

099083

State Farm Fire & Casualty Co., Bloomington, IL

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, THAT we Han Kwak DBA H & S Construction of 304 Persimmon, Schererville, IN as Principal, and the State Farm Fire & Casualty Company, with it's Principal Office at Bloomington, IL, as Surety, are held firmly bound unto All Cities, Towns and Municipalities in Lake County, Indiana, in the penal sum of Five Thousand-----(\$5,000)

_____ dollars, for the payment of which well and truly to be made we do hereby bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by those presents.

Signed and sealed this 4th day of May, 1990.

WHEREAS, the said Obligee has granted or is about to grant to the said Principal a License or Permit to engage in the business of Building Contractors.

NOW THEREFORE, if the said Principal shall indemnify the Obligee against any loss directly arising by reason of the failure to comply with the laws, Ordinances, resolutions, rules, and regulations governing the business of Building Contractors in said Lake County, IN then this obligation shall be void, otherwise to be and remain in full force and effect.

PROVIDED, HOWEVER, that the Surety shall have the right to terminate it's liability hereunder by serving written notice upon the Obligee ten (10) days in advance of it's intention to do so.

Term of Bond: May 4, 1990, to Dec. 31, 1990.

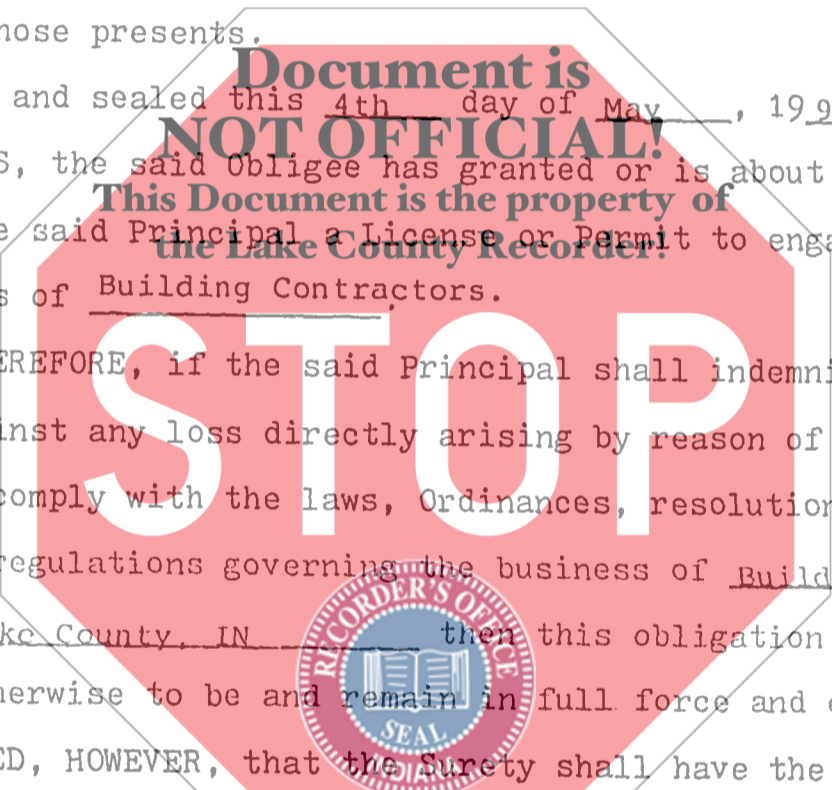
H & S Contractors

Company Name

Han Kwak
PRINCIPAL

STATE FARM FIRE & CASUALTY CO.
SURETY COMPANY

Ed Kowalski
ATTORNEY-IN-FACT



STATE OF INDIANA/S.S.M.C.
LAKE COUNTY
RECORDER OF RECORDS
MAY 7 10 46 AM '90

**Power of Attorney
STATE FARM FIRE AND CASUALTY COMPANY**

KNOW ALL MEN BY THESE PRESENTS: That STATE FARM FIRE AND CASUALTY COMPANY, an Illinois corporation, with its principal office in Bloomington, Illinois, does hereby constitute and appoint: Ed Kozlowski of Schererville, Ill

and deliver for, and on its behalf as surety, any and all bonds, undertakings or other writings obligatory in the nature of a bond as follows:

- | | |
|--|--|
| \$1,500 - License & Permit which guarantee payment; such as taxes, utility bills, etc. | \$50,000 - Administrator, Executor, Trustee of a decedent's estate |
| \$10,000 - License & Permit which do not guarantee payment - (Code Compliance only) | \$25,000 - Guardian, Conservator, Committee |
| \$10,000 - Public Official | \$10,000 - Trustee in Bankruptcy - Federal Court |
| | \$2,000 - Plaintiff's Court Bond |

THIS POWER OF ATTORNEY IS NOT VALID FOR THE EXECUTION OF ANY CONTRACT (CONSTRUCTION OR SUPPLY) BOND - BID, PERFORMANCE OR PAYMENT.

