

STATE OF INDIANA
LAKE COUNTY
FILED

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LICENSE OR PERMIT BOND

MORRIS V. CARTER
RECORDER

KNOW ALL BY THESE PRESENTS, That we, Zepeda Construction Services, Inc.
as Principal, of 9613 S. Torrence Ave.

Chicago Illinois and the Heritage Mutual Insurance Company
(City) (State) (Street and Number)

2800 S. Taylor Dr., a Wisconsin corporation, as Surety, are held and
bound unto All Cities, Towns, Municipalities of Lake County, Indiana

, as Oblige, 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.

Sealed with our seals, and dated this 21st day of February, 2000.

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 General Contractor

by the Oblige.

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:

- This bond shall continue in force:
 - Until February 21, 2001, or until the date of expiration of any Continuation Certificate executed by the Surety
 - OR
 - Until canceled as herein provided.
- This bond may be canceled by the Surety by the sending of notice in writing to the Oblige, stating when, not less than thirty days thereafter, liability hereunder shall terminate as to subsequent acts or omissions of the Principal.

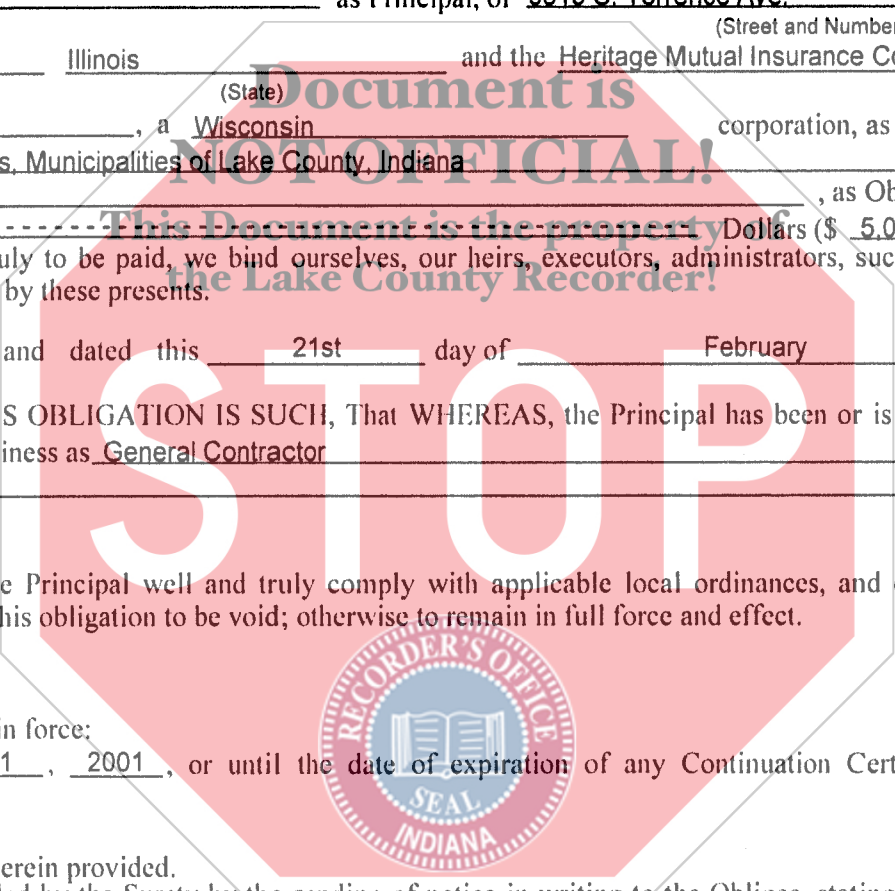
Zepeda Construction Services, Inc.

Principal

Samuel Zepeda

Heritage Mutual Insurance Company

By Amy E. Callahan
Attorney-in-Fact



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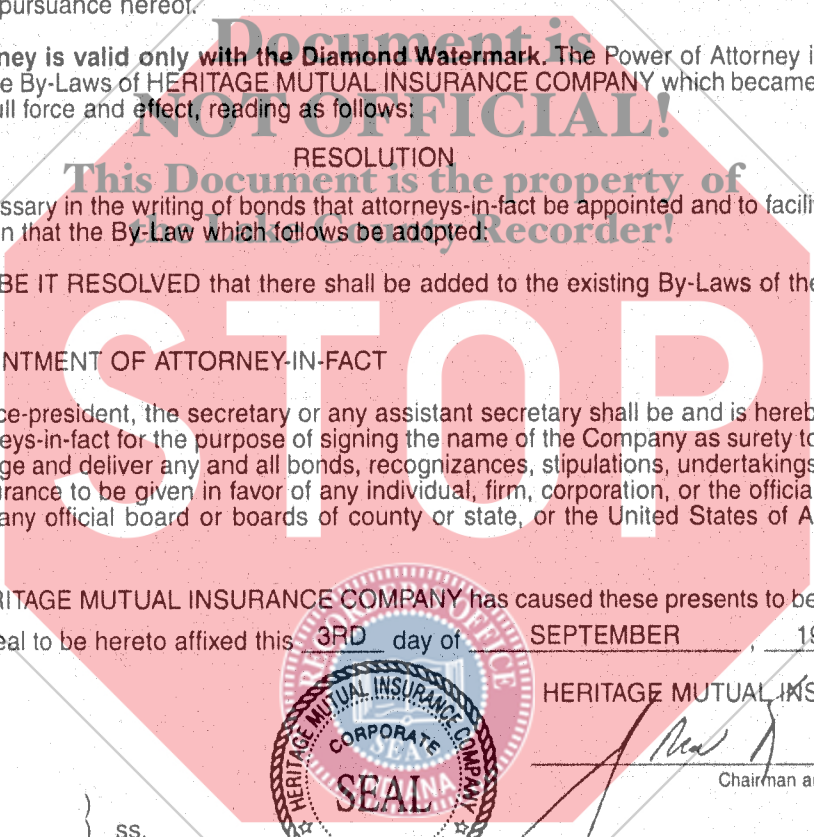
**Power of Attorney
HERITAGE MUTUAL INSURANCE COMPANY**

