

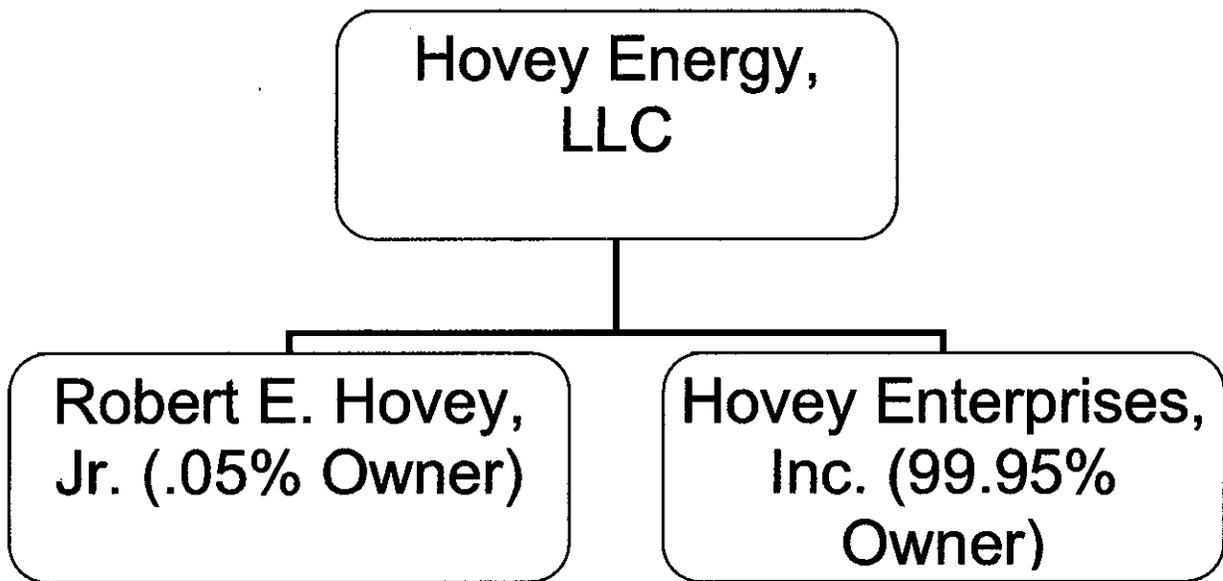
Attachment A. Applicant hereby certifies that they meet the requirements of Section 16-115C of the Act [454.40(d)(1)].

Attachment B. Applicant does not hold any other agent, broker, or consultant licenses in any other jurisdictions, but has filed an application with the State of Ohio Applicant has not had any complaints filed against it for any services it has provided in the electric or gas industry.

Attachment C. Attached please find each of the following documents:

- Experience & Plans
- Company History
- Summary of Experience
- Robert Hovey's Resume
- Melissa Hovey's Resume

Attachment D.



Attachment C

Experience & Plans

Hovey Energy is a telemarketing company that has experience enrolling over 1500 customers in the energy sector and successfully processing over 80 million kilowatt hours. Once a customer decides to enroll, the terms and conditions are explained by our agent and any questions are answered. Then, the customer is transferred to a third party verification company contracted by the supplier. All calls are recorded. The third party company verifies the customer's information and the customer's agreement of the enrollment, including early termination fees, how the billing will appear, the right to rescind without penalty, and a toll free number to call. If the customer does not understand, or clearly agree with the terms of service, the verification is terminated. Hovey Energy's agent answers any further questions for the customer before attempting to re-verify the enrollment. Each verification recording is kept on file by Hovey Energy and the supplier. After the recorded verification is completed, a confirmation code is generated. Lastly, a faxed copy of the customer's bill is faxed or emailed to us and forwarded to the supplier's processing department to confirm the data.

After the call is completed, Hovey Energy enters the customer's information into an online portal system or fills out an "Order Submission Form" with the customer's information and sends each day's submissions to the supplier for processing the enrollment. Once the information has been sent to the supplier, Hovey Energy has completed its primary role. The supplier sends the customer a "Welcome Packet" with the "Terms of Service" containing the rescission period, any early termination fees, and a toll-free number to call in accordance with Commission rules adopted pursuant to Section 4928.10 of the Revised Code. The supplier handles all further correspondence, including customer service inquiries, complaints, cancellations and all billing with the customer. If the customer wishes to speak to the sales agent directly, the customer is also given an additional phone number to call back.

