

BOND SAFEGUARD INSURANCE COMPANY

1919 S. Highland Ave. Bldg A, Ste. 300 Lombard, IL 60148 (630)495-9380

DUPLICATE ORIGINAL ISSUED ON FEBRUARY 24, 2000 CONTINUATION CERTIFICATE

THIS IS TO CERTIFY that Bond Number 15-305652 in which

O'Donnell Homes, Ltd.

22730 Frederick Rd.

Chicago Heights, IL 60411

is the Principal, and

Bond Safeguard Insurance Company
1919 S. Highland Ave., Bldg. A, Ste. 300
Lombard, Illinois 60148

is the Surety, and

All Cities and Towns In Lake County Indiana

is the Obligee,

dated October 20, 1998 in the amount of \$ 5,000.00 ***

is continued and in full force through October 20, 2000
or until sooner terminated by the Surety upon giving the Obligee
thirty (30) days written notice of said termination.

This Continuation Certificate and any further such Certificates
issued relative to this Bond shall not cause cumulative liability
and the amount of the liability of the Surety herein shall not be
greater than the penal sum set forth in the originally issued
Bond regardless of how long it remains in force or is continued.

SIGNED, SEALED AND DATED this 20th day of October 1999.

BOND SAFEGUARD INSURANCE COMPANY

O'Donnell Homes, Ltd.

Principal

By: Tammy Henkle

Tammy Henkle
Attorney-In-Fact

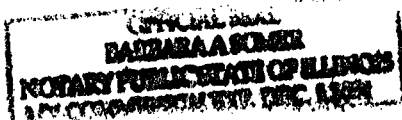
By: Michael T. O'Donnell

Subscribed and sworn to before me

this 6 day of March 2000
Sauk Village, County of Cook, State of Illinois.

Notary Public

Barbara A. Somer



2000 015582

2000 MAR 24 10:37

STATE OF INDIANA
LAKE COUNTY
FILED IN RECORD

12:00 P.M.
6262

POWER OF ATTORNEY

Bond Safeguard INSURANCE COMPANY

KNOW ALL MEN BY THESE PRESENTS, that **BOND SAFEGUARD INSURANCE COMPANY**, an Illinois Corporation with its principal office in Lombard, Illinois, does hereby constitute and appoint: **Tammy Henkle**, its true and lawful Attorney(s)-In-Fact to make, execute, seal and deliver for, and on its behalf as surety, any and all bonds, undertakings or other writings obligatory in nature of a bond.

This authority is made under and by the authority of a resolution which was passed by the Board of Directors of **BOND SAFEGUARD INSURANCE COMPANY** on the 30th day of June, 1983 as follows:

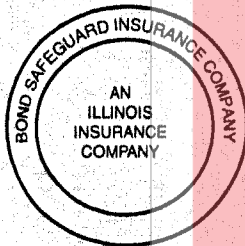
Resolved, that the President of the Company is hereby authorized to appoint and empower any representative of the Company or other person or persons as Attorney-In-Fact to execute on behalf of the Company any bonds, undertakings, policies, contracts of indemnity or other writings obligatory in nature of a bond, which the Company might execute through its duly elected officers, and affix the seal of the Company thereto. Any said execution of such documents by an Attorney-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. Any Attorney-In-Fact, so appointed, may be removed for good cause and the authority so granted may be revoked as specified in the Power of Attorney.

Resolved, that the signature of the President and the seal of the Company may be affixed by facsimile on any power of attorney granted, and the signature of the Vice President, and the seal of the Company may be affixed by facsimile to any certificate of any such power and any such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company. Any such power so executed and sealed and certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Company.

IN WITNESS THEREOF, **BOND SAFEGUARD INSURANCE COMPANY** has caused this instrument to be signed by its President, and its Corporate Seal to be affixed this 1st day of May, 1998.

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

BOND SAFEGUARD INSURANCE COMPANY



BY

William W. Hector

William W. Hector
President

ACKNOWLEDGEMENT

On this 1st day of May, 1998, before me, personally came William W. Hector to me known, who being duly sworn, did depose and say that he is the President of **BOND SAFEGUARD INSURANCE COMPANY**, the corporation described in and which executed the above instrument; that he executed said instrument on behalf of the corporation by authority of his office under the By-laws of said corporation.

"OFFICIAL SEAL"
JANET L. COPPOCK
Notary Public, State of Illinois
My Commission Expires 8/14/01



Janet L. Coppock

Janet L. Coppock
Notary Public

CERTIFICATE

I, the undersigned, Vice President of **BOND SAFEGUARD INSURANCE COMPANY**, An Illinois Insurance Company, DO HEREBY CERTIFY that the original Power of Attorney of which the foregoing is a true and correct copy, is in full force and effect and has not been revoked and the resolutions as set forth are now in force.

Signed and Sealed at Lombard, Illinois this 20th day of October, 19 99

Dennis P. Bagdon
Dennis P. Bagdon
Vice President

