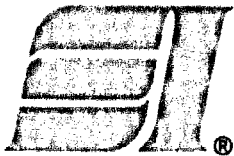


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STATEWIDE INSURANCE COMPANY

P.O. BOX 799 60079-0799 • 329 NORTH GENESEE ST., WAUKEGAN, ILLINOIS 60085-4205

CONTINUATION CERTIFICATE

IN CONSIDERATION OF AN AGREED PREMIUM PAYABLE IN ADVANCE, THE BOND DESCRIBED BELOW IS HEREBY CONTINUED IN FORCE FOR THE PERIOD INDICATED. CONTINUATION IS SUBJECT TO THE CONDITION THAT THE MAXIMUM AGGREGATE LIABILITY OF THE STATEWIDE INSURANCE COMPANY UNDER THE BOND AND ANY AND ALL CONTINUATIONS THEREOF SHALL IN NO EVENT EXCEED THE AMOUNT OF LIABILITY SHOWN HEREIN. THIS ENDORSEMENT SHALL BE VALID ONLY WHEN EXECUTED BY AN ATTORNEY-IN-FACT OF THIS COMPANY.

97084144

BOND NO.	DATED	LIABILITY AMT.	PREMIUM	CONTINUED FROM	TO
B57791	10/16/95	5,000.00	75.00	12/31/97	12/31/98

ON BEHALF OF
B & J BUILDERS, INC.

IN FAVOR OF
LAKE COUNTY INDIANA

-----	TYPE OF BOND	-----	EXECUTED AT:
PRODUCER	L & P	OTHER	(CITY) (ST)
		X	WAUKEGAN, IL

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 DEC -9 AM 11:03
MORRIS V. CARTER
DATE 10/31/97

STATEWIDE INSURANCE COMPANY

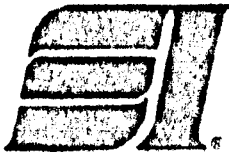
BY: Stuart O. Swank
ATTORNEY-IN-FACT

AGENCY OR ISSUING OFFICE



OBLIGEE COPY

12/25/97
CP



STATEWIDE INSURANCE COMPANY

P.O. BOX 799 60079-0799 • 329 NORTH GENESEE ST., WAUKEGAN, ILLINOIS 60085-4205
PHONE 847/662-0073 • FAX 847/662-4064

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That STATEWIDE INSURANCE COMPANY, an Illinois stock insurance corporation, does make constitute and appoint

DAVID A. VOGEN, ALICE J. SWANK, KAREN S. HAMMOCK, HAROLD C. RECARD, STUART O. SWANK OR CAROL J. THORPE EACH OF WAUKEGAN, ILLINOIS

Its true and lawful Attorney(s)-in-Fact, with full power and authority for and on behalf of the company as surety, to execute and deliver and affix the seal of the company thereto if a seal is required, bonds, undertakings, recognizances or other written obligations in the nature thereof as follows:

ALL WRITTEN INSTRUMENTS

and to bind STATEWIDE INSURANCE COMPANY thereby, and all of the acts of said Attorney(s)-in-Fact, pursuant to these presents, are ratified and confirmed.

This Power of Attorney is granted and is signed and sealed under and by the authority of the following Resolution adopted by the Board of Directors of the STATEWIDE INSURANCE COMPANY Waukegan, Illinois, at a meeting duly called and held on the 27th day of October, 1994.

"RESOLVED, that the Chairman of the Board, the Vice Chairman of the Board, the President, an Executive Vice President, a Senior Vice President or a Vice President of the company be, and that each or any of them hereby is, authorized to execute Powers of Attorney qualifying the attorney named in the given Power of Attorney to execute in behalf of STATEWIDE INSURANCE COMPANY, Waukegan, Illinois, bonds, undertakings and all contracts of suretyship; and that an Assistant Vice President, a Secretary or an Assistant Secretary be, and that each or any of them hereby is, authorized to attest the execution of any such Power of Attorney, and to attach hereto the seal of the Company.

FURTHER 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 when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which is is attached."

In Witness Whereof, the STATEWIDE INSURANCE COMPANY, Waukegan, Illinois, has caused its official seal to be hereunto affixed and these presents to be signed by one of its Vice Presidents and attested by one of its Secretaries this 27TH day of OCTOBER 1994

ATTEST:

STATEWIDE INSURANCE COMPANY

Ralph W. Swank Jr.

Ralph W. Swank, Jr., Secretary



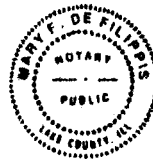
Daniel L. Baright

By

Daniel L. Baright/President

STATE OF ILLINOIS)
COUNTY OF LAKE) SS.

On this 27TH day of OCTOBER 1994 personally came before me, Daniel L. Baright and Ralph W. Swank, Jr. to me known to be the individuals and officers of the STATEWIDE INSURANCE COMPANY who executed the above instrument, and they each acknowledged the execution of the same, and being by me duly sworn, did severally depose and say: that they are the said officers of the corporation aforesaid, and that the seal affixed to the above instrument is the seal of the corporation, and that said corporate seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority of the Board of Directors of said corporation.



Mary F. DeFilippis

Mary F. DeFilippis, Notary Public
My Commission Expires:

AUGUST 13, 1996

CERTIFICATE

I, the undersigned Assistant Secretary of the STATEWIDE INSURANCE COMPANY, an Illinois corporation, CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked, and furthermore, that the provisions of the By-Laws of the company and 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 Waukegan this 31st day of October, 19 97



Roger J. Swarat

Roger J. Swarat, Assistant Secretary