There is no monetary transaction or contract with Hovey Energy that takes place. Hovey Energy simply procures the enrollment on behalf of the supplier and transmits all the data to the supplier for processing the enrollment. From that point on, all correspondence and further communication with the customer occurs directly with the supplier's corporate office. Our company tracks each customer's enrollment for our records and the customer's approximate contract expiration date for renewals.

Hovey Energy plans on marketing in Ohio for more than one supplier in order to provide customers with the widest variety of suppliers and programs available to best suit the customer's needs. Hovey Energy has increased in size from 9 to 18 employees and plans on growing to 30 by mid-2014. We anticipate enrolling an additional 160 million kilowatt hours and 3000 new customers. We plan on 50% of this business occurring in Ohio and estimate 80 million kilowatt hours with 1500 new customers over the next 18-24 months.

Company History

Hovey Energy, LLC was incorporated in March of 2012 and is primarily owned by its holding company, Hovey Enterprises, Inc., which is owned by its President, Robert Hovey. Hovey Energy is a Chicago, Illinois based call center led by an experienced management team, Robert and Melissa Hovey. Hovey Energy, LLC was inspired by electricity and natural gas deregulation and the President and CEO, Robert Hovey's desire to be a part of helping people control the cost of their energy consumption. Robert sought out to add to his successful career of managing call centers by creating Hovey Energy and reaching as many consumers as possible to give them the power to choose an alternative energy solution. Over 2 years of planning, networking, and gaining experience with top energy experts in the business were a critical component in the development of this company. Robert's call center experience, leadership, ethics, and customer service skills are a perfect match for this industry.

Hovey Energy, LLC opened its doors on August 6th, 2012 with nine employees, including Melissa Hovey as its VP of Business Operations and Marketing. Melissa's corporate experience at the executive management level has allowed her to successfully oversee an administration department for Hovey Energy in charge of processing customer information for the supplier, human resource functions, quality assurance, IT management and database control. With Robert managing all sales aspects of the business and Melissa managing the administration department, it has proven to be a winning combination for the company.

Each agent, or energy expert, is screened to ensure the utmost professionalism. There is a thorough orientation and training process that includes, deregulation education, telemarketing and regulatory requirements, presentation roleplaying, and advanced customer service training. Each phone call is recorded, randomly monitored and reviewed with our agents for quality assurance and a better customer experience.

To date, Hovey Energy has been focused on small and medium sized businesses on behalf of only one supplier, but would like to expand its abilities by calling for multiple suppliers. In its short, eight month history, Hovey Energy has processed over 1500 electricity enrollments and over 80 million kilowatt hours. Hovey Energy started with a capital contribution from its President that is being repaid over time after expenses. The existing business model is steadily paying for itself already. The company's immediate plan is to steadily double in size over the next two years. As our organization expands, we plan on hiring additional administrative staff to assist with processing enrollments, ensure quality assurance, and a full time IT director. Although our company is young, there are no individuals more committed and driven to success as we are. Our vision is to become the leader in this industry and an example to all other marketing companies.

Summary of Experience

Hovey Energy, LLC is acting as a broker, and not an aggregator. As of this time, Hovey Energy has procured the enrollment of over 80 million kilowatt hours for its supplier. The average size commercial customer is approximately 40,000 annual kilowatt hours, with the smallest accounts ranging from 2,000 kilowatt hours per year to over 6 million kilowatt usage per year. In the case of the 6 million kWh account, a written contract was drafted by the supplier and sent by Hovey Energy to the customer. Hovey Energy reviewed it with the customer, answered questions, and secured the customer's agreement for the enrollment. This size customer was an exception.

