

Transmittal

West Des Moines, IA

PROJECT: WC,CY24 Env.Comp&On-Call,Montgomery,IA 27224021.00 DATE: 4/11/2024

SUBJECT: Montgomery County Landfill - 69-SDP-01-74P - 2024 Financial Assurance v1.0 04.10.2024 TRANSMITTAL ID: 00001

PURPOSE: For your review and comment VIA: Info Exchange

FROM

NAME	COMPANY	EMAIL	PHONE
Christine Collier West Des Moines, IA	SCS Engineers	CCollier@scsengineers.com	+1-515-631-6161

TO

NAME	COMPANY	EMAIL	PHONE
chad.stobbe@dnr.iowa.gov		chad.stobbe@dnr.iowa.gov	
brian.rath@dnr.iowa.gov		brian.rath@dnr.iowa.gov	
Becky Jolly		becky.jolly@dnr.iowa.gov	
Mike Sullivan		michael.sullivan@dnr.iowa.gov	

REMARKS: Chad, Brian, Becky and Mike -

Please find for download the Montgomery County Landfill - 69-SDP-01-74P - 2024 Financial Assurance v1.0 04.10.2024. Let us know if you have any questions.

Thank you
Christine

Christine L. Collier, P.E.
Project Manager
SCS Engineers
1690 All-State Court
West Des Moines, Iowa 50265
515-631-6161 (W)
515-418-0677 (C)
ccollier@scsengineers.com

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Transmittal

DATE: 4/11/2024
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DESCRIPTION OF CONTENTS

QTY	DATED	TITLE	NOTES
1	4/10/2024	Montgomery County Landfill - 69-SDP-01-74P - 2024 Financial Assurance v1.0 04.10.2024.pdf	

COPIES:

Rachel Hanigan	(Waste Connections, Inc. (99))
Kelly Danielson	(Waste Connections, Inc. (99))
Ben Madson	(SCS Engineers)
Christopher Calhoun	(SCS Engineers)
Christine Collier	(SCS Engineers)

April 10, 2024
File No. 27224021.00

Mr. Michael Sullivan
Iowa Department of Natural Resources
Land Quality Bureau
Wallace Street Office Building
502 E 9th Street
Des Moines, IA 50319-0034

Subject: 2024 Financial Assurance
Montgomery County Sanitary Landfill
Permit No. 69-SDP-01-74P

Dear Mr. Sullivan:

SCS Engineers (SCS) on behalf of Iowa Waste Services, LLC, is pleased to submit the 2024 Financial Assurance to the Iowa Department of Natural Resources (DNR) for the Montgomery County Sanitary Landfill. The Montgomery County Sanitary Landfill consists of two municipal solid waste landfill (MSWLF) units; a closed (North) MWSLF unit and an open (South) MSWLF unit. We have attached the completed DNR Form 542-8090 in addition to the updated cost estimates as detailed below.

The closure, post-closure, and corrective action cost estimates were updated based on a review of similar projects for the 2024 financial assurance cost estimate. No cell construction occurred at the Landfill during 2023. Additionally, the remaining timeframe for the corrective action and North MSWLF unit post-closure cost estimates were reduced by one year to a total of 19 years. The updated 2024 estimates for closure, post closure, and corrective action are shown in the table below. Summary tables are included in Attachment A.

Financial Assurance	2023 Estimate	2024 Estimate
Closure (South Unit)	\$342,955	\$352,772
Post-Closure (South Unit)	\$518,582	\$615,531
Post-Closure (North Unit)	\$333,776	\$399,181
Corrective Action	\$86,843	\$84,990
Transfer Station*	\$16,380	\$16,380
Totals	\$1,298,536	\$1,468,854

*Transfer station financial assurance was submitted under separate cover (Montgomery County Transfer Station Permit Renewal Application, March 13, 2023) and approved by DNR. Included in this table for surety bond and rider total information only.

Attachment B includes an affidavit signed by a Certified Public Accountant for Iowa Waste Services, LLC. Attachment C includes a copy of the bond used for coverage of the closure, post-closure, and corrective action costs. The closure cost estimates for both the landfill and the transfer station were combined to provide the closure amount shown on the bond.



Mr. Michael Sullivan

April 10, 2024

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Please feel free to contact us if you have any questions, require any additional details, or need any further clarification.

