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License and Permit Bond

Ohio Farmers Insurance Co.

Westfield Center, Ohio 44251

KNOW ALL MEN BY THESE PRESENTS:

BOND No. L and P 735070

That we, Closet Creations, Inc. - 8579 Louisiana Place, Merrillville, IN 46410,

of the Town of Merrillville, State of Indiana, as Principal, and the OHIO FARMERS INSURANCE COMPANY, a corporation organized and existing under the laws of the State of Ohio and duly licensed to do business in the State of Indiana,

as Surety, are held and firmly bound into the cities, towns & municipalities of Lake County, State of Indiana, Obligee, in the penal

sum of Five-Thousand Dollars (\$ 5,000)

lawful money of the United States, to be paid to the said Obligee, for which payment well and truly to be made, we bind ourselves and our legal representatives, jointly and severally by these presents.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, commencing on the 3rd day of March, 1993, the said Principal has been granted a permit for licensed as Closet & Shelf Sales by the said Obligee.

NOW THEREFORE, if the said Principal shall faithfully perform the duties and in all things comply with the laws and ordinances, including all Amendments thereto, appertaining to the license or permit applied for, then this obligation to be void, otherwise to remain in full force and effect until March 3rd, 1994, unless renewed by Continuation Certificate.

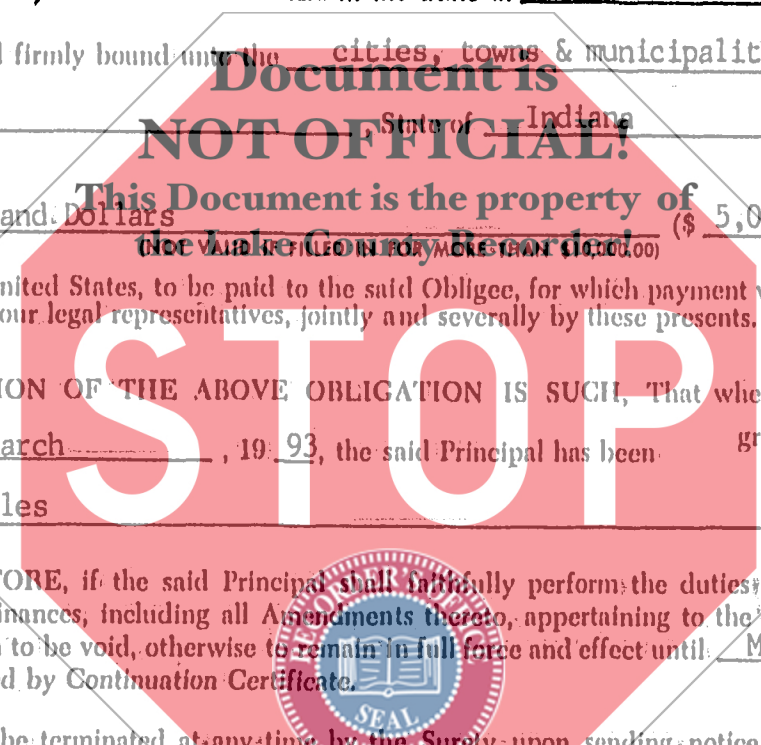
This bond may be terminated at any time by the Surety upon sending notice in writing, by certified mail, to the clerk of the Political Subdivision with whom this bond is filed and to the Principal, addressed to them at the Political Subdivision named herein, and at the expiration of thirty-five (35) days from the mailing of said notice, this bond shall ipso facto terminate and the Surety shall thereupon be relieved from any liability for any acts or omissions of the Principal subsequent to said date.

Dated: this 3rd day of March, 1993.

George Dubovich Principal
Arthur A. Erdelac Principal

OHIO FARMERS INSURANCE COMPANY

By Arthur A. Erdelac Attorney in Fact
Arthur A. Erdelac



STATE OF INDIANA S.S.C. FILE FOR RECORDING MAR 15 10 50 AM '93

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General
Power
of Attorney
CERTIFIED COPY

POWER NO. 1305101 00

Ohio Farmers Insurance Co.