Hovey Energy's President, Robert Hovey is a Marine Corps veteran and the inspirational force behind Hovey Energy. He is passionate about helping others save money because of energy deregulation. With over 25 years of sales and marketing experience, his dynamic selling style and solid leadership has catapulted every organization he has led into major successes. In addition to Robert's particularly strong telemarketing skills, his experience as a top producing energy broker sets Hovey Energy apart from all other call centers. Some of Robert's career highlights include his role as the Chief Marketing Officer of one of the largest automotive direct mail companies in the US. He was a Managing Partner of Rush Hour Events, the number one super sale company in the U.S., as well as the top closer for International Profit Associates, a management consulting firm, listed in Inc. 500's Top Ten Fastest Growing Companies in North America while he was there. He has successfully created and managed several telemarketing companies in a variety of industries.

Over 2 years of preparation specific to the energy industry went into Hovey Energy before it was launched in August 2012. Time was spent speaking with, and learning from, suppliers, marketing companies, and other industry professionals. Prior to Hovey Energy opening its doors, Mr. Hovey called upon commercial and residential customers for two of the top marketing companies in the country. He successfully sold alternative energy solutions, including electricity and natural gas, in the Pennsylvania, New York, and California markets. The average kilowatt and natural gas usage varied depending on the size of the account, but electricity customers typically ranged from 30,000 annual kilowatts to 100,000.

Additionally, Melissa Hovey brings over 20 years of marketing and business operations experience with a full service agency background as Senior Vice President and Partner at Legacy Marketing, as well as a Senior Director at KBA Marketing. Melissa's vast experience and strength in business operations, development skills, strategic analysis of new markets and trends, ensure quantifiable results to ignite Hovey Energy as a top performing organization in the field of energy marketing. She has a long and successful track record of thinking outside the box for creative solutions and creating profitable alliances. Melissa's ability to effectively manage national clients at the highest level, negotiate sophisticated business contracts, coordinate and execute large marketing campaigns, create and manage multi-million dollar budgets, and supervise large numbers of employees and contractors, have all contributed to her extraordinary achievements. Melissa has a Bachelor of Science degree in Business Administration from the University of Illinois at Chicago.

Robert E. Hovey Jr.

3422 N. Claremont St., Chicago, Illinois, 60618

312-933-8042

rhovey@hoveyenergy.com

Executive Profile

A successful and accomplished call center owner and executive with over 25 years in a variety of inside sales environments. I bring passion, dedication, and immediate financial results to any organization I lead. My bold vision and talent as a top performing closer, trainer, and motivator, sets me apart from all others in the telemarketing industry. I am experienced at managing all aspects of a call center, including supplier relationships, customer service, quality assurance, IT, and legal affairs. I am a well-versed energy broker and have quickly ranked as the undisputed rainmaker. My dynamic leadership, hard work, and ability to get things done with no excuses, all contribute to my uniqueness and success.

- Top performing closer in all owned and managed businesses
- Results driven sales motivator
- Dynamic public speaker and sales trainer
- Consistently received top achievement awards
- Owned and operated three successful call centers since 1998
- Energy and other category experience
- Business entrepreneur mindset

Professional Experience

Hovey Energy, LLC, Chicago, IL

August 2012- present

President and CEO

Hovey Energy is a professional call center dedicated to helping electric and natural gas suppliers increase their revenue and market share by being an instrumental part of their sales and marketing team. We are energy experts in providing the most successful telemarketing campaigns for commercial and residential energy suppliers using state of the art internet telephony and technology.

Rush Hour Events, Chicago, IL

2005-2011

Partner

Staffed event super sale company that provides full service advertising (direct mail, TV, radio) and management of high powered sales events for automotive dealer's nationwide using Rush Hour sales teams. A recognized leader in the automotive super-sale industry.

Chicago Mortgage Acceptance, Chicago, IL

2000-2006

Partner

Chicago Mortgage Acceptance was one of Chicago's largest mortgage companies specifically catering to the residential market from its LaSalle Street location with over 35 loan officers. The company utilized a predictive dialer in its call center to generate leads for loan officers to help customers save money by lowering their interest rate on their current mortgage.

