



CONTINUATION
CERTIFICATE

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
HOME OFFICE: SAFECO PLAZA
SEATTLE, WASHINGTON 98185

SAFECO INSURANCE COMPANY OF AMERICA

Seattle, Washington, Surety upon

a certain Bond No. 5825799

dated effective 03/24/1995
(MONTH-DAY-YEAR)

on behalf of EXQUISITE HOMES, INC.
(PRINCIPAL)

and in favor of LAKE COUNTY INDIANA AND ALL CITIES AND TOWNS THEREIN
(OBLIGEE)

does hereby continue said bond in force for the further period

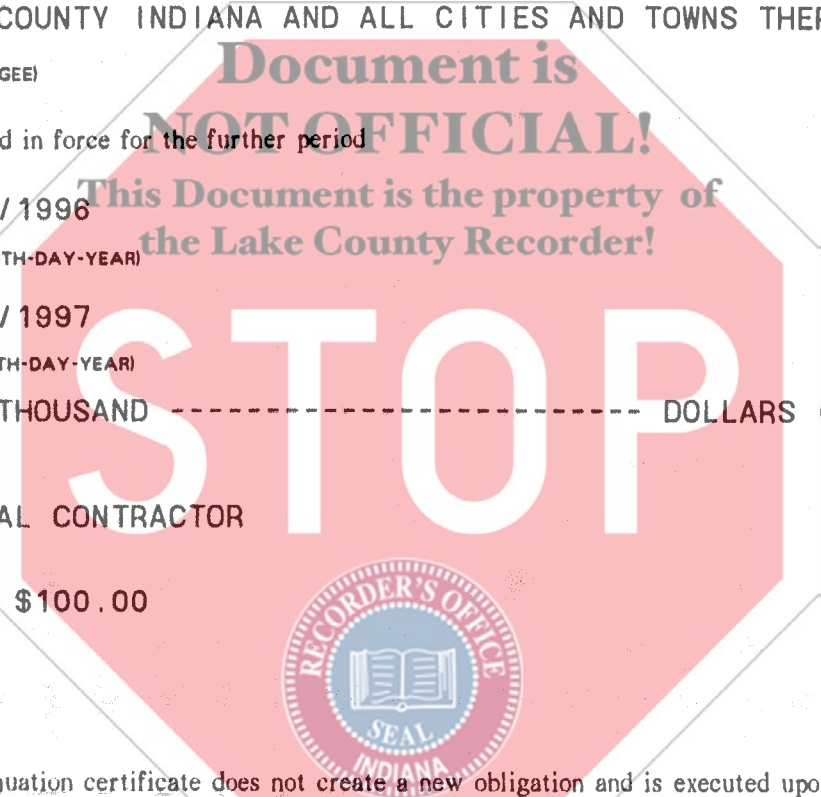
beginning on 03/24/1996
(MONTH-DAY-YEAR)

and ending on 03/24/1997
(MONTH-DAY-YEAR)

Amount of bond FIVE THOUSAND ----- DOLLARS (

Description of bond GENERAL CONTRACTOR

Premium: \$100.00



96022187

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 APR 8 AM 11:09
MARGARET E. CLEVELAND
RECORDER

PROVIDED : That this continuation certificate does not create a new obligation and is executed upon the express condition and provision that the Surety's liability under said bond and this and all Continuation Certificates issued in connection therewith shall not be cumulative and that the said Surety's aggregate liability under said bond and this and all such Continuation Certificates on account of all defaults committed during the period (regardless of the number of years) said bond had been and shall be in force, shall not in any event exceed the amount of said bond as hereinbefore set forth.

Signed and dated on March 14, 1996
(MONTH-DAY-YEAR)

SAFECO INSURANCE COMPANY OF AMERICA
By Ardeth M. Hillyer
ATTORNEY-IN-FACT Ardeth M. Hillyer



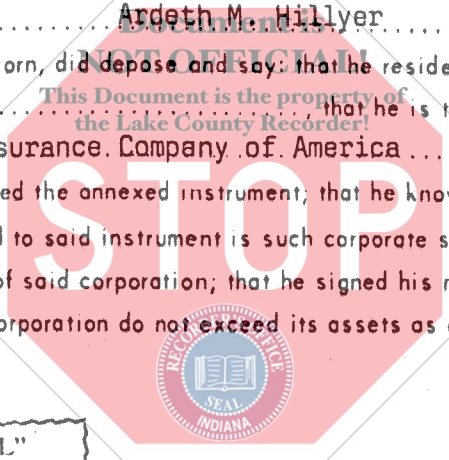
1300 03

STATE OF Illinois

COUNTY OF ... Lake ss.:

