

# LOUISIANA UNIFORM PUBLIC WORK BID FORM

TO: Board of Commissioners Port of New Orleans  
1350 Port of New Orleans Place  
P.O. Box 60046  
New Orleans, LA 70160

BID FOR: Louisiana Avenue Terminal  
Concrete Paving Improvements, Phase 1  
Requisition Number 060807 W. O. 1-894

The undersigned bidder hereby declares and represents that she/he; a) has carefully examined and understands the Bidding Documents, b) has not received, relied on, or based his bid on any verbal instructions contrary to the Bidding Documents or any addenda, c) has personally inspected and is familiar with the project site, and hereby proposes to provide all labor, materials, tools, appliances and facilities as required to perform, in a workmanlike manner, all work and services for the construction and completion of the referenced project, all in strict accordance with the Bidding Documents prepared by: Waldemar S. Nelson & Company, Inc. and dated October 25, 2011.

Bidders must acknowledge all addenda. The Bidder acknowledges receipt of the following **ADDENDA**: (Enter the number the Designer has assigned to each of the addenda that the Bidder is acknowledging) 1, 2, 3, 4, 5.

**TOTAL BASE BID**: For all work required by the Bidding Documents (including any and all unit prices designated "Base Bid" \* but not alternates) the sum of:

Three million nine hundred forty-four thousand four hundred sixty-seven Dollars (\$ 3,944,467.00)  
and zero cents

**Alternate No. 1** (Delete Item S015 and add Item S-015.1) (Add) (Deduct) the lump sum of:

One hundred sixty-three thousand one hundred thirty Dollars (\$ 163,130.00)  
and zero cents

**Alternate No. 2** (Describe the alternate) (Add) (Deduct) the lump sum of:

N/A Dollars (\$ N/A)

**Alternate No. 3** (Describe the alternate) (Add) (Deduct) the lump sum of:

N/A Dollars (\$ N/A)

**NAME OF BIDDER:**

Command Construction Industries, LLC

**ADDRESS OF BIDDER:**

3206 N. Turnbull Dr.  
Metairie, LA 70002

**LOUISIANA CONTRACTOR'S LICENSE NUMBER:**

48896

**NAME OF AUTHORIZED SIGNATORY OF BIDDER:**

Kelly Commander

**TITLE OF AUTHORIZED SIGNATORY OF BIDDER:**

Managing Member

**SIGNATURE OF AUTHORIZED SIGNATORY OF BIDDER \*\*:**

[Signature]  
12/10/11

**DATE:**

\* The Unit Price Form shall be used if the contract includes unit prices. Otherwise it is not required and need not be included with the form. The number of unit prices that may be included is not limited and additional sheets may be included if needed.

\*\* If someone other than a corporate officer signs for the Bidder/Contractor, a copy of a corporate resolution or other signature authorization shall be required for submission of bid. Failure to include a copy of the appropriate signature authorization, if required, may result in the rejection of the bid unless bidder has complied with La. R.S. 38:2212(A)(1)(c) or RS 38:2212(O).

**BID SECURITY** in the form of a bid bond, certified check or cashier's check as prescribed by LA RS 38:2218.A is attached to and made a part of this bid.

# UNIT PRICE FORM

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BID FOR: Louisiana Avenue Terminal  
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UNIT PRICES: This form shall be used for any and all work required by the Bidding Documents and described as unit prices. Amounts shall be stated in figures and only in figures.

DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Mobilization/Demobilization	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 1	LUMP	400,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Removal of Existing Fence	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 1	LUMP	10,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Concrete/Brick Pavement Demolition/Removal	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 15721	SY	30.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Removal of Existing Water Lines	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 1	LUMP	4,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Removal of Trench Drain	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 1	LUMP	10,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Asphalt Pavement Demolition	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 195	SY	30.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Removal of Existing Sewer Lines	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 1	LUMP	4,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Removal of Miscellaneous Debris	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 1	LUMP	10,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt. # Removal of Subgrade/Base Materials	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
REF. NO.	QUANTITY: 1	LUMP	8.00

DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Unknown Infrastructure Demolition	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-010	1	LUMP	\$25,000
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Electrical Demolition	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-011	1	LUMP	30,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Removal of Miscellaneous Electrical Equipment	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-012	0	LUMP	\$0.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Removal of Bollards	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-013	27	EA	30.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Removal of Drain Inlets	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-014	9	EA	30.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	18" Pavement with Base Option 1	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-015	16313	SY	115.00
DESCRIPTION:	<input type="checkbox"/> Base Bid or <input checked="" type="checkbox"/> Alt.# _____	18" Pavement with Base Option 2	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-015.1	16313	SY	105.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	12" Pavement	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-016	334	SY	100.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	4" Pavement	
REF. NO.	QUANTITY:	REF. NO.	QUANTITY:
S-017	421	SY	50.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Temporary Fencing	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-018	1	LUMP	30,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Security Fencing and Gates (Perimeter)	
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE
S-019	1	LUMP	15,000.00



DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Drainage Inlet		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-020	10	EA	71,000.00	71,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Trench Drain		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-021	150	LF	730.00	109,500.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Slotted Drain		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-022	434	LF	730.00	316,820.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Bollard		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-023	39	EA	500.00	19,500.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Drainage Pump Station		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-024	2	EA	30,000.00	60,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	18" Reinforced Concrete Pipe		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-025	150	LF	100.00	15,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	24" Reinforced Concrete Pipe		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-026	386	LF	130.00	50,180.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Gatic Access Box		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-027	3	EA	300.00	900.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	6" Polyvinyl Chloride Pipe		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-028	1	LUMP	60,000.00	60,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Aggregate Surfacing		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-029	1	LUMP	4,000.00	4,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Erosion Control		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-030	1	LUMP	4,000.00	4,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Temporary Traffic Signs		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-031	1	LUMP	4,000.00	4,000.00

DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	New Sewer Pipe		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	
S-032	1	LUMP	10,000.00	10,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Pavement Markings		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-033	1	LUMP	1,000.00	1,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	AT&T Service Relocation		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-034	1	LUMP	\$35,000	\$35,000
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Electrical Site Work		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-035	1	LUMP	150,000.00	150,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Removal of Surface Aggregate (8" thick)		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-036	962	SY	1.57	962.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Jack and Bore		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-037	1	LUMP	100,000.00	100,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Fire Hydrant, Manhole and Waterline		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-038	1	LUMP	20,000.00	20,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Security Gates and Fencing		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-039	1	LUMP	20,000.00	20,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	Removal of Drain Pipe		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-040	1	LUMP	1,000.00	1,000.00
DESCRIPTION:	<input checked="" type="checkbox"/> Base Bid or <input type="checkbox"/> Alt.# _____	6" Pavement		
REF. NO.	QUANTITY:	UNIT OF MEASURE:	UNIT PRICE	UNIT PRICE EXTENSION (Quantity times Unit Price)
S-041	6	SY	100.00	600.00

END OF UNIT PRICE FORM -

**RESOLUTION OF THE MANAGERS  
OF  
COMMAND CONSTRUCTION INDUSTRIES, L.L.C.**

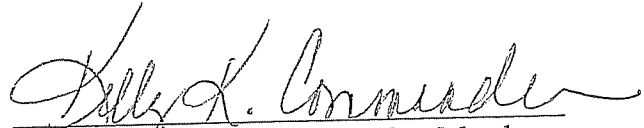
The undersigned, being all the managers of Command Construction Industries, L.L.C., a Louisiana limited liability company (the "Company") pursuant to the resolutions in the Company's Unanimous Consent Agreement, hereby adopt the following resolution:

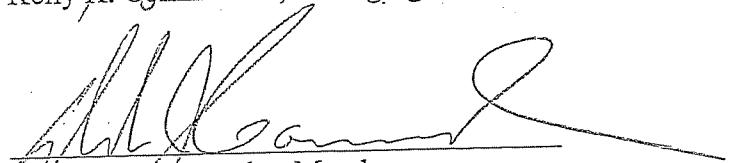
RESOLVED, that the following persons shall serve in the offices set forth opposite their names, and that such officers shall have the authority to sign bids, papers, documents, affidavits, bonds, sureties, contracts and acts and to receive and receipt therefore all purchase orders and notices issued pursuant to the provisions of any such bid or contract on behalf of the Company.

