

License and Permit Bond

SB 9949582
Bond Number

2000 016001

Know all men by these presents:

That Raymond Rickert
652 Sibley St. of Crown Point
State of Indiana, as Principal, and General Accident Insurance Company of America,
as Surety, are held and firmly bound unto All cities towns & municipalities in Lake County
Indiana, as Obligee,

in the penal sum of Five Thousand Dollars (\$5,000**********) lawful money of
the United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors and administrators, successors and assigns, jointly, severally, and firmly by these presents.

Signed, sealed and dated March 7, 2000

Whereas, the above bounden Principal has applied for license or permit as Remodeling Contractor
for the term beginning 3/7/00, and ending 3/7/01
and this Bond is to cover the term of said License or Permit.

Now, Therefore, the condition of this obligation is such that if a License is granted to the said Principal, and if such Licensee shall during the life of said License faithfully observe all the Ordinances of said Obligee, and faithfully perform the duties required by Ordinance, rules or regulations and will save and keep harmless and indemnify said Obligee, from all actions, suits, costs, damages and expenses, including Attorneys' Fees which shall or may at any time happen to come to it or for or on account of any injury or damage received or sustained by any person, than the above obligation shall be void; otherwise to be and remain in full force and effect.

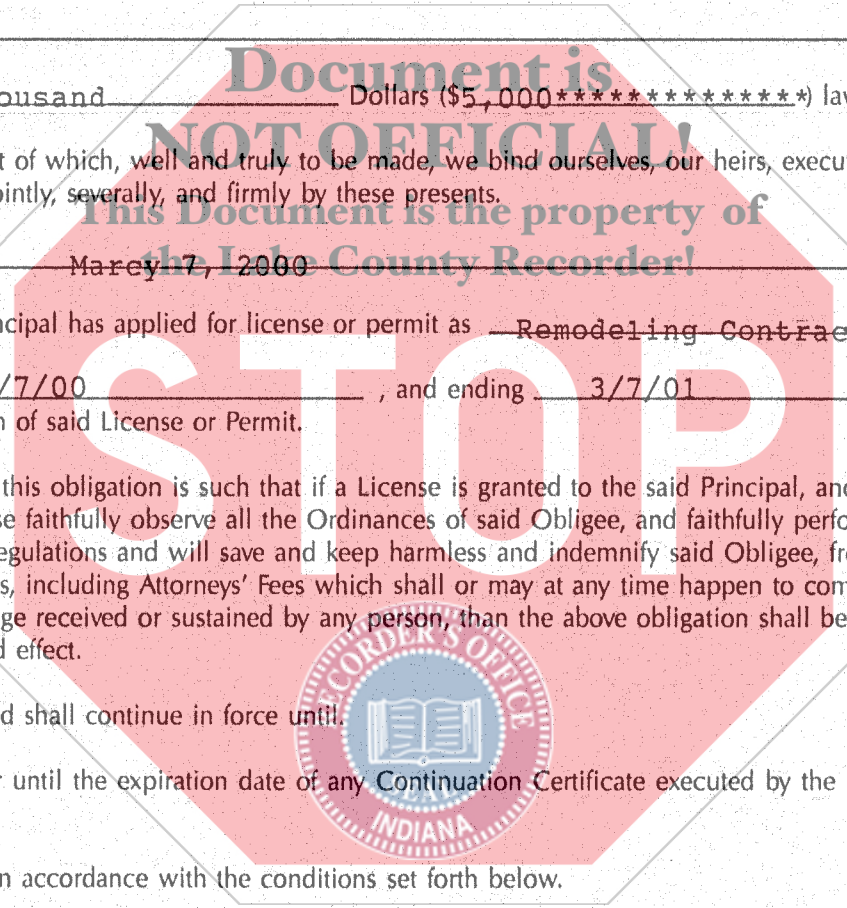
*Provided, However, that this bond shall continue in force until:

- 1. 3/1/192000, or until the expiration date of any Continuation Certificate executed by the Surety, at its sole option or
- 2. Cancelled by the Surety in accordance with the conditions set forth below.

