

RIDER NO.

This Rider to be attached to and form part of Bond No. 5876517
effective 12/31/2001, covering license as a contractor
on behalf of Willson Builders, Inc. 5966 Heritage Ct. Toledo, OH 43612
and in favor of Lake County, IN and it's Municipalities 2293 N. Main St. Crown Point, IN 46307

The attached bond shall be subject to all its agreements, limitations, and conditions except as herein expressly modified.

This Rider is effective from the 31st day of December, 2001

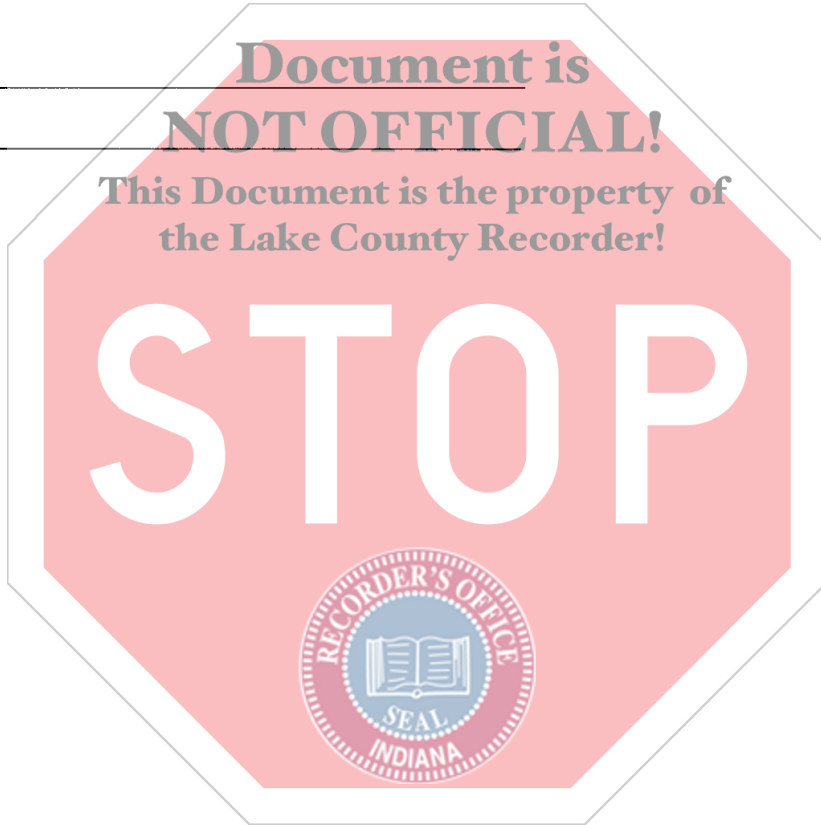
Signed and dated this 31st day of January, 2002

- WESTFIELD INSURANCE COMPANY
- WESTFIELD NATIONAL INSURANCE COMPANY
- OHIO FARMERS INSURANCE COMPANY

By Sandra L. Draper
Sandra L. Draper Attorney-in-Fact

Accepted _____

By _____



2002 011262

2002 FEB 1 11 30 AM
LAKE COUNTY RECORDER

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BOND # 2002-011261

General Power of Attorney
CERTIFIED COPY

Ohio Farmers Insurance Co.

Westfield Center, Ohio

Know All Men by These Presents, That OHIO FARMERS INSURANCE COMPANY, a corporation duly organized and existing under the laws of the State of Ohio, and having its principal office in Westfield Center, Medina County, Ohio, does by these presents make, constitute and appoint **ROBERT W. MENS, DAVID L. KAMINSKI, CRAIG C. BELL, CYNTHIA K. REITER, JERRY A. REEVES, SANDRA L. DRAPER, TANYA K. BELL, JOINTLY OR SEVERALLY**

of MAUMEE and State of OH its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, acknowledge and deliver any and all bonds, undertakings, and recognizances; provided, however, that the penal sum of any one such instrument executed hereunder shall not exceed SEVEN MILLION FIVE HUNDRED THOUSAND DOLLARS AND NO CENTS (\$7,500,000)----

LIMITATION: THIS POWER OF ATTORNEY CANNOT BE USED TO EXECUTE NOTE GUARANTEE, MORTGAGE DEFICIENCY, MORTGAGE GUARANTEE, OR BANK DEPOSITORY BONDS.

and to bind the Company thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seal of the Company and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. Said appointment is made under and by authority of the following resolutions adopted by the Board of Directors of the Ohio Farmers Insurance Company:

"Be It Resolved, that the President, any Vice-President, any Secretary or any Assistant Secretary shall be and is hereby vested with full power and authority to appoint any one or more suitable persons as Attorney(s)-in-Fact to represent and act for and on behalf of the Company subject to the following provisions:

"Section 1. Attorney-in-Fact. Attorney-in-Fact may be given full power and authority for and in the name of and on behalf of the Company, to execute, acknowledge and deliver, any and all bonds, recognizances, contracts, agreements of indemnity and other conditional or obligatory undertakings and any and all notices and documents canceling or terminating the Company's liability thereunder, and any such instruments so executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by the President and sealed and attested by the Corporate Secretary." (Adopted at a meeting held on the 3rd day of July, 1957.)

"Be It Resolved, that the power and authority to appoint Attorney(s)-in-Fact granted to certain officers by a resolution of this Board on the 3rd day of July, 1957, is hereby also granted to any Assistant Vice-President." (Adopted at a meeting held on the 13th day of July, 1976.)

This power of attorney and certificate is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Ohio Farmers Insurance Company at a meeting duly called and held on the 9th day of June, 1970:

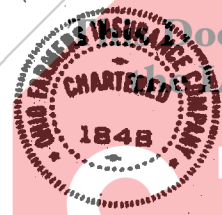
"Be It Resolved, that the signature of any authorized officer and the seal of the Company heretofore or hereafter affixed to any power of attorney or any certificate relating thereto by facsimile, and any power of attorney or certificate bearing facsimile signatures or facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is attached."

In Witness Whereof, OHIO FARMERS INSURANCE COMPANY has caused these presents to be signed by its Vice President, and its corporate seal to be hereto affixed this 17th day of OCTOBER A.D., 2001.

Corporate Seal Affixed

OHIO FARMERS INSURANCE COMPANY

Document is the property of
Lake County Recorder!



State of Ohio
County of Medina ss.:

By
Richard L. Kinnaird, Jr.

Richard L. Kinnaird, Jr.
Vice President

On this 17th day of OCTOBER A.D., 2001, before me personally came Richard L. Kinnaird, Jr. to me known, who, being by me duly sworn, did depose and say, that he resides in Medina, Ohio; that he is Vice President of OHIO FARMERS INSURANCE COMPANY, the company described in and which executed the above instrument; that he knows the seal of said Company; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Company; and that he signed his name thereto by like order.

Notarial Seal Affixed



James M. Walker
James M. Walker
Notary Public

State of Ohio
County of Medina ss.:

My Commission Does Not Expire
Sec. 147.03 Ohio Revised Code



I, **Richard A. Wallet**, Assistant Secretary of the OHIO FARMERS INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said Company, which is still in full force and effect; and furthermore, the resolutions of the Board of Directors, set out in the Power of Attorney are in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the seal of said Company at Westfield Center, Ohio, this 31st day of

January, 2002



Richard A. Wallet
Richard A. Wallet
Assistant Secretary