

3
UNITED STATES FIDELITY AND GUARANTY COMPANY
NAME OF SURETY COMPANY

Bond No. 50-0130-47240-97-7

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, That we RETAIL CONSTRUCTION SERVICES, INC.
(Company Name)

11343 39th Street No., St. Paul, MN 55042

(Owner's Name and Full Address)

as Principal, and the UNITED STATES FIDELITY AND GUARANTY COMPANY Company, with its Principal Office

at Baltimore, Maryland, as Surety, are hold firmly bound unto All Cities

Towns and Municipalities in Lake County, Indiana, hereinafter called Obligor, in the

penal sum of Five-Thousand -----

(\$5,000.00) Dollars, for the payment of which well and truly to be made we do hereby

bind ourselves, our heirs, executors, administrators, successors and assigns, jointly

and severally, firmly by these presents.

Signed and sealed this 28th day of October, 1997

IN WITNESS WHEREOF, the said Obligor has granted or is about to grant to the said Principal

a License or Permit to engage in the business of General Contracting
(Type of Business)

NOW THEREFORE, if the said Principal shall indemnify the Obligor against any

loss directly arising by reason of the failure to comply with the laws, Ordinances

resolutions, rules, and regulations governing the business of General Contracting
(Type of Business)

in said LAKE COUNTY, INDIANA.

then this obligation shall be void, otherwise to be and remain in full force and

effect.

PROVIDED, HOWEVER, that the Surety shall have the right to terminate its

liability hereunder by serving written notice upon the Obligor ten (10) days in

advance of its intention to do so.

Term of Bond: October 28, 1997, to October 28, 1998.

RETAIL CONSTRUCTION SERVICES, INC.

By: _____

Gerald E. Kuntz, Vice President


PRINCIPAL

UNITED STATES FIDELITY AND GUARANTY COMPANY
SURETY COMPANY

By: Bruce N. Telander

ATTORNEY-IN-FACT

Bruce N. Telander


NICOLE NELSON
NOTARY PUBLIC-MINNESOTA
My Commission Expires Jan. 31, 2000
NOTARY SEAL

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97 OCT 31 PM 9 21
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

1400
115492

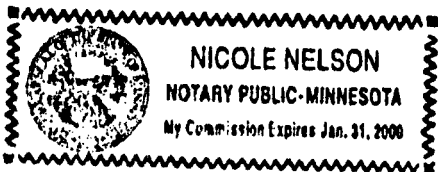
ACKNOWLEDGMENT OF CORPORATION

State of MINNESOTA }
County of HENNEPIN } ss.

On this 28th day of October, 1997, before me appeared Gerald F. Kuntz

to me personally known, who, being by me duly sworn, did say that (s) he is/are the Vice President of RETAIL CONSTRUCTION SERVICES, INC., a corporation, that the seal affixed to the forgoing instrument is the corporate seal of said corporation,

(If no seal, so state, and strike out above as to corporate seal) and that said instrument was executed in behalf of said corporation by authority of its Board of Directors; and that said Gerald F. Kuntz acknowledged said instrument to be the free act and deed of said corporation.



Nicole Nelson
Notary Public _____ County, _____
My commission expires _____

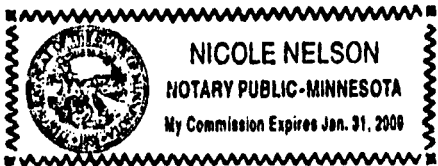
ACKNOWLEDGMENT OF CORPORATE SURETY

State of MINNESOTA }
County of HENNEPIN } ss.

On this 28th day of October, 1997, before me appeared Bruce N. Telander

to me personally known, who being by me duly sworn, did say that (s) he is the Attorney-in-Fact of UNITED STATES FIDELITY AND GUARANTY COMPANY, a corporation, that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was executed in behalf of said corporation by authority of its Board of Directors; and that said Bruce N. Telander acknowledged said instrument to be the free act and deed of said corporation.

free act and deed of said corporation.



