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AMERICAN STATES INSURANCE COMPANY INDIANAPOLIS, INDIANA LICENSE OR PERMIT BOND

DUPLICATE OF
#EX 630321

91055284

KNOW ALL MEN BY THESE PRESENTS, That we Joseph J. Demeter D/B/A
Region Home Improvement, 4840 Rockwood Drive, DeMotte, IN 46310

as Principal, and the AMERICAN STATES INSURANCE COMPANY, with its principal office at
Indianapolis, Indiana, as Surety, are held firmly bound unto All cities, towns and
municipalities in the County of Lake, hereinafter called Obligee, in

the penal sum of Five thousand and no/100 dollars-----
(\$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.

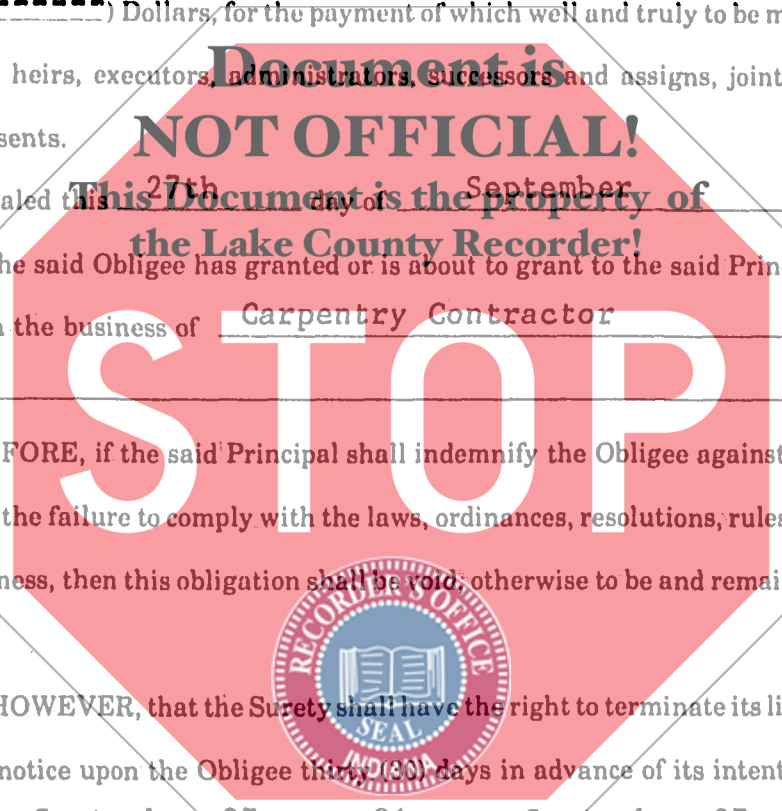
Signed and sealed this 27th day of September, 1991.

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 Carpentry Contractor

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 said business, 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 its liability hereunder
by serving written notice upon the Obligee thirty (30) days in advance of its intention to do so.

Term of Bond: September 27, 1991, to September 27, 1992.



ROBERT J. BERLAND
RECORDER OF DEEDS
DEPT. 1
1721 RING RD
DE MOTTE, IN 46310

STATE OF INDIANA
FILED 1991-09-27

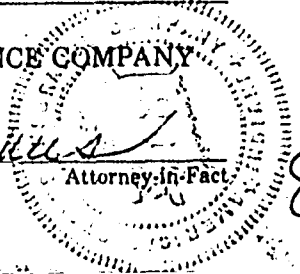


Joseph J. Demeter Principal

REGION HOME IMPROVEMENT

AMERICAN STATES INSURANCE COMPANY

By Angela Janus
Angela Janus Attorney-in-Fact.



