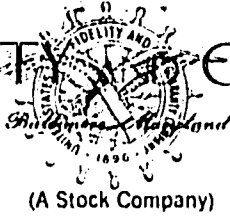


UNITED STATES FIDELITY AND GUARANTY COMPANY



92013587

(A Stock Company)

LICENSE BOND

STATE OF INDIANA, S.H.O.
LAKE COUNTY
FILED FOR RECORD
MAR 5 11 12 AM '92
ROBERT (305) FEELEND
RECORDER
BOND NUMBER

KNOW ALL MEN BY THESE PRESENTS: That B&F Construction, Inc.

of 310 Magnolia Dr., Crown Point

State of Indiana, as Principal, and UNITED STATES FIDELITY AND GUARANTY COMPANY,

of Baltimore, Maryland, as Surety are held and firmly bound unto Lake County, Indiana,

as Oblige, in the aggregate sum of Five thousand and no/00 dollars

Dollars (\$ 5,000.00), lawful money of the United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors and administrators, successors and assigns, jointly, severally, and firmly by these presents.

Signed, sealed and dated: February 15, 1992

WHEREAS, the above bounden Principal has applied for License as contractor

February 15, 1992 through

for the term beginning December 31, 1992. This Bond is to cover the term of said License.

NOW, THEREFORE, if a License is granted to the said Principal, and if such LICENSEE shall during the life of said License faithfully observe all the Ordinances of said Oblige, and faithfully perform the duties required by Ordinance, rules or regulations and will save and keep harmless and indemnify said Oblige, from all actions, suits, costs, damages and expenses, including Attorneys' Fees which shall or may at any time happen to come to it or for or on account of any injury or damage received or sustained by any person, then the above obligation shall be void; otherwise to be and remain in full force and effect.

IT IS FURTHER UNDERSTOOD AND AGREED that this bond may be terminated by either party hereto delivering written notice of termination by Registered or Certified Mail to the other parties at least 30 days prior to the effective date of such termination; the surety, however, remaining liable for any defaults under this bond, committed prior to the expiration of such 30 day period.

Edwin E. Fischer Pres. (SEAL)

_____ (SEAL)

UNITED STATES FIDELITY AND GUARANTY COMPANY

By Timothy R. Johnston
Timothy R. Johnston (Attorney in fact)

1502

CERTIFIED COPY

GENERAL POWER OF ATTORNEY

No. 72328

Know all Men by these Presents:

That UNITED STATES FIDELITY AND GUARANTY COMPANY, a corporation organized and existing under the laws of the State of Maryland, and having its principal office at the City of Baltimore, in the State of Maryland, does hereby constitute and appoint

Timothy R. Johnston

of the City of Crown Point, State of Indiana, its true and lawful attorney in and for the State of Indiana

for the following purposes, to wit:

To sign its name as surety to, and to execute, seal and acknowledge any and all bonds, and to respectively do and perform any and all acts and things set forth in the resolution of the Board of Directors of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, a certified copy of which is hereto annexed and made a part of this Power of Attorney; and the said UNITED STATES FIDELITY AND GUARANTY COMPANY, through its Board of Directors, hereby ratifies and confirms all and whatsoever the said

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may lawfully do in the premises by virtue of these presents.

In Witness Whereof, the said UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this instrument to be sealed with its corporate seal, duly attested by the signatures of its Vice-President and Assistant Secretary, this 5th day of October, A. D. 1959

UNITED STATES FIDELITY AND GUARANTY COMPANY.

(Signed)

By L. M. Smith

Vice-President.

(SEAL):

(Signed)

Kenneth S. Teeple

Assistant Secretary.

STATE OF MARYLAND, BALTIMORE CITY,

ss:

On this 5th day of October, A. D. 1959, before me personally came

L. M. Smith, Vice-President of the UNITED STATES FIDELITY AND GUARANTY COMPANY and Kenneth S. Teeple, Assistant Secretary of said Company, with both of whom I am personally acquainted, who being by me severally duly sworn, said that they resided in the City of Baltimore, Maryland; that they, the said L. M. Smith and Kenneth S. Teeple were respectively the Vice-President and the Assistant Secretary of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, the corporation described in and which executed the foregoing Power of Attorney; that they each knew the seal of said corporation; that the seal affixed to said Power of Attorney was such corporate seal, that it was so fixed by order of the Board of Directors of said corporation, and that they signed their names thereto by like order as Vice-President and Assistant Secretary, respectively, of the Company.