Westfield Center, Ohio

Know All Men by These Presents, That OHIO FARMERS INSURANCE COMPANY, a corporation duly organized and existing under the laws of the State of Ohio, and having its principal office in Westfield Center, Medina County, Ohio, does by these presents make, constitute and appoint

of HOBART, and State of IN: 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, undertakings, and recognizances; provided, however, that the penal sum of any one such instrument executed hereunder shall not exceed TWO MILLION DOLLARS AND NO CENTS (\$2,000,000)....

LIMITATION: THIS POWER OF ATTORNEY CANNOT BE USED TO EXECUTE NOTE GUARANTEE, MORTGAGE DEFICIENCY, MORTGAGE GUARANTEE, OR BANK DEPOSITORY BONDS.

and to bind the Company thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seal of the Company and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-In-Fact may do in the premises. Said appointment is made under and by authority of the following resolutions adopted by the Board of Directors of the Ohio Farmers Insurance Company:

"Be It Resolved, that the President, any Vice-President, any Secretary or any Assistant Secretary shall be and is hereby vested with full power and authority to appoint any one of more suitable persons as Attorney(s)-In-Fact to represent and act for and on behalf of the Company subject to the following provisions:

"Section 1. Attorney-In-Fact. Attorney-In-Fact may be given full power and authority for and in the name of and on behalf of the Company, to execute, acknowledge and deliver, any and all bonds, recognizances, contracts, agreements of indemnity, and other conditional or obligatory undertakings and any and all notices and documents canceling or terminating the Company's liability thereunder, and any such instruments so executed by any such Attorney-In-Fact shall be as binding upon the Company as if signed by the President and sealed and attested by the Corporate Secretary. *(Adopted at a meeting held on the 3rd day of July, 1957.)*

"Be It Resolved, that the power and authority to appoint Attorney(s)-In-Fact granted to certain officers by a resolution of this Board on the 3rd day of July, 1957, is hereby also granted to any Assistant Vice-President. *(Adopted at a meeting held on the 13th day of July, 1976.)*

This power of attorney and certificate is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Ohio Farmers Insurance Company at a meeting duly called and held on the 9th day of June, 1970:

"Be It Resolved, that the signature of any authorized officer and the seal of the Company heretofore or hereafter, affixed to any power of attorney or any certificate relating thereto by facsimile, and any power of attorney or certificate bearing facsimile signatures or facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is attached."

In Witness Whereof, OHIO FARMERS INSURANCE COMPANY has caused these presents to be signed by its Vice President, and its corporate seal to be hereto affixed this 01st day of MARCH, A.D., 1990.

Corporate Seal Affixed

OHIO FARMERS INSURANCE COMPANY



John J. Adornetto

Vice President

State of Ohio
County of Medina ss.:

On this 01st day of MARCH, A.D., 1990, before me personally came John J. Adornetto, to me known, who, being by me duly sworn, did depose and say, that he resides in Homerville, Ohio; that he is Vice President of OHIO FARMERS INSURANCE COMPANY, the company described in and which executed the above instrument; that he knows the seal of said Company; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Company; and that he signed his name thereto by like order.

Notarial Seal Affixed



James M. Walker

Notary Public

State of Ohio
County of Medina ss.:

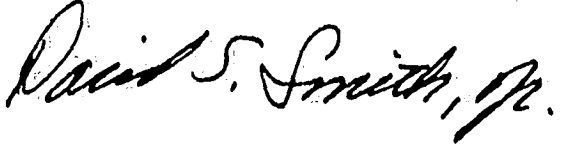
My Commission Does Not Expire
Sec. 147.03 Ohio Revised Code



CERTIFICATE

I, David S. Smith, Jr., Assistant Secretary of the OHIO FARMERS INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said Company, which is still in full force and effect; and furthermore, the resolutions of the Board of Directors, set out in the Power of Attorney are in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the seal of said Company at Westfield Center, Ohio, this 3rd day of March, A.D., 1993.



David S. Smith, Jr.

Assistant Secretary