

096807

License and Permit Bond

Ohio Farmers Insurance Co.

Westfield Center, Ohio 44251

KNOW ALL MEN BY THESE PRESENTS:

BOND No. L and P 735085

That we, MICHAEL HEURING CONCRETE CONSTRUCTION INC.,

of the City of Burr Ridge, State of Illinois, as Principal,

and the OHIO FARMERS INSURANCE COMPANY, a corporation organized and existing under the laws of Indiana, the State of Ohio and duly licensed to do business in the State of Indiana,

as Surety, are held and firmly bound unto the Town of Munster and Lake County and all City & Town Variances of Lake County, State of Indiana, Oblige, in the penal

sum of Five Thousand and no/100 (\$ 5,000.00) DOLLARS, (NOT VALID IF FILLED IN FOR MORE THAN \$10,000.00)

lawful money of the United States, to be paid to the said Oblige, for which payment well and truly to be made we bind ourselves and our legal representatives, jointly and severally by these presents.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, commencing on the 18th day of April, 19 99, the said Principal has been granted a permit for Concrete Contractor licensed as Concrete Contractor by the said Oblige;

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NOW THEREFORE, if the said Principal shall faithfully perform the duties and in all things comply with the laws and ordinances, including all Amendments thereto, appertaining to the license or permit applied for, then this obligation to be void, otherwise to remain in full force and effect until April 18, 19 99, unless renewed by Continuation Certificate.

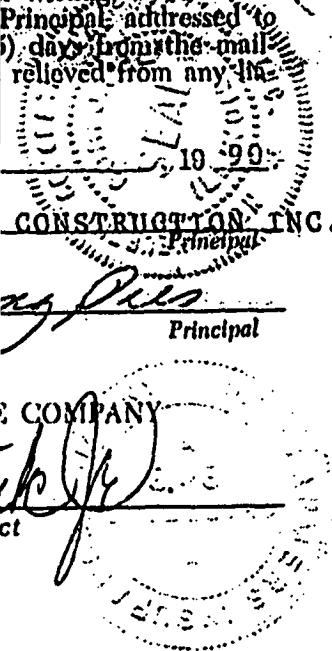
This bond may be terminated at any time by the Surety upon sending notice in writing, by certified mail, to the clerk of the Political Subdivision with whom this bond is filed and to the Principal addressed to them at the Political Subdivision named herein, and at the expiration of thirty-five (35) days from the mailing of said notice, this bond shall ipso facto terminate and the Surety shall thereupon be relieved from any liability for any acts or omissions of the Principal subsequent to said date.

Dated this 18th day of April, 19 99



MICHAEL HEURING CONCRETE CONSTRUCTION INC.
Michael Heuring Pres
Principal

OHIO FARMERS INSURANCE COMPANY
By [Signature]
Attorney in Fact



7.00 CK

ACKNOWLEDGMENT OF SURETY

STATE OF Illinois
COUNTY OF DuPage } ss.

On this 18th day of April 19 90

Harold W. Stark, Jr. personally appeared before me

who being duly sworn did depose and say that he is the attorney-in-fact of the Ohio Farmers Insurance Company of Westfield Center, Ohio, that the seal affixed to the attached instrument is the Corporate Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors and the said Harold W. Stark Jr.

acknowledged that he executed said instrument as such attorney-in-fact and as the free act and deed of said Corporation.

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Judith M. Palleeson

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the Company and duly appointed and by authority of the following resolutions adopted by the Board of Directors of the Ohio Farmers Insurance Company... Be It Resolved, that the President, any Vice-President, any Secretary or any Assistant Secretary shall be and is hereby vested with full power and authority to appoint any one or more suitable persons as Attorney-in-Fact to represent and act for and on behalf of the Company subject to the following provisions:

Section 1. Attorney-in-Fact. Attorney-in-Fact may be given full power and authority for and in the name of and on behalf of the Company, to execute, acknowledge and deliver, any and all bonds, recognizances, contracts, agreements of indemnity and other conditional or obligatory undertakings and any and all notices and documents canceling or terminating the Company's liability thereunder, and any such instruments so executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by the President and sealed and attested by the Corporate Secretary. (Adopted at a meeting held on the 3rd day of July, 1957.)

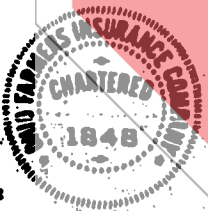
Be It Resolved, that the power and authority to appoint Attorney(s)-in-Fact granted to certain officers by a resolution of this Board on the 3rd day of July, 1957, is hereby also granted to any Assistant Vice-President. (Adopted at a meeting held on the 13th day of July, 1976.)

This power of attorney and certificate is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Ohio Farmers Insurance Company at a meeting duly called and held on the 9th day of June, 1970:

BE IT RESOLVED, that the signature of any authorized officer and the seal of the Company heretofore or hereafter affixed to any power of attorney or any certificate relating thereto by facsimile, and any power of attorney or certificate bearing facsimile signatures or facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is attached.

In Witness Whereof, OHIO FARMERS INSURANCE COMPANY has caused these presents to be signed by its Vice President and its corporate seal to be hereto affixed this 13th day of September A.D., 1982.

