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The Hanover Insurance Companies

The Hanover Insurance Company

Massachusetts Bay Insurance Company

(708) 474-2767



AARDEMA
INSURANCE AGENCY
Complete Insurance Service
18354 DE JONG LANE
LANSING, ILL 60438

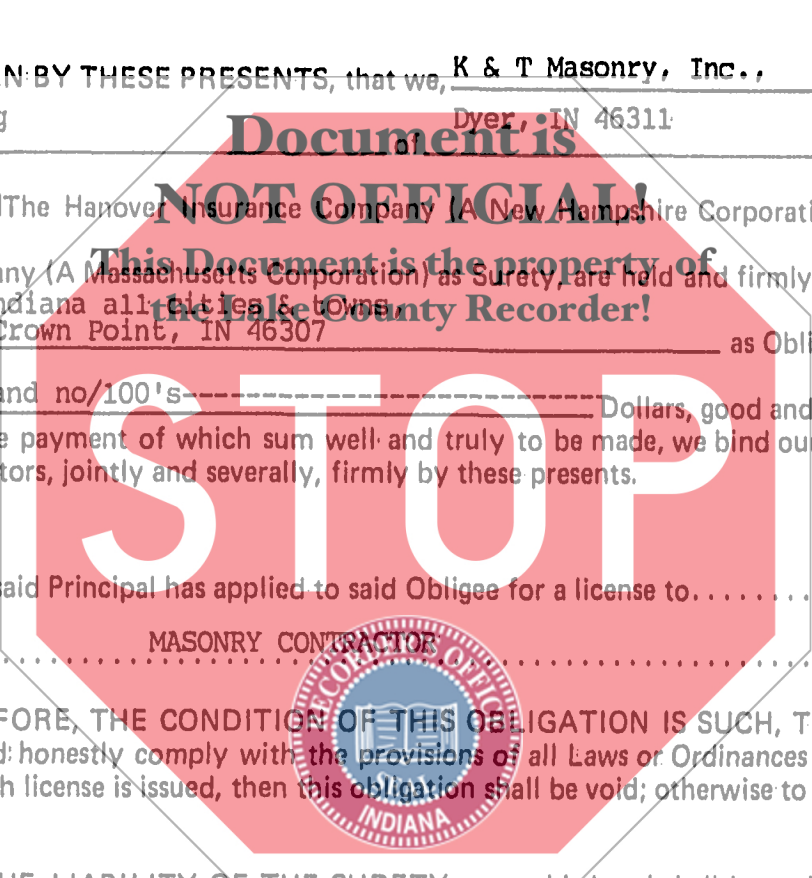


Bond No. 81965
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
JUN 28 2 00 PM '93
SARAH WELCH
RECORDER

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, that we, K & T Masonry, Inc.,
211 Grieving Dyer, IN 46311

as Principal, and The Hanover Insurance Company (A New Hampshire Corporation) Massachusetts Bay Insurance Company (A Massachusetts Corporation) as Surety, are held and firmly bound unto _____ County of Lake, Indiana all cities & towns, 2293 N. Main, Crown Point, IN 46307



as Oblige, in the penal sum of Ten thousand and no/100's Dollars, good and lawful money of the United States, for the payment of which sum well and truly to be made, we bind ourselves, and our heirs, executors, administrators, jointly and severally, firmly by these presents.

WHEREAS the said Principal has applied to said Oblige for a license to _____
MASONRY CONTRACTOR

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That, if Principal shall faithfully observe and honestly comply with the provisions of all Laws or Ordinances of Oblige regulating the business for which license is issued, then this obligation shall be void; otherwise to be and remain in full force and virtue.

PROVIDED, THE LIABILITY OF THE SURETY upon this bond shall be and remain in full force and effect for the full period of the license, and renewals thereof, issued to the principal above named, or until ten days after receipt by the Oblige of a written notice signed by such Surety, or its authorized agent, stating that the liability of such Surety is thereby terminated and canceled; and provided further, that nothing herein shall affect any rights or liabilities which shall have accrued under this bond prior to the date of such termination.

Signed, sealed and dated the 9TH day of April, 1993

K. & T. Masonry, Inc. Principal

By Jim Kooy
Kooy, owner
 THE HANOVER INSURANCE COMPANY
 MASSACHUSETTS BAY INSURANCE COMPANY

By Ruth A. Aardema
Ruth A. Aardema Attorney-in-fact



800

The Hanover Insurance Company

POWER OF ATTORNEY CERTIFIED COPY

KNOW ALLEMEN 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

- John A. Aardema and/or Ruth A. Aardema -

of Lansing, Illinois and each 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:

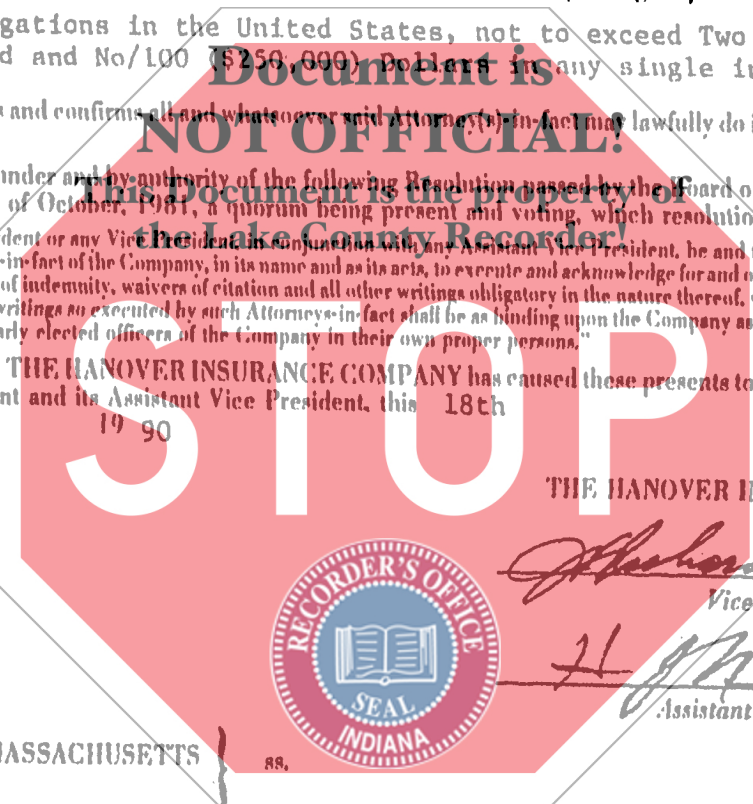
- Any such obligations in the United States, not to exceed Two Hundred Fifty Thousand and No/100 (\$250,000) Dollars in any single instance -

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, he and they are hereby authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as its acts, 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."

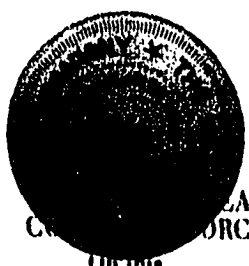
IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY has caused these presents to be sealed with its corporate seal, duly attested by its Vice President and its Assistant Vice President, this 18th day of May 19 90



THE HANOVER INSURANCE COMPANY

[Signature]
Vice President

[Signature]
Assistant Vice President



COMMONWEALTH OF MASSACHUSETTS
CITY OF WORCESTER

On this 18th day of May 19 90, 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 the corporate seal and their signatures as officers were duly affixed and subscribed to said instrument by the authority and

[Signature]
Notary Public

My Commission Expires May 29, 1992



signed 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 day of May 19 90

[Signature]
Assistant Vice President