CONTINUATION CERTIFICATE

Peeriess insurance Member The Netherlands Insurance Companies

NETHERLANDS INSURANCE COMPANY

62 Maple Avenue Keene, New Hampshire 03431

CONTINUATION EFFECTIVE DATE

BOND/POLICY NO. S M52517

FROM 12/31/95 TO 12/31/96

PRINCIPAL/INSURED - NAME & ADDRESS

AGENT 13-10-427

HOMES OF THE 21ST CENTURY INC 515 NORTH COURT STREET CROWN POINT, IN 46307

THE WRIGHT INSURANCE AGENCY 7020 BROADWAY MERRILLVILLE IN 46410 (219) 769-6688

OBL/GEE **

LAKE COUNTY INDIANA

BOND/POLICY AMOUNT

\$5,000.00

IT IS HEREBY AGREED THAT THE CAPTIONED NUMBERED BOND/POLICY IS CONTINUED IN FORCE IN THE ABOVE AMOUNT FOR THE PERIOD OF THE CONTINUED TERM STATED 8 ABOVE AND IS SUBJECT TO ALL THE COVENANTS AND CONDITIONS OF SAID BOND/POL

THIS CONTINUATION SHALL BE DEEMED A PART OF THE ORIGINAL BOND/POLICY, AND NOT A NEW OBLIGATION, NO MATTER HOW LONG THE BOND/POLICY HAS BEEN IN FORCE OR HOW MANY PREMIUMS ARE PAID FOR THE BOND/POLICY, UNLESS OTHERWISE PROVIDED FOR BY STATUTE OR ORDINANCE APPLICABLE.

IN WITNESS WHEREOF, THE COMPANY HAS CAUSED THIS INSTRUMENT TO BE DULY SIGNED. SEALED AND DATED AS OF THE ABOVE CONTINUATION EFFECTIVE DATE.

NETHERLANDS INSURANCE COMPANY

09/14/95

324-885 (3/92)

95257 HD

94306 HD

HOMESOFT

STATE: 13