Corporate Seal Affixed



OHIO FARMERS INSURANCE COMPANY

By R. M. McGhee Vice President

State of Ohio County of Medina } ss.:

On this 13th day of September A.D., 19 82, before me personally came R. M. McGhee

to me known, who, being by me duly sworn, did depose and say, that he resides in Westfield Center; that he is Vice President of OHIO FARMERS INSURANCE COMPANY, the company described in and which executed the above instrument; that he knows the seal of said Company; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Company; and that he signed his name thereto by like order.

Notarial Seal Affixed



Robert Wavrek Notary Public

CERTIFICATE

My Commission Does Not Expire Sec. 147.03 Ohio Revised Code

State of Ohio County of Medina } ss.:

I, David S. Smith, Jr., Assistant Secretary of the OHIO FARMERS INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a power of Attorney, executed by said Company, which is still in full force and effect; and furthermore, the resolutions of the Board of Directors, set out in the power of Attorney are in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the seal of said Company at Westfield Center, Ohio, this 18th day of April A.D., 19 90.

BD 5410 B



David S. Smith, Jr., Assistant Secretary

General Power of Attorney CERTIFIED COPY

Power No. 3973-82a

Ohio Farmers Insurance Co.

Westfield Center, Ohio

Know All Men by These Presents, That OHIO FARMERS INSURANCE COMPANY, a corporation duly organized and existing under the laws of the State of Ohio, and having its principal office in Westfield Center, Medina County, Ohio, does by these presents make, constitute and appoint Howard A. Esser, Jr., William B. Edson, Judith M. Palleson, and William D. Esser, jointly or severally

of Naperville and State of Illinois its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, acknowledge and deliver any and all bonds, undertakings, and recognizances; provided, however, that the penal sum of any one such instrument executed hereunder shall not exceed TWO MILLION (\$2,000,000.) DOLLARS-----

LIMITATION: THIS POWER OF ATTORNEY CANNOT BE USED TO EXECUTE NOTE GUARANTEE, MORTGAGE DEFICIENCY, MORTGAGE GUARANTEE, OR BANK DEPOSITORY BONDS.

and to bind the Company thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seal of the Company and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. Said appointment is made under and by authority of the following resolutions adopted by the Board of Directors of the Ohio Farmers Insurance Company: "Be It Resolved, that the President, any Vice-President, any Secretary or any Assistant Secretary shall be and is hereby vested with full power and authority to appoint any one or more suitable persons as Attorney(s)-in-Fact to represent and act for and on behalf of the Company subject to the following provisions:

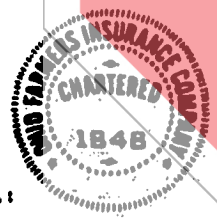
"Section 1. Attorney-in-Fact. Attorney-in-Fact may be given full power and authority for and in the name of and on behalf of the Company, to execute, acknowledge and deliver, any and all bonds, recognizances, contracts, agreements of indemnity and other conditional or obligatory undertakings and any and all notices and documents cancelling or terminating the Company's liability thereunder, and any such instruments so executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by the President and sealed and attested by the Corporate Secretary." (Adopted at a meeting held on the 3rd day of July, 1957.)

"Be It Resolved, that the power and authority to appoint Attorney(s)-in-Fact granted to certain officers by a resolution of this Board on the 3rd day of July, 1957, is hereby also granted to any Assistant Vice-President." (Adopted at a meeting held on the 13th day of July, 1976.) This power of attorney and certificate is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Ohio Farmers Insurance Company at a meeting duly called and held on the 9th day of June, 1970:

BE IT RESOLVED, that the signature of any authorized officer and the seal of the Company heretofore or hereafter affixed to any power of attorney or any certificate relating thereto by facsimile, and any power of attorney or certificate bearing facsimile signatures or facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is attached.

In Witness Whereof, OHIO FARMERS INSURANCE COMPANY has caused these presents to be signed by its Vice President and its corporate seal to be hereto affixed this 13th day of September, A.D., 1982.

Corporate Seal Affixed



OHIO FARMERS INSURANCE COMPANY
By R. M. McGhee
Vice President

State of Ohio: }
County of Medina: } ss.:

On this 13th day of September, A.D., 1982, before me personally came R. M. McGhee to me known, who, being by me duly sworn, did depose and say, that he resides in Westfield Center; that he is Vice President of OHIO FARMERS INSURANCE COMPANY, the company described in and which executed the above instrument; that he knows the seal of said Company; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Company; and that he signed his name thereto by like order.

Notarial Seal Affixed



Robert Wavrak
Notary Public

State of Ohio: }
County of Medina: } ss.:

David S. Smith, Jr., Assistant Secretary of the OHIO FARMERS INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a power of Attorney, executed by said Company, which is still in full force and effect; and furthermore, the resolutions of the Board of Directors, set out in the power of Attorney are in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the seal of said Company at Westfield Center, Ohio, this 18th day of April, A.D., 1990.

BD 5410 B



David S. Smith, Jr.
David S. Smith, Jr., Assistant Secretary

My Commission Does Not Expire
Sec. 147.03 Ohio Revised Code

CERTIFICATE