

2002 001526

Peerless Insurance
Member of GRE Insurance Group

2002 JAN -4 11:15
 Peerless Insurance Company
 The Netherlands Insurance Company

Bond No. 18-974438

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, That We, K&W Builders, Inc.
727 Oak Brook Drive, Hebron, IN 46341

as Principal, and Peerless Insurance Company, a New Hampshire Corporation, and having its principal office in the City of Keene, New Hampshire, as Surety, are held and firmly bound unto the Board of Commissioners & any cities & (hereinafter called the OBLIGEE) in the penal sum of FIVE THOUSAND AND no/100 towns in Lake County, Indiana DOLLARS (\$5,000.00) lawful money of the United States of America to be paid to said Obligee, for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed with our hands and sealed with our seals this 29th day of January, 2002.

WHEREAS, a LICENSE or PERMIT has been granted by the Obligee to the above bounden Principal authorizing said Principal to:

as General Contractor

Now, therefore, the Condition of this Obligation is such, that if the said Principal shall faithfully observe the provisions of the Laws, Ordinances, and Resolutions, governing the issuances of this License or Permit, then this Obligation shall be null and void, otherwise to remain in full force and effect.

Liability under this bond shall terminate as of the 29th day of January, 2003, as to any acts subsequent thereto, unless said bond is continued in force from year to year by the issuance of a continuation certificate signed by the Surety.

The Surety may cancel this bond at any time by filing with the Obligee thirty (30) days written notice of its desire to be relieved of liability. The Surety shall not be discharged from any liability already accrued under this bond, or which shall accrue hereunder before the expiration of the thirty day period.



David J. Kestuff, Pres.
(Principal)
Peerless Insurance Company

(Surety)
By: Angela Janus
Angela Janus Attorney-in-Fact

1200
AC
CS

PEERLESS INSURANCE COMPANY
THE NETHERLANDS INSURANCE COMPANY

460435

62 MAPLE AVENUE KEENE, NEW HAMPSHIRE, 03431

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That Peerless Insurance Company and/or The Netherlands Insurance Company, each being a New Hampshire Corporation having its principal office in the City of Keene, County of Cheshire, State of New Hampshire do/does hereby make, constitute and appoint:

****Gordon W. Bates; John C. Barber; G. Michael Winslow; Mark A. Bates; Angela Janus****

of Crown Point in the State of Indiana their/its true and lawful attorney(s)-in-fact, with full power and authority hereby conferred in their/its name, place and stead, to sign, execute, acknowledge and deliver in their/its behalf, and as their/its act and deed, without power of redelegation, as follows:

bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof; unlimited as to Dollar Amount:

and to bind the Company(ies) making this appointment thereby as fully and to the same extent as if such bond or undertaking was signed by the duly authorized officers of the Company(ies), and all the acts of said attorney(s), pursuant to the authority herein given, are hereby ratified and confirmed.

AUTHORITY FOR MAKING APPOINTMENT OF ATTORNEYS-IN-FACT

Section 7 of Article 3 of Bylaws of Peerless Insurance Company, as amended May 30, 1997, states: "The Senior Vice President(s) and Vice Presidents(s) of the Company's Bond Profit Center may appoint and remove Attorneys-in-Fact and assign to them and revoke as appropriate such duties, powers and authority as may be advantageous to the Company including the execution and attestation of bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof and other documents on behalf of the Company with power to redelegate such authority."

Section 9 of Article 5 of Bylaws of The Netherlands Insurance Company, as amended May 30, 1997 and June 16, 1997, states: "The Senior Vice President(s) and Vice President(s) of the Company's Bond Profit Center may appoint and remove Attorneys-in-Fact, and assign to them and revoke as appropriate such duties, powers and authority as may be advantageous to the Company including the execution and attestation of bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof and other documents on behalf of the Company with power to redelegate such authority."

USE OF FACSIMILE SIGNATURES

Use of facsimile signatures by Peerless Insurance Company is made pursuant to Resolution of the Board of Directors of Peerless Insurance Company, dated April 28, 1988. Use of facsimile signatures by The Netherlands Insurance Company is made pursuant to Resolution of the Board of Directors of The Netherlands Insurance Company, dated April 28, 1988.

COMPANY MAKING APPOINTMENT

The company making this appointment is identified by an "X" in the box opposite its name in the space provided below. It is the intent of Peerless Insurance Company and The Netherlands Insurance Company to use this instrument for the appointment of Attorney(s)-in-Fact for either Company designated, or for both Companies, if so indicated. In Witness Whereof

PEERLESS INSURANCE COMPANY THE NETHERLANDS INSURANCE COMPANY
has/have caused these presents to be signed by its Vice President, and its Corporate Seal to be hereto affixed by its Secretary,
this 26th day of July, 2000

PEERLESS INSURANCE COMPANY

THE NETHERLANDS INSURANCE COMPANY

By: Matthew Klimczak
Vice President

By: Matthew Klimczak
Vice President

Attest: Jane F. Taylor
Secretary

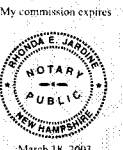
Attest: Jane F. Taylor
Secretary



STATE OF NEW HAMPSHIRE
COUNTY OF CHESHIRE

The foregoing instrument was acknowledged before me this 26th day of July, 2000, by Matthew Klimczak, Vice President of the Bond Profit Center of Peerless Insurance Company and of The Netherlands Insurance Company and Jane F. Taylor, Secretary of Peerless Insurance Company and The Netherlands Insurance Company, New Hampshire Corporations, on behalf of the corporations.

Rhonda E. Jardine
Notary Public



I, Jane F. Taylor, Secretary of Peerless Insurance Company and The Netherlands Insurance Company do hereby certify that the above and foregoing is a true and correct copy of Power of Attorney executed by the Company(ies) designated above which is still in force and effect. In witness whereof, I have hereunto set my hand and affixed the Seal(s) of the Company(ies), at Keene, New Hampshire, this 29th day of January, 2002.



Jane F. Taylor
Jane F. Taylor
Secretary

