

STATEWIDE INSURANCE COMPANY

P.O. BOX 799 60079-0799 • 325 NORTH GENESEE ST., WAUKEGAN, ILLINOIS 60085-4205 708/662-0073
FAX 708/662-8162

46398
BOND NO. B ~~X662X~~

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS:

That we, Tess Construction, Inc. of 14828 Chicago

~~Dolton, IL 60419~~, as Principal, and the STATEWIDE INSURANCE COMPANY, a corporation organized and existing under the laws of the State of Illinois, as Surety, are held and firmly bound unto the

County of Lake, 2293 North Main Street, Crown Point, IN 46307

, as Oblige, in the penal sum of Five Thousand and no 100ths (\$ 5,000.00) DOLLARS, lawful money of the United States, to be paid to the said Oblige, 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 effective May 17, 1995 the said Oblige has granted or is about to grant to the said Principal, a License or Permit to engage in the business of Drywall and related Construction of

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, pertaining to the license or permit being granted, then this obligation is to be void, otherwise remain in full force and effect until May 17, 19 96, unless renewed by Continuation Certificate.

PROVIDED, HOWEVER, This bond may be cancelled by the Surety thirty (30) days after receipt by the Oblige of the Surety's written notice of cancellation sent by Certified Mail.

Signed, sealed and dated this 17th day of May, 19 95.

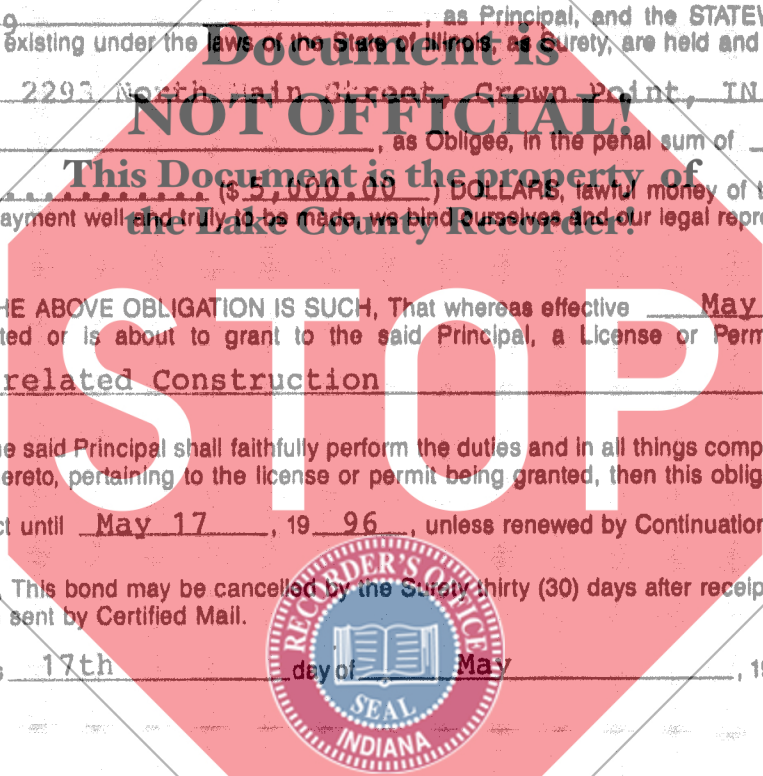
Tess Construction, Inc.

Principal

By Verneri Terasuda

STATEWIDE INSURANCE COMPANY

By Alice J. Swank Attorney in Fact

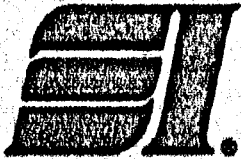


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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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STATEWIDE INSURANCE COMPANY

P.O. BOX 799 80079-0799 • 325 NORTH GENESEE ST., WAUKEGAN, ILLINOIS 60086-4208 708/662-0073
FAX 708/662-8162

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That STATEWIDE INSURANCE COMPANY, an Illinois stock insurance corporation, does make constitute and appoint

Alice J. Swank of Waukegan, Illinois

its true and lawful Attorney-in-Fact, with full power and authority for and on behalf of the company as surety, to execute and deliver and affix the seal of the company thereto if a seal is required, bonds, undertakings, recognizances or other written obligations in the nature thereof as follows:

All written instruments in an amount not to exceed an aggregate of Twenty-Five Thousand (\$25,000.00) Dollars for any single obligation.

and to bind STATEWIDE INSURANCE COMPANY thereby, and all of the acts of said Attorney-in-Fact, pursuant to these presents, are ratified and confirmed.

This Power of Attorney is granted and is signed and sealed under and by the authority of the following Resolution adopted by the Board of Directors of the STATEWIDE INSURANCE COMPANY, Waukegan, Illinois, in a meeting duly called and held on the 27th day of September, 1979.

"RESOLVED, that the Chairman of the Board, the Vice Chairman of the Board, the President, an Executive Vice President, a Senior Vice President or a Vice President of the Company be, and that each or any of them hereby is, authorized to execute Powers of Attorney qualifying the attorney named in the given Power of Attorney to execute in behalf of STATEWIDE INSURANCE COMPANY, Waukegan, Illinois, bonds, undertakings and all contracts of suretyship; and that an Assistant Vice President, a Secretary or an Assistant Secretary be, and that each or any of them hereby is, authorized to attest the execution of any such Power of Attorney, and to attach hereto the seal of the company.

FURTHER RESOLVED, that the signatures of such officers and the seal of the company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which it is attached."

In Witness Whereof, the STATEWIDE INSURANCE COMPANY, Waukegan, Illinois, has caused its official seal to be hereunto affixed and these presents to be signed by one of its Vice Presidents and attested by one of its Secretaries this 2nd day of March, 1987.

ATTEST:

Ralph W. Swank, Jr.

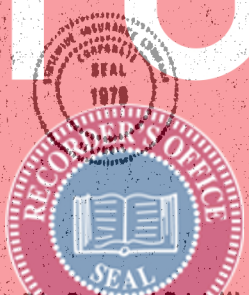
Ralph W. Swank, Jr., Secretary

STATE OF ILLINOIS }
COUNTY OF LAKE } SS.

STATEWIDE INSURANCE COMPANY

R.L. Drake

By R.L. Drake, Vice President



On this 2nd day of March, 1987 personally came before me, R.L. Drake and Ralph W. Swank, Jr. to me known to be the individuals and officers of the STATEWIDE INSURANCE COMPANY who executed the above instrument, and they each acknowledged the execution of the same, and being by me duly sworn, did severally depose and say, that they are the said officers of the corporation aforesaid, and that the seal affixed to the above instrument is the seal of the corporation, and that said corporate seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority of the Board of Directors of said corporation.

"OFFICIAL SEAL"
Elizabeth A. Ryan
Notary Public, State of Illinois
My Commission Expires 7/3/94

Elizabeth A. Ryan

Elizabeth A. Ryan, Notary Public

CERTIFICATE

I, the undersigned Assistant Secretary of the STATEWIDE INSURANCE COMPANY, an Illinois corporation, CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked, and furthermore, that the provisions of the By-Laws of the company and the Resolutions of the Board of Directors set forth in the Power of Attorney, are now in force.

Signed and sealed at the City of Waukegan this 17th day of May 1987



Ralph W. Swank

Ralph W. Swank, Assistant Secretary