

UTICA MUTUAL INSURANCE COMPANY

NEW HARTFORD, NEW YORK

GENERAL LICENSE AND PERMIT BOND

BOND NO. SU16272591956

97088686

KNOW ALL MEN BY THESE PRESENTS,

that We, **Birchwood Construction**
 as Principal, and **UTICA MUTUAL INSURANCE COMPANY**, a corporation organized
 and existing under the laws of the State of New York and authorized to
 transact business in the State of **Illinois**
 as Surety, are held and firmly bound unto **Lake County & All Cities &
 Towns Therein**
 as Oblige, in the sum of **Five Thousand Dollars and no/100**
Dollars (\$ 5,000) lawful money of
 United States of America, to be paid to the said Oblige or its
 successors, for which payment well and truly to be made, we bind our
 heirs, executors, administrators, successors and assigns, jointly
 and severally, firmly by these presents.

STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 97 DEC 25 AM 9:02
 REC'D

SEALED WITH OUR SEALS and dated this 04 th day of March 1997
 WHEREAS, THE ABOVE bounden Principal has been or is about to receive
 a permit or be duly licensed as a **General Contractor**
 by the Oblige in accordance with the rules and regulations of the said
 Oblige.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION is such, that if the
 said Principal shall well and truly indemnify and save harmless the
 Oblige from all damages or claims for damages caused by him or his
 agents arising out of any work done under and by virtue of such permit
 or license during the period from **March 04 1997 to March 04 1998**
 then this obligation to be null and void; otherwise to be and remain in
 full force and effect.

The Surety may cancel this bond at any time by filing with the
 Oblige thirty (30) days' written notice of its desire to be relieved of
 liability. The Surety shall not be discharged from any liability already
 accrued under this bond, or which shall accrue hereunder before the
 expiration of the thirty day period.

Donald Faudig
 Principal

UTICA MUTUAL INSURANCE COMPANY

By: Kimberlee A. Messere
 Attorney-in-fact

UTICA MUTUAL INSURANCE COMPANY

NEW HARTFORD, NEW YORK

No 451

POWER OF ATTORNEY

Know all men by these Presents, the UTICA MUTUAL INSURANCE COMPANY, as a New York Corporation, having its principal office in the Town of New Hartford, County of Oneida, State of New York, does hereby make, constitute and appoint Jeanne M. Downs, John J. Naso, Jr., Peggy Meyer, Kimberlee A. Messere, Joanne C. Duda, Marlene Cartwright, Mary H. Barker, Judith A. McGoogar
Orland Park, Illinois

its true and lawful Attorney(s)-in-fact in their separate capacity if more than one is named above to make, execute, sign, seal and delivery for and on its behalf as surety and as its act and deed (without power of redelegation) any and all bonds and undertakings and other writings obligatory in the nature thereof (except bonds guaranteeing the payment of principal and interest of notes, mortgage bonds and mortgages) provided the amount of no one bond or undertaking exceeds Five Hundred Thousand and 00/100 Dollars (\$ 500,000.00).

The execution of such bonds and undertakings shall be as binding upon said UTICA MUTUAL INSURANCE COMPANY as fully and to all intents and purposes as if the same had been duly executed and acknowledged by its regularly elected officers and its Home Office in New Hartford, New York.

This Power of Attorney is granted under and by authority of the following resolution adopted by the Directors of the UTICA MUTUAL INSURANCE COMPANY on the 27th day of November, 1961.

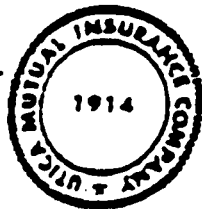
"Resolved, that the President or any Vice-President, in conjunction with the Secretary or any Assistant Secretary, be and they are hereby authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as its acts, to execute and acknowledge for and on its behalf as Surety any and all bonds, recognizances, contracts of indemnity and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be binding upon the Company as if they had been duly acknowledged by the regularly elected Officers of the Company in their own proper persons.

"No Therefore, the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney by a facsimile, and any such Power of Attorney bearing such facsimile signatures or seal shall be valid and binding upon the Company."

In Witness Whereof, the UTICA MUTUAL INSURANCE COMPANY has caused these presents to be signed by its Authorized Officers, this 23rd day of October, 19 96.

UTICA MUTUAL INSURANCE COMPANY

George P. Wardley
Secretary



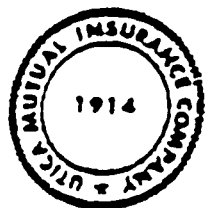
W. Craig Heston
Chairman of the Board
Chief Executive Officer

STATE OF NEW YORK }
COUNTY OF ONEIDA } ss:

On this 23rd day of October, 19 96 before me, a Notary Public in and for the State of New York, personally came W. CRAIG HESTON and GEORGE P. WARDLEY to me known; who acknowledged execution of the preceding instrument and, being by me duly sworn, do depose and say, that they are President and Secretary respectively of UTICA MUTUAL INSURANCE COMPANY; and that the seal affixed to said instrument is the corporate seal of UTICA MUTUAL INSURANCE COMPANY; and that the said corporate seal is affixed and their signatures subscribed to said instrument by authority and order of the Board of Directors of said Corporation.

In Testimony Whereof, I have hereunto set my hand at New Hartford, New York, the day and year first above written.

STATE OF NEW YORK }
COUNTY OF ONEIDA } ss:



Rosemary Wader
Notary Public

I, Stephen J. Lorenz Assistant Secretary of the UTICA MUTUAL INSURANCE COMPANY do hereby certify that the foregoing is a true and correct copy of a Power of Attorney, executed by said UTICA MUTUAL INSURANCE COMPANY, which is still in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the Seal of the said Corporation at New Hartford, New York, this _____ day of _____, 19 _____.

Stephen J. Lorenz
Assistant Secretary