

244872-70001-19
845097

1998 STATEMENT OF

OFFICERS AND DIRECTORS

SOUTHERN GUARANTY INSURANCE COMPANY

<u>Name and Address</u>	<u>Title</u>	<u>Shares Held</u>
Jimmy Larry Ridling 2545 Taylor Road Montgomery, AL 36117	Chairman of the Board of Directors, President and Chief Executive Officer	None
Guy Francis Green, Jr. 2545 Taylor Road Montgomery, AL 36117	Senior Vice President, Chief Financial Officer, Secretary and Director	None
William Robert Dunn 2545 Taylor Road Montgomery, AL 36117	Senior Vice President and Director	None
Henry Pearce Draughon, Jr. 2545 Taylor Road Montgomery, AL 36117	Senior Vice President, General Counsel and Director	None
Charles Lee Keith 2545 Taylor Road Montgomery, AL 36117	Senior Vice President, Chief Investment Officer and Director	None
Herman Aaftink Schapendrift 84 Blaricum 1261 HS The Netherlands	Director	None
Ben Maurice Spillers 717 Green Valley Road Greensboro, NC 27408	Senior Vice President	None
Sharon Eleais Brown 2545 Taylor Road Montgomery, AL 36117	Vice President	None
Stephen Hart Cone 717 Green Valley Road Greensboro, NC 27408	Vice President	None
Larry Fay Criswell 2545 Taylor Road Montgomery, AL 36117	Vice President	None
Lewis Pitts Culpepper, Jr. 717 Green Valley Road Greensboro, NC 27408	Vice President	None
Roger Melvin Droste 717 Green Valley Road Greensboro, NC 27408	Vice President	None

244892-90001-19
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1998 STATEMENT OF

OFFICERS AND DIRECTORS

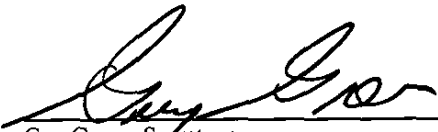
SOUTHERN GUARANTY INSURANCE COMPANY

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<u>Name and Address</u>	<u>Title</u>	<u>Shares Held</u>
Ronnie Dale Hinton 2545 Taylor Road Montgomery, AL 36117	Vice President	None
Jack Steven Hooks 717 Green Valley Road Greensboro, NC 27408	Vice President	None
Dale Luther Kocher 2545 Taylor Road Montgomery, AL 36117	Vice President	None
Walter Rushing Meriwether 2545 Taylor Road Montgomery, AL 36117	Vice President and Treasurer	None
Richard August Rauschenberg 2545 Taylor Road Montgomery, AL 36117	Vice President	None
Michael Francis Roberts 2545 Taylor Road Montgomery, AL 36117	Vice President	None
Bert Charles Shephard 2545 Taylor Road Montgomery, AL 36117	Vice President	None
Gerald Edward Willis 717 Green Valley Road Greensboro, NC 27408	Vice President	None

I, Guy Green, being the duly elected Secretary of Southern Guaranty Insurance Company (the Company), do hereby certify this to be a true and correct Statement of Officers and Directors of the Company as of December 31, 1998.

Dated this the 4th day of January, 1999.


Guy Green, Secretary
Southern Guaranty Insurance Company