Sincerely,



Chris T. Calhoun, EIT
Associate Professional
SCS Engineers




Christine L. Collier, P.E.
Senior Project Manager
SCS Engineers

CTC/CLC

cc: Addressee
Rachel Hanigan, Iowa Waste Services, LLC
Kelly Danielson, Iowa Waste Services, LLC
Ryan Mitchell, Iowa Waste Services, LLC

Certification

	<p>I hereby certify that this document was prepared by me or under my direct supervision and that I am a duly licensed Professional Engineer under the laws of the state of Iowa.</p> <p style="text-align: right;">Digitally signed by Christine L. Collier <i>Christine L. Collier</i> Date: 2024.04.10 23:45:30 -05'00'</p>
	<p>Christine L. Collier Date</p> <p>My license renewal date is: December 31, 2025 Pages or sheets covered by this seal: All except Attachments B and C.</p>



Municipal Solid Waste Sanitary Landfill Financial Assurance Report Form

SECTION 1: FACILITY INFORMATION

(please print or type)

Information Requested

Facility Name: Montgomery County Sanitary Landfill Permit Number: 69-SDP-01-74P
Permitted Agency/Entity: Iowa Waste Services, LLC

SECTION 2: CLOSURE/POSTCLOSURE OR CORRECTIVE ACTION COST ESTIMATES

Information Requested	Cost Estimate	Date of Cost Estimate
Updated Closure Cost Estimate	\$ 352,772	3/19/2024
Updated Postclosure Cost Estimate	\$ 1,014,712	3/19/2024
Initial or Updated Corrective Action Cost Estimate	\$ 84,990	3/19/2024

*Attach closure/postclosure cost estimate(s) signed and certified by an Iowa-licensed professional engineer. Cost estimates shall include, at a minimum, each of the cost line items defined in 113.14(3)“c” for closure and 113.14(4)“c” for postclosure. Please provide closure and/or postclosure site area acreage information with the estimates.

Provide a cost estimate for corrective action only if corrective action is required and a corrective action plan has been approved by the Department. Attach the corrective action cost estimate signed and certified by an Iowa-licensed professional engineer. The cost estimate shall account for total costs of the activities described in the approved corrective action plan for the corrective action period.

SECTION 3: FACILITY WASTE TONNAGE INFORMATION

Information Requested	Tons
Remaining permitted capacity as of the beginning of permit holder’s current fiscal year	741,717
Amount of waste disposed of at the facility during the prior year	0

SECTION 4: PROOF OF COMPLIANCE

Publicly Owned Municipal Solid Waste Landfills

(ATTACH AUDIT REPORT)

Owner’s Most Recent Annual Audit Report

Prepared by: Not Applicable

For fiscal year ending: Not Applicable

Privately Owned Municipal Solid Waste Landfills

(ATTACH AFFIDAVIT)

Attach owner/operator’s affidavit indicating that an annual review has been performed by a certified public accountant to determine whether the privately owned landfill is in compliance with IAC 567 Chapter 113. The affidavit shall state the name of the certified public accountant, the dates and conclusions of the review, and the steps taken to rectify any deficiencies identified by the accountant.

SECTION 5: FINANCIAL ASSURANCE INSTRUMENT**Type and Value of Financial Assurance Instrument(s)***(ATTACH INSTRUMENT(S))*

Assurance Instrument	Establishment Date	Mechanism Covers	Instrument Value*
Trust Fund 567 IAC 113.14(6)“a”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$
Surety Bond 567 IAC 113.14(6)“b”		Closure <input checked="" type="checkbox"/> Postclosure <input checked="" type="checkbox"/> Corrective Action <input checked="" type="checkbox"/>	\$ 1,468,854 Includes \$16,380 for Transfer Station FA
Letter of Credit 567 IAC 113.14(6)“c”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$
Insurance 567 IAC 113.14(6)“d”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$
Corporate Financial Test 567 IAC 113.14(6)“e”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$
Local Gov’t. Financial Test 567 IAC 113.14(6)“f”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$
Corporate Guarantee 567 IAC 113.14(6)“g”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$
Local Gov’t Guarantee 567 IAC 113.14(6)“h”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$
Local Gov’t. Dedicated Fund 567 IAC 113.14(6)“i”		Closure <input type="checkbox"/> Postclosure <input type="checkbox"/> Corrective Action <input type="checkbox"/>	\$

*Pursuant to IAC 567 113.14(9), if account(s) are restricted/reserved to pay for closure, postclosure or corrective action costs, then the amount of the financial assurance instrument may be reduced by the sum of the cash balance of the account(s) established to comply with subrule 113.14(8).

