

**SECTION 00 41 00
 BID PROPOSAL
 TO THE CITY OF NEWARK, CALIFORNIA**

Name of Bidder: OnPoint Construction
 Business Address: 322 Lang Road
 City, State, Zip: Burlingame, CA 94010
 Telephone No.: Area Code (~~650~~) - 740-7059 or 650-222-7766
 Email Address: onpointmk@comcast.net

The work for which this proposal is submitted is for construction in accordance with the Specifications (including the payment of not less than the minimum wage rates set forth therein) and the contract annexed hereto, the project Plans described below, and the Labor Surcharge and Equipment Rental Rates in effect on the date the work is accomplished.

The project Plans for the work to be done were approved and are entitled:

**NEWARK RESOURCE CENTER RENOVATIONS
 37365 Ash Street, Newark, CA 94560
 City Project No. 1360**

Bids are to be submitted for the entire work. The amount of the bid for comparison purposes will be the total of all Base Bid items. This is deemed to include all labor, equipment material, transportation and applicable taxes, profit, insurance, bonds and other overhead to perform the Work in accordance with the Project Plans and Technical Specifications, herein:

BID ITEM	APPRO X.QTY.	UNIT	DESCRIPTION, WITH UNIT PRICE IN WORDS (EACH BID ITEM SHALL INCLUDE ALL APPLICABLE TAXES, PROFIT, INSURANCE, BONDS, AND OTHER OVERHEAD)	UNIT PRICE	TOTAL ITEM PRICE
001	1	Lump Sum	BASE BID—All work shown on the Newark Resource Center drawings, technical specifications, and IFB appendices.	\$ 2,520,000	\$2,520,000.00
002	1	Lump Sum	BASE BID – Abatement of all Hazardous Materials in the Resource Center Main Building. Viola Blythe Building is excluded from the scope of this project.	\$ 45,000	\$45,000.00

BID ITEM	APPRO X.QTY.	UNIT	DESCRIPTION, WITH UNIT PRICE IN WORDS (EACH BID ITEM SHALL INCLUDE ALL APPLICABLE TAXES, PROFIT, INSURANCE, BONDS, AND OTHER OVERHEAD)	UNIT PRICE	TOTAL ITEM PRICE
Base Bid Total (items 001 through 002)					\$2,565,000. ⁰⁰
(Total in words: <u>TWO MILLION, FIVE HUNDRED, & SIXTY FIVE THOUSAND</u>)					

If this proposal is accepted and the undersigned shall fail to enter into the contract and furnish the two (2) bonds in the sums required by the State Contract Act and Section 00 21 13 (Instruction to Bidders) of the Specifications, with surety satisfactory to the City of Newark within ten (10) days, not including Sundays and legal holidays, after the Bidder has received notice from the City of Newark that the contract has been awarded, the City of Newark may, at its option, determine that the Bidder has abandoned the contract, and thereupon this proposal and the acceptance thereof shall be null and void and the forfeiture of such security accompanying this proposal shall operate and the same shall be the property of the City of Newark.

The undersigned as Bidder, declares that the only persons or parties interested in this proposal as principals are those named herein; that this proposal is made without collusion with any other person, firm, or corporation; that he/she has carefully examined the location of the proposed work, the annexed proposed form of contract, and the Plans therein referred to; and he/she proposed and agrees, if this proposal is accepted, that he/she will contract with the City of Newark, in the form of the copy of the contract annexed hereto, to provide all necessary machinery, tools, apparatus and other means of construction and to do all the work therein prescribed, and according to the requirements of the Engineer as therein set forth.

CERTIFICATIONS AND SIGNATURES

CERTIFICATIONS - GENERAL

The Bidder's execution on the signature portion of this proposal shall also constitute an endorsement and execution of those certifications which are part of this proposal. Signature of Bidder shall be properly notarized.

MINOR INFORMALITIES

The City reserves the right to waive minor informalities and/or bid non-responsiveness that does not influence the competitive nature of the bid.

