

UNITED STATES FIRE INSURANCE COMPANY
 THE NORTH RIVER INSURANCE COMPANY
 WESTCHESTER FIRE INSURANCE COMPANY
 INTERNATIONAL INSURANCE COMPANY



2

CONTINUATION/VERIFICATION CERTIFICATE

United States Fire Insurance Company (hereinafter called the Company)

hereby certifies continuance of coverage for:

Bond No. 610-218694-8

in the sum of Five Thousand and 00/100 (\$5,000.00)-----Dollars

on behalf of Contempo Design

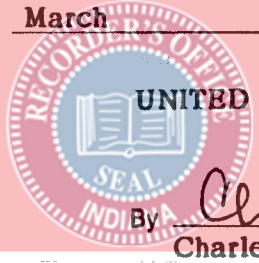
in favor of Lake County, IN and All Cities and Towns Therein

for the term beginning 26th day of February, 1998

and ending on the 26th day of February, 1999, subject, however, to all the covenants and conditions of said bond.

This Continuation/Verification Certificate is executed upon the express condition that the Company's liability under said Bond and this and all such certificates shall not be cumulative and shall in no event exceed the sum of Five Thousand & 00/100 (\$5,000.) Dollars

IN WITNESS WHEREOF, the Company has caused this instrument to be signed by its officers proper for the purpose and its corporate seal to be hereto affixed this 10th day of March



UNITED STATES FIRE INSURANCE COMPANY

By Charles R. Van Buskirk
Charles R. Van Buskirk, Attorney-in-Fact

98024982

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MAR 10 1998

1200
20M
CHK# 53138 1C

POWER OF ATTORNEY
UNITED STATES FIRE INSURANCE COMPANY
PRINCIPAL OFFICE, NEW YORK, N.Y.

58632

KNOW ALL MEN BY THESE PRESENTS: That the UNITED STATES FIRE INSURANCE COMPANY ("Company"), a corporation duly organized and existing under the laws of the State of New York, and having its administrative offices in the Township of Morris, State of New Jersey, has made, constituted and appointed, and does by these presents make, constitute and appoint Charles R. Van Buskirk of Morristown, New Jersey

its true and lawful Agent(s) and Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, seal, acknowledge and deliver: Any and all bonds and undertakings -----

and to bind the Company thereby as fully and to the same extent as if such bonds had been duly executed and acknowledged by the regularly elected officers of the Company at its principal or administrative offices in their own proper persons.

This Power of Attorney limits the act 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 therein stated.

This Power of Attorney revokes all previous powers issued in behalf of the attorney(s)-in-fact named above.

IN WITNESS WHEREOF United States Fire Insurance Company has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 15th day of March, 1996.

Attest:



Thomas A. Knapp
Assistant Secretary
Thomas A. Knapp



UNITED STATES FIRE INSURANCE COMPANY
Richard A. Annese
Vice President
Richard A. Annese

STATE OF NEW JERSEY)

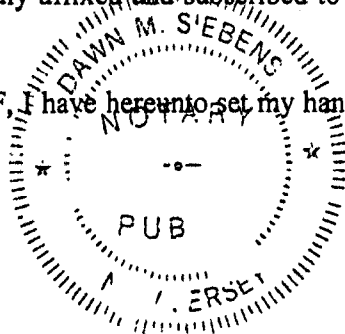
ss.:

COUNTY OF MORRIS)

On this 15th day of March, 1996, before the subscriber, a duly qualified Notary Public of the State of New Jersey, came the above-mentioned Vice President and Assistant Secretary of United States Fire Insurance Company, to me personally known to be the officers described in, and who executed the preceding instrument, and they acknowledged the execution of the same, and being by me duly sworn, deposed and said, that they are the officers of said Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and the said Corporate Seal and their signatures as officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Company.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my seal at the Township of Morris, the day and year first above written.

(Signed)
(Seal)



Dawn M. Siebens
Notary Public
DAWN SIEBENS
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES JULY 25, 1998

POWER OF ATTORNEY
UNITED STATES FIRE INSURANCE COMPANY
PRINCIPAL OFFICE, NEW YORK, N.Y.

58632

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its true and lawful Agent(s) and Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, seal, acknowledge and deliver: Any and all bonds and undertakings -----

and to bind the Company thereby as fully and to the same extent as if such bonds had been duly executed and acknowledged by the regularly elected officers of the Company at its principal or administrative offices in their own proper persons.

This Power of Attorney limits the act 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 therein stated.

