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IN CONSIDERATION of payment of a premium of \$100.00

THE OHIO CASUALTY INSURANCE COMPANY hereby continues in force to 5/10/01
it's bond No. 3-473-978-5, effective 5/10/99, on behalf of
Ritchie Builders, Inc., Principal, in favor of
All Cities, Towns and Municipalities of Lake County, Indiana, Obligee, subject to all its
terms conditions and limitations as set forth and expressed in said bond.

This certificate is executed upon the express condition that the Company's
liability under said bond and this and all continuation certificates issued in connection
therewith shall not be cumulative, and shall not in any event exceed the amount set forth
in said bond, or said amount as it may have been increased or decreased by any rider(s) or
endorsement(s) properly issued by the Company.

Dated this 28th day of February, 2000

THE OHIO CASUALTY INSURANCE COMPANY

Denise M. Worley

By: Denise M. Worley, Attorney-in-Fact



Carpentry Contractor

9.00
E.P.
2971