Managing Member, Chief Administrative Officer  
Member, President

Kelly K. Commander  
Derek J. Commander

The foregoing Resolution was adopted on February 29, 2008.

  
Kelly K. Commander, Managing Member

  
Derek J. Commander, Member

**BID BOND**  
FOR

**BID FOR: Louisiana Avenue Terminal  
Concrete Paving Improvements, Phase 1**

Requisition Number 060807 Work Order1-894

Date: NOVEMBER 29, 2011

KNOW ALL MEN BY THESE PRESENTS:

COMMAND CONSTRUCTION INDUSTRIES, L.L.C. 3206 NORTH TURNBULL DRIVE  
That INDUSTRIES, L.L.C. of METAIRIE, LA 70002, as Principal,  
and THE OHIO CASUALTY INSURANCE COMPANY, as Surety, are held and firmly bound  
unto the BOARD OF COMMISSIONERS OF THE PORT OF NEW ORLEANS (Obligee), in the full and just sum of five  
(5%) percent of the total amount of this bid, including all alternates, lawful money of the United States, for payment  
of which sum, well and truly be made, we bind ourselves, our heirs, executors, administrators, successors and assigns,  
jointly and severally firmly by these presents.

Surety represents that it is listed on the current U. S. Department of the Treasury Financial Management Service list of approved bonding companies as approved for an amount equal to or greater than the amount for which it obligates itself in this instrument or that it is a Louisiana domiciled insurance company with at least an A - rating in the latest printing of the A. M. Best's Key Rating Guide. If surety qualifies by virtue of its Best's listing, the Bond amount may not exceed ten percent of policyholders' surplus as shown in the latest A. M. Best's Key Rating Guide.

Surety further represents that it is licensed to do business in the State of Louisiana and that this Bond is signed by surety's agent or attorney-in-fact. This Bid Bond is accompanied by appropriate power of attorney.

THE CONDITION OF THIS OBLIGATION IS SUCH that, whereas said Principal is herewith submitting its proposal to the Obligee on a Contract for:

**LOUISIANA AVENUE TERMINAL CONCRETE PAVING IMPROVEMENTS, PHASE I  
REQUISITION NUMBER 060807 WORK ORDER1-894**

NOW, THEREFORE, if the said Contract be awarded to the Principal and the Principal shall, within such time as may be specified, enter into the Contract in writing and give a good and sufficient bond to secure the performance of the terms and conditions of the Contract with surety acceptable to the Obligee, then this obligation shall be void; otherwise this obligation shall become due and payable.

COMMAND CONSTRUCTION INDUSTRIES, L.L.C.  
PRINCIPAL (BIDDER)

THE OHIO CASUALTY INSURANCE COMPANY  
SURETY

BY:   
AUTHORIZED OFFICER-OWNER-PARTNER

BY:   
AGENT OR ATTORNEY-IN-FACT (SEAL)  
RALPH J. LEBLANC, ATTORNEY-IN-FACT

Working for "DESCRIPTION" is to be provided by the Board.  
All quantities are estimated. The Contractor will be paid based upon actual quantities as verified by the Board.



THIS POWER OF ATTORNEY IS NOT VALID UNLESS IT IS PRINTED ON RED BACKGROUND.

4930229

This Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

THE OHIO CASUALTY INSURANCE COMPANY  
FAIRFIELD, OHIO  
POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS: That The Ohio Casualty Insurance Company (the "Company"), an Ohio corporation, pursuant to and by authority of the By-law and Authorization hereinafter set forth, does hereby name, constitute and appoint **RALPH J. LEBLANC, ALEXANDER J. ELLSWORTH, ANTHONY CURRERA, CHARLES F. COWAND, LAUREN NUSS, ALL OF THE CITY OF METAIRIE, STATE OF LOUISIANA**.....

