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Effective Date: March 27th, 2000



Western Surety Company

STATE OF INDIANA
LAKE COUNTY

2000 MAR 28 PM 4:00
LICENSE OR PERMIT BOND

2000 021271

Bond No. 24611861

KNOW ALL PERSONS BY THESE PRESENTS, that we, D & D Builders, Inc.
(Company Name)

D & D Builders, Inc., 1751 E. Steger Road, Crete, Illinois 60417
(Owner's Name and Full Address), as Principal,

and WESTERN SURETY COMPANY, with its principal office at Sioux Falls, South Dakota, as Surety, are held and firmly bound unto all Cities, Towns and Municipalities in Lake County, Indiana, hereinafter called Obligee, in the penal sum of Five Thousand Dollars (\$5,000.00), for the payment of which well and truly to be made we do hereby bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed and sealed this 27th day of March, 2000.

WHEREAS, the said Obligee has granted or is about to grant to the said Principal a license or permit to engage in the business of Carpentry
(Type of Business)

NOW, THEREFORE, if the said Principal shall indemnify the Obligee against any loss directly arising by reason of the failure to comply with the laws, ordinances, resolutions, rules and regulations governing the business

Carpentry
(Type of Business)

in said Lake County, Indiana, then this obligation shall be void, otherwise to be and remain in full force and effect.

PROVIDED, HOWEVER, that the Surety shall have the right to terminate its liability hereunder by serving written notice upon the Obligee ten (10) days in advance of its intention to do so.

PROVIDED FURTHER, the aggregate liability of the Surety to any and all persons, regardless of the number of claims made against this bond or the number of years this bond remains in force, shall in no event exceed the amount set forth above.

Term of bond: March 27th, 2000, to March 27th, 2001

D & D Builders, Inc.
Company Name

Principal

WESTERN SURETY COMPANY, Surety

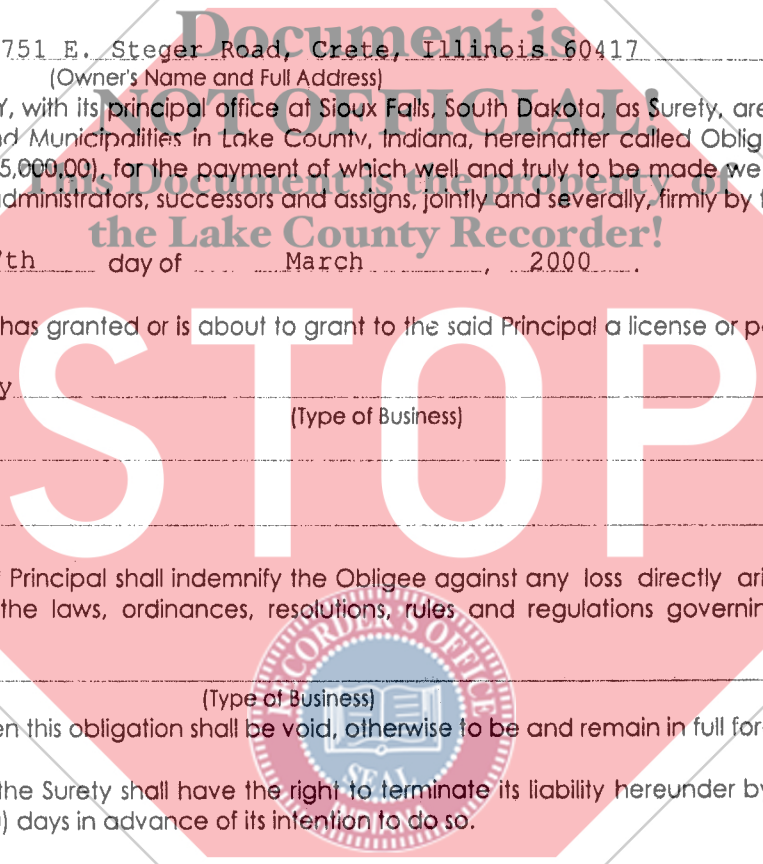
By Stephen T. Late
President

Notary Seal

Form F5478

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ACKNOWLEDGMENT OF SURETY

STATE OF SOUTH DAKOTA }
COUNTY OF MINNEHAHA } ss

On this 27th day of March, 2000, before me, the undersigned officer,

personally appeared Stephen T. Pate, who acknowledged himself to be the President of WESTERN SURETY COMPANY, a corporation, and that he as such officer, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

J. MOHR
SEAL NOTARY PUBLIC SOUTH DAKOTA SEAL
My Commission Expires 10-22-2005

Document is NOT OFFICIAL! J. Mohr
Notary Public, South Dakota

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