Xtreme Traffic Builders, Inc., Chicago, IL

1998-2005

Partner

Provided direct mail services and staffing for auto dealers and mortgage companies to become the largest provider in the category. Sales were generated using a call center business model with floor managers closing deals for inside reps. In addition to overseeing, recruiting, training, and the overall management of this fast paced, growing organization, Robert holds several copywrites and the patent for many ground breaking promotional devices.

International Profit & Associates, Buffalo Grove, IL, WXL Radio, Waukegan, IL, American Hotel Registry, Northbrook, IL, K&D Products, Corporate Bank Services, CDS Supply, Las Vegas, NV

1987-1998

Inside Sales Positions

Top closer in short time span at every company.

Education

Harold Washington College, Chicago, IL 2010

Certified Collections Specialist, Chicago, IL 2005

Radio Marketing Associate Certification, Chicago, IL 1995

National Broadcasting School, Las Vegas, NV 1989

U.S. Marine Corp., 1984

Interests

Avid marathoner, drumming, community volunteering and spending time with family.

Melissa P. Hovey

3422 N. Claremont, Chicago, Illinois 60618
773-904-5301 mhovey@hoveyenergy.com

Executive Profile

An accomplished, dynamic, senior-level business executive with over 15 years in marketing and strategy development and implementation, business operations, relationship management and business development. I am an effective leader and manager in our personally owned and managed mid-size business as well as in large agency management. Versed in all areas of business technology and operations, marketing strategy and tactics as well as client development, I am skilled in leading and managing existing as well as new business. I have an ability to cultivate, lead, and advance relationships with suppliers and new business channels, to facilitate strategic partnerships, develop affinity programs and co-branding opportunities, to grow exposure, awareness and revenue. I excel in developing new and dynamic ways to approach things and work equally well in the boardroom, on the sales floor or in the back office.

Skill Highlights

- Develop and grow successful relationships with senior level clients over multi-year relationships
- Prepare and lead presentations and proposals for effective marketing and sales programs
- P&L, budget and revenue forecasting
- Gather and analyses effective metrics for telemarketing campaigns
- Able to develop strategy as well as operational plans to achieve goals
- Experienced in using new media and digital tactics to communicate
- Equal parts left and right brain thinker able to visualize the big picture as well as the details
- Persuasive presenter and negotiator

Core Accomplishments

- Planned and opened Hovey Energy, LLC in summer 2012 and grew company size 500% in 10 months.
- Automated strategic company operations for agent and back office data entry to facilitate company growth and quality control simultaneously.
- Grew revenue for marketing agency by 25-50% per year for multiple blue chip clients including L'Oreal USA, Burger King, Kmart/Sears.
- Created new selling/marketing platforms for experiential marketing clients resulting in award-winning programs in 2008, 2009 and 2010.

Professional Experience

-Owner, Hovey Energy, LLC -Chicago, IL

June 2012- present

Hovey Energy, LLC is a mid-size telemarketing company specialized in the energy field. Using state of the art internet telephony, Hovey Energy executes successful energy campaigns to small and medium size commercial businesses.

-SVP, Partner, Client Service Biz Dev, Legacy Marketing Partners- Chicago, IL
January 2004 to May 2012

A top experiential marketing agency in Chicago and ranked in the top 100 agencies nationally. I was an integral member of the senior executive team responsible for all major decisions affecting agency growth and staff, and responsible for growing agency from a small boutique to a top ranked mid-size exp

-VP, Account Director, Draftfcb (formerly DraftWorldwide) – Chicago, IL

April 2001 to December 2004

A leading agency in the traditional promotional and digital disciplines and pioneer of the holding company model to house multiple agencies under one entity.

-Account Director, Senior Account Supervisor, KBA Marketing – Chicago, IL

April 1998 to March 2001

A marketing agency specializing in brand advocacy and trend influence marketing.

-General Manager, Operations, Shelter – Chicago, Illinois

June 1994 to March 1998

A leading nationally known nightspot to the most relevant and dynamic entertainment and live music in the city of Chicago. As general manager of operations responsible for all business operations, cash management, and staff management.

-Principal, Melissa Anderson & Associates – Chicago, IL

June 1989 to June 1994

Special event production for local non-profits Open Hand Chicago and local chapter of Art Against Aides, produced art auctions and events at local nightclubs and restaurants, developed corporate art program for Lettuce Entertain You and other Chicago restaurant chains.

