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CONTINUATION CERTIFICATE

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Peerless Insurance

Member The Netherlands Insurance Companies



NETHERLANDS INSURANCE COMPANY

62 Maple Avenue
Keene, New Hampshire 03431

BOND/POLICY NO. S M52517

CONTINUATION EFFECTIVE DATE

FROM 12/31/96 TO 12/31/97

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

97009280

OBLIGEE
LAKE COUNTY INDIANA

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BOND/POLICY AMOUNT

\$5,000.00

STOP

MORRIS W. CARTER
RECORDER

97 FEB 13 PM 12:36

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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 ABOVE AND IS SUBJECT TO ALL THE COVENANTS AND CONDITIONS OF SAID BOND/POLICY.

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

BY: *Jacquelyn C. Kuyll*
ATTORNEY-IN-FACT

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