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- Fireman's Fund Insurance Company
- The American Insurance Company
- National Surety Corporation
- Associated Indemnity Corporation
- American Automobile Insurance Company

**CONTINUATION CERTIFICATE**

PRODUCTION CODE	PREFIX	BOND NUMBER	CONTINUED FROM	TO
		11127391651	12-31-2001	12-31-2002

ON BEHALF OF  
Ziolkowski Construction, Inc., 1005 S. Lafayette Blvd., South Bend, IN 46691

IN FAVOR OF  
Lake County, Indiana and All Cities and Towns within Lake County, Indiana  
Lake County Plan Commission, 2293 N. Main St., Crown Point, IN 46307

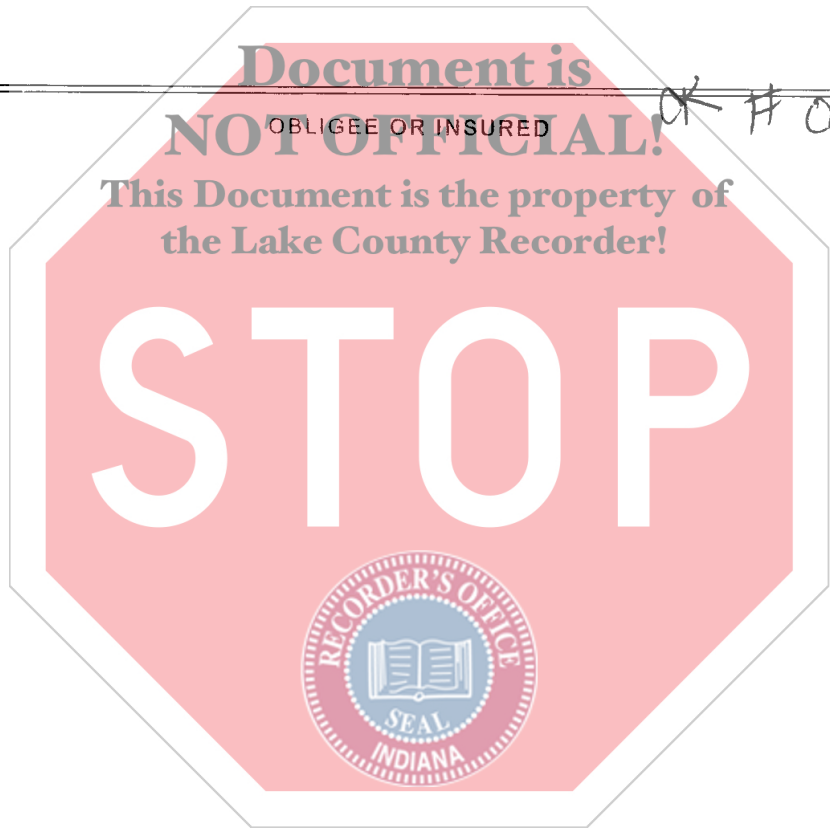
TYPE OF BOND	DATED	AMT. OF BOND	PREMIUM
License/Permit - General Contractor	12-7-98	\$ 5,000.00	\$ 100.00
EXECUTED AT (CITY - STATE)	DATE		
Chicago, Illinois	December 27, 2001		

In consideration of an agreed premium payable in advance the Bond described above is hereby continued in force for the period indicated. Continuation is subject to the condition that the maximum aggregate liability of the Surety under the Bond and any and all continuations thereof shall in no event exceed the amount of liability shown herein. This certificate shall be valid only when executed by an attorney-in-fact of the Surety.

Chicago, Illinois  
 BRANCH OFFICE  
 Willis of Illinois, Inc., 10 S. LaSalle St.  
 Suite 3000, Chicago, Illinois 60603  
 PRODUCER OR AGENT

Fireman's Fund Insurance Company  
 SURETY  
 BY *Adrienne C. Stevenson*  
 Adrienne C. Stevenson ATTORNEY-IN-FACT

360156-3-71



OK # 0089162  
 15 Jm  
 0089162  
 6r

STATE OF ILLINOIS  
COUNTY OF COOK

On this 27th day of December, 2001, before me  
personally came Adrienne C. Stevenson to me  
known, who being by so duly sworn, did depose and say: that he/she is

Attorney-In-Fact of Fireman's Fund Insurance Company

the Corporation described in and which executed the foregoing  
instrument; that he/she knows the seal of said Corporation; that the seal  
affixed to said instrument is such corporate seal; that it was so affixed by  
authority granted to him/her in accordance with the By-Laws of the said  
Corporation, and that he/she signed his/her name thereto by like  
authority.

