

LICENSE OR
PERMIT BOND



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KNOW ALL MEN BY THESE PRESENTS:

THAT WE, D & M EXCAVATING, INC. 9896 W 300 N MICHIGAN CITY, IN 46360, as Principal and TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, a corporation duly incorporated under the laws of the State of Connecticut, and authorized to do business in the State of Indiana, as Surety, are held and firmly bound unto the CITY OF EAST CHICAGO 4525 INDIANAPOLIS BLVD, EAST CHICAGO, IL 46312 in the penal sum of FIVE THOUSAND DOLLARS AND NO/100 (\$ 5,000.00) Dollars, for the payment of which we hereby bind ourselves, our heirs, executors and administrators, jointly and severally by these presents.

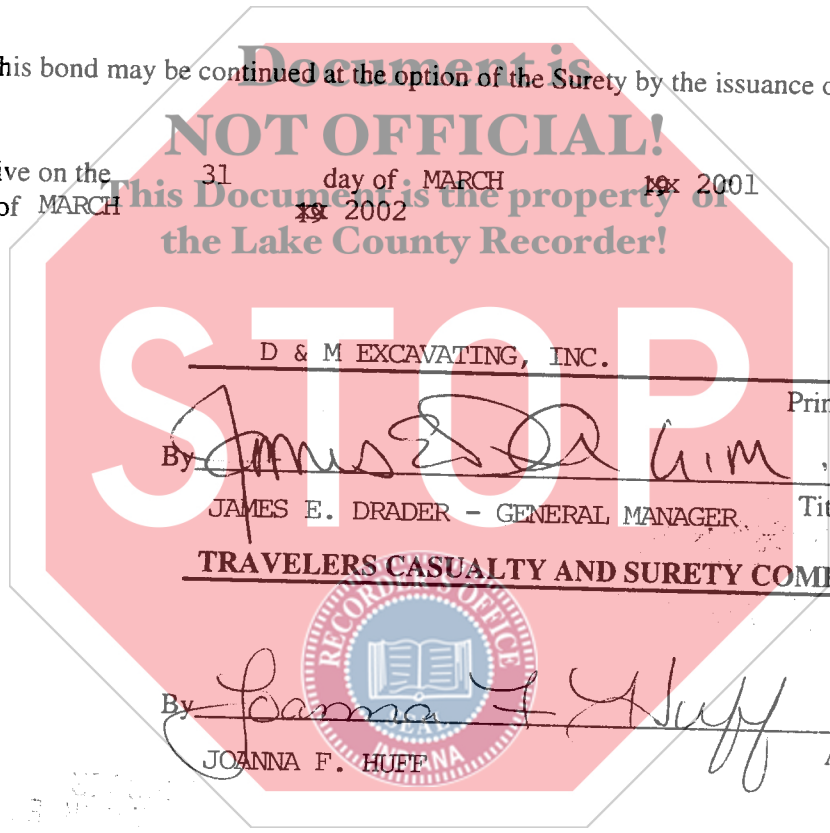
THE CONDITIONS OF THIS BOND ARE SUCH, that the said Principal has applied for a license as/for EXCAVATING, SEWER/SEPTIC, CARPENTRY, PLUMBING, & MISC. CONSTRUCTION in accordance with the requirements of the ordinance of said CITY OF EAST CHICAGO (OBLIGEE) and has agreed to hold said OBLIGEE harmless from any damage by reason of his/her engaging in said business. EXCAVATING, SEWER/SEPTIC, CARPENTRY, PLUMBING, MISC. CONSTRUCTION

NOW THEREFORE, if said Principal shall faithfully perform all the duties of according to the requirements of the ordinance of said, OBLIGEE and protect said OBLIGEE from any damage as hereinbefore stated, then this obligation shall be null and void; otherwise to remain in full force and effect.

Provided, However, that this bond may be continued at the option of the Surety by the issuance of a non-cumulative Continuation Certificate.

This bond becomes effective on the 31 day of MARCH 2001 for a period ending on the 31 day of MARCH 2002

DATED: 5/10/2001



D & M EXCAVATING, INC.