SECTION 6: INITIAL PROOF OF ESTABLISHMENT OF ACCOUNTS

Check Which Applies: New Mechanism Previously Submitted

Pursuant to IAC 567 Chapter 113.14(8)“f”, documentation of the establishment of accounts is to be submitted to the department by April 1, 2003 for currently permitted MSWLFs. Permit holders for MSWLFs permitted after April 1, 2003, shall submit documentation of the establishment of accounts prior to the MSWLF’s initial receipt of waste.

Please attach documentation indicating accounts/fund have been established for closure and postclosure care and if the account(s) are restricted/reserved for closure or postclosure care. Examples of documentation include bank statements for closure/postclosure accounts, letter signed by the chief financial officer, letter from certified public accountant, etc.

Accounts established pursuant to paragraph 113.14(6)“a” for trust funds or paragraph 113.14(6)“i” for local government dedicated funds also satisfies the requirements of this subrule, and the permit holder shall not be required to establish additional closure and postclosure accounts.

SECTION 7: CLOSURE AND POSTCLOSURE ACCOUNTS

Completion of the following closure and postclosure account information complies with the annual financial statement requirements of IAC 567 113.14(3)“a” and 113.14(4)“a” by indicating the current balance(s) of the closure/postclosure account(s) or dedicated/trust fund and the projected amount(s) to be deposited in the account(s).

Under “Beginning Balance”, please state the account/fund balance 30 days after the start of the previous fiscal year, for “Ending Balance”, indicate the account balance 30 days after the close of the previous fiscal year, and for “Projected Deposit”, indicate the amount to be deposited within 30 days of the close of the permit holder’s fiscal year.

Information Requested	Beginning Balance	Ending Balance	Projected Deposit
Closure Account Balance <i>(see formula below)</i>	\$	\$	\$ NA
Postclosure Account Balance <i>(see formula below)</i>	\$	\$	\$ NA
Or			
Dedicated Fund Balance <i>(see formula below)</i>	\$	\$	\$ NA
Trust Fund Balance <i>(see formula below)</i>	\$	\$	\$ NA

Formula for Projected Deposits

Closure or Postclosure Account

$$\frac{CE - CB}{RPC} \times TR$$

Where “CE” is the closure or postclosure cost estimate, “CB” is the balance 30 days after close of the previous fiscal year, “RPC” is the remaining permitted capacity in tons, of the landfill from the beginning of the current fiscal year, and “TR” is the total number of tons of solid waste disposed in the prior year.

Dedicated/Trust Fund

$$\frac{CE - CB}{Y}$$

Where “CE” is the closure or postclosure cost estimate, “CB” is the balance 30 days after close of the previous fiscal year, and “Y” is number of years remaining in the pay-in period.

If needed, the space below can be used to show calculations for projected deposits

Closure	Postclosure
N/A per variance request approved April 5, 2017	

SECTION 8: PERMIT HOLDER ENDORSEMENT

Submittal of this completed and endorsed form along with all required documentation establishes Notification and Proof of Permit Holder Compliance with IAC 567 Chapter 113.

