

COUNTRY COMPANIES

INSURANCE GROUP

Country Mutual Insurance Company
 P.O. Box 2100, Bloomington, Illinois 61702-2100

CERTIFICATE OF INSURANCE

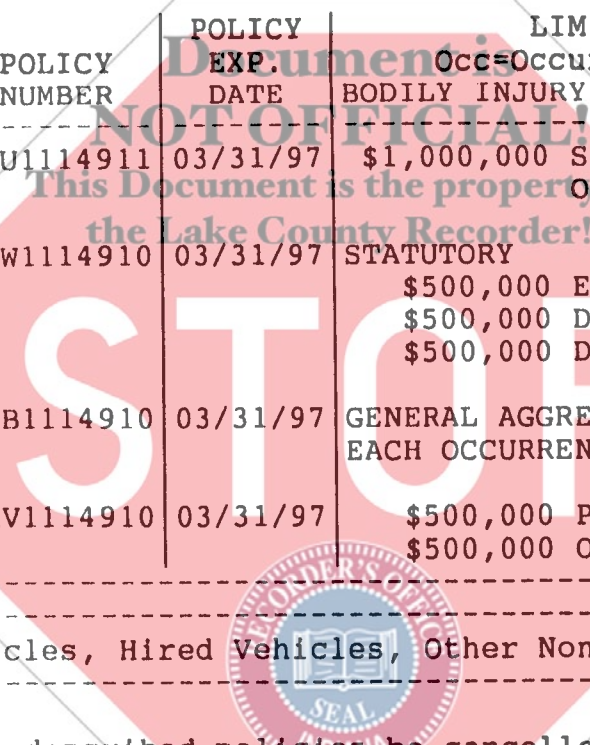
Effective Date: 04/10/96
 Insurance Office: 063 800
 Billing Number: 711217

Certificate Holder:
 LAKE COUNTY LICENSING DEPT.
 2293 N. MAIN ST.
 CROWN POINT, IN 46307

Name and address of insured:
 COLVIN CONSTRUCTION CO
 19960 S TORRENCE AVE
 LYNWOOD IL 60411

The policies listed below have been issued to this named insured. Limits shown are the policy limits in effect at the date of this certificate. Claims paid anytime during the policy period may reduce some of these limits. This certificate is for information only and does not amend, alter or extend any coverage provided by policies listed.

TYPE OF INSURANCE	POLICY NUMBER	POLICY EXP. DATE	LIMITS OF LIABILITY	
			BODILY INJURY	PROPERTY DAMAGE
COMMERCIAL UMBRELLA LIABILITY	AU1114911	03/31/97	\$1,000,000	SINGLE LIMIT - EXCESS OVER UNDERLYING
WORKERS' COMPENSATION	AW1114910	03/31/97	STATUTORY	\$500,000 EACH ACCIDENT \$500,000 DISEASE-EACH EMPLOYEE \$500,000 DISEASE-POLICY LIMIT
COMMERCIAL GENERAL LIABILITY	AB1114910	03/31/97	GENERAL AGGREGATE EACH OCCURRENCE	\$1,000,000 \$500,000
AUTOMOBILE LIABILITY	AV1114910	03/31/97	\$500,000 PERSON \$500,000 OCC.	\$100,000 OCC.



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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

INSURING: Owned Vehicles, Hired Vehicles, Other Non-Owned Vehicles

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will mail 10 days written notice to the certificate holder named.

Arthur A. Van Baren

Issued at: 000

By: ARTHUR A VAN BAREN
 Authorized Representative

gco va
 #4578