

STATE OF INDIANA
The Hanover Insurance Company
Worcester, Massachusetts

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Bond No. 1601565

License or Permit Bond

MORRIS W. CAL...
RECORDER

KNOW ALL BY THESE PRESENTS, That we, PINE ISLAND APARTMENTS & PINE ISLAND PLAZA
whose address is TOWN OF SCHERERVILLE (CROWN POINT), IN as Principal,
and The Hanover Insurance Company, a New Hampshire Corporation are held and
firmly bound unto ALL CITIES, TOWNS & MUNICIPALITIES OF LAKE COUNTY, IN, whose address is
833 W. LINCOLN HIGHWAY, SCHERERVILLE, IN 46375 as Obligee, in the
penal sum of FIVE THOUSAND - - - - -NO/100 Dollars, good and lawful money of
the United States, for the payment of which well and truly to be made, we bind
ourselves, and our heirs, executors, administrators, jointly and severally,
firmly by these presents.

WHEREAS, the said Principal has applied to said Obligee for a license to do
business as GENERAL CONTRACTOR.

NOW THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That, if Principal shall
faithfully observe and honestly comply with the provisions of all Laws or
Ordinances of Obligee regulating the business for which license is issued, then
this obligation shall be void; otherwise to be and remain in full force and
effect.

Provided However:

1. This bond shall continue in force:

Until 9/11/, 19 99, or until the date of expiration of any
Continuation Certificate executed by the Surety,

OR

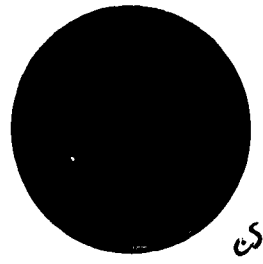
Until cancelled as herein provided:

2. This bond may be cancelled by the Surety by sending notice in writing to the
Obligee, stating when, not less than ten days thereafter, liability shall
terminate as to subsequent acts or omissions of the Principal.

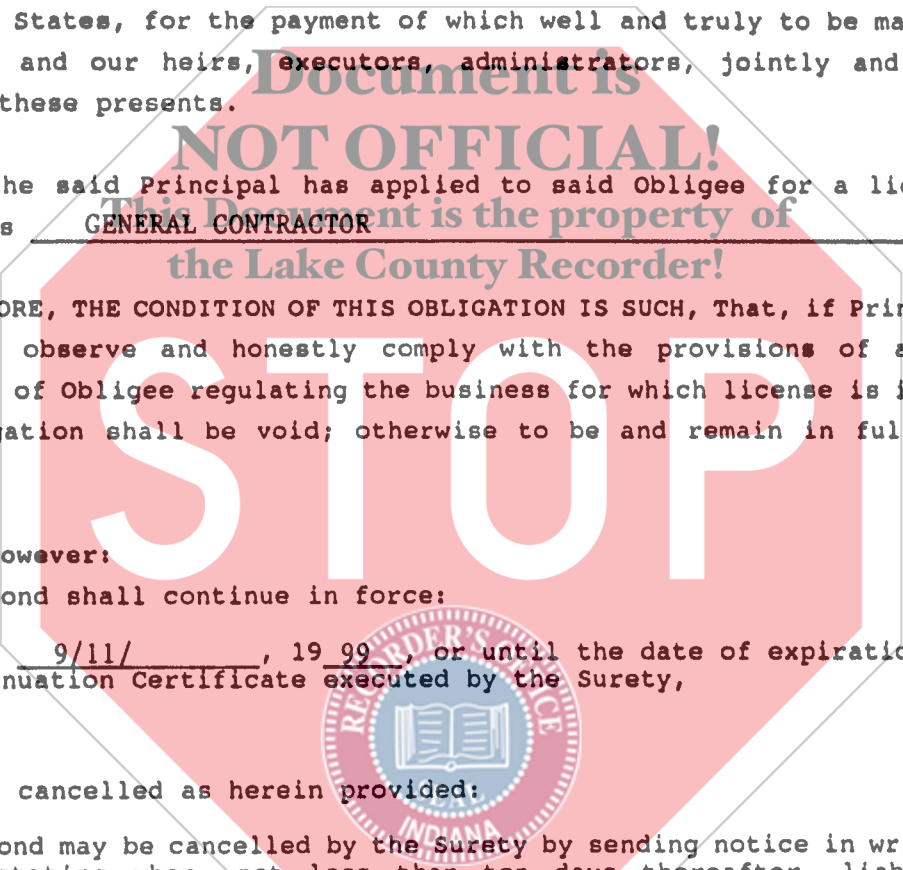
Signed, sealed and dated this 11TH day of SEPTEMBER, 19 98.