"OFFICIAL SEAL"  
CECILIA A. RASKO  
NOTARY PUBLIC-STATE OF ILLINOIS  
MY COMMISSION EXPIRES JAN. 3, 2003

Document is NOT OFFICIAL!

This Document is the property of Cecilia A. Rasko  
Lake County Recorder!  
NOTARY PUBLIC



My Commission Expires  
January 3, 2003

981080 5700

FIREMAN'S FUND INSURANCE COMPANY

NATIONAL SURETY CORPORATION  
THE AMERICAN INSURANCE COMPANY

ASSOCIATED INDEMNITY CORPORATION  
AMERICAN AUTOMOBILE INSURANCE COMPANY

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That FIREMAN'S FUND INSURANCE COMPANY, a California corporation, NATIONAL SURETY CORPORATION, an Illinois corporation, THE AMERICAN INSURANCE COMPANY, a New Jersey corporation redomesticated in Nebraska, ASSOCIATED INDEMNITY CORPORATION, a California corporation, and AMERICAN AUTOMOBILE INSURANCE COMPANY, a Missouri corporation, (herein collectively called "the Companies") does each hereby appoint Adrienne C. Stevenson Patricia M. Stein, Marcia A. Ritter or John K. Johnson of Chicago, IL

their true and lawful Attorney(s)-in-Fact, with full power of authority hereby conferred in their name, place and stead, to execute, seal, acknowledge and deliver any and all bonds, undertakings, recognizances or other written obligations in the nature thereof

and to bind the Companies thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seals of the Companies and duly attested by the Companies' Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises.

This power of attorney is granted under and by the authority of Article VII of the By-laws of each of the Companies which provisions are now in full force and effect.

This power of attorney is signed and sealed under the authority of the following Resolution adopted by the Board of Directors of each of the Companies at a meeting duly called and held, or by written consent, on the 19th day of March, 1995, and said Resolution has not been amended or repealed:

"RESOLVED, that the signature of any Vice-President, Assistant Secretary, and Resident Assistant Secretary of the Companies, and the seal of the Companies may be affixed or printed on any power of attorney, on any revocation of any power of attorney, or on any certificate relating thereto, by facsimile, and any power of attorney, any revocation of any power of attorney, or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Companies."

IN WITNESS WHEREOF, the Companies have caused these presents to be signed by their Vice-President, and their corporate seals to be hereunto affixed this 19 day of January, 2001.



FIREMAN'S FUND INSURANCE COMPANY  
NATIONAL SURETY CORPORATION  
THE AMERICAN INSURANCE COMPANY  
ASSOCIATED INDEMNITY CORPORATION  
AMERICAN AUTOMOBILE INSURANCE COMPANY

STATE OF CALIFORNIA }  
COUNTY OF MARIN } SS.

By Donn R. Kolbeck  
Vice-President

On this 19 day of January, 2001, before me personally came Donn R. Kolbeck to me known, who, being by me duly sworn, did depose and say: that he is a Vice-President of each company, described in and which executed the above instrument; that he knows the seals of the said Companies; that the seals affixed to the said instrument are such company seals; that they were so affixed by order of the Board of Directors of said companies and that he signed his name thereto by like order.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year herein first above written.



Kristin A. Gazzoli  
Notary Public

STATE OF CALIFORNIA }  
COUNTY OF MARIN } SS.

I, the undersigned, Resident Assistant Secretary of each company, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore that Article VII of the By-laws of each company, and the Resolution of the Board of Directors; set forth in the Power of Attorney, are now in force.

Signed and sealed at the County of Marin. Dated the 27th day of December, 2001.



Leanne E. Quilty  
Resident Assistant Secretary