

KNOW ALL MEN BY THESE PRESENTS:

That Eichleay Corporation of 6585 Penn Avenue, Pittsburgh, PA 15206 as Principal and PENNSYLVANIA GENERAL INSURANCE COMPANY, 436 WALNUT STREET, PHILADELPHIA, PA 19106 duly authorized to transact surety business in the State of Indiana, as Surety are held and firmly bound unto Lake County, Indiana, in the penal sum of FIVE THOUSAND DOLLARS (\$5,000.00) and no/100 Dollars, lawful money of the United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed, sealed and dated this 4th day of January, 1996.

Chapter 88 of IC17-2 requires the Principal to file this bond and guarantees the compliance with the ordinances and regulations of the County or a City or Town within Lake County.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That if the above bounded Principal shall on and after the 4th day of January, 1996, indemnify said Oblige against all loss, costs, expenses or damage to it caused by said Principal's non-compliance with or breach of any laws, statutes, ordinances, rules or regulations pertaining to such license or permit, then the above obligation shall be void, otherwise to be and remain in full force and effect.

Provided the term of the bond is continuous.

AND, PROVIDED, the Surety may cancel this bond at any time by giving thirty (30) days notice in writing mailed to the Oblige.

PROVIDED FURTHER, regardless of the number of years this bond shall continue or be continued in force and of the number of premiums that shall be payable or paid, the Surety shall not be liable hereunder for a larger amount, in the aggregate, than the amount of this bond.

PROVIDED FURTHER, regardless of the number of licenses held by the Principal within the County and the number of claims that may be filed against this bond either under a single license or more than a single license, the total of which may exceed the penalty of this bond, the Surety shall not be liable hereunder for a larger amount in the aggregate, than the amount of this bond.

PROVIDED FURTHER, that this bond shall not be construed to provide indemnity as a result of the Principal's failure to perform the terms of a construction contract.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals the day and year first above written.

Eichleay Corporation

Pennsylvania General Insurance Company

BY: [Signature]

BY: [Signature]
VINCENT A. WALSH, ATTORNEY-IN-FACT



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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

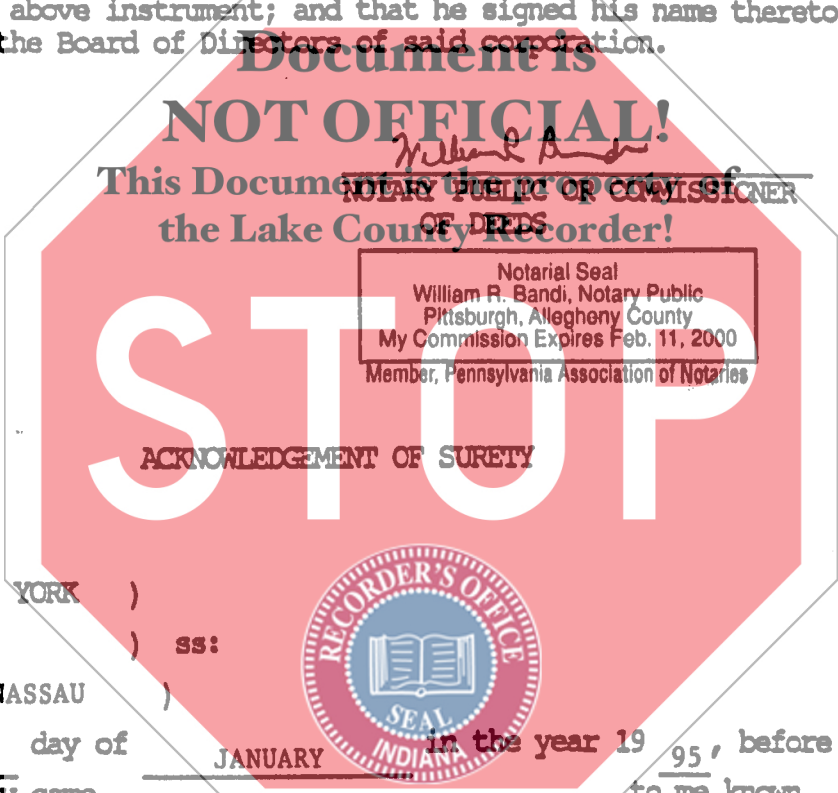
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ACKNOWLEDGEMENT OF CONTRACTOR, IF A CORPORATION

STATE OF NEW YORK)
Pennsylvania) ss:

COUNTY OF Allegheny)

On the 4TH day of JANUARY in the year 19 96 ,
before me personally came Theodore W. Nelson, Jr.
to me known, who, being by me duly sworn, did depose and say that
he resides at Pittsburgh, Pennsylvania
that he is the President of EICHLEAY CORPORATION
, the corporation described in and which
executed the above instrument; and that he signed his name thereto
by order of the Board of Directors of said corporation.