On this ... 14th ... day of ... March 19 96

appeared Ardeth M. Hillier , to me known, who,
 being by me duly sworn, did depose and say: that he resides at Arlington Heights, Illinois
 that he is the Attorney In Fact
 of Safeco Insurance Company of America , the corporation described
 in and which executed the annexed instrument; that he knows the corporate seal of said corporation.
 that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the
 Board of Directors of said corporation; that he signed his name thereto by like order; and that the
 liabilities of said corporation do not exceed its assets as ascertained in the manner provided by law.



Surety
Company
Acknowledgment

"OFFICIAL SEAL"
 MARILYN S. WALSH
 Notary Public, State of Illinois
 My Commission Expires 8/20/97

Marilyn S. Walsh
 Notary Public in and for the above County and State.

My commission expires August 20, 1997



POWER OF ATTORNEY

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
HOME OFFICE: SAFECO PLAZA
SEATTLE, WASHINGTON 98185

No. 4781

KNOW ALL BY THESE PRESENTS:

That SAFECO INSURANCE COMPANY OF AMERICA and GENERAL INSURANCE COMPANY OF AMERICA, each a Washington corporation, does each hereby appoint
**JAMES G. BLACKBURN; JEROME E. POWELL; ARDETH M. HILLYER; JEFF BLACKBURN; FRANK M. BARTSCH; THOMAS R. NENOFF, Arlington Heights, Illinois

its true and lawful attorney(s)-in-fact, with full authority to execute on its behalf fidelity and surety bonds or undertakings and other documents of a similar character issued in the course of its business, and to bind the respective company thereby.

IN WITNESS WHEREOF, SAFECO INSURANCE COMPANY OF AMERICA and GENERAL INSURANCE COMPANY OF AMERICA have each executed and attested these presents

Document is NOT OFFICIAL!
this 21st day of July, 19 93.
This Document is the property of the Lake County Recorder!

Handwritten signatures and names of company officers.

CERTIFICATE

Extract from the By-Laws of SAFECO INSURANCE COMPANY OF AMERICA and of GENERAL INSURANCE COMPANY OF AMERICA:

"Article V, Section 13. - FIDELITY AND SURETY BONDS . . . the President, any Vice President, the Secretary, and any Assistant Vice President appointed for that purpose by the officer in charge of surety operations, shall each have authority to appoint individuals as attorneys-in-fact or under other appropriate titles with authority to execute on behalf of the company fidelity and surety bonds and other documents of similar character issued by the company in the course of its business . . . On any instrument making or evidencing such appointment, the signatures may be affixed by facsimile. On any instrument conferring such authority or on any bond or undertaking of the company, the seal, or a facsimile thereof, may be impressed or affixed or in any other manner reproduced; provided, however, that the seal shall not be necessary to the validity of any such instrument or undertaking."

Extract from a Resolution of the Board of Directors of SAFECO INSURANCE COMPANY OF AMERICA and of GENERAL INSURANCE COMPANY OF AMERICA adopted July 28, 1970.

"On any certificate executed by the Secretary or an assistant secretary of the Company setting out,

- (i) The provisions of Article V, Section 13 of the By-Laws, and
(ii) A copy of the power-of-attorney appointment, executed pursuant thereto, and
(iii) Certifying that said power-of-attorney appointment is in full force and effect,

the signature of the certifying officer may be by facsimile, and the seal of the Company may be a facsimile thereof."

I, R. A. Pierson, Secretary of SAFECO INSURANCE COMPANY OF AMERICA and of GENERAL INSURANCE COMPANY OF AMERICA, do hereby certify that the foregoing extracts of the By-Laws and of a Resolution of the Board of Directors of these corporations, and of a Power of Attorney issued pursuant thereto, are true and correct, and that both the By-Laws, the Resolution and the Power of Attorney are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of said corporation

this 14th day of March, 19 96.



Handwritten signature of R.A. Pierson, Secretary