

ZURICH-AMERICAN INSURANCE GROUP

Bond No. SUR 2391688

KNOW ALL MEN BY THESE PRESENTS:

That we, Entact, Inc., 1616 Corporate Ct. #150, Irving, TX, 75038, as Principal, and American Guarantee And Liability Insurance Company, incorporated under the laws of the State of New York, with an office at 1 Liberty Plaza, New York, New York 10006, as Surety, are held and firmly bound unto All Cities, Towns, and Municipalities in Lake County c/o City of East Chicago, 4525 Indianapolis Blvd. East Chicago, IN 46312 in the penal sum of Five Thousand and 00/100----- Dollars (\$5,000.00) lawful money of the United States for which payment, well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the said Principal has applied to said Obligees for a license Business License for Village of East Chicago

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That the said Principal shall indemnify said Obligees against all loss to it caused by said Principal's breach of any ordinance, rule or regulation relating thereto, then the above obligation shall be void, otherwise to be and remain in full force and effect.

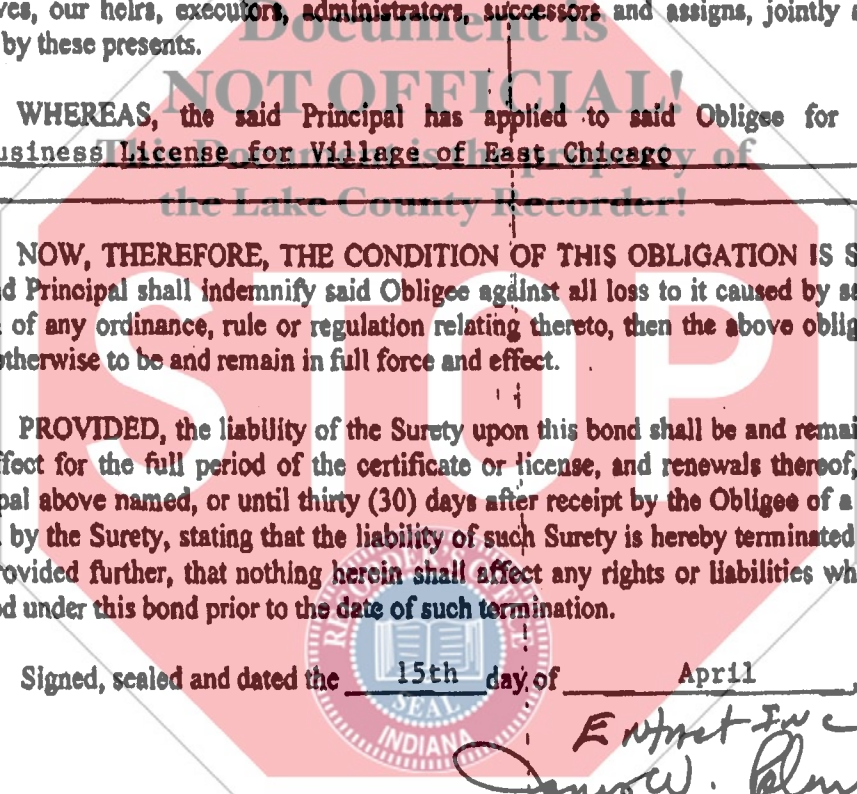
PROVIDED, the liability of the Surety upon this bond shall be and remain in full force and effect for the full period of the certificate or license, and renewals thereof, issued to the Principal above named, or until thirty (30) days after receipt by the Obligees of a written notice signed by the Surety, stating that the liability of such Surety is hereby terminated and canceled, and provided further, that nothing herein shall affect any rights or liabilities which shall have accrued under this bond prior to the date of such termination.

Signed, sealed and dated the 15th day of April, 1997

Entact Inc
James W. Palmox
 Principal

By James W. Palmox

American Guarantee and Liability Insurance Company
 By *Robert E. Holloway*
 Attorney in-fact
 Robert E. Holloway



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 07 APR 17 AM 1:50
 METIS W. CARTER
 RECORDER

STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD

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AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

1400 AMERICAN LANE, SCHAUMBURG, ILLINOIS 60196-1056

POWER OF ATTORNEY

APPOINTING INDIVIDUAL ATTORNEY(S)-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, That the AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY, a corporation created by and existing under the laws of the State of New York with its Executive Offices located in Schaumburg, Illinois, does hereby nominate, constitute and appoint

Robert E. Holloway, Randall F. Green, John D. Collado and Gerald M. Smith of Houston, Texas

its true and lawful Attorney(s)-in-Fact with power and authority hereby conferred to sign, seal and execute in its behalf, during the period beginning with the date of issuance of this power:

Any and all bonds, undertakings, recognizances or other written obligations in the nature thereof, and to bind AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY thereby, and all of the acts of said Attorney(s)-in-Fact, pursuant to these presents are hereby ratified and confirmed. This Power of Attorney is made and executed pursuant to and by the authority of the following By-Law duly adopted by the Board of Directors of the Company which By-Law has not been amended or rescinded:

Section 2, Article III. "... The president, a vice president in a written instrument attested by a secretary or an assistant secretary may (a) appoint any person Attorney-in-Fact with authority to execute surety bonds on behalf of the company and other formal underwriting contracts in reference thereto and reinsurance agreements relating to individual policies and bonds of all kinds and attach the corporate seal ... Any such officers may revoke the powers granted to any Attorney-in-Fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY at a meeting duly called and held on the 25th day of March 1992:

"RESOLVED, that the signature of the president, a vice president or an assistant vice president and the attesting signature of a secretary or an assistant secretary and the seal of the company may be affixed by facsimile on any Power of Attorney granted pursuant to Section 2 or Article III of the By-Laws, and the signature of a secretary or an assistant secretary and the seal of the company may be affixed by facsimile to any certificate of any such power. Any such power or any certificate thereof bearing such facsimile signature and seal shall be valid and binding on the company. Furthermore, any such power so executed and sealed and certified by certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the company."

IN WITNESS WHEREOF, the AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY has caused these presents to be executed in its name and on its behalf and its Corporate Seal to be hereunto affixed and attested by its officers thereunto duly authorized, this 16th day of December, 1995.

WARNING: This power is invalid if not printed on blue "Zurich-American insurance Group" security paper.

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

Attest:



Susan K. Harold *Mark D. Lyons*

STATE OF ILLINOIS }
COUNTY OF COOK } ss:

Susan K. Harold
Secretary

Mark D. Lyons
Executive Vice President

On this 30th day of November A.D., 1995, before the subscriber, a Notary Public of the State and County aforesaid, duly Notary Public commissioned and qualified, came the above named vice president and secretary of the AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they each acknowledged the execution of the same and, being by me duly sworn, they severally and each for himself deposed and said that they respectively hold the offices in said Corporation as indicated, that the Seal affixed to the preceding instrument is the Corporate Seal of said Corporation, and that the said Corporate Seal, and their signatures as such officers, were duly affixed and subscribed to the said instrument pursuant to all due corporate authorization.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above written.

"OFFICIAL SEAL"
BARBARA A. STEVENS
Notary Public, State of Illinois
My Commission Expires 8/12/98

Barbara A. Stevens

Notary Public
My Commission Expires: 8/12/1998

This Power of Attorney limits the acts of those named therein to the bonds and undertakings specifically named therein, and they have no authority to bind the Company except in the manner and to the extent herein stated.