

BOND SAFEGUARD INSURANCE COMPANY

1919 S. Highland Ave., Bldg.A, Suite 300, Lombard, IL 60148 (630)495-9380 Fax(630)495-9272

CONTINUATION CERTIFICATE

THIS IS TO CERTIFY that Bond Number 15-304726 in which

Hallmark Homes, LLC

11260 Fairbanks Court

Crown Point, IN 46307

2002-016876

is the Principal, and

Bond Safeguard Insurance Company
1919 S. Highland Ave. Bldg. A, Ste. 300
Lombard, Illinois 60148

is the Surety, and

Board of Commissioners of the County of Lake
State of Indiana, and any City, Town, and
Municipality in Lake County, Indiana

is the Obligee,

dated February 17, 2001 in the amount of ***5,000.00**,
is continued and in full force through February 17, 2003 or
until sooner terminated by the Surety upon giving the Obligee
thirty (30) days written notice of said termination.

This Continuation Certificate and any further such Certificates
issued relative to this Bond shall not cause cumulative liability
and the amount of the liability of the Surety herein shall not be
greater than the penal sum set forth in the originally issued
Bond regardless of how long it remains in force or is continued.