PROPOSAL FORM

Bids shall be submitted on the Bid Proposal forms included in this Section 00 41 00. A complete Bid Proposal, with all forms included in Section 00 41 00, must be submitted. The signature(s) of the Bidder constitutes acknowledgment that the set of Specifications used in preparing his/her bid is complete and the intent of the Bidder is to comply with all provisions of the Specifications.

BIDDER'S GUARANTEE

Accompanying this proposal is a Bidder's Guarantee (*Check Appropriate Attachment*):

Cashiers Check (\$ _____)

Bidder's Bond in the amount of 10% of the total bid

Note: Refund of a Bidder's Guarantee in the form of a Cashier's Check will be made by returning the unendorsed Cashier's Check to the Bidder, after the City has entered into a contract with the apparent low Bidder. Therefore, the Cashier's Check receipt should be retained by the Bidder.

ADDENDA

This Proposal is submitted with respect to the changes to the contract included in Addendum Number(s):

#1 #2 #3

(Fill in addendum number(s) if addenda have been received)

Warning: If an addendum or addenda have been issued by the City and not noted above as being received by the Bidder, this Proposal may be rejected.

Exceptions will not necessarily result in denial of award, but will be considered in determining bidder responsibility. For any exception noted above, indicate below to whom it applies, initiating agency, and dates of action.

N/A

Notes: Providing false information may result in criminal prosecution or administrative sanctions. The above certification is part of the Bid. Signing this Bid on the signature portion thereof shall also constitute signature of this Certification.

NON-COLLUSION DECLARATION

The undersigned declares:

I am the Partner of OnPoint Construction, the party making the foregoing bid. The bid is not made in the interest of, or on behalf of, any undisclosed person, partnership, company, association, organization, or corporation. The bid is genuine and not collusive or sham bid. The Bidder has not directly or indirectly induced or solicited any other Bidder to put in a false or sham bid. The Bidder has not directly or indirectly colluded, conspired, connived, or agreed with any Bidder or anyone else to put in a sham bid, or to refrain from bidding. The Bidder has not in any manner, directly or indirectly, sought by agreement, communication, or conference with anyone to fix the bid price of the Bidder or any other Bidder, or to fix any overhead, profit, or cost element of the bid price, or of that of any other Bidder. All statements contained in the bid are true. The Bidder has not, directly or indirectly, submitted his or her bid price or any breakdown thereof, or the contents thereof, or divulged information or data relative thereto, to any corporation, partnership, company association, organization, bid depository, or to any member or agent thereof to effectuate a collusive or sham bid, and has not paid, and will not pay, any person or entity for such purpose.

Any person executing this declaration on behalf of a bidder that is a corporation, partnership, joint venture, limited liability company, limited liability partnership, or any other entity, hereby represents that he or she has full power to execute, and does execute, this declaration on behalf of the Bidder.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct and that this declaration is executed on Sept. 4, 2024, at Burlingame, California.

LICENSE INFORMATION

The Bidder hereby certifies that he/she is licensed in accordance with an act providing for the registration of Contractors:

License No. #949627 Contractor's License Expiration Date 7/31/26

Classification(s) Band C-33

DIR Registration No. 1000001594 Expiration Date June 30, 2025

LIST OF SUBCONTRACTORS

The Bidder shall list the name and address of each subcontractor to whom the Bidder proposed to subcontract portions of the work in excess of one-half of one percent (1/2 of 1%) of the total bid. If none, so indicate. Provide all information requested below.

If the Bidder fails to specify a Subcontractor, or if the Bidder specified more than one Subcontractors for any portion of the work to be performed under the contract in excess of one-half of one percent (1/2 of 1%) of the Bidder's total bid, he/she agrees that he/she is fully qualified to perform that portion of work himself/herself, and that he/she will perform that portion himself/herself. The listing of more than one Subcontractor for each item of work to be performed with the words 'and/or' will not be permitted. Failure to comply with this requirement may render the Bid as non-responsive and may cause its rejection. List all such Subcontractors below, or on additional sheets, as required.