Nicole Nelson
Notary Public _____ County, _____
My commission expires _____

United States Fidelity and Guaranty Company

Power of Attorney

No. 110546



Know all men by these presents: That **United States Fidelity and Guaranty Company**, a corporation organized and existing under the laws of the State of Maryland and having its principal office at the City of Baltimore, in the State of Maryland, does hereby constitute and appoint **Donald R. Olson, Bruce N. Telander, R. W. Frank, John P. Martinsen, Gary S. Soderberg, R. Scott Egginton, Dennis J. Linder, John E. Tauer and Mary L. Charles**

of the City of **Minneapolis** , State of **Minnesota** its true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety to, and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons; guaranteeing the performance of contracts; and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

In Witness Whereof, the said **United States Fidelity and Guaranty Company**, has caused this instrument to be sealed with its corporate seal, duly attested by the signatures of its Vice President and Assistant Secretary, this **12th** day of **September** , A.D. 19 **97**.

United States Fidelity and Guaranty Company,



(Signed) By *Gary A. Wilson* Vice President

(Signed) By *Thomas E. Huibregtse* Assistant Secretary

State of Maryland)

SS:

Baltimore City)

THIS POWER OF ATTORNEY IS REVOKED

On this **12th** day of **September** , A.D. 19 **97** , before me personally came **Gary A. Wilson**, Vice President of **United States Fidelity and Guaranty Company**, and **Thomas E. Huibregtse**, Assistant Secretary of said Company, with both of whom I am personally acquainted, who being by me severally duly sworn, said, that they, the said **Gary A. Wilson** and **Thomas E. Huibregtse** were respectively the Vice President and the Assistant Secretary of the said **United States Fidelity and Guaranty Company**, the corporation described in and which executed the foregoing Power of Attorney; that they both knew the seal of said corporation; that the seal affixed to said Power of Attorney was such corporate seal, that it was so affixed by order of the Board of Directors of said corporation, and that they signed their names thereto by like order as Vice President and Assistant Secretary, respectively, of the Company.

My Commission expires the **1st** day of **August** , A.D. 19 **98**.



(Signed) By *Thomas E. Huibregtse* Notary Public

This Power of Attorney is granted under and by authority of the following Resolutions adopted by the Board of Directors of the **United States Fidelity and Guaranty Company** on September 24, 1992:

Resolved, that in connection with the fidelity and surety insurance business of the Company, all bonds, undertakings, contracts and other instruments relating to said business may be signed, executed, and acknowledged by persons or entities appointed as Attorney(s)-in-Fact pursuant to a Power of Attorney issued in accordance with these resolutions. Said Power(s) of Attorney for and on behalf of the Company may and shall be executed in the name and on behalf of the Company, either by the Chairman, or the President, or an Executive Vice President, or a Senior Vice President, or a Vice President or an Assistant Vice President, jointly with the Secretary or an Assistant Secretary, under their respective designations. The signature of such officers may be engraved, printed or lithographed. The signature of each of the foregoing officers and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto appointing Attorney(s)-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and subject to any limitations set forth therein, any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is validly attached.

Resolved, That Attorney(s)-in-Fact shall have the power and authority, and, in any case, 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 to any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such instrument executed by such Attorney(s)-in Fact shall be as binding upon the Company as if signed by an Executive Officer and sealed and attested to by the Secretary of the Company.

I, **Thomas E. Huibregtse**, an Assistant Secretary of the **United States Fidelity and Guaranty Company**, do hereby certify that the foregoing are true excerpts from the Resolutions of the said Company as adopted by its Board of Directors on September 24, 1992 and that these Resolutions are in full force and effect.

I, the undersigned Assistant Secretary of the **United States Fidelity and Guaranty Company**, do hereby certify that the foregoing Power of Attorney is in full force and effect and has not been revoked.

In Testimony Whereof, I have hereunto set my hand and the seal of the **United States Fidelity and Guaranty Company**, on this **28th** day of **October** , 19 **97**



Thomas E. Huibregtse Assistant Secretary