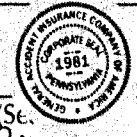
It is further understood and agreed that if the Surety shall so elect, this bond may be cancelled by giving thirty days' notice in writing to said Obligee.

Raymond Rickert
(Principal) Raymond Rickert (Seal)

By _____
(Surety) General Accident Ins. Co. (Seal)
Doris J. Havens
By Doris J. Havens Attorney-in-fact



STATE OF INDIANA
LAKE COUNTY
RECORDER'S OFFICE
MARCH 11 11:50 AM '00



1502



Power of Attorney

GA SB 9949582

General Accident

436 Walnut Street, Philadelphia, PA 19106

KNOW ALL MEN BY THESE PRESENTS, that the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, a Pennsylvania corporation having its principal office in Philadelphia, Pennsylvania does hereby make, constitute and appoint: Ted A. Havens, Doris Havens

each individually if there be more than one named, its true and lawful Attorney-in-Fact, to make, execute, seal and deliver as surety for and on its behalf, and as its act and deed any and all bonds and undertakings of suretyship, and to bind the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA hereby 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 the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA 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; provided that any bond or undertaking of suretyship executed under this authority shall be subject to the following limitations:

Any Probate or Fiduciary Bond in an amount not to exceed.....	\$1,000,000
Any Plaintiff's Court Bond in an amount not to exceed.....	\$ 100,000
Any Public Official Bond (excluding blanket) in an amount not to exceed.....	\$ 100,000
Any License & Permit Bond in an amount not to exceed.....	\$ 25,000
Any Cost on Appeal or Removal Bond in an amount not to exceed.....	\$ 2,000

This power of attorney is granted under and by authority of Subsection 5.1 (b) of Article V of the by-laws of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA which became effective February 20, 1992 and which provisions are in full force and effect, reading as follows:

5.1(b) The Board of Directors or President, Vice President, or other officer designated by them or either of them shall have power to appoint Attorneys-in-Fact and to authorize them to execute on behalf of the Company bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and to attach the seal of the Company thereto; and shall also have the power to remove any such Attorney-in-Fact at any time and revoke the power and authority given to him. Any instrument executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by an Executive Officer, and sealed and attested by the Secretary."

This power of attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the board of directors of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, at a meeting held on the 20th day of February, 1992, at which a quorum was present, and said resolution has not been amended or repealed:

"Resolved, that in granting powers of attorney pursuant to subsection 5.1(b) of the by-laws of the Company the signature of such directors and officers and the seal of the Company may be affixed to any such power of attorney or any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached."

IN WITNESS WHEREOF, GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA has caused these presents to be signed by Dennis S. Perler, its Sr. Vice President, and its corporate seal to be hereto affixed, this 26th day of May 1999

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

Commonwealth of Pennsylvania
Philadelphia County



Dennis S. Perler
Dennis S. Perler, Sr. Vice President

On this 26th day of May 1999, personally appeared Dennis S. Perler to me known to be the Sr. Vice President of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, and acknowledged that he executed and attested the foregoing instrument and affixed the seal of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company, that said corporate seal and his signature were duly affixed pursuant to the by-laws and a resolution of the board of directors of said Company.



NOTARIAL SEAL
LINDA MILLER, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Sept. 3, 2001

Linda Miller
Notary Public in and for the Commonwealth of Pennsylvania

I, James E. Carroll, Assistant Secretary of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, do hereby certify that the above and foregoing is a true and correct copy of a power of attorney executed by GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, which is still in full force and effect, and that Article V, Subsection 5.1 (b) of the by-laws of the Company and the resolution set forth above are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company this _____ day of _____ 19____



James E. Carroll
James E. Carroll, Assistant Secretary

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This Power of Attorney may not be used to execute any bond with an inception date after 12/31/99. For more information on this Power of Attorney, you may call 1-800-288-2360 and ask for the Power of Attorney supervisor. Please refer to the Power of Attorney form for additional information and details of the bond to which the power is attached. In Pennsylvania, Dial 215-625-3081