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State Farm Fire & Casualty Co., Bloomington, IL

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, THAT we Melville C. Pickett,
of K & M Builders and Remodeling, Inc.

as Principal, and the State Farm Fire & Casualty Company, with
it's Principal Office at Bloomington, IL, as Surety, are held
firmly bound unto All Cities, Towns, & Municipalities of

Lake County, Indiana, in the penal sum of

Five Thousand and no/100

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 those presents.

Signed and sealed this 5th day of January, 1995

WHEREAS, ~~the said Oblige~~ has granted or is about

grant to the said Principal a License or Permit to engage in
the business of Carpentry.

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 the business of Carpentry
in said Lake County, Indiana, 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 it's liability hereunder by serving written notice
upon the Obligee ten (10) days in advance of it's intention
to do so.

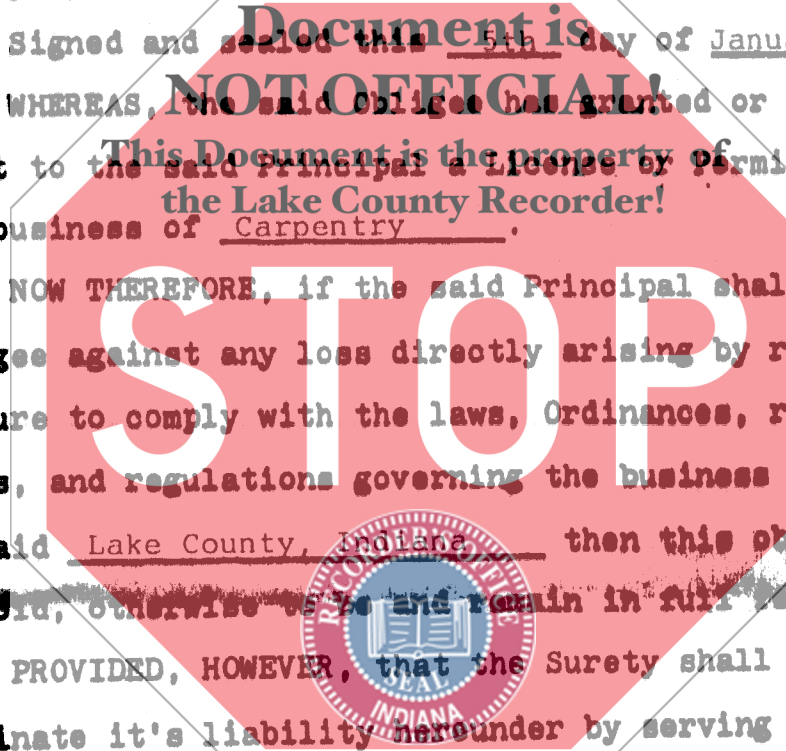
Term of Bond: January 5, 1995, to December 31, 1995.

K & M Builders & Remodeling, Inc.
Company Name

Melville C. Pickett, Jr. PRESIDENT
PRINCIPAL

STATE FARM FIRE & CASUALTY CO.
SURETY COMPANY

Ed H. [Signature]
ATTORNEY-IN-FACT



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95 JAN -5 AM 11:18
ANASAS G. CULDRY
CHIEF DEPT. RECORDER

95001245

11-00

Power of Attorney
STATE FARM FIRE AND CASUALTY COMPANY

KNOW ALL MEN BY THESE PRESENTS: That STATE FARM FIRE AND CASUALTY COMPANY, an Illinois corporation, with its principal office in Bloomington, Illinois, does hereby constitute and appoint: **ED KOZLOWSKI**

of **SCHERERVILLE, IN**

its true and lawful Attorney(s)-in-Fact, to make, execute, seal and deliver for, and on its behalf as surety, any and all bonds, undertakings or other writings obligatory in the nature of a bond as follows:

- \$1,500 - License, Permit and Indemnity Bonds which guarantee payment.
- \$10,000 - License & Permit which do not guarantee payment - (Code Compliance only)
- \$10,000 - Public Official

- \$50,000 - Administrator, Executor, Trustee of a decedent's estate
- \$25,000 - Guardian, Conservator, Committee
- \$10,000 - Trustee in Bankruptcy or Receiver Court Bond
- \$2,000 - Plaintiff's Court Bond

THIS POWER OF ATTORNEY IS NOT VALID FOR THE EXECUTION OF ANY CONTRACT (CONSTRUCTION OR SUPPLY) BOND - BID, PERFORMANCE OR PAYMENT.

