



JAN 18 1996

Western Surety Company

RIDER

It is hereby mutually agreed and understood by and between the Principal and Western Surety Company, that instead of as originally written:

The Principal's name has been changed to read:
Consolidated Builders & Developers, Inc.

Bond # 96010838

96010839

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the _____ bond _____, except as hereinabove set forth.

This Rider becomes effective on the 9th day of January, 1996 at _____ and one o'clock a.m., standard time.

Attached to and forming part of _____ bond No. 42678644 issued by WESTERN SURETY COMPANY of Sioux Falls, South Dakota, to Consolidated Builders & Developers, Inc.

Signed this 9th day of January, 1996.

WESTERN SURETY COMPANY

By Stephen T. Late
President

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 FEB 20 - PM 1:09
MARGARET S. COLEMAN
RECORDER

Handwritten initials and signatures