

AMERICAN STATES INSURANCE
A part of LINCOLN NATIONAL CORPORATION

STATE OF INDIANA
LAKE COUNTY
AMERICAN STATES INSURANCE COMPANY
INDIANAPOLIS, INDIANA 46204-1275

J 2000 019614

2000 MAR 22 PM 12: 10

MON. RIDER

To be attached to and form a part of License & Permit Bond
Olthoff Homes, Inc./Renaissance Development L.L.C.
Bond No. SX003195 on behalf of Highland/Park Place Development, Inc. L.L.C.
in favor of All Cities, Towns & Municipalities etc., Within Lake County, Indiana
And Dated March 20, 2000

It is agreed: That the Principal Shall Include All of The Above



This rider shall become effective the 22nd day of March 2000.
SIGNED, SEALED and DATED this 22nd day of March 2000.

Todd Clark
Principal
Olthoff Homes, Inc./Renaissance Development
L.L.C./Highland/Park Place Development, Inc.
L.L.C.
AMERICAN STATES INSURANCE COMPANY

By *Kristina Czerwinski*
Kristina Czerwinski Attorney-in-fact

ACCEPTED:

9-1053
(7-89)

12:00
AM
CASL

Bond - 2000-019480

POWER OF ATTORNEY

AMERICAN STATES INSURANCE COMPANY
INDIANAPOLIS, INDIANA 46206

No. 10481

#SX003195

KNOW ALL BY THESE PRESENTS:

That AMERICAN STATES INSURANCE COMPANY, a Indiana corporation, does hereby appoint

*****JOHN SUTORIUS; KRISTINA CZERWINSKI; Lansing, Illinois*****

its true and lawful attorney(s)-in-fact, with full authority to execute on behalf of the company fidelity and surety bonds or undertakings and other documents of a similar character issued by the company in the course of its business, and to bind AMERICAN STATES INSURANCE COMPANY thereby as fully as if such instruments had been duly executed by its regularly elected officers at its home office, in amounts or penalties not exceeding the sum of:

One Hundred Thousand and 00/100 -----
DOLLARS (\$ 100,000.00)

IN WITNESS WHEREOF, AMERICAN STATES INSURANCE COMPANY has executed and attested these presents



this 17th day of February, 1999

R.A. Pierson
R.A. PIERSON, SECRETARY

W. Randall Stoddard
W. RANDALL STODDARD, PRESIDENT

CERTIFICATE

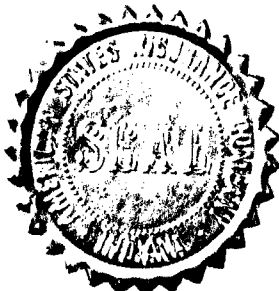
Extract from the By-Laws of AMERICAN STATES INSURANCE COMPANY:

"Article 8, Section 8.1 1. - FIDELITY AND SURETY BONDS . . . the President, any Vice President, the Secretary, and any Assistant Vice President appointed for that purpose by the officer in charge of surety operations, shall each have authority to appoint individuals as attorneys-in-fact or under other appropriate titles with authority to execute on behalf of the corporation fidelity and surety bonds and other documents of similar character issued by the corporation in the course of its business . . . On any instrument making or evidencing such appointment, the signatures may be affixed by facsimile. On any instrument conferring such authority or on any bond or undertaking of the corporation, the seal, or a facsimile thereof, may be impressed or affixed or in any other manner reproduced; provided, however, that the seal shall not be necessary to the validity of any such instrument or undertaking."

I, R. A. Pierson, Secretary of AMERICAN STATES INSURANCE COMPANY, do hereby certify that the foregoing extracts of the By-Laws of this corporation, and of a Power of Attorney issued pursuant thereto, are true and correct, and that both the By-Laws and the Power of Attorney are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of said corporation

this 22nd day of March, 2000



R.A. Pierson
R.A. PIERSON, SECRETARY