

The Hanover Insurance Company

NAME OF SURETY COMPANY

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, That we Cooter Holland Construction, Inc.
(Company Name)

16727 Chicago Ave., Lansing, IL 60438
(Owners Name and Full Address)

as Principal, and the The Hanover Insurance Company, with it's Principal Office
at Itasca, IL, as Surety, are held firmly bound unto All Cities

Towns and Municipalities in Lake County, Indiana, hereinafter called Oblige, in the

penal sum of Five-Thousand
(\$5,000.00) 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 these presents.

Signed and sealed this 1st day of May, 19 91

WHEREAS, the said Oblige has granted or is about to grant to the said Principal
a License or Permit to engage in the business of Contractor
(Type of Business)

NOW THEREFORE, if the said Principal shall indemnify the Oblige against any
loss directly arising by reason of the failure to comply with the laws, Ordinances,
resolutions, rules, and regulations governing the business of Contractor
(Type of Business)

in said LAKE COUNTY, INDIANA

then this obligation shall be void, otherwise to be and remain in full force and
effect.

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

Term of Bond: May 1, 19 91, to May 1, 19 92.

Cooter Holland Construction, Inc.

COMPANY NAME

PRINCIPAL

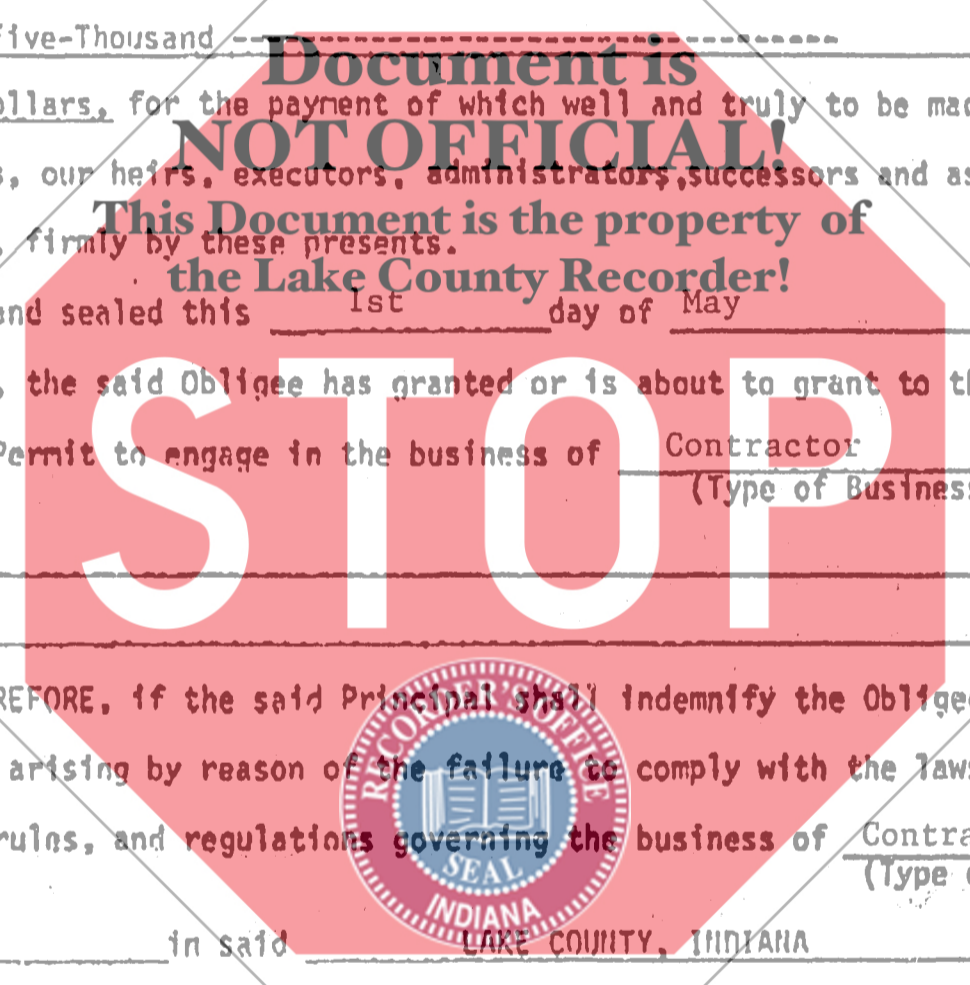
The Hanover Insurance Company

SURETY COMPANY

By

ATTORNEY-IN-FACT

Charles G. Brantman
Charles G. Brantman



STATE OF INDIANA S.S. NO. FILED MAY 0 1 33 1991

800

The Hanover Insurance Company

POWER OF ATTORNEY CERTIFIED COPY

KNOW ALL MEN BY THESE PRESENTS: That THE HANOVER INSURANCE COMPANY, a corporation organized and existing under the laws of the State of New Hampshire, does hereby constitute and appoint

- Charles G. Brantman -

of Chicago, Illinois and is its true and lawful Attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed, at any place within the United States, or, if the following line be filled in, only within the area therein designated

any and all bonds, recognizances, undertakings, contracts of indemnity or other writings obligatory in the nature thereof, as follows:

- Any such obligations in the United States, in any amount -

And said Company hereby ratifies and confirms all and whatsoever said Attorney(s)-in-fact may lawfully do in the premises by virtue of these presents.

This appointment is made under and by authority of the following Resolution passed by the Board of Directors of said Company at a meeting held on the seventh day of October, 1981, a quorum being present and voting, which resolution is still in effect:

"RESOLVED, That the President or any Vice President, in conjunction with any Assistant Vice President, be and they are hereby authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as its agents, to execute and acknowledge for and on its behalf as Surety any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-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 in their own proper persons."

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY has caused these presents to be sealed with its corporate seal, duly attested by its Vice President and its Assistant Vice President, this 1st day of December 1986

THE HANOVER INSURANCE COMPANY

James F. Richardson
Vice President

Rex B. Mculloch
Assistant Vice President



(Seal)

THE COMMONWEALTH OF MASSACHUSETTS
COUNTY OF WORCESTER

On this 1st day of December 19 86, before me came the above named Vice President and Assistant Vice President of The Hanover Insurance Company, to me personally known to be the individuals and officers described herein, and acknowledged that the seal affixed to the preceding instrument is the corporate seal of The Hanover Insurance Company and that the said corporate seal and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporation.

(Seal)

Carol A. Wheeler
Notary Public
My Commission Expires May 29, 1992

I, the undersigned Assistant Vice President of The Hanover Insurance Company, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Company, and do hereby further certify that the said Power of Attorney is still in force and effect.

This Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of The Hanover Insurance Company at a meeting held on the 7th day of October, 1981

"RESOLVED, That any and all Powers of Attorney, and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or any Vice President in conjunction with any Assistant Vice President of the Company shall be binding on the Company to the same extent as if all signatures thereon were manually affixed even though one or more of any such signatures thereon may be facsimile."

GIVEN under my hand and the seal of said Company, at Worcester, Massachusetts, this 1st day of May 19 91.

A. L. Stewart
Assistant Vice President