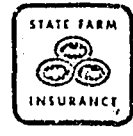


Bond No. 94 61 5077

LICENSE AND PERMIT BOND

786230



STATE FARM FIRE AND CASUALTY COMPANY

BLOOMINGTON, ILLINOIS

KNOW ALL MEN BY THESE PRESENTS, That we, ANDREW KENNETH PAVLO DBA CREATIVE BUILDERS
of CROWN POINT, INDIANA as Principal,

and STATE FARM FIRE AND CASUALTY COMPANY, a corporation organized under the laws of the State of Illinois, having
its principal office in the city of Bloomington, Illinois, as Surety, are held and firmly bound unto _____
ALL TOWNS, CITIES, & MUNICIPALITIES WITHIN LAKE COUNTY, INDIANA

in the full and aggregate sum of FIVE THOUSAND AND NO/100 Dollars (\$ 5,000.00)
lawful money of the United States, for which payment well and truly to be made, we bind ourselves, our heirs, executors,
administrators, successors and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH that whereas the said Principal has been granted a _____
GENERAL CONTRACTOR LICENSE

for a term beginning JANUARY 1, 1985 and ending DECEMBER 31, 1985

NOW, THEREFORE, if the above Principal shall indemnify and save harmless the Obligee, against loss by reason of said
Principal's breach of any ordinance, rule or regulation relating to the above described license or permit, then this obligation shall
be null and void, otherwise to remain in full force and effect.

Provided, that if the Surety shall so elect, this bond may be cancelled by giving thirty (30) days notice in writing to the
said Obligee and this bond shall be deemed cancelled at the expiration of said thirty (30) days; but said Surety so filing said
notice shall not be discharged from any liability already incurred under this bond or which shall accrue hereunder before the
expiration of said thirty (30) day period.

This bond may be continued from year to year by means of a continuation certificate.

Signed, sealed and dated this 12TH day of NOVEMBER 1985

STATE OF ILLINOIS
FILED
DEC 23 11 34 AM '84
WILLIAM J. BOYD JR.
1985

By Andrew K. Pavlo Principal

By Diana L. Boyd Attorney-in-fact
STATE FARM FIRE AND CASUALTY COMPANY

DIANA L. BOYD