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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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Bond # 156070188530197
MORRIS W. CARTER
RECORDER

LICENSE OR PERMIT BOND

KNOW ALL BY THESE PRESENTS, That we, J.F.K. Construction & Design, Inc.
 _____ as Principal, of 11040 Manchester Road, Suite 201
 _____ (Street and Number)
St. Louis _____ Missouri _____ 63122 _____ and the Hartford Fire Insurance Company, P.O. Box
 _____ (City) _____ (State) _____ 1-800-323-3546
3057 Naperville, IL 60566 _____, a Connecticut _____ corporation, as Surety, are held and firmly bound unto
County of Lake, State of Indiana _____, as Oblige, in the sum of
2293 North Main St., Crown Point, Indiana 46307 _____ Dollars (\$ 5,000.00)
Five Thousand and 00/100 ----- Dollars (\$ 5,000.00)
 for which sum, well and truly to be paid, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly
 and severally, firmly by these presents.

Scaled with our seals, and dated this 25th day of September, 1997.

THE CONDITION OF THIS OBLIGATION IS SUCH, That WHEREAS, the Principal has been or is about to be granted
 a license or permit to do business as a General Contractor for Tenant Interior Renovations

 by the Oblige.

NOW, THEREFORE, if the Principal well and truly comply with applicable local ordinances, and conduct business in conformity therewith, then this obligation to be void; otherwise to remain in full force and effect.

PROVIDED, HOWEVER:

- 1 This bond shall continue in force:
 - Until September 25, 1998, or until the date of expiration of any Continuation Certificate executed by the Surety
 - OR
 - Until canceled as herein provided.
- 2 This bond may be canceled by the Surety by the sending of notice in writing to the Oblige, stating when, not less than thirty days thereafter, liability hereunder shall terminate as to subsequent acts or omissions of the Principal.

J.F.K. Construction & Design, Inc. _____
Principal

John Keenan Pres.

Hartford Fire Insurance Company _____

By *Debra Owen*
Debra Owen, _____
Attorney-in-Fa

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HARTFORD FIRE INSURANCE COMPANY

Hartford, Connecticut

POWER OF ATTORNEY

Know all men by these Presents, That the HARTFORD FIRE INSURANCE COMPANY, a corporation duly organized under the laws of the State of Connecticut, and having its principal office in the City of Hartford, County of Hartford, State of Connecticut, does hereby make, constitute and appoint

*DEBORAH K. BANNES, DEBRA OWEN, DANIEL E. BOEHME
and PHILIP D. MEEKS of ST. LOUIS, MISSOURI*

its true and lawful Attorney(s)-in-Fact, with full power and authority to each of said Attorney(s)-in-Fact, in their separate capacity if more than one is named above, to sign, execute and acknowledge any and all bonds and undertakings and other writings obligatory in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons holding places of public or private trust; guaranteeing the performance of contracts other than insurance policies; guaranteeing the performance of insurance contracts where surety bonds are accepted by states and municipalities, and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings or by law allowed, and to bind the HARTFORD FIRE INSURANCE COMPANY thereby 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 HARTFORD FIRE 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.

This power of attorney is granted by and under authority of the following provisions:

(1) By-Laws adopted by the Stockholders of the HARTFORD FIRE INSURANCE COMPANY at a meeting duly called and held on the 9th day of March, 1971.

ARTICLE IV

SECTION 8. The President or any Vice-President, acting with any Secretary or Assistant Secretary, shall have power and authority to appoint, for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, one or more Resident Vice Presidents, Resident Assistant Secretaries and Attorneys-in-Fact and at any time to remove any such Resident Vice-President, Resident Assistant Secretary, or Attorney-in-Fact, and revoke the power and authority given to him.

SECTION 11. Attorneys-in-Fact shall have power and authority, subject to the terms and limitations of the power of attorney issued to them, to execute and deliver on behalf of the Company and to attach the seal of the Company thereto any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such 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 one other of such Officers.

This power of attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Directors of the HARTFORD FIRE INSURANCE COMPANY at a meeting duly called and held on the 12th day of February, 1993.

Resolved, that the signatures of such Officers and the seal of the Company may be affixed to any such power of attorney or to 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 and any such power so executed and certified by facsimile signatures and 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, the HARTFORD FIRE INSURANCE COMPANY has caused these presents to be signed by its Vice-President, and its corporate seal to be hereto affixed, duly attested by its Secretary, this 1st day of May, 1995.

Attest:

HARTFORD FIRE INSURANCE COMPANY

Richard R. Hermanson

Richard R. Hermanson
Secretary



Paul L. Marabella

Paul L. Marabella
Vice-President

STATE OF CONNECTICUT }
COUNTY OF HARTFORD } ss.

On this 1st day of May, A.D. 1995, before me personally came Paul L. Marabella, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Hartford, State of Connecticut; that he is the Vice-President of the HARTFORD FIRE INSURANCE COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation and that he signed his name thereto by like order.

STATE OF CONNECTICUT }
COUNTY OF HARTFORD } ss.



Jean H. Wozniak

Jean H. Wozniak
Notary Public
My Commission Expires June 30, 1999

CERTIFICATE

I, the undersigned, Secretary of the HARTFORD FIRE INSURANCE COMPANY, a Connecticut Corporation, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore, that the Resolutions of the Board of Directors, set forth in the Power of Attorney, are now in force.

Signed and sealed at the City of Hartford.

Dated the 25th day of September 19 97



Robert L. Post

Robert L. Post
Secretary