ACKNOWLEDGEMENT OF SURETY

STATE OF NEW YORK)
) ss:

COUNTY OF NASSAU)

On the 4TH day of JANUARY in the year 19 95 , before
me personally came VINCENT A. WALSH to me known,
who, being by me duly sworn, did depose and say that he resides at
GARDEN CITY, NY , that
he is the ATTORNEY-IN-FACT of PENNSYLVANIA GENERAL
INSURANCE COMPANY

the corporation described in and which executed the above
instrument; and that he signed his name thereto by order of the
board of directors of said corporation.

Notary Public
Commission Expires May 24, 1995

[Signature]
NOTARY PUBLIC OR COMMISSIONER
OF DEEDS

GA Power of Attorney

436 Walnut Street, Philadelphia, Pennsylvania 19106

PG 0016912

KNOW ALL MEN BY THESE PRESENTS, that the PENNSYLVANIA GENERAL INSURANCE COMPANY, a Pennsylvania corporation having its principal office in Philadelphia, Pennsylvania does hereby make, constitute and appoint George O. Brewster, Vincent A. Walsh, David W. Rosehill, Joseph J. Mark, Christine Murray, William A. Marino, Nancy Schnee, Laura Catalano, Donna Thomas, all of the City of Jericho, State of New York-----

each individually if there be more than one named, its true and lawful Attorney-in-Fact, to make, execute, seal and deliver as surety for and on its behalf, and as its act and deed any and all bonds and undertakings of suretyship, and to bind the PENNSYLVANIA GENERAL INSURANCE COMPANY hereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the PENNSYLVANIA GENERAL INSURANCE COMPANY and sealed and attested by one other of such officers, and hereby ratifies and confirms all that its said Attorney(s)-in-Fact may do in pursuance hereof; provided that no bond or undertaking of suretyship executed under this authority shall exceed in the amount the sum of: Eight Million-----

-----Dollars(\$8,000,000-----)

This power of attorney is granted under and by authority of Subsection 5.1 (b) of Article V of the by-laws of PENNSYLVANIA GENERAL INSURANCE COMPANY which became effective February 20, 1992 and which provisions are in full force and effect, reading as follows:

5.1(b) The Board of Directors or President, Vice President, or other officer designated by them or either of them shall have power to appoint Attorneys-in-Fact and to authorize "them to execute on behalf of the Company bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and to attach the seal of the Company thereto; and shall also have the power to remove any such Attorney-in-Fact at any time and revoke the power and authority given to him. Any instrument executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by an Executive Officer, and sealed and attested by the Secretary."

This power of attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the board of directors of PENNSYLVANIA GENERAL INSURANCE COMPANY, at a meeting held on the 20th day of February, 1992, at which a quorum was present, and said resolution has not been amended or repealed:

"Resolved, that in granting powers of attorney pursuant to subsection 5.1(b) of the by-laws of the Company the signature of such directors and officers and the seal of the Company may be affixed to any such power of attorney or 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 in the future with respect to any bond or undertaking to which it is attached."

IN WITNESS WHEREOF, PENNSYLVANIA GENERAL INSURANCE COMPANY has caused these presents to be signed by Dennis S. Perler, its Vice President, and its corporate seal to be hereto affixed, this 25 day of August 1995

PENNSYLVANIA GENERAL INSURANCE COMPANY

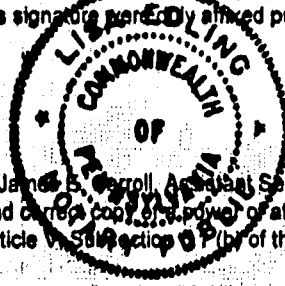
Dennis S. Perler
Dennis S. Perler, Vice President



Commonwealth of Pennsylvania
Philadelphia County

On this 25 day of August, 1995, personally appeared Dennis S. Perler to me known to be the Vice President of the PENNSYLVANIA GENERAL INSURANCE COMPANY, and acknowledged that he executed and attested the foregoing instrument and affixed the seal of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company, that said corporate seal and his signature were duly affixed pursuant to the by-laws and a resolution of the board of directors of said Company.

Lisa Edling
Notary Public in and for the Commonwealth of Pennsylvania



NOTARIAL SEAL
USA EDLING, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Nov. 18, 1996

I, James E. Carroll, Assistant Secretary of the PENNSYLVANIA GENERAL INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a power of attorney executed by PENNSYLVANIA GENERAL INSURANCE COMPANY, which is still in full force and effect, and that Article V, Subsection 5.1(b) of the by-laws of the Company and the resolution set forth above are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company this JAN - 4 1996 day of 19

James E. Carroll
James E. Carroll, Assistant Secretary



This Power of Attorney may not be used to execute any bond with an inception date after August 25, 1997

SB-0042 4.92

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For verification of the authenticity of this Power of Attorney you may call, 1-800-288-2360 and ask for the Power of Attorney supervisor. Please refer to the Power of Attorney number, the above named individual(s) and details of the bond to which the power is attached. In Pennsylvania, Dial 215-625-3081.