, each individually if there be more than one named, its true and lawful attorney-in-fact to make, execute, seal, acknowledge and deliver, for and on its behalf as surety and as its act and deed, any and all undertakings, bonds, recognizances and other surety obligations in the penal sum not exceeding **TWENTY MILLION AND 00/100\*\*\*\*\* DOLLARS (\$ 20,000,000.00\*\*\*\*\* )** each, and the execution of such undertakings, bonds, recognizances and other surety obligations, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the President and attested by the Secretary of the Company in their own proper persons.

That this power is made and executed pursuant to and by authority of the following By-law and Authorization:

ARTICLE IV - Officers: Section 12. Power of Attorney.

Any officer or other official of the Corporation authorized for that purpose in writing by the Chairman or the President, and subject to such limitation as the Chairman or President may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Corporation to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bond, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Corporation by their signature and execution of any such instruments and to attach thereto the seal of the Corporation. When so executed, such instruments shall be as binding as if signed by the President and attested to by the Secretary.

Any power or authority granted to any representative or attorney-in-fact under the provisions of this article may be revoked at any time by the Board, the Chairman, the President or by the officer or officers granting such power or authority.

By the following instrument the Chairman or the President has authorized the officer or other official named therein to appoint attorneys-in-fact:

Pursuant to Article IV, Section 12 of the By-laws, David M. Carey, Assistant Secretary of The Ohio Casualty Insurance Company, is hereby authorized to appoint such attorneys-in-fact as may be necessary to act in behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations.

That the By-law and the Authorization set forth above are true copies thereof and are now in full force and effect.

IN WITNESS WHEREOF, this Power of Attorney has been subscribed by an authorized officer or official of the Company and the corporate seal of The Ohio Casualty Insurance Company has been affixed thereto in Plymouth Meeting, Pennsylvania, this 13th day of October, 2011.

THE OHIO CASUALTY INSURANCE COMPANY

By David M. Carey  
David M. Carey, Assistant Secretary

COMMONWEALTH OF PENNSYLVANIA SS  
COUNTY OF MONTGOMERY

On this 13th day of October, 2011, before me, a Notary Public, personally came David M. Carey, to me known, and acknowledged that he is an Assistant Secretary of The Ohio Casualty Insurance Company; that he knows the seal of said corporation; and that he executed the above Power of Attorney and affixed the corporate seal of The Ohio Casualty Insurance Company thereto with the authority and at the direction of said corporation.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my notarial seal at Plymouth Meeting, Pennsylvania, on the day and year first above written.

CERTIFICATE

I, the undersigned, Assistant Secretary of The Ohio Casualty Insurance Company, do hereby certify that the original power of attorney of which the foregoing is a full, true and correct copy, is in full force and effect on the date of this certificate; and I do further certify that the officer or official who executed the said power of attorney is an Assistant Secretary specially authorized by the chairman or the president to appoint attorneys-in-fact as provided in Article IV, Section 12 of the By-Laws of The Ohio Casualty Insurance Company.

This certificate and the above power of attorney may be signed by facsimile or mechanically reproduced signatures under and by authority of the following vote of the board of directors of The Ohio Casualty Insurance Company at a meeting duly called and held on the 15<sup>th</sup> day of February, 2011:

VOTED that the facsimile or mechanically reproduced signature of any assistant secretary of the company, wherever appearing upon a certified copy of any power of attorney issued by the company in connection with surety bonds, shall be valid and binding upon the company with the same force and effect as though manually affixed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said company, this 29th day of November, 2011.

By Gregory W. Davenport  
Gregory W. Davenport, Assistant Secretary

To confirm the validity of this Power of Attorney call  
1-610-832-8240 between 9:00 am and 4:30 pm EST on any business day.

Not valid for mortgage, note, loan, letter of credit, bank deposit,  
currency rate, interest rate or residual value guarantees.