

LICENSE OR PERMIT BOND

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99065200

99 AUG -4 PM 3: 05
Bond S-700 5676

MORRIS W. CARTER
RECORDER

LICENSE OR PERMIT BOND

KNOW ALL BY THESE PRESENTS, That we, ADVANTAGE HOME IMPROVEMENTS
276 W. State Road 130, Valparaiso, IN 46383

as Principal, and the Washington International Insurance Company, a _____ corporation,
as Surety, are held and firmly bound unto All Cities, Towns, and Municipalities of Lake County, Indiana
Lake County, Indiana, as Obligees,
in the sum of Five Thousand and 00/100

Dollars (\$ 5,000.00)

for which sum, well and truly to be paid, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed and sealed this 22nd day of July, 1999.

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

THE CONDITION OF THIS OBLIGATION IS SUCH, That WHEREAS, the Principal has been or is about to be granted a license or permit to do business as Contractor's License by the Obligees.

NOW, Therefore, if the Principal well and truly comply with applicable local ordinances, and conduct business in conformity therewith, then this obligation to be void; otherwise to remain in full force and effect.

PROVIDED, HOWEVER; 1. This bond shall continue in force:

Until July 22, 2000, or until the date of expiration of any Continuation Certificate executed by the Surety

OR

Until canceled as herein provided.

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

ADVANTAGE HOME IMPROVEMENTS
276 W. State Road 130, Valparaiso, IN 46383

Principal

By R. David Becker

Washington International Insurance Company

By Pamela S. Carter

Pamela S. Carter,

Attorney-in-Fact

12.00
E.P.
1431

25x10

**WASHINGTON INTERNATIONAL INSURANCE COMPANY
POWER OF ATTORNEY**

KNOW ALL BY THESE PRESENTS: That the Washington International Insurance Company, a corporation organized and existing under the laws of the State of Arizona, and having its principal office in the Village of Itasca, Illinois does hereby constitute and appoint

**PAMELA S. CANTER, RUTH ANN HERZOG, TODD P. LOEHNERT,
JOHN S. MEEHAN AND PAULA J. TEAGUE EACH IN THEIR SEPARATE CAPACITY**

its true and lawful attorney(s)-in-fact to execute, seal and deliver for and on its behalf as surety, any and all bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, which are or may be allowed, required, or permitted by law, statute, rule, regulation, contract or otherwise, and the execution of such instrument(s) in pursuance of these presents, shall be as binding upon the said Washington International Insurance Company as fully and amply, to all intents and purposes, as if the same has been duly executed and acknowledged by its President and /or its principal officers.

This Power of Attorney shall be limited in amount to \$7,500,000.00 for any single obligation.

This Power of Attorney is issued pursuant to authority granted by the resolutions of the Board of Directors adopted March 22, 1978, July 3, 1980 and October 21, 1986 which read, in part, as follows:

1. The Chairman of the Board, President, Vice President, Assistant Secretary, Treasurer and Secretary may designate Attorneys-in-Fact, and authorize them to execute on behalf of the Company, and attach the Seal of the Company thereto, bonds, and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and to appoint Special Attorneys-in-Fact, who are hereby authorized to certify copies of any power-of-attorney issued in pursuance to this section and/or any of the By-Laws of the Company, and to remove, at any time, any such Attorney-in-Fact or Special Attorney-in-Fact and revoke the authority given him.
2. The signatures of the Chairman of the Board, the President, Vice President, Assistant Secretary, Treasurer and Secretary, and the corporate seal of the Company, may be affixed to any Power of Attorney, certificate, bond or undertaking relating thereto, by facsimile. Any such Power of Attorney, certificate bond or undertaking bearing such facsimile signature or facsimile seal affixed in the ordinary course of business shall be valid and binding upon the Company.

IN TESTIMONY WHEREOF, the Washington International Insurance Company has caused this instrument to be signed and its corporate seal to be affixed by its authorized officer, this 3rd day of June, 1999.

It is agreed that the power and authority hereby given to the Attorney-in-Fact cannot be modified or revoked unless prior written personal notice of such intent has been given to the Commissioner - Department of Highways of the Commonwealth of Kentucky at least thirty (30) days prior to the modification or revocation.



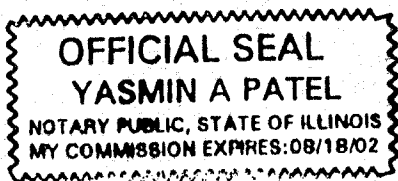
WASHINGTON INTERNATIONAL INSURANCE COMPANY

Steven P. Anderson, Senior Vice-President

STATE OF ILLINOIS)
COUNTY OF DUPAGE)

On this 3rd day of June, 1999, before me came the individual who executed the preceding instrument, to me personally known, and, being by me duly sworn, said that he is the therein described and authorized officer of the Washington International Insurance Company; that the seal affixed to said instrument is the Corporate Seal of said Company.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal, the day and year first above written.



Yasmin A. Patel
Yasmin A. Patel, Notary Public
My Commission Expires August 18, 2002

CERTIFICATE

STATE OF ILLINOIS)
COUNTY OF DUPAGE)

I, the undersigned, Vice President of WASHINGTON INTERNATIONAL INSURANCE COMPANY, an ARIZONA Corporation, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked, and furthermore that Article III, Section 5 of the By-Laws of the Corporation, and the Resolution of the Board of Directors, set forth in the Power of Attorney, are now in force.

Signed and sealed in the County of Cook. Dated the 22nd day of July, 19 99.

James A. Carpenter
James A. Carpenter, Vice President