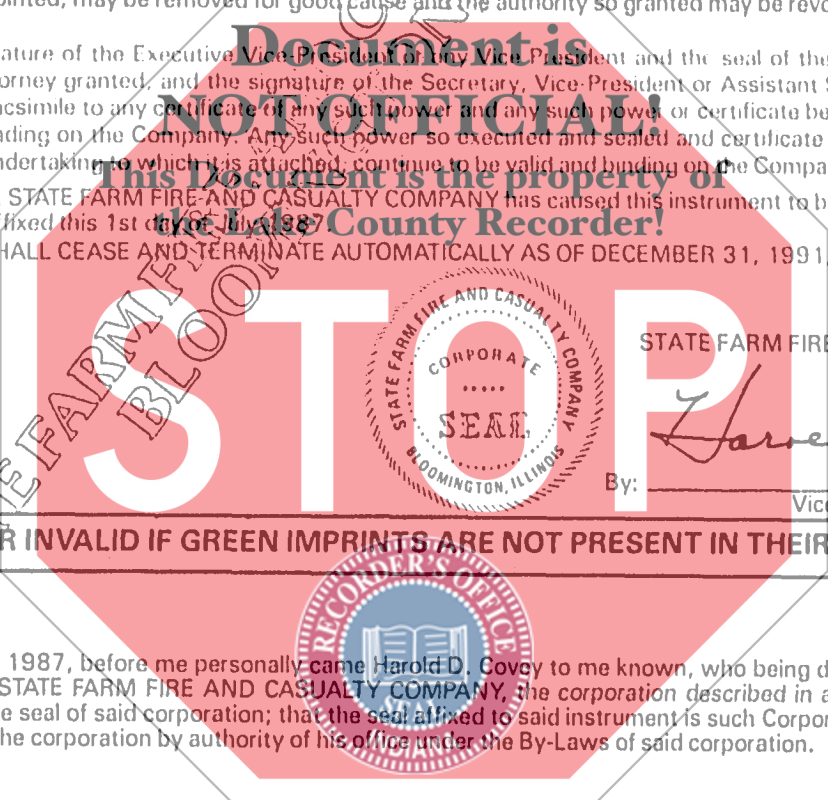
This appointment is made under and by the authority of a resolution which was passed by the Executive Committee of the Board of Directors of State Farm Fire and Casualty Company on the 24th day of July, 1974, as is duly authorized by the Board of Directors in Article II, Section 6 of the By-Laws of the Company, which resolution is:

Resolved, that the Executive Vice-President or a Vice-President of the Company is hereby authorized to appoint and empower any representative of the Company or other person or persons as Attorney-in-Fact to execute on behalf of the Company any bonds, undertakings, policies, contracts of indemnity or other writings obligatory in the nature of a bond, which the Company might execute through its duly elected officers, and affix the seal of the Company thereto. Any said execution of such documents by an Attorney-in-Fact shall be as binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company. Any Attorney-in-Fact, so appointed, may be removed for good cause and the authority so granted may be revoked as specified in the Power of Attorney.

Resolved, that the signature of the Executive Vice-President or any Vice-President and the seal of the Company may be affixed by facsimile on any power of attorney granted, and the signature of the Secretary, Vice-President or Assistant Secretary, and the seal of the Company may be affixed by facsimile to any certificate of any such power and any such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company. Any such power so executed and sealed and certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Company.

IN WITNESS THEREOF, STATE FARM FIRE AND CASUALTY COMPANY has caused this instrument to be signed by its Vice-President, and its Corporate Seal to be affixed this 1st day of July, 1987.

THIS APPOINTMENT SHALL CEASE AND TERMINATE AUTOMATICALLY AS OF DECEMBER 31, 1991, UNLESS SOONER REVOKED AS PROVIDED.



STATE FARM FIRE AND CASUALTY COMPANY

Harold D Covey
By: _____

Vice-President

THIS POWER INVALID IF GREEN IMPRINTS ARE NOT PRESENT IN THEIR ENTIRETY

STATE OF ILLINOIS
COUNTY OF McLEAN

On this 1st day of July 1987, before me personally appeared Harold D. Covey to me known, who being duly sworn, did depose and say that he is Vice-President of STATE FARM FIRE AND CASUALTY COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such Corporate Seal; and that he executed said instrument on behalf of the corporation by authority of his office under the By-Laws of said corporation.

"OFFICIAL SEAL"
Sharran Kaye Manns
Notary Public, State of Illinois
My Commission Expires 2/11/91

Sharran Kaye Manns
Notary Public
My commission expires February 11, 1991

CERTIFICATE

I, the undersigned Vice-President of STATE FARM FIRE AND CASUALTY COMPANY, do hereby certify that the original Power of Attorney of which the foregoing is a true and correct copy, is in full force and effect and has not been revoked and the resolutions as set forth are now in force.

Signed and sealed at Bloomington, Illinois.

Dated this 4th day of May 1990.



Alan C. Zeman
Vice-President

If you have a question concerning the validity of this Power of Attorney, call (309) 766-6298.