As of July 1, 2014, all Contractors bidding on this project are required to register with the Department of Industrial Relations (DIR) and to pay the required annual fee. Under California Labor Code section 1771.1, as amended by SB 854, unless registered with the DIR, a Contractor may not bid or be listed as a Subcontractor, for any bid proposal submitted for public works projects on or after March 1, 2015. The Contractors will be required to submit certified payrolls during the course of the project. This project is subject to compliance enforcement and monitoring by the State of California Department of Industrial Relations.

Subcontractor Name License Number DIR Registration No.	Address/ Phone Number/ Email	Description Of Work Subcontracted	Amount Subcontracted*
PALS Lic# 700658 DIR# 1000868914	P.O. Box 31986 Stockton, CA 95213 Phone# 510-750-7543	Hard/Concrete Demo Asbestos	\$43,995 -
FUSE Lic# 1052421 DIR# 100084353	3314 Victor Ct. Santa Clara, CA 95054 408-721-2530 Pw@fuseservices.com	HVAC	\$195,000 -
FUSE Lic# 1052421 DIR# 100084353	3314 Victor Ct. Santa Clara, CA	Plumbing	\$100,200 -
FUSE Lic# 1052421 DIR# 100084353	3314 Victor Ct. Santa Clara, CA	Electrical	\$180,000 -
CCF Lic.# 446458 DIR# 1000002274	3709 Bradview Dr. Sacramento, CA 95827	Tile/Flooring	\$47,000
Reliable Tree Experts Lic# 1083768 DIR# 1000844691	P.O. Box 2376 Berkeley, CA	Tree Removal Tree Removal	\$3,900 - \$3,900 -
Martina Lic. 748758 DIR 100613988	811 Camden Ave. Campbell, CA 95008	Planting/ Irrigation	\$1227,245 -

(EK) E Soon Builders #846755 DIR#100002781	29516 Union City Blvd. Union City, CA 94587	Wall Cabinets	\$88,912
BK Mill + Fixtures Lic# 428941 DIR# 1000003062	37523 Sycamore St. Newark, CA 94560	Doors/Frames	\$35,397
Lincoln Glass Mirrors Lic# 820333 DIR# 100000890	2466 Kruse Dr. San Jose, CA 95131	Security Windows	\$5,885
Murphy Specialties	4992 Allison Parkway St. B Vacaville, CA 95688	Toilet Accessories	\$8,965
BK Mill + Fixtures Lic# 428941 DIR# 1000003062	37523 Sycamore Newark, CA 94506	Wall Cabinets	\$57,550
Bailey Fence Lic# 498661 DIR# 100005722	3205 Baumburg Ave. Hayward, CA 94545	Ornamental Fencing	\$65,000
Cal West Acoustics Lic# 966381 DIR# 1000065061	1435 Technology Suite B6 Petaluma, CA 94954	Acoustical Ceilings	\$18,416
North Bay Drywall Lic# 1035251 DIR 1000054143	P.O. Box 7340 Cotati, CA 94931	Drywall	\$26,000
Myles Concrete Lic# 1054154 DIR# 1001035685	812 4th Ave. San Mateo, CA 94401	Landscaping Irrigation	\$911,076

* Use Cost Amount representing actual work to be performed by the respective subcontractor.

BIDDER'S STATEMENT OF FINANCIAL RESPONSIBILITY, TECHNICAL ABILITY, AND EXPERIENCE

The Bidder submits, below (or attached), a statement of projects of similar character to that described in the proposed contract that have been successfully performed by the Bidder. The statement shall include a brief description, approximate cost, and applicable references associated with each project listed, and shall be of sufficient detail to enable the City Council to judge the responsibility, experience, skill, and business standing of the Bidder.

See attached.

OnPoint Construction Completed Projects

Berkeley HS Building M Exterior Paint Project

1980 Allston Way, Berkeley, CA 94704

Berkeley Unified School District - Carol Pacheco (510)644-6066

No Architect

Contract Duration – 60 days

Completion – 60 days – 8/16/2021

Original Contract Price - \$216,738.00

Final Price - \$ 221,268.00

Scope of work – Exterior painting of school/

Rolling Hills HVAC & Roofing Project

130 Herman Ave, Watsonville, Ca 96076

Pajaro Valley Unified School District - Ryan Block 831-786-2380 - ryan_block@pvusd.net

Sugimura Finney Architects - Don Barry - don@sugimura.com

Contract Duration – 90 days

Completion – 90 days- 8/17/2019

Original Contract Price - \$ 875,000.00

Final Price - \$ 856,455.00

Scope of work – New HVAC. School modernization and roof repair.