Name of Official: Kelly Danielson Title: Regional Manager

Agency/Entity: Iowa Waste Services, LLC

Address: 59722 290th Street

City: Malvern State: Iowa Zip: 51551

Telephone: (402) 641-8239 Fax: _____

Email Address: kelly.danielson@wasteconnections.com

Signature of Official:  Date: 3/29/24

Questions? Contact Bill Blum at (515) 240-6048 or Bill.Blum@dnr.iowa.gov

Attachment A

Closure, Post Closure and Corrective Action Cost Estimates

2024 Closure - Montgomery South Unit

Task ¹	Units	Unit Cost	Cost Year	Inflation or Update	Cost of Task
1. Closure and Postclosure Plan Document Revisions	1	\$ 7,500.00	2024	Update	\$ 7,500.00
2. Site Preparation, Earthwork, and Final Grading	1	\$ 7,671.85	2024	Update	\$ 7,672
3. Drainage Control Culverts, Piping, and Structures	1	\$ -	2024	Update	\$ -
4. Erosion Control Structures, Sediment Ponds, and Terraces	1	\$ -	2024	Update	\$ -
5.1 Final Cap Construction (Unlined Area)	0.0	\$ 7,986.00	2024	Update	\$ -
5.2 Final Cap Construction (Lined Area)	2.8	\$ 74,757.88	2012	Update	\$ 209,322
6. Cap Vegetation Soil Placement	2.8	\$ 8,712.00	2024	Update	\$ 24,394
7. Cap Seeding, Mulching, and Fertilizing	4.8	\$ 1,403.06	2024	Update	\$ 6,735
8. Monitoring Well, Piezometer, and Gas Control Modifications	1	\$ 13,849.60	2024	Update	\$ 13,850
9. Leachate System Cleanout and Extraction Well Modifications	1	\$ 800.00	2024	Update	\$ 800
10. Monitoring Well Installation and Abandonments	0	\$ -	2024	Update	\$ -
11. Facility Modifications to Effect Closed Status	1	\$ 1,500.00	2011	Update	\$ 1,500
12. Engineering and Technical Services	1	\$ 66,000.00	2024	Update	\$ 66,000
13. Legal, Financial, and Administrative Services	1	\$ 8,000.00	2024	Update	\$ 8,000
14. Closure Compliance Certifications and Documentation	1	\$ 7,000.00	2024	Update	\$ 7,000.00
Total Cost of Closure					\$ 352,772

Notes:

¹ Task items based on the list from 567 IAC 113.14(3)"c"(6).

² Current open unlined area requiring final cover 0.0 acres

³ Current open lined area requiring final cover 2.8 acres

⁴ Current open total area requiring final cover 2.8 acres

⁵ Approximate borrow area 2.0 acres

⁶ Items reduced since IWS's bond requires the bonding company be allowed to close with IWS's equipment (i.e. limited mobilization, no capital costs, etc.) prior to relenquishing bonds.

2024 Postclosure Cost Estimate - Montgomery South Unit

Task ¹	Years	Cost per Year	Cost Year	Inflation or Update	30 Year Cost
1. General Site Facilities, Access Roads, and Fencing Maintenance	30	\$ 391	2024	Update	\$ 11,741
2. Cap and Vegetative Cover Maintenance	30	\$ 511	2024	Update	\$ 15,326
3. Drainage and Erosion Control Systems Maintenance	30	\$ 560	2024	Update	\$ 16,800
4. Groundwater to Waste Separation Systems Maintenance	30	\$ -	2024	Update	\$ -
5. Gas Control Systems Maintenance	30	\$ -	2024	Update	\$ -
6. Gas Control Systems Monitoring and Reporting	30	\$ 2,050	2024	Update	\$ 61,500
7. Groundwater and Surface Water Monitoring Systems Maintenance	30	\$ 105	2024	Update	\$ 3,152
8. Groundwater and Surface Water Quality Monitoring and Reporting ⁽²⁾	30	\$ 11,282	2024	Update	\$ 338,454
9. Groundwater Monitoring Systems Performance Evaluations and Reports	30	\$ -	2024	Update	\$ -
10. Leachate Control Systems Maintenance	30	\$ 250	2024	Update	\$ 7,500
11. Leachate Management, Transportation, and Disposal	30	\$ 136	2024	Update	\$ 4,082
12. Leachate Control Systems Performance Evaluations and Reports	30	\$ 1,463	2024	Update	\$ 43,875
13. Engineering and Technical Services	30	\$ 1,510	2024	Update	\$ 45,300
14. Legal, Financial, and Administrative Services	30	\$ -	2024	Update	\$ -
15. Financial Assurance, Accounting, Audits, and Reports	30	\$ 2,260	2024	Update	\$ 67,800
Total Cost of Postclosure					\$ 615,531

Notes:

¹ Task items based on the list from 567 IAC 113.14(4)"c"(6).

² Item 8 was updated in 2016 to reflect change in monitoring network.

