



A Member Company of the W.R. Berkley Corporation

c/o Monitor Surety Managers, Inc., 2850 West Golf Road, Suite 800, Rolling Meadows, IL 60008 - Telephone: 847.806.6590

LICENSE OR PERMIT BOND

No. 076909  
GAC

99085654

KNOW ALL MEN BY THESE PRESENTS:

That we All Dry of Chicago, Inc

of PO Box 558324, Chicago, Illinois 60655

as the Principal, and CAROLINA CASUALTY INSURANCE COMPANY, a corporation organized and existing under the laws of the State of Florida, as Surety, are held and firmly bound unto

All Cities, Towns and Municipalities in Lake County, Indiana

as Obligee, in the sum of Ten Thousand and 00/100 Dollars

(\$ 10,000.00) lawful money of the United States of America, to the payment of which sum, well and truly to be made, we bind ourselves, our executors, administrators, successors, and assigns firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, That whereas, the Principal has made application to the Obligee for a license or permit to act as a Waterproofing Contractor

NOW, THEREFORE, if the Principal shall faithfully comply with all laws, ordinances, rules and regulations which have been or may hereafter be in force concerning said License or Permit, and shall save and keep harmless the Obligee from all loss or damage which it may sustain or for which it may become liable on account of the issuance of said license or permit to the Principal, then this obligation shall be void; otherwise, to remain in full force and effect.

THIS BOND WILL EXPIRE 15 October 2000 but may be continued by continuation certificate signed by Surety. The surety may at any time terminate its liability by giving thirty (30) days written notice to the Obligee, and the Surety shall not be liable for any default after such thirty day notice period, except for defaults occurring prior thereto.

SIGNED, SEALED AND DATED this 15th day of October, 1999.

All Dry of Chicago, Inc  
(Principal)

By: [Signature]

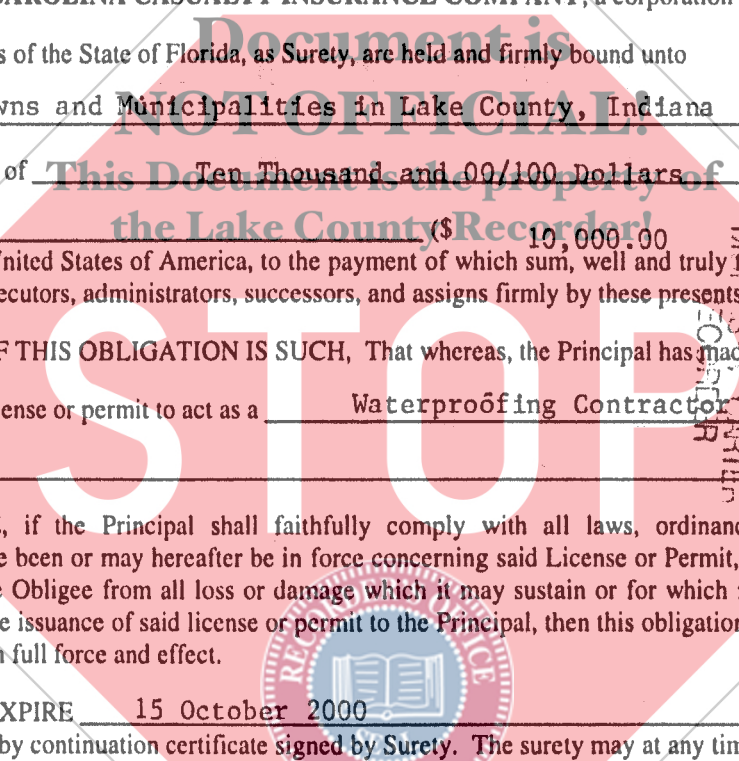
CAROLINA CASUALTY INSURANCE COMPANY  
(Surety)

By: [Signature]  
Richard D. Jones, Attorney-in-Fact



(POWER OF ATTORNEY On Reverse Side)

12 OCT 2000



STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
OCT 18 PM 2:10  
M. S. CARTER  
RECORDER

POWER OF ATTORNEY  
CAROLINA CASUALTY INSURANCE COMPANY  
JACKSONVILLE, FLORIDA

No. 503-A

WARNING: THIS POWER OF ATTORNEY IS INVALID IF NOT PRINTED IN "MONITOR" SECURITY GREEN INK.

KNOW ALL MEN BY THESE PRESENTS: that CAROLINA CASUALTY INSURANCE COMPANY ("Company") a corporation duly organized and existing under the laws of the State of Florida, having its principal office in Jacksonville, Florida, has made, constituted and appointed, and does by these presents make, constitute and appoint:

RICHARD D. JONES

its true and lawful Agent and Attorney-in-Fact, with the power and authority hereby conferred in its name, place and stead, to execute, seal, acknowledge and deliver:

LICENSE OR PERMIT BONDS in an amount not to exceed \$25,000.00

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 office in their own proper persons.

This Power of Attorney is granted pursuant to the Minutes of the Special Meeting of the Board of Directors of Carolina Casualty Insurance Company held on March 30, 1966, to wit:

RESOLVED: "That the following Officers of the Carolina Casualty Insurance Company, Chairman of the Board, President, Secretary and Treasurer, or either of them, are hereby authorized to execute on behalf of Carolina Casualty Insurance Company, Powers of Attorney authorizing and qualifying the Attorney-in-Fact named therein to execute bonds on behalf of the Carolina Casualty Insurance Company, and further, that the said Officers of the Company mentioned, are hereby authorized to affix the corporate seal of the said Company to Powers of Attorney executed pursuant hereto".

RESOLVED FURTHER, this Power of Attorney limits the acts 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.

RESOLVED FURTHER, this Power of Attorney revokes all previous powers issued in behalf of the Attorney-in-Fact named above.

RESOLVED FURTHER, that the signature of any authorized officer and the seal of the Company may be affixed by facsimile to any power of attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligations of the Company; and such signature and seal when so used shall have the same force and effect as though manually affixed. The Company 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 Company, notwithstanding the fact that they may have ceased to be such at the time when such instruments shall be issued."

IN WITNESS WHEREOF the Carolina Casualty Insurance Company has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 4th day of December, 1998



Attest:

By: Betty C. Sutherland  
Betty C. Sutherland, Secretary

Carolina Casualty Insurance Company

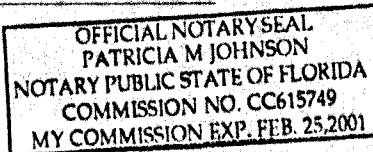
By: Armin W. Blumberg  
Armin W. Blumberg, President

STATE OF FLORIDA)

SS

COUNTY OF DUVAL)

Sworn to before me, a Notary Public in the State of Florida, this 4th day of December, 1998 by Betty C. Sutherland who is known to me to be the Secretary of Carolina Casualty Insurance Company.



Patricia M. Johnson  
Notary Public, State of Florida at Large

I, the undersigned, Secretary of CAROLINA CASUALTY INSURANCE COMPANY, DO HEREBY CERTIFY that the foregoing is a just, true, correct and complete copy of original Power of Attorney; that the said Power of Attorney has not been revoked or rescinded and that the authority of the Attorney-in-Fact set forth therein, who executed the bond to which this Power of Attorney is attached, is in full force and effect as of this date.

Given under my hand and the seal of the Company, this 5th day of October, 1999



Betty C. Sutherland  
Betty C. Sutherland, Secretary