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Attest:

Thomas A. Knapp
Assistant Secretary
Thomas A. Knapp

UNITED STATES FIRE INSURANCE COMPANY

Richard A. Annese
Vice President
Richard A. Annese

STATE OF NEW JERSEY)

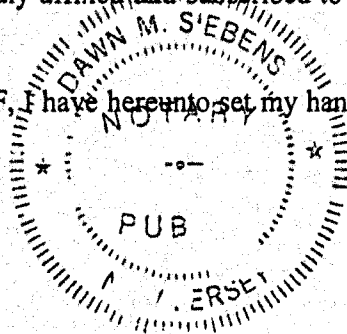
ss.:

COUNTY OF MORRIS)

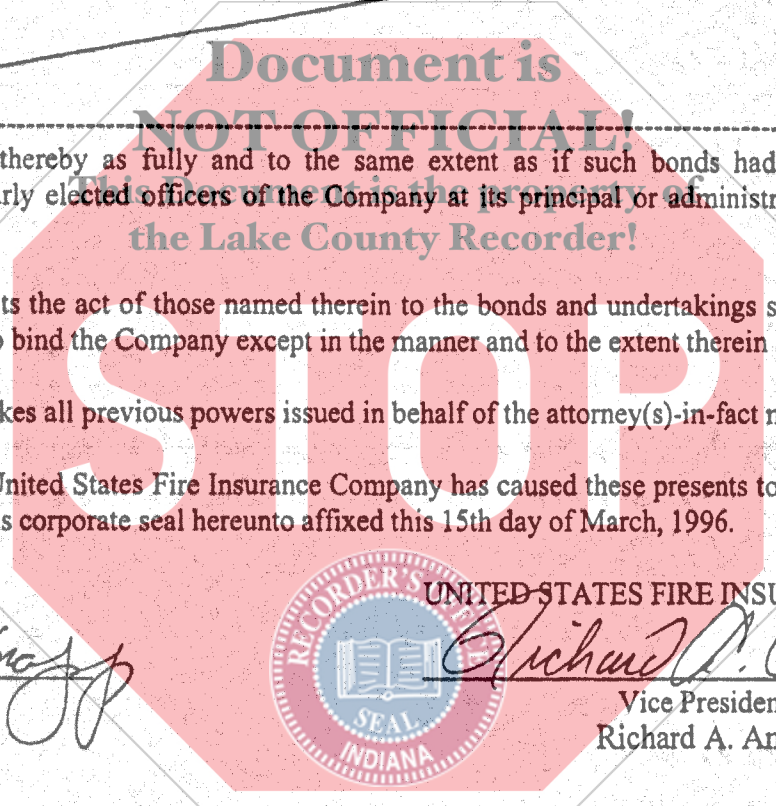
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IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my seal at the Township of Morris, the day and year first above written.

(Signed)
(Seal)



Dawn M. Siebens
Notary Public
DAWN SIEBENS
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES JULY 25, 1998



This Power of Attorney is granted pursuant to Article IV of the By-Laws of UNITED STATES FIRE INSURANCE COMPANY as now in full force and effect and which provides as follows:

ARTICLE IV., Execution of Instruments: "The Chairman of the Board, Vice-Chairman of the Board, President, or any Vice-President, in conjunction with the Secretary, or any Secretary, if more than one shall be appointed by the Board, or an Assistant Secretary, shall have power on behalf of the Corporation:

(a) to execute, affix the corporate seal manually or by facsimile to, acknowledge, verify and deliver any contracts, obligations, instruments and documents whatsoever in connection with its business including, without limiting the foregoing, any bonds, guarantees, undertakings, recognizances, powers of attorney or revocations of any powers of attorney, stipulations, policies of insurance, deeds, leases, mortgages, releases, satisfactions and agency agreements;

(b) to appoint, in writing, one or more persons for any or all of the purposes mentioned in the preceding paragraph (a), including affixing the seal of the Corporation."

This Power of Attorney is signed and sealed under and by the authority of Article III, Section 9 of the By-Laws of the UNITED STATES FIRE INSURANCE COMPANY as now in full force and effect and which provides as follows:

ARTICLE III., Section 9. Facsimile Signatures: "The signature of any officer authorized by the Corporation to sign any bonds, guarantees, undertakings, recognizances, stipulations, powers of attorney or revocations of any powers of attorney and policies of insurance issued by the Corporation may be printed facsimile, lithographed, or otherwise produced . . . The Corporation may continue to use for the purposes herein stated the facsimile signature of any person or persons who shall have been such officer or officers of the Corporation, notwithstanding the fact that he may have ceased to be such at the time when such instruments shall be issued."

State of New Jersey
County of Morris

I, the undersigned, Assistant Secretary of UNITED STATES FIRE INSURANCE COMPANY, DO HEREBY CERTIFY that the foregoing POWER OF ATTORNEY remains in full force and effect and has not been revoked and furthermore that the above quoted abstracts of Article IV. and Article III., Section 9. of the By-Laws of the Company are now in full force and effect.

In Testimony Whereof, I have hereunto subscribed my name and affixed the corporate seal of the said Company, this 10th day of March, 1998

By Herbert H. Linder
Assistant Secretary
Herbert H. Linder