Know all men by these Presents, That HERITAGE MUTUAL INSURANCE COMPANY, a corporation duly organized under the laws of the State of Wisconsin, and having its headquarters in the City of Sheboygan, County of Sheboygan, State of Wisconsin; does hereby make, constitute and appoint PETER S. FORKER, MARGARET M. SYLVESTER, BECKY A. HEASTON, TERRI L. SCHURING, ROXANNE L. GEBHARD AND AMY E. CALLAHAN OF MILWAUKEE, WISCONSIN AND ROLLING MEADOWS, ILLINOIS.

its true and lawful Attorney(s)-in-Fact, with full power and authority to each of said Attorney(s)-in-Fact, in their separate capacity if more than one is named above, to sign, execute and acknowledge any and all bonds and undertakings and other writings obligatory in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons holding places of public or private trust; guaranteeing the performance of contracts other than insurance policies; guaranteeing the performance of insurance contracts where surety bonds are accepted by states and municipalities, and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings or by law allowed, ANY AND ALL BONDS AND UNDERTAKINGS.

And to bind HERITAGE MUTUAL INSURANCE COMPANY thereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of HERITAGE MUTUAL INSURANCE COMPANY and sealed and attested by one other of such Officers, and hereby ratifies and confirms all that its said Attorney(s)-in-Fact may do in pursuance hereof.

This Power of Attorney is valid only with the Diamond Watermark. The Power of Attorney is granted under and by authority of ARTICLE XIII of the By-Laws of HERITAGE MUTUAL INSURANCE COMPANY which became effective July 15, 1978, which provisions are now in full force and effect, reading as follows:



RESOLUTION

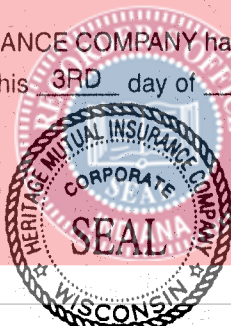
WHEREAS, it is necessary in the writing of bonds that attorneys-in-fact be appointed and to facilitate the same it is in the best interest of the Corporation that the By-Law which follows be adopted:

NOW, THEREFORE BE IT RESOLVED that there shall be added to the existing By-Laws of the Corporation a By-Law which reads as follows:

ARTICLE XIII. APPOINTMENT OF ATTORNEY-IN-FACT

The president, any vice-president, the secretary or any assistant secretary shall be and is hereby vested with full power and authority to appoint attorneys-in-fact for the purpose of signing the name of the Company as surety to, and to execute, attach the corporate seal, acknowledge and deliver any and all bonds, recognizances, stipulations, undertakings or other instruments of suretyship and policies of insurance to be given in favor of any individual, firm, corporation, or the official representative thereof, or to any county or state, or any official board or boards of county or state, or the United States of America, or to any other political subdivision.

IN WITNESS WHEREOF, HERITAGE MUTUAL INSURANCE COMPANY has caused these presents to be signed by its Chairman and CEO, and its corporate seal to be hereto affixed this 3RD day of SEPTEMBER, 1998.



HERITAGE MUTUAL INSURANCE COMPANY
[Signature]
Chairman and CEO

STATE OF WISCONSIN }
COUNTY OF SHEBOYGAN } ss.

On this 3RD day of SEPTEMBER, 1998 before me came the individual who executed the preceding instrument, to me personally known, and, being by me duly sworn, said that he/she is the therein described and authorized officer of HERITAGE MUTUAL INSURANCE COMPANY, that the seal affixed to said instrument is the Corporate Seal of Said Company; that the said Corporate Seal and his/her signature were duly affixed by order of the Board of Directors of said Company.

[Signature]
Notary Public



CERTIFICATE

My Commission Expires:
2/21/99

I, the undersigned officer of HERITAGE MUTUAL INSURANCE COMPANY, do hereby certify that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore, that the Resolution of the Board of Directors, set forth in this Power of Attorney, are now in force.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said Company, this 21st day of February, 2000.

[Signature]
Secretary