-Marketing Specialist, Lettuce Entertain You Enterprises – Chicago, IL

May 1986 to June 1989

A nationally known restaurant group with over 50 local concept and fine dining restaurants. Responsible for developing food and beverage costs for all restaurants and management of proprietary software program for food and beverage cost analysis. Developed and managed the corporate art program for individual restaurant and corporate office acquisitions.

Education

University of Illinois at Chicago 1986

Chicago, Illinois, USA

Business Administration and Marketing

Bachelor of Science Degree

Director, College of Business Alumnae Association, 1986-1988

Served on the University of Illinois College of Business Administration Alumnae Association Board to pioneer new mentor and business programming for alumnae and students.

Non-Profit Experience

Willow Creek Chicago Advisory Council for Pastor Jon Klinepeter, existing to advise the pastor on all strategy, positioning and communication elements for Willow Creek Chicago Campus.

Volunteer leadership position on numerous Breakthrough Ministries programs and projects such as developing initial marketing materials for the Dream Big Capital Campaign, volunteer in the Breakthrough Runners Program (2 years), volunteer mentor and adult chaperone for 1st annual South Africa trip program STRIDES, pioneered Breakthrough's first AA meeting, Women's facility crafts night, Men's and Women's meal serving, created 'Drink Coffee. Do Good for Breakthrough' fundraising' partnership between Breakthrough and The Land of a Thousand Hills Coffee Company, negotiated coffee partnership for Breakthrough with Willow Chicago, developed 2008 E-Stamp Click Campaign, and Annual Breakthrough Benefit Table Host.

Safe Family since 2010 through Chicago Lydia Home Agency with several placements in our home of children aged 17 months to 4 years.

World Vision sponsor family of 5 children, World Vision Party Host to engage others to become a sponsor family, World Vision National Running Team member for local fundraising efforts.

Additional contributions to the following: International Justice Mission, Children's Memorial Hospital, and Greater Chicago Food Depository.

Articles of Organization



OFFICE OF THE SECRETARY OF STATE

JESSE WHITE • Secretary of State

MARCH 22, 2012

0385015-3

JOSEPH R ZICCARDI
20 N CLARK ST STE 1100
CHICAGO, IL 60602-0000

RE HOVEY ENERGY, LLC

DEAR SIR OR MADAM:

IT HAS BEEN OUR PLEASURE TO APPROVE AND PLACE ON RECORD THE ARTICLES OF ORGANIZATION THAT CREATED YOUR LIMITED LIABILITY COMPANY. WE EXTEND OUR BEST WISHES FOR SUCCESS IN YOUR NEW VENTURE.

PLEASE NOTE! THE LIMITED LIABILITY COMPANY MUST FILE AN ANNUAL REPORT PRIOR TO THE FIRST DAY OF THIS ANNIVERSARY MONTH NEXT YEAR. FAILURE TO TIMELY FILE WILL RESULT IN A \$300 PENALTY AND/OR DISSOLUTION/REVOCATION. A PRE-PRINTED ANNUAL REPORT WILL BE MAILED TO THE REGISTERED AGENT AT THE ADDRESS ON OUR RECORDS APPROXIMATELY 45 DAYS BEFORE THE DUE DATE.

FOR A LIMITED LIABILITY COMPANY THAT INTENDS TO PROVIDE CERTAIN PROFESSIONAL SERVICES FOR WHICH INDIVIDUALS ARE REQUIRED TO BE LICENSED, A CERTIFICATE OF REGISTRATION MUST BE OBTAINED FROM THE ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION. IF THE LLC IS SO REGISTERED, THE CURRENT ADDRESS FROM WHICH THE PROFESSIONAL SERVICES ARE PROVIDED MUST ALSO BE ON RECORD WITH THIS OFFICE.

MANY OF OUR SERVICES ARE AVAILABLE AT OUR CONTINUOUSLY UPDATED WEBSITE. VISIT WWW.CYBERDRIVEILLINOIS.COM TO VIEW THE STATUS OF THIS COMPANY. PURCHASE A CERTIFICATE OF GOOD STANDING, OR EVEN FILE THE ANNUAL REPORT REFERRED TO IN THE EARLIER PARAGRAPH.