Linscott Charter School Site Improvements

220 Elm St, Watsonville, CA 95076

Pajaro Valley Unified School District - Ryan Block 831-786-2380 - ryan_block@pvusd.net

Sugimura Finney Architects - John Tischler - john@sugimura.com

Contract Duration – 90 days

Completion – 90 days – 10/9/2019

Scope of work – School modernization.

Original Contract Price - \$ 1,500,000.00

Final Price - \$ 1,800,000.00

OXFORD ELEMENTARY SCHOOL: WEST CAMPUS FOLLOW-ON

1222 University Ave.
Berkeley, CA 94702-1766

Berkeley Unified School District

CAW - MARY DESING - mdesing@cawarchitects.com

Project Manager - Charles Harbour - charles.harbour@vpcsonline.com

Contract Duration – 350 days

Completion – Still in progress due to change orders

Original Contract Price –\$ 1,534,000.00

Currant Adjusted Price – \$1,700,000.00

Scope of Work – School remodel. Installation of Elevator.

Completion- 5/2024

FAIR OAKS COMMUNITY CENTER EXTERIOR PAINTING PROJECT - CITY OF REDWOOD CITY

2600 Middlefield Road Redwood City, CA 94063

City of Redwood City

Architects – Crosby Group

Project Manager – Aaron Nair – anair@redwoodcity.org

Contract Duration – 30 days

Completion – Still in progress due to change orders.

Original Contract Price – \$78,000

Currant Adjusted Price – 7/2023

Scope of Work – Exterior Painting of Community Center

FAIR OAKS COMMUNITY CENTER LIBRARY REMODEL - CITY OF REDWOOD CITY

City of Redwood City

Architects – Crosby Group

Project Manager – Aaron Nair – anair@redwoodcity.org

Contract Duration – 30 days

Completion – 8/2023

Original Contract Price – \$89,100.00

Change orders - \$34,600.00 - Currant Adjusted Price – \$123,161.00 - Scope of Work – Lobby Remodel

Rosa Parks Multi-Purpose Room and Roof Replacement

920 Allston Way, Berkeley, Ca

Berkeley Unified School District

Owner Contact - Carol Pacheco (510)644-6066

Architect- Bakar- Vilar

Architect Email - Rebeca Hayden 510-541-3195 - rhaydem@bakarvilar.com

Construction Manager - Chris Moreno 510-647-3548 - chrism@vpcsonline.com

Total Value of Project -\$ 1,470,000.00

Original Value -\$ 1,360,000.00

Original Completion Date - 03/22/2023

Actual Completion Date -5/2024

Scope of Work -Remodel of school Gym, Roofing, Site Improvements

SIGNATURE BLOCK

The names of all persons interested in the foregoing proposal as principals are as follows:

IMPORTANT NOTICE: If the Bidder or other interested person is a corporation, state the legal name of the corporation, also the names of the president, secretary, treasurer, and manager thereof; if a co-partnership, state the true name of firm, also the names of all individual copartners composing firm; if the Bidder or other interested person is an individual, state the first and last names in full.

OnPoint Construction is a General Partnership.

Bruce W. Dockter is the Managing Partner.

Emmanuel (Manolis) Koutantos is the Partner.

By my signature on this proposal I certify, under penalty of perjury under the laws of the State of California, that the Non-Collusion Affidavit required by Public Contract Code Section 7106 is true and correct.

SIGN HERE

Date: Sept. 4, 2024

[Signature]
Signature of Bidder *Must be Properly Notarized*

See Ackno

Business address 322 Lang Road, Burlingame, CA 94010

Place of business 322 Lang Road, Burlingame, CA 94010

Place of residence 8 Seville Court, Millbrae, CA 94030

Form of Company (check one):

- California Corporation
- Limited Partnership
- Other (specify) General Partnership.