Principal

By *James E. Drader*

JAMES E. DRADER - GENERAL MANAGER

Title

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

By *Joanna F. Hueff*

JOANNA F. HUEFF

Attorney-In-Fact

009391

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STATE OF INDIANA
LAKE COUNTY
RECORDING OFFICE

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STOP



TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
TRAVELERS CASUALTY AND SURETY COMPANY
FARMINGTON CASUALTY COMPANY
Hartford, Connecticut 06183-9062

POWER OF ATTORNEY AND CERTIFICATE OF AUTHORITY OF ATTORNEY(S)-IN-FACT

KNOW ALL PERSONS BY THESE PRESENTS, THAT TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY and FARMINGTON CASUALTY COMPANY, corporations duly organized under the laws of the State of Connecticut, and having their principal offices in the City of Hartford, County of Hartford, State of Connecticut, (hereinafter the "Companies") hath made, constituted and appointed, and do by these presents make, constitute and appoint: **Thomas A. Cipares, Steven F. Jacox, Daniel D. Kaminski, Ted Taylor, Ron Rosenbaum, Dick Bishop, Sharon Miles, Mark Behrendt, Dale Pflughaupt, Susan Uyak, Tom Keene, Felicia Sulkowski, Diane Heller, Rashelle York, Joanna Huff, of Michigan City, Indiana**, their true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred to sign, execute and acknowledge, at any place within the United States, the following instrument(s): by his/her sole signature and act, any and all bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking and any and all consents incident thereto *not exceeding the sum of TWO MILLION (\$2,000,000.00) DOLLARS per bond* and to bind the Companies, thereby as fully and to the same extent as if the same were signed by the duly authorized officers of the Companies, and all the acts of said Attorney(s)-in-Fact, pursuant to the authority herein given, are hereby ratified and confirmed.

This appointment is made under and by authority of the following Standing Resolutions of said Companies, which Resolutions are now in full force and effect:

VOTED: That the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary may appoint Attorneys-in-Fact and Agents to act for and on behalf of the company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her.

VOTED: That the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary.

VOTED: That any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary, or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority.

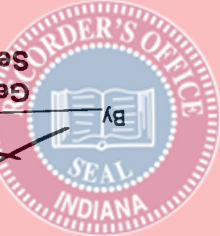
This Power of Attorney and Certificate of Authority is signed and sealed by facsimile under and by authority of the following Standing Resolution voted by the Boards of Directors of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY and FARMINGTON CASUALTY COMPANY, which Resolution is now in full force and effect:

VOTED: That the signature of each of the following officers: President, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any power of attorney or to any certificate relating thereto appointing Resident Vice Presidents, Resident Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such power of attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached.

IN WITNESS WHEREOF, TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY and FARMINGTON CASUALTY COMPANY have caused this instrument to be signed by their Senior Vice President, and their corporate seals to be hereto affixed this 18th day of August 2000.

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
 TRAVELERS CASUALTY AND SURETY COMPANY
 FARMINGTON CASUALTY COMPANY

By George W. Thompson
 Senior Vice President



STATE OF CONNECTICUT
 } SS. Hartford
 COUNTY OF HARTFORD

On this 18th day of August, 2000 before me personally came GEORGE W. THOMPSON to me known, who, being by me duly sworn, did depose and say: that he/she is Senior Vice President of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY and FARMINGTON CASUALTY COMPANY, the corporations described in and which executed the above instrument; that he/she knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; and that he/she executed the said instrument on behalf of the corporations by authority of his/her office under the Standing Resolutions thereof.

My commission expires June 30, 2001 Notary Public
 Marie C. Tetreault

Marie C. Tetreault



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CERTIFICATE

I, the undersigned, Assistant Secretary of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY and FARMINGTON CASUALTY COMPANY, stock corporations of the State of Connecticut, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney and Certificate of Authority remains in full force and has not been revoked, and furthermore, that the Standing Resolutions of the Boards of Directors, as set forth in the Certificate of Authority, are now in force.

Signed and Sealed at the Home Office of the Company, in the City of Hartford, State of Connecticut. Dated this _____ day of _____, 20__.

By *Tom M. Johnson*
 Kori M. Johanson
 Assistant Secretary, Bond