My commission expires the first Monday in May, A. D. 1961

(SEAL):

(Signed)

Anne M. O'Brien

Notary Public.

STATE OF MARYLAND BALTIMORE CITY,

Sct.

I, James F. Carney, Clerk of the Superior Court of Baltimore City, which Court is a Court of Record, and has a seal, do hereby certify that Anne M. O'Brien, Esquire, before whom the annexed affidavits were made, and who has thereto subscribed his name, was at the time of so doing a Notary Public of the State of Maryland, in and for the City of Baltimore, duly commissioned and sworn and authorized by law to administer oaths and take acknowledgments, or proof of deeds to be recorded therein. I further certify that I am acquainted with the handwriting of the said Notary, and verily believe the signature to be his genuine signature.

In Testimony Whereof, I hereto set my hand and affix the seal of the Superior Court of Baltimore City, the same being a Court of Record, this 5th day of October, A. D. 1959

(SEAL):

(Signed)

James F. Carney

Clerk of the Superior Court of Baltimore City.

COPY OF RESOLUTION

That Whereas, it is necessary for the effectual transaction of business that this Company appoint agents and attorneys with power and authority to act for it and in its name in States other than Maryland; and in the Territories of the United States and in the Provinces of the Dominion of Canada and in the Colony of Newfoundland.

Therefore, be it Resolved, that this Company do, and it hereby does, authorize and empower its President or either of its Vice-Presidents in conjunction with its Secretary or one of its Assistant Secretaries, under its corporate seal, to appoint any person or persons as attorney or attorneys-in-fact, or agent or agents of said Company, in its name and as its act, to execute and deliver any and all contracts guaranteeing the fidelity of persons holding positions of public or private trust, guaranteeing the performances of contracts other than insurance policies and executing or guaranteeing bonds and undertakings, required or permitted in all actions or proceedings, or by law allowed; and

Also, in its name and as its attorney or attorneys-in-fact, or agent or agents to execute and guarantee the conditions of any and all bonds, recognizances, obligations, stipulations, undertakings or anything in the nature of either of the same, which are or may by law, municipal or otherwise, or by any Statute of the United States or of any State or Territory of the United States or of the Provinces of the Dominion of Canada or of the Colony of Newfoundland, or by the rules, regulations, orders, customs, practice or discretion of any board, body, organization, office or officer, local, municipal or otherwise, be allowed, required or permitted to be executed, made, taken, given, tendered, accepted, filed or recorded for the security or protection of, by or for any person or persons, corporation, body, office, interest, municipality or other association or organization whatsoever, in any and all capacities whatsoever, conditioned for the doing or not doing of anything or any conditions which may be provided for in any such bond, recognizance, obligation, stipulation, or undertaking, or anything in the nature of either of the same.

I, James M. Carroll, an Assistant Secretary of the UNITED STATES FIDELITY AND GUARANTY COMPANY, do hereby certify that the foregoing is a full, true and correct copy of the original power of attorney given by said Company to Timothy R. Johnston

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of Crown Point, Indiana, authorizing and empowering him to sign bonds as therein set forth, which power of attorney has never been revoked and is still in full force and effect.

And I do further certify that said Power of Attorney was given in pursuance of a resolution adopted at a regular meeting of the Board of Directors of said Company, duly called and held at the office of the Company in the City of Baltimore, on the 11th day of July, 1910, at which meeting a quorum of the Board of Directors was present, and that the foregoing is a true and correct copy of said resolution, and the whole thereof as recorded in the minutes of said meeting.

In Testimony Whereof, I have hereunto set my hand and the seal of the UNITED STATES FIDELITY AND GUARANTY COMPANY on

(Date)

15 February 1992



James M. Carroll

Assistant Secretary.