END OF SECTION

See Attached Acknowledgement Jurat

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of San Mateo)

On 09/04/2024 before me, Carlos Ronquillo-Ponce, Notary Public
Date Here Insert Name and Title of the Officer

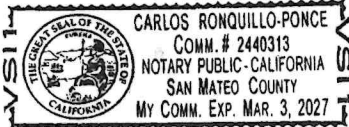
Personally appeared EMMANUEL KOUTANTOS
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Carlos Ronquillo-Ponce
Signature of Notary Public



Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document BID PROPOSAL Document Date

Number of Pages 12 Signer(s) Other Than Named Above

Capacity(ies) Claimed by Signer(s)

Signer's Name Signer's Name
Corporate Officer—Title(s)
Partner Limited General
Individual Attorney in Fact
Trustee Guardian or Conservator
Other

Signer Is Representing Signer Is Representing

Attached
Agreement
at
2024
MP

**SECTION 00 43 13
BOND ACCOMPANYING BID (BIDDER'S BOND)**

KNOW ALL MEN BY THESE PRESENTS.

That we, OnPoint Construction, as PRINCIPAL, and Merchants Bonding Company (Mutual) as SURETY, are held and firmly bound unto the City of Newark in the penal sum of TEN PERCENT (10%) OF THE TOTAL AMOUNT OF THE BID of the Principal above named, submitted by said Principal to the City of Newark, Public Works Department, for the work described below, for the payment of which sum in lawful money of the United States, well and truly to be made, we bind ourselves, our heirs, executors, administrators and successors, jointly and severally, firmly by these presents. In no case shall the liability of the surety hereunder exceed the sum of TEN PERCENT OF THE AMOUNT OF THE BID (\$10%*****).

THE CONDITION OF THIS OBLIGATION IS SUCH that whereas the Principal has submitted the above-mentioned bid to the City of Newark, for certain construction specifically described as follows for which bids are to be opened at Newark, California on Tuesday, September 3, 2024 for:

**NEWARK RESOURCE CENTER RENOVATIONS
Projects 1360**

NOW, THEREFORE, if the aforesaid Principal is awarded the contract and within the time and manner required in these Specifications, after the prescribed forms are presented to him for signature, enters into a written contract for the work in accordance with the proposal, and files the two bonds with the Public Works Department, one to guarantee faithful performance and the other to guarantee payment for labor and materials, as required by law, then this obligation shall be null and void; otherwise it shall be and remain in full force and effect.

Bidder's Bond (continued)

In the event suit is brought upon this bond by the City of Newark and judgment is recovered, the surety shall pay all costs incurred by the City of Newark in such suit, including a reasonable attorney's fee to be fixed by the Court.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this 27th day of August, 2024.

PRINCIPAL: OnPoint Construction

Signature X  Emmanuel Koutantos - Partner

Address: 322 Lang Road

City Burlingame State California Zip 94010

Phone: (650) 347-3090

SURETY: Merchants Bonding Company (Mutual)

Home Office Address: 6700 Westown Parkway

City West Des Moines State Iowa Zip 50266

Phone: (515) 243-8171

By:  Les M. Mantle-Attorney in Fact

SURETY AGENT: Lesron Insurance Agency, Inc. - License No. 0792430

Office Address: 1440 N. Harbor Blvd., #610

City Fullerton State California Zip 92835

Phone: (714) 441-2722

NOTE: Signatures of those executing for the surety must be properly notarized.

CALIFORNIA ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }
County of Orange }

On 8-27-2024 before me, Mary Martignoni - Notary Public
Date Here Insert Name and Title of the Officer
personally appeared Les M. Mantle
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Mary Martignoni
Signature of Notary Public

Place Notary Seal and/or Stamp Above

OPTIONAL

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: Les M. Mantle

Corporate Officer – Title(s): _____

Partner – Limited General

Individual Attorney in Fact

Trustee Guardian or Conservator

Other: _____

Signer is Representing: _____

Merchants Bonding Company (Mutual)