2024 Postclosure Cost Estimate - Montgomery North Unit

Task ¹	Years	Cost per Year	Cost Year	Inflation or Update	19 Year Cost
1. General Site Facilities, Access Roads, and Fencing Maintenance	19	\$ -	2024	Update	\$ -
2. Cap and Vegetative Cover Maintenance	19	\$ 1,234	2024	Update	\$ 23,454
3. Drainage and Erosion Control Systems Maintenance	19	\$ -	2024	Update	\$ -
4. Groundwater to Waste Separation Systems Maintenance	19	\$ -	2024	Update	\$ -
5. Gas Control Systems Maintenance	19	\$ -	2024	Update	\$ -
6. Gas Control Systems Monitoring and Reporting	19	\$ -	2024	Update	\$ -
7. Groundwater and Surface Water Monitoring Systems Maintenance	19	\$ 142	2024	Update	\$ 2,707
8. Groundwater and Surface Water Quality Monitoring and Reporting	19	\$ 13,900	2024	Update	\$ 264,091
9. Groundwater Monitoring Systems Performance Evaluations and Reports	19	\$ -	2024	Update	\$ -
10. Leachate Control Systems Maintenance	19	\$ 953	2024	Update	\$ 18,106
11. Leachate Management, Transportation, and Disposal	19	\$ 1,230	2024	Update	\$ 23,373
12. Leachate Control Systems Performance Evaluations and Reports	19	\$ -	2024	Update	\$ -
13. Engineering and Technical Services	19	\$ 3,550	2024	Update	\$ 67,450
14. Legal, Financial, and Administrative Services	19	\$ -	2024	Update	\$ -
15. Financial Assurance, Accounting, Audits, and Reports	19	\$ -	2024	Update	\$ -
Total Cost of Postclosure					\$ 399,181

Notes:

¹ Task items based on the list from 567 IAC 113.14(4)"c"(6).

² For the site wide items covered under the South Unit postclosure fund for which no change in scope resulted from the addition of the North Unit postclosure, no additional funding will be required within the North Unit postclosure cost estimate.

2024 Corrective Action Cost - Montgomery County Sanitary Landfill

Task	Units/ Years	Cost per Year	Cost Year	Inflation or update	19 Year Cost
1. Remedy Installation	1	\$ -	2024	Update	\$ -
2. Remedy Engineering and Technical Services	1	\$ -	2024	Update	\$ -
3. Groundwater Monitoring Well Installation	1	\$ -	2024	Update	\$ -
4. Remedy Systems Maintenance	19	\$1,403	2024	Update	\$ 26,653
5. Remedy Systems Monitoring and Reporting	19	\$115	2024	Update	\$ 2,185
6. Groundwater and Surface Water Monitoring Systems Maintenance	19	\$221	2024	Update	\$ 4,199
7. Groundwater and Surface Water Quality Monitoring and Reporting	19	\$2,360	2024	Update	\$ 44,840
8. Engineering and Technical Services	19	\$ -	2024	Update	\$ -
9. Legal, Financial, and Administrative Services	19	\$ -	2024	Update	\$ -
10. Financial Assurance, Accounting, Audits, and Report	19	\$ -	2024	Update	\$ -
11. Remedy Completion Certification and Documentation	1	\$ 2,922	2024	Update	\$ 2,922
12. Remedy Decommissioning	1	\$ 4,191	2024	Update	\$ 4,191
Total Cost of Corrective Action					\$ 84,990

Notes:

¹ Selected remedy is leachate extraction and monitored natural attenuation.

² Calculations for each task are contained on the following pages.

³ Duration of corrective action period assumed to be the end of post closure for the MSWLF unit, currently November 30, 2042.

The remedy end date will be evaluated annually and adjusted if necessary.

⁴ For the corrective action items covered under the closure/postclosure fund for which no change resulted from the addition of the corrective action, no additional costs will be incurred within the corrective action financial assurance.

Attachment B

Municipal Solid Waste Sanitary Landfill Owner's Affidavit

MUNICIPAL SOLID WASTE SANITARY LANDFILL OWNER'S AFFIDAVIT

As the Owner and/or Operator of Montgomery County Sanitary Landfill, a privately owned municipal solid waste sanitary landfill, I certify that a yearly review has been performed by a certified public accountant to determine whether the landfill is in compliance with Iowa Administrative Code Chapter 113. Conclusions of the review and the steps taken to rectify any deficiencies identified by the accountant are listed below.