SB-0028 3.92

**PENNSYLVANIA GENERAL INSURANCE COMPANY
HOME OFFICE, PHILADELPHIA, PENNSYLVANIA**

FINANCIAL STATEMENT DECEMBER 31, 1994

ASSETS

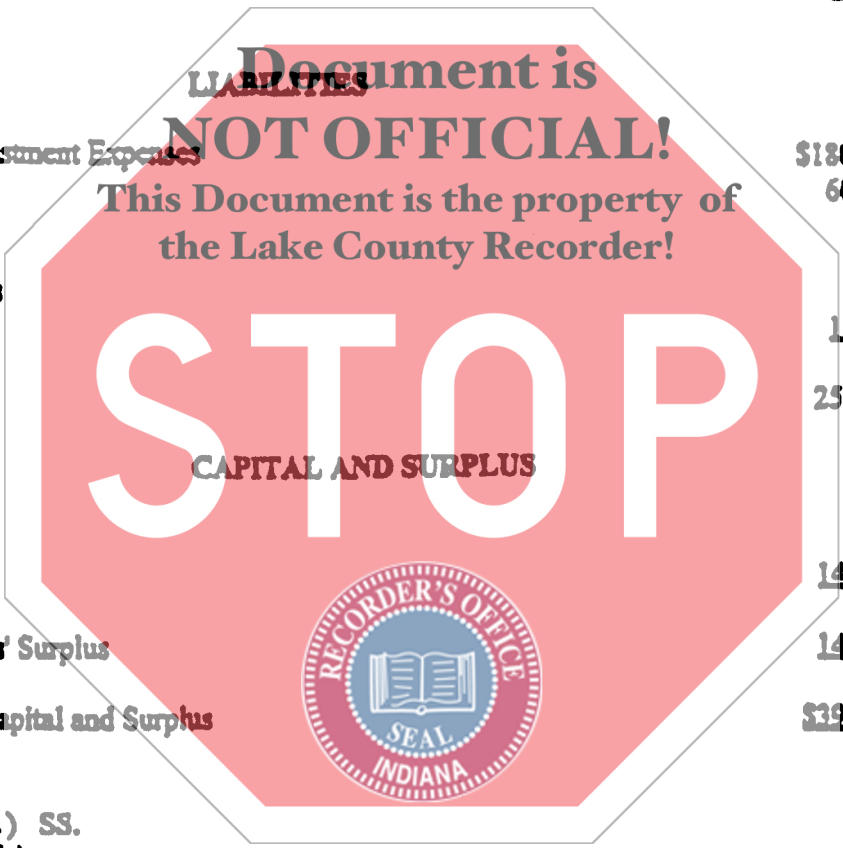
Cash and Bank Deposits	\$0
Securities	350,241,087
Real Estate	0
Premium Balances (under 90 Days)	27,176,736
Accrued Interest and Dividends	5,740,785
Federal Income Taxes Recoverable	1,251,210
Other Assets	<u>11,779,501</u>
Total Admitted Assets	<u>\$396,189,319</u>

LIABILITIES
Document is NOT OFFICIAL!

Losses and Loss Adjustment Expenses	\$180,618,777
Unearned Premiums	60,096,927
Long-term Debt	0
Other Taxes	417,129
Federal Income Taxes	0
Other Liabilities	<u>12,405,235</u>
Total Liabilities	253,538,068

CAPITAL AND SURPLUS

Capital Paid Up	2,400,000
Surplus	<u>140,251,251</u>
Total Policyholders' Surplus	<u>142,651,251</u>
Total Liabilities, Capital and Surplus	<u>\$396,189,319</u>



State of Pennsylvania) SS.
County of Philadelphia)

Michael E. McLoone being duly sworn, says: That he is Vice President of the PENNSYLVANIA GENERAL INSURANCE; that said company is a corporation duly organized, existing, and engaged in business as a surety by virtue of the laws of the State of Pennsylvania, and has duly complied with all requirements of the laws of said state applicable to said company and is duly qualified to act as surety under such laws; that said company has also complied with is duly qualified to act as surety under the Act of Congress of July 30, 1947, as amended (6 U.S.C. 6-13); that the foregoing is a full, true and correct statement of the financial condition of said company on the 31st day of December, 1994.

Sworn to before me this day 12 29 94
Donna M. Nee

NOTARIAL SEAL
DONNA M. NEE, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Sept. 5, 1999

Michael E. McLoone
Vice President - Controller