SINCERELY YOURS,

JESSE WHITE
SECRETARY OF STATE
DEPARTMENT OF BUSINESS SERVICES
LIMITED LIABILITY DIVISION
(217) 524-8008

LLC-6.5

7. (Optional) Other provisions for the regulation of the internal affairs of the Company: (If more space is needed, attach additional sheets of this size.)

8. The Limited Liability Company: (Check either a or b below.)

a. is managed by the manager(s) (List names and addresses.)

b. has management vested in the member(s) (List names and addresses.)

Hovey Enterprises, Inc.
3422 N. Claremont Ave
Chicago, IL 60618

9. Name and Address of Organizer(s):

I affirm, under penalties of perjury, having authority to sign hereto, that these Articles of Organization are to the best of my knowledge and belief, true, correct and complete.

Dated March 20, 2012

[Signature]
Signature

ROBERT E. HOVEY JR.
Name (type or print)

Hovey Enterprises, Inc. by Robert Hovey, President
Name if a Corporation or other Entity, and Title of Signer

1. 3422 N. Claremont Ave.
Number Street

Chicago
City/Town

Illinois 60618
State ZIP Code

2. _____
Signature

Name (type or print)

Name if a Corporation or other Entity, and Title of Signer

2. _____
Number Street

City/Town

State ZIP Code

Signatures must be in black ink on an original document. Carbon copy, photocopy or rubber stamp signatures may only be used on conformed copies.

Surety Bond

License or Permit Bond

Bond No. 105958599

KNOW ALL MEN BY THESE PRESENTS, That we,

HOVEY ENERGY, LLC

as Principal, and Travelers Casualty and Surety Company of America,

a CONNECTICUT Corporation, and authorized to do business in Illinois, as Surety, are held and firmly bound unto THE PEOPLE OF THE STATE OF ILLINOIS as Obligee, in the sum of FIVE THOUSAND AND NO/100 Dollars (\$5,000.00), for which sum, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, by these presents.

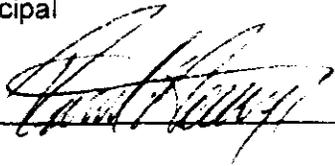
THE CONDITIONS OF THIS OBLIGATION ARE SUCH, That WHEREAS, the Principal has been or is about to be granted a license or permit to do business to operate as an ABC (Agent, Broker, or Consultant) under 220 ILCS 5/16-115C and is required to execute this bond under 83 Illinois Administrative Code Part 454.80 by the Obligee.

NOW, Therefore, if the Principal fully and faithfully perform all duties and obligations of the Principal as an ABC, then this obligation to be void; otherwise to remain in full force and effect.

This bond may be terminated as to future acts of the Principal upon thirty (30) days written notice by the Surety; said notice to be sent to 527 East Capitol Avenue, Springfield, Illinois 62701, of the aforesaid State of Illinois, by certified mail.

Dated this 27 day of June, 2013

HOVEY ENERGY, LLC
Principal

By: 

Travelers Casualty and Surety Company of America
Surety

By: 
MICHAEL K NESCHKE



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

Surety Bond No. 105958599

Principal: HOVEY ENERGY, LLC
4000 N LINCOLN AVE 2ND FLOOR CHICAGO, IL 60618

Obligee: Illinois Commerce Commission
527 East Capitol Avenue SPRINGFIELD, IL 62701

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 MICHAEL K NESCHKE, of the City of MOUNT JULIET, State of TN, their true and lawful Attorney-in-Fact, to sign, execute, seal and acknowledge the surety bond referenced above.

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed and their corporate seals to be hereto affixed, this 10th day of September, 2012.

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

Signature of Robert L. Raney, Senior Vice President

On this the 10th day of September 2012, before me personally appeared Robert L. Raney and 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, 2016.



Signature of 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

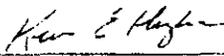
FURTHER RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing 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 seal of said Companies this 27 day of June, 2013.



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.