Date of Review: 4/1/24

Certified Accountant that performed the Review: 

Company that owns the landfill: Iowa Waste Services, LLC

Conclusion(s) of the review: No Comments

Steps taken to rectify any deficiencies identified: NA

Owner/operator's Signature:  Date: 4/1/24

Owner/operator's printed Name: Aaron Bradley

Owner/operator's Title: Regional Vice President

Attachment C

Surety Bond

Facility Name: Montgomery County Sanitary Landfill
Permit No.: 69-SDP-01-74P

RIDER TO SURETY BOND

PURPOSE: INCREASE

To be attached to Bond Number 868245 issued by Evergreen National Indemnity Company, as Surety in the amount of One Million Two Hundred Ninety Eight Thousand Five Hundred Thirty Six and 00/100 Dollars (\$1,298,536.00) on behalf of Iowa Waste Services, LLC, in favor of the Iowa Department of Natural Resources.

In consideration of the premium charged for the attached bond, it is mutually understood and agreed by the Principal and the Surety that the bond shall be modified to read as follows:

The above said bond amount shall be One Million Four Hundred Sixty Eight Thousand Eight Hundred Fifty Four and 00/100 Dollars (\$1,468,854.00) effective the 1st day of, April 2024.

All other items, limitations and conditions of said bond except as herein expressly modified shall remain unchanged.

Signed, sealed and dated this 4th day of, April 2024

Principal: Iowa Waste Services, LLC

By: _____

Kurt R. Shaner
Vice President - Engineering and Sustainability

Surety: Evergreen National Indemnity Company

By: _____

Hilarie Frankenberry
Hilarie Frankenberry, Attorney-In-Fact

(Corporate Seal)

EVERGREEN NATIONAL INDEMNITY COMPANY

Independence, Ohio

POWER OF ATTORNEY

Bond No. 868245

KNOW ALL MEN BY THESE PRESENTS: That the Evergreen National Indemnity Company, a corporation in the State of Ohio does hereby nominate, constitute and appoint:

**** Hilarie Frankenberry ****

its true and lawful Attorney(s)-In-Fact to make, execute, attest, seal and deliver for and on its behalf, as Surety, and as its act and deed, where required, any and all bonds, undertakings, recognizances and written obligations in the nature thereof, PROVIDED, however, that the obligation of the Company under this Power of Attorney shall not exceed TWENTY FIVE MILLION AND 00/100 DOLLARS (\$25,000,000.00)

This Power of Attorney is granted and is signed by facsimile pursuant to the following Resolution adopted by its Board of Directors on the 23rd day of July, 2004:

"RESOLVED, That any two officers of the Company have the authority to make, execute and deliver a Power of Attorney constituting as Attorney(s)-in-fact such persons, firms, or corporations as may be selected from time to time. FURTHER RESOLVED, that the signatures of such officers and the Seal of the Company may be affixed to any such Power of Attorney or any certificate relating thereto by facsimile; and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company; and any such powers so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached."

IN WITNESS WHEREOF, the Evergreen National Indemnity Company has caused its corporate seal to be affixed hereunto, and these presents to be signed by its duly authorized officers this 1st day of April, 2024.

EVERGREEN NATIONAL INDEMNITY COMPANY



By: _____
Robert W. Shepard, President

By: _____
David A. Canzone, CFO

Notary Public)
State of Ohio)

SS:

On this 1st day of April, 2024, before the subscriber, a Notary for the State of Ohio, duly commissioned and qualified, personally came Robert W. Shepard and David A. Canzone of the Evergreen National Indemnity Company, to me personally known to be the individuals and officers described herein, and who executed the preceding instrument and acknowledged the execution of the same and being by me duly sworn, deposed and said that they are the officers of said Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and the said Corporate Seal and signatures as officers were duly affixed and subscribed to the said instrument by the authority and direction of said Corporation, and that the resolution of said Company, referred to in the preceding instrument, is now in force.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at Cleveland, Ohio, the day and year above written.



WILLIAM J. KOVAL, JR.
NOTARY PUBLIC • STATE OF OHIO
My commission has no expiration date.
Section 147.03 R.C.

By: _____
William J. Koval, Jr., Notary Public
My commission has no expiration date
Section 147.03 R.C.

State of Ohio)

SS:

I, the undersigned, Secretary of the Evergreen National Indemnity Company, a stock corporation of the State of Ohio, DO HEREBY CERTIFY that the foregoing Power of Attorney remains in full force and has not been revoked; and furthermore that the Resolution of the Board of Directors, set forth herein above, is now in force.

Signed and sealed in Independence, Ohio, this 4th day of April, 2024.



Wan C. Collier, Secretary