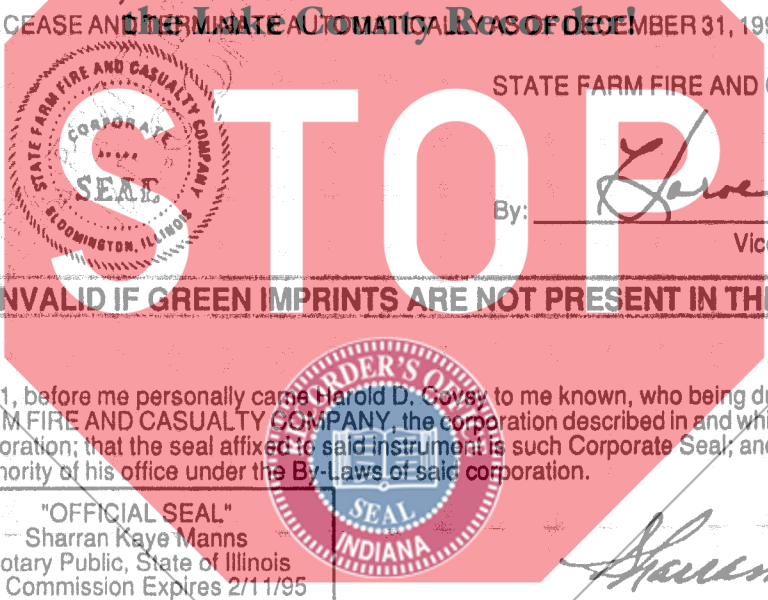
This appointment is made under and by the authority of a resolution which was passed by the Executive Committee of the Board of Directors of State Farm Fire and Casualty Company on the 24th day of July, 1974, as is duly authorized by the Board of Directors in Article II, Section 6 of the By-Laws of the Company, which resolution is:

Resolved, that the Executive Vice-President or a Vice-President of the Company is hereby authorized to appoint and empower any representative of the Company or other person or persons as Attorney-in-Fact to execute on behalf of the Company any bonds, undertakings, policies, contracts of indemnity or other writings obligatory in the nature of a bond, which the Company might execute through its duly elected officers, and affix the seal of the Company thereto. Any said execution of such documents by an Attorney-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. Any Attorney-in-Fact, so appointed, may be removed for good cause and the authority so granted may be revoked as specified in the Power of Attorney.

Resolved, that the signature of the Executive Vice-President or any Vice-President and the seal of the Company may be affixed by facsimile on any power of attorney granted, and the signature of the Secretary, Vice-President or Assistant Secretary, and the seal of the Company may be affixed by facsimile to any certificate of any such power and any such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company. Any such power so executed and sealed and certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Company.

IN WITNESS THEREOF, STATE FARM FIRE AND CASUALTY COMPANY has caused this instrument to be signed by its Vice-President, and its Corporate Seal to be affixed this 1st day of March 1991.

This APPOINTMENT SHALL CEASE AND TERMINATE AUTOMATICALLY AS OF DECEMBER 31, 1995, UNLESS SOONER REVOKED AS PROVIDED.



STATE FARM FIRE AND CASUALTY COMPANY

By:

Harold D. Coxy

Vice-President

THIS POWER INVALID IF GREEN IMPRINTS ARE NOT PRESENT IN THEIR ENTIRETY

STATE OF ILLINOIS
COUNTY OF McLEAN

On this 1st day of March 1991, before me personally came Harold D. Coxy, to me known, who being duly sworn, did depose and say that he is Vice-President of STATE FARM FIRE AND CASUALTY COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such Corporate Seal; and that he executed said instrument on behalf of the corporation by authority of his office under the By-Laws of said corporation.

"OFFICIAL SEAL"
Sharran Kaye Manns
Notary Public, State of Illinois
My Commission Expires 2/11/95



Sharran Kaye Manns

Notary Public
My commission expires February 11, 1995

CERTIFICATE

I, the undersigned Vice-President of STATE FARM FIRE AND CASUALTY COMPANY, do hereby certify that the original Power of Attorney of which the foregoing is a true and correct copy, is in full force and effect and has not been revoked and the resolutions as set forth are now in force.

Signed and sealed at Bloomington, Illinois. Dated this _____ day of _____ 19____.



Alan C. Flemer

Vice-President

If you have a question concerning the validity of this Power of Attorney, call (309) 766-1161.