80/0



American States Insurance Company

INDIANAPOLIS, INDIANA

KNOW ALL MEN BY THESE PRESENTS, that American States Insurance Company, a Corporation duly organized and existing under the laws of the State of Indiana, and having its principal office in the City of Indianapolis, Indiana, hath made, constituted and appointed, and does by these presents make, constitute and appoint

TIMOTHY A. BRIGGS, ANGELA JANUS OR KATHY SALYER

of Merrillville and State of Indiana
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, recognizances, contracts of indemnity and other conditional or obligatory undertakings, provided, however,
that the penal sum of any one such instrument executed hereunder shall not exceed

FIVE HUNDRED THOUSAND AND NO/100 (\$500,000.00) DOLLARS

and to bind the Corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the common seal of the Corporation and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. This Power of Attorney is executed and may be revoked pursuant to and by authority granted by Section 7.07 of the By-Laws of the American States Insurance Company, which reads as follows:

"The Chairman, the President or any Vice-President (including any Executive Vice-President, Senior Vice-President, Second Vice-President or Assistant Vice-President) shall have power, by and with the concurrence with any other officer of the Corporation, to appoint Attorneys-in-fact as the business of the Corporation may require and to authorize any such person to execute, on behalf of the Corporation, any bonds, recognizances, stipulations and undertakings, whether by way of surety or otherwise"

IN WITNESS WHEREOF, American States Insurance Company has caused these presents to be signed by its Vice-President, attested by its Assistant Vice-President and its corporate seal to be hereto affixed this 7th day of August

A.D. 19 91 AMERICAN STATES INSURANCE COMPANY

NOT OFFICIAL!

ATTEST: [Signature] This Document is the property of [Signature]
Assistant Vice-President By [Signature] Second Vice-President
The Lake County Recorder

STATE OF INDIANA }
COUNTY OF MARION } SS

On this 7th day of August, A.D., 19 91, before me personally came

Joseph F. Heim, to me known, who being by me duly sworn, acknowledged the execution of the above instrument and did depose and say; that he is a Vice-President of American States Insurance Company; that he knows the seal of said Corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by authority of the Board of Directors of said Corporation; and that he signed his name thereto under like authority. And said Joseph F. Heim further said that he is acquainted with John J. Rosich and knows him to be the Assistant Vice-President of said Corporation; and that he executed the above instrument.



[Signature]
Notary Public

STATE OF INDIANA }
COUNTY OF MARION } SS

I, John J. Rosich, the Assistant Vice-President of AMERICAN STATES INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said AMERICAN STATES INSURANCE COMPANY, which is still in force and effect.

This Certificate may be signed and sealed by facsimile under and by the authority of Section 8.03 of the By-Laws of AMERICAN STATES INSURANCE COMPANY which reads as follows:

"All policies and other instruments of insurance issued by the Corporation shall be signed on behalf of the Corporation by the Chairman, the president or any vice-president (including any Executive Vice-President, Senior Vice-President, Vice-President, Second Vice-President, or Assistant Vice-President) and the secretary, assistant secretary, or other officer, whose signatures, if the instrument is duly countersigned by an authorized representative of the Corporation, may be facsimiles. Such signatures and facsimiles thereof shall be authorized and binding upon the Corporation notwithstanding the fact that any such officer shall have ceased to be such officer at the time such policy or other instrument of insurance shall have been actually issued by the Corporation."

In witness whereof, I have hereunto set my hand and affixed the seal of said Corporation, this 27th day of September, A.D., 19 91.

[Signature]
Assistant Vice-President

THIS POWER OF ATTORNEY MUST CONTAIN A VALIDATING STATEMENT PRINTED IN THE MARGIN HEREOF IN RED INK, WITH A RED DIAGONAL IMPRINT — AMERICAN STATES INSURANCE — PRESENT IN ITS ENTIRETY. IF YOU HAVE ANY QUESTIONS REGARDING THE VALIDITY OF THIS POWER OF ATTORNEY, CALL 317-262-6262 OR WRITE US AT P.O. BOX 1636, INDIANAPOLIS, IN 46206-1636.

WARNING
THIS IS NOT A VALID POWER OF ATTORNEY IF THIS STATEMENT DOES NOT APPEAR IN RED INK AND IF THE RED DIAGONAL IMPRINT — AMERICAN STATES INSURANCE — IS NOT PRESENT IN ITS ENTIRETY.