

ALL PURPOSE ACKNOWLEDGEMENT

State of California

County of Sacramento

On October 15, 1998 before me, Barbara A. Moore
(here insert name and title of the officer), personally appeared John Page

~~to me on the basis of satisfactory evidence~~, personally known to me ~~(as proposed)~~
~~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.

WITNESS my hand and official seal.

Signature Barbara A. Moore (Seal)



Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

Individual
 Corporate Officer
Titles: _____
Partner(s): Limited
 General

DESCRIPTION OF ATTACHED DOCUMENT

Title: _____
Number of Pages: _____
Date of Document: _____
Signer(s) other than above:

- ACK _____ Attorney - in - Fact
- AFA _____ Trustee(s)
- APP _____
- CAF _____ Guardian/Conservator
- CMU _____
- CTR _____ Other:
- EAG _____
- LEG _____
- LIN _____
- OPC _____
- RCH _____
- SEC _____
- WAS _____
- OTH orig to Kay; copy to file

DOCUMENT DATE

1188 | OCT 23 1998

RELiance SURETY COMPANY
UNITED PACIFIC INSURANCE COMPANY

RELiance INSURANCE COMPANY
RELiance NATIONAL INDEMNITY COMPANY

ADMINISTRATIVE OFFICE, PHILADELPHIA, PENNSYLVANIA

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that RELIANCE SURETY COMPANY is a corporation duly organized under the laws of the State of Delaware, and that RELIANCE INSURANCE COMPANY and UNITED PACIFIC INSURANCE COMPANY, are corporations duly organized under the laws of the Commonwealth of Pennsylvania and that RELIANCE NATIONAL INDEMNITY COMPANY is a corporation duly organized under the laws of the State of Wisconsin (herein collectively called "the Companies") and that the Companies by virtue of signature and seals do hereby make, constitute and appoint John Page, of Rancho Cordova, California: their true and lawful Attorney(s)-in-Fact, to make, execute, seal and deliver for and on their behalf, and as their act and deed any and all bonds and undertakings of suretyship and to bind the Companies thereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the Companies and sealed and attested by one other of such officers, and hereby ratifies and confirms all that their said Attorney(s)-in-Fact may do in pursuance hereof.

This Power of Attorney is granted under and by the authority of Article VII of the By-Laws of RELIANCE SURETY COMPANY RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, and RELIANCE NATIONAL INDEMNITY COMPANY which provisions are now in full force and effect, reading as follows:

ARTICLE VII - EXECUTION OF BONDS AND UNDERTAKINGS

1. The Board of Directors, the President, the Chairman of the Board, any Senior Vice President, any Vice President or Assistant Vice President or other officer designated by the Board of Directors shall have power and authority to (a) appoint Attorney(s)-in-Fact and to authorize them to execute on behalf of the Company, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and (b) to remove any such Attorney(s)-in-Fact at any time and revoke the power and authority given to them.
2. Attorney(s)-in-Fact shall have power and authority, subject to the terms and limitations of the Power of Attorney issued to them, to execute and deliver on behalf of the Company, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof. The corporate seal is not necessary for the validity of any bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof.
3. Attorney(s)-in-Fact shall have power and authority to execute affidavits required to be attached to bonds, recognizances, contracts of indemnity or other conditional or obligatory undertakings and they shall also have power and authority to certify the financial statements of the Company and to copies of the By-Laws of the Company or any article or section thereof.

This Power of Attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the Executive and Finance Committees of the Boards of Directors of Reliance Insurance Company, United Pacific Insurance Company and Reliance National Indemnity Company by Unanimous Consent dated as of February 28, 1999 and by the Executive and Financial Committee of the Board of Directors of Reliance Surety Company by Unanimous Consent dated as of March 31, 1999.

"Resolved that the signatures of such directors and 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 Power 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 Companies have caused these presents to be signed and their corporate seals to be hereto affixed, this August 7, 1997.

RELiance SURETY COMPANY
RELiance INSURANCE COMPANY
UNITED PACIFIC INSURANCE COMPANY
RELiance NATIONAL INDEMNITY COMPANY



Mark W. Alsup

STATE OF Washington)
COUNTY OF King) ss.

On this, August 7, 1997, before me, Laura L. Wadsworth, personally appeared Mark W. Alsup, who acknowledged himself to be the Vice President of the Reliance Surety Company, Reliance Insurance Company, United Pacific Insurance Company, and Reliance National Indemnity Company and that as such, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself as its duly authorized officer.

In witness whereof, I hereunto set my hand and official seal.



Laura L. Wadsworth
Notary Public in and for the State of Washington
Residing at Puyallup

I, Robyn Layng, Assistant Secretary of RELIANCE SURETY COMPANY, RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, and RELIANCE NATIONAL INDEMNITY 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 still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this 15th day of October 19 98



Robyn Layng
Assistant Secretary

RECEIVED

Bond No.: U 2 88 79 81
Premium: \$5,250.00

OCT 24 1998

KNOW ALL MEN BY THESE PRESENTS:

THAT WE, MGC Communications, Inc., as Principal, and UNITED PACIFIC INSURANCE COMPANY, 10989 Trade Center Drive, Rancho Cordova, California 95670, as Surety, are held and firmly bound unto the Florida Public Service Commission as Oblige, in the sum of Five Hundred Twenty-Five Thousand and No/100ths Dollars--(\$525,000.00), lawful money of the United States of America for payment of which we bind ourselves, our heirs, executors and successors, jointly and severally by these Presents.

WHEREAS, the Principal and Oblige have entered into an agreement for Telecommunications Services for which the Principal may, from time to time, accept customer advances and/or deposits.

WHEREAS, the aforementioned agreement between the Oblige and the Principal is conditioned upon the Principal furnishing to the Oblige a Financial Guarantee Bond satisfactory to the Oblige guaranteeing return of customer advances and/or deposits as required by the aforementioned agreement.

NOW, THEREFORE THE CONDITION OF THIS OBLIGATION IS SUCH THAT, if the Principal shall return the customer advances and/or deposits as agreed than this obligation shall be void; otherwise to remain in full force and effect.

This bond is subject to the following conditions:

1. The aggregate liability of the Principal and Surety shall be limited to the amount specified in the bond.
2. No right of action shall accrue to other than the named Oblige.
3. This bond may be cancelled by the Surety by giving written notice by Certified Mail to the Florida Public Service Commission, Ninety (90) days after the receipt of said notice by the Surety, this bond shall be null and void as to any liability thereafter arising.

In witness whereof, the seal and signature of the Principal is here affixed and the corporate seal and name for the said Surety is hereto affixed and attested by its duly authorized Attorney-In-Fact.

Signed and sealed this Fifteenth day of October, 1998.

MGC Communications, Inc.
Principal
By: *[Signature]*

United Pacific Insurance Company

[Signature]
John Page, Attorney-In-Fact

Witness
[Signature]
Witness
Stewart M. Simington

Countersigned by:
[Signature]
Florida Resident Agent

J. MARK WILKINSON JR

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.