, Cheryl Boozer, Annette Wisong, Joseph W. Hamilton, III, Joseph R. Williams, Tracy Gordon, Julia Anderson, Chaun M. Wilson, Rebecca E. Howard, Sarah Hancock, Karina Plis, and Desiree Payne

of the City of Atlanta, State of Georgia, their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign, execute, seal and acknowledge any and all bonds, recognizances, conditional undertakings and other writings obligatory in the nature thereof on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed and their corporate seals to be hereto affixed, this 5th day of June, 2017.

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company



State of Connecticut
City of Hartford ss.

By: [Signature]
Robert L. Raney, Senior Vice President

On this the 5th day of June, 2017, before me personally appeared Robert L. Raney, who acknowledged himself to be the Senior Vice President of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, and that he, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing on behalf of the corporations by himself as a duly authorized officer.

In Witness Whereof, I hereunto set my hand and official seal.
My Commission expires the 30th day of June, 2021.



[Signature]
Marie C. Tetreault, Notary Public

This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, which resolutions are now in full force and effect, reading as follows:

RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary may appoint Attorneys-in-Fact and Agents to act for and on behalf of the Company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her; and it is

FURTHER RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary; and it is

FURTHER RESOLVED, that any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary; or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority; and it is

FURTHER RESOLVED, that the signature of each of the following officers: President, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto appointing Resident Vice Presidents, Resident Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding on the Company in the future with respect to any bond or understanding to which it is attached.

I, Kevin E. Hughes, the undersigned, Assistant Secretary, of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is in full force and effect and has not been revoked.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this 1st day of May, 2018.


Kevin E. Hughes, Assistant Secretary



To verify the authenticity of this Power of Attorney, call 1-800-421-3880 or contact us at www.travelersbond.com. Please refer to the Attorney-In-Fact number, the above-named individuals and the details of the bond to which the power is attached.