By: [Signature]
Principal

The Hanover Insurance Company
By: [Signature]
Attorney in Fact



CS
12/2
PB



This Power of Attorney may not be used to execute any bond with an inception date after 7/7/2001

**THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY**

**POWERS OF ATTORNEY
CERTIFIED COPY**

KNOW ALL MEN BY THESE PRESENTS: That THE HANOVER INSURANCE COMPANY and MASSACHUSETTS BAY INSURANCE COMPANY, both being corporations organized and existing under the laws of the State of New Hampshire do hereby constitute and appoint Edward J. Goesel, Ralph E. Aulenta, Helen Anderson and/or Nancy Zeffiro

of Schaumburg, IL and each is a true and lawful Attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed, at any place within the United States, or, if the following line be filled in, only within the area therein designated

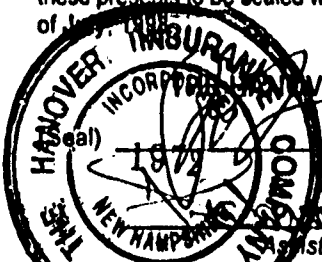
any and all bonds, recognizances, undertakings, contracts of indemnity or other writings obligatory in the nature thereof, as follows:

- Any such obligations in the United States,
not to exceed Two Hundred Fifty Thousand and No/100 (\$250,000) Dollars in any single instance -

And said companies hereby ratify and confirm all and whatsoever said Attorney(s)-in-fact may lawfully do in the premises by virtue of these presents. These appointments are made under and by authority of the following Resolution passed by the Board of Directors of said Companies which resolutions are still in effect:

"RESOLVED, That the President or any Vice President, in conjunction with any Assistant Vice President, 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, waivers of citation 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 as binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company in their own proper persons." (Adopted October 7, 1981 - The Hanover Insurance Company; Adopted April 14, 1982 - Massachusetts Bay Insurance Company)

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY AND MASSACHUSETTS BAY INSURANCE COMPANY have caused these presents to be sealed with their respective corporate seals, duly attested by a Vice President and an Assistant Vice President this 7th day of July, 1994.

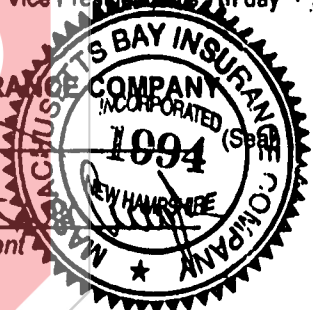


Vice President

Assistant Vice President

Vice President

Assistant Vice President



THE COMMONWEALTH OF MASSACHUSETTS)
COUNTY OF WORCESTER) ss.

On the 7th day of July, 1994, before me came the above named Vice President and Assistant Vice President of The Hanover Insurance Company and Massachusetts Bay Insurance Company, to me personally known to be the individuals and officers described herein, and acknowledged that the seals affixed to the preceding instrument are the corporate seals of The Hanover Insurance Company and Massachusetts Bay Insurance Company, respectively, and that the said corporate seals and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporations.

Notary Public

My Commission Expires November 26, 2004

I, the undersigned Assistant Vice President of The Hanover Insurance Company and Massachusetts Bay Insurance Company, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney Issued by said Companies, and do hereby further certify that the said Powers of Attorney are still in force and effect.

This Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of The Hanover Insurance Company and Massachusetts Bay Insurance Company.

"RESOLVED, That any and all Powers of Attorney and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or any Vice President in conjunction with any Assistant Vice President of the Company, shall be binding on the Company to the same extent as if all signatures therein were manually affixed, even though one or more of any such signatures thereon may be facsimile." (Adopted October 7, 1981 - The Hanover Insurance Company; Adopted April 14, 1982 - Massachusetts Bay Insurance Company)

GIVEN under my hand and the seals of said Companies, at Worcester, Massachusetts, this _____ day of _____, 19____.

THE HANOVER INSURANCE COMPANY

MASSACHUSETTS BAY INSURANCE COMPANY

Assistant Vice President

Assistant Vice President