Signer's Name: _____

Corporate Officer – Title(s): _____

Partner – Limited General

Individual Attorney in Fact

Trustee Guardian or Conservator

Other: _____

Signer is Representing: _____

MERCHANTS
BONDING COMPANY™
POWER OF ATTORNEY

Know All Persons By These Presents, that MERCHANTS BONDING COMPANY (MUTUAL) and MERCHANTS NATIONAL BONDING, INC., both being corporations of the State of Iowa, d/b/a Merchants National Indemnity Company (in California only) (herein collectively called the "Companies") do hereby make, constitute and appoint, individually,

Les M Mantle

their true and lawful Attorney(s)-in-Fact, to sign its name as surety(ies) and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments 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.

This Power-of-Attorney is granted and is signed and sealed by facsimile under and by authority of the following By-Laws adopted by the Board of Directors of Merchants Bonding Company (Mutual) on April 23, 2011 and amended August 14, 2015 and April 27, 2024 and adopted by the Board of Directors of Merchants National Bonding, Inc., on October 16, 2015 and amended on April 27, 2024.

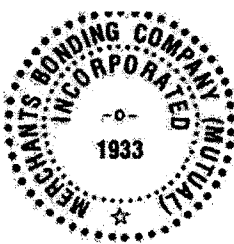
"The President, Secretary, Treasurer, or any Assistant Treasurer or any Assistant Secretary or any Vice President shall have power and authority to appoint Attorneys-in-Fact, and to authorize them to execute on behalf of the Company, and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof."

"The signature of any authorized officer and the seal of the Company may be affixed by facsimile or electronic transmission to any Power of Attorney or Certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligations of the Company, and such signature and seal when so used shall have the same force and effect as though manually fixed."

In connection with obligations in favor of the Florida Department of Transportation only, it is agreed that the power and authority hereby given to the Attorney-in-Fact includes any and all consents for the release of retained percentages and/or final estimates on engineering and construction contracts required by the State of Florida Department of Transportation. It is fully understood that consenting to the State of Florida Department of Transportation making payment of the final estimate to the Contractor and/or its assignee, shall not relieve this surety company of any of its obligations under its bond.

In connection with obligations in favor of the Kentucky Department of Highways only, it is agreed that the power and authority hereby given to the Attorney-in-Fact cannot be modified or revoked unless prior written personal notice of such intent has been given to the Commissioner-Department of Highways of the Commonwealth of Kentucky at least thirty (30) days prior to the modification or revocation.

In Witness Whereof, the Companies have caused this instrument to be signed and sealed this 29th day of July, 2024.



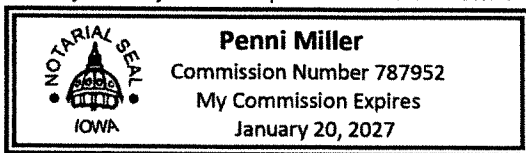
MERCHANTS BONDING COMPANY (MUTUAL)
MERCHANTS NATIONAL BONDING, INC.
d/b/a MERCHANTS NATIONAL INDEMNITY COMPANY

By

President

STATE OF IOWA
COUNTY OF DALLAS ss.

On this 29th day of July, 2024, before me appeared Larry Taylor, to me personally known, who being by me duly sworn did say that he is President of MERCHANTS BONDING COMPANY (MUTUAL) and MERCHANTS NATIONAL BONDING, INC.; and that the seals affixed to the foregoing instrument are the Corporate Seals of the Companies; and that the said instrument was signed and sealed in behalf of the Companies by authority of their respective Boards of Directors.

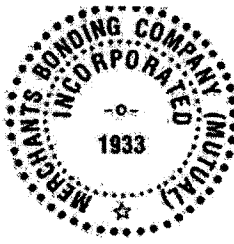


(Expiration of notary's commission does not invalidate this instrument)

Notary Public

I, Elisabeth Sandersfeld, Secretary of MERCHANTS BONDING COMPANY (MUTUAL) and MERCHANTS NATIONAL BONDING, INC., 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 still in full force and effect and has not been amended or revoked.

In Witness Whereof, I have hereunto set my hand and affixed the seal of the Companies on this 27th day of August, 2024



Secretary