

LICENSE AND/OR PERMIT BOND

Bond # NB-118873 **92037745**

KNOW ALL MEN BY THESE PRESENTS:

THAT: Kabayama Construction Co., Inc.
(hereinafter called the Principal) and National American Insurance Company
Nebraska, an Insurance Company of the state of
unto Lake County Plan Commission

(hereinafter called the Obligee) in the sum of Five Thousand and no/100
Dollars (\$ 5,000.00--) to the payment of which sum the said
Principal and Surety bind themselves and their heirs, administrators, executors,
successors, and assigns, jointly and severally, under the terms stated below.

In consideration thereof, the Principal is granted a License and/or Permit by
the Obligee to engage in the business of General Construction
in the Lake County Plan Commission for the period beginning
on the 10th day of June, 1992, and ending on the
10th day of June, 1993.

Therefore, the condition of this bond is that, if said Principal shall comply
with all of the conditions of the ordinances and regulations of Obligee pertaining
to said License, and shall indemnify and save harmless the Obligee from all
damages which the Obligee shall sustain by reason of the failure of the said
Principal to comply with all of the conditions of said ordinances and regulations,
then this obligation shall be null and void, otherwise to remain in full force
and effect, subject to the following conditions:

1. This obligation may be extended from year to year at the option of Surety, by Continuation Certificate executed by Surety.
2. This obligation may be cancelled by the Surety upon giving thirty (30) days written notice to the Obligee. However, this obligation shall remain in full force and effect as to the acts or omissions of the above mentioned Principal prior to the cancellation of the bond.

Signed and sealed this 10th of June, 1992.

Kabayama Construction Co., Inc.
Principal

By: [Signature]

National American Insurance Company
Surety

By: [Signature]
Elizabeth Lambrecht
Attorney-in-Fact



STATE OF NEBRASKA
RECORDS & DEEDS
FILED
JUN 11 13 PM '92
ROBERT

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STATE OF ILLINOIS }
COUNTY OF COOK }

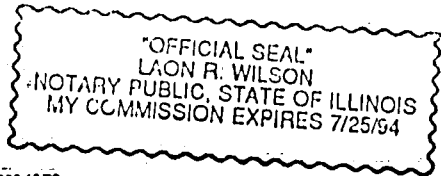
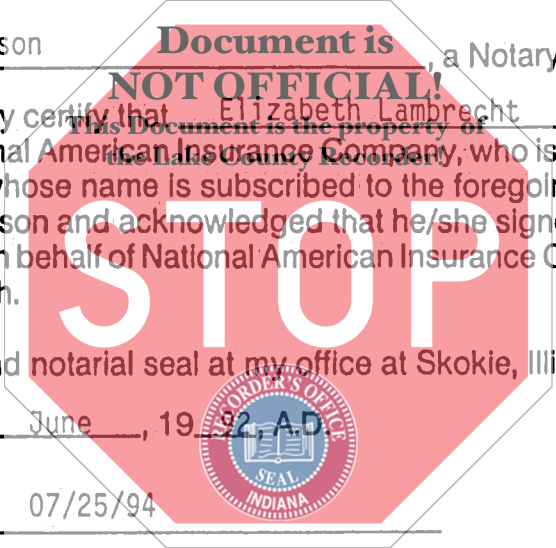
I, Laon R. Wilson, a Notary Public of Cook County,

State of Illinois, do hereby certify that Elizabeth Lambrecht,
Attorney-in-Fact of National American Insurance Company, who is personally known to me
to be the same person whose name is subscribed to the foregoing instrument, appeared
before me this day in person and acknowledged that he/she signed, sealed and delivered
said instrument for and on behalf of National American Insurance Company or the uses and
purposes therein set forth.

Given under my hand and notarial seal at my office at Skokie, Illinois, in said county, this

10th day of June, 1992 A.D.

My commission expires 07/25/94



Laon R. Wilson
NOTARY PUBLIC

NATIONAL AMERICAN INSURANCE COMPANY
OMAHA, NEBRASKA

POWER OF ATTORNEY

PRINCIPAL Kabayama Construction Co., Inc.

EFFECTIVE DATE June 10, 1992

1250 N. Central Park Ave.

Chicago,

IL

60651

(STREET ADDRESS)

(CITY)

(STATE)

(ZIP CODE)

CONTRACT AMOUNT _____

AMOUNT OF BONDS \$ 5,000.00

POWER NO. **NB** 118873

KNOW ALL MEN BY THESE PRESENTS: That the National American Insurance Company, a corporation duly organized under the laws of the State of Nebraska, having its principal office in the city of Chandler, Oklahoma, pursuant to the following resolution, adopted by the Board of Directors of the said Company on the 8th day of July, 1987, to wit:

"Resolved, that any officer of the Company shall have authority to make, execute and deliver a Power of Attorney constituting as Attorney-in-Fact, such persons, firms, or corporations as may be selected from time to time.

Be It Further Resolved, that the signature of any officer and the Seal of the Company may be affixed to any such Power of Attorney or any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such powers so executed and certified by facsimile signature and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached." National American Insurance Company does hereby make, constitute and appoint

Elizabeth Lambrecht

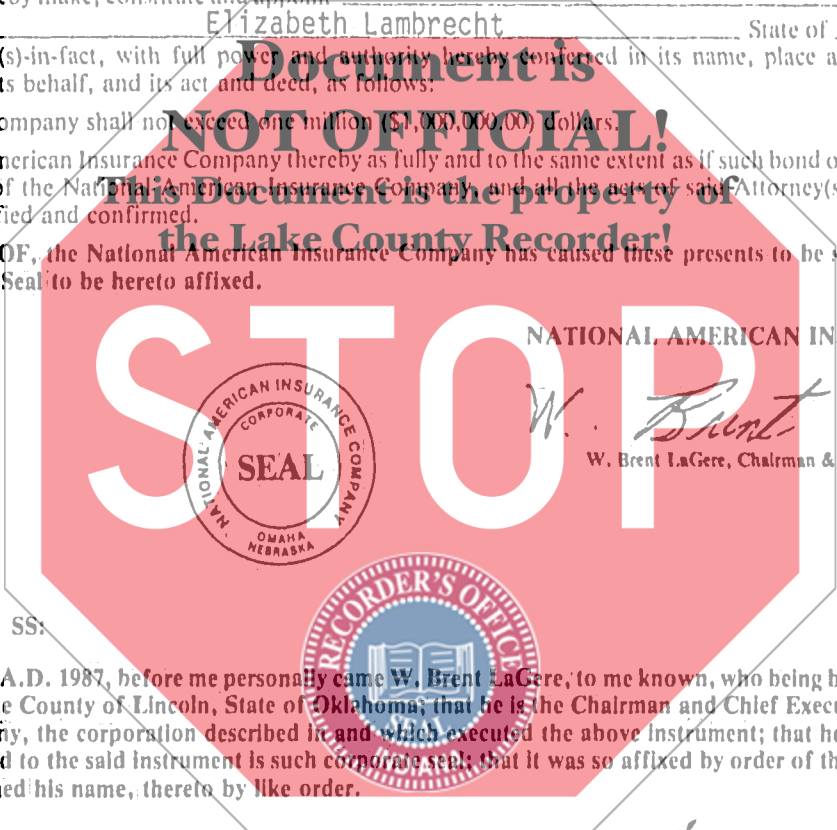
State of Illinois

its true and lawful attorney(s)-in-fact, with full power and authority hereby conferred in its name, place and stead, to sign, execute, acknowledge and deliver in its behalf, and its act and deed, as follows:

The obligation of the Company shall not exceed one million (\$1,000,000.00) dollars.

And to bind National American Insurance Company thereby as fully and to the same extent as if such bond or undertaking was signed by the duly authorized officer of the National American Insurance Company, and all the acts of said Attorney(s) pursuant to the authority herein given, are hereby ratified and confirmed.

IN WITNESS WHEREOF, the National American Insurance Company has caused these presents to be signed by any officer of the Company and its Corporate Seal to be hereto affixed.

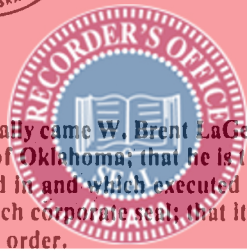


NATIONAL AMERICAN INSURANCE COMPANY



W. Brent LaGere
W. Brent LaGere, Chairman & Chief Executive Officer

STATE OF OKLAHOMA)
COUNTY OF LINCOLN) SS:



On this 8th day of July, A.D. 1987, before me personally came W. Brent LaGere, to me known, who being by me duly sworn, did depose and say; that he resides in the County of Lincoln, State of Oklahoma; that he is the Chairman and Chief Executive Officer of the National American Insurance Company, the corporation described in and which executed the above instrument; 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 order of the Board of Directors of said corporation and that he signed his name, thereto, by like order.

Glenda Miller

Notary Public
My Commission Expires August 30, 1995

STATE OF OKLAHOMA)
COUNTY OF LINCOLN) SS:

I, the undersigned, Assistant Secretary of the National American Insurance Company, a Nebraska Corporation, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force.

Signed and Sealed at the City of Chandler.

Dated the 10th day of June, 1992



Winifred E. Mendenhall
Winifred E. Mendenhall, Assistant Secretary