0005

The St Paul

Surety

Seaboard Surety Company
5409 Maryland Way, Ste. 320
Brentwood, TN 37027-5037
615.377.0418
Fax 615.221.0270

May 8, 2001

State of Utah
Department of Natural Resources
Division of Oil, Gas, and Mining
1594 West North Temple, Suite 1210
P.O. Box 145801
Salt Lake City, Utah 841145801

~~Incoming~~
C/007/005
Copy C/007/018
Copy ~~C/002/024~~
Copy C/007/039

Subject: Bond Nos. 400SA1915, 400SA1916, 400SA1917, 400SA1918, 400SA1919

To Whom It May Concern:

We have reviewed the recommended changes to the above-mentioned bonds, which removes the wording "(the bonded area equals the disturbed area) " from the Exhibit "A" attached to each bond. After reviewing the changes we hereby agree to these changes and will adjust our files accordingly. If you have any questions regarding this matter, please feel free to contact me at (865) 769-7772.

Copy C/041/002

St. Paul Fire and Marine Insurance Company

BY: Tina Marie Foster
Tina Marie Foster, Attorney-In-Fact

Cc: Stacy Carr, Arch Coal, Inc.

Called Gary Taylor 5/7/01 - he said okay.
Called Chris Hansen 5/8/01 - he said okay.
PGL 5/9/01.

St. Paul Fire and Marine Insurance Company
United States Fidelity and Guaranty Company
Seaboard Surety Company
Fidelity and Guaranty Insurance Company
St. Paul Mercury Insurance Company
St. Paul Guardian Insurance Company

RECEIVED
MAY 09 2001
DIVISION OF
OIL, GAS AND MINING

The St Paul

POWER OF ATTORNEY

Seaboard Surety Company
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company

United States Fidelity and Guaranty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.

Power of Attorney No. 22276 **Certificate No.** 618938

KNOW ALL MEN BY THESE PRESENTS: That Seaboard Surety Company is a corporation duly organized under the laws of the State of New York, and that St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company and St. Paul Mercury Insurance Company are corporations duly organized under the laws of the State of Minnesota, and that United States Fidelity and Guaranty Company is a corporation duly organized under the laws of the State of Maryland, and that Fidelity and Guaranty Insurance Company is a corporation duly organized under the laws of the State of Iowa, and that Fidelity and Guaranty Insurance Underwriters, Inc. is a corporation duly organized under the laws of the State of Wisconsin *(herein collectively called the "Companies")*, and that the Companies do hereby make, constitute and appoint

Frank A. Word, Jr., Tina Marie Foster, Heather Howard King, Fred W. Smith, III, Harold W. Cunningham, Jr., Debra Elaine Clark, Samual Franklin Robinson and Donald Bruce Wake

of the City of Knoxville, State Tennessee, their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety to, 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.

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed and sealed this 20th day of November, 2000.

Seaboard Surety Company
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company

United States Fidelity and Guaranty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.

SEABOARD SURETY COMPANY 1927 STATE OF NEW YORK · ST. PAUL FIRE AND MARINE INSURANCE COMPANY CORPORATE SEAL · ST. PAUL GUARDIAN INSURANCE COMPANY CORPORATE SEAL · ST. PAUL MERCURY INSURANCE COMPANY CORPORATE SEAL · UNITED STATES FIDELITY AND GUARANTY COMPANY INCORPORATED 1896 · FIDELITY AND GUARANTY INSURANCE COMPANY INCORPORATED 1977 · FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC. INCORPORATED 1951

John F. Phinney
JOHN F. PHINNEY, Vice President

Thomas E. Huibregtse
THOMAS E. HUIBREGTSE, Assistant Secretary

State of Maryland
City of Baltimore

On this 20th day of November, 2000, before me, the undersigned officer, personally appeared John F. Phinney and Thomas E. Huibregtse, who acknowledged themselves to be the Vice President and Assistant Secretary, respectively, of Seaboard Surety Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, United States Fidelity and Guaranty Company, Fidelity and Guaranty Insurance Company, and Fidelity and Guaranty Insurance Underwriters, Inc.; and that the seals affixed to the foregoing instrument are the corporate seals of said Companies; and that they, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the names of the corporations by themselves as duly authorized officers.

In Witness Whereof, I hereunto set my hand and official seal.

My Commission expires the 13th day of July, 2002.

REBECCA EASLEY-ONOKALA NOTARY PUBLIC BALTIMORE CITY MD

Rebecca Easley-Onokala
REBECCA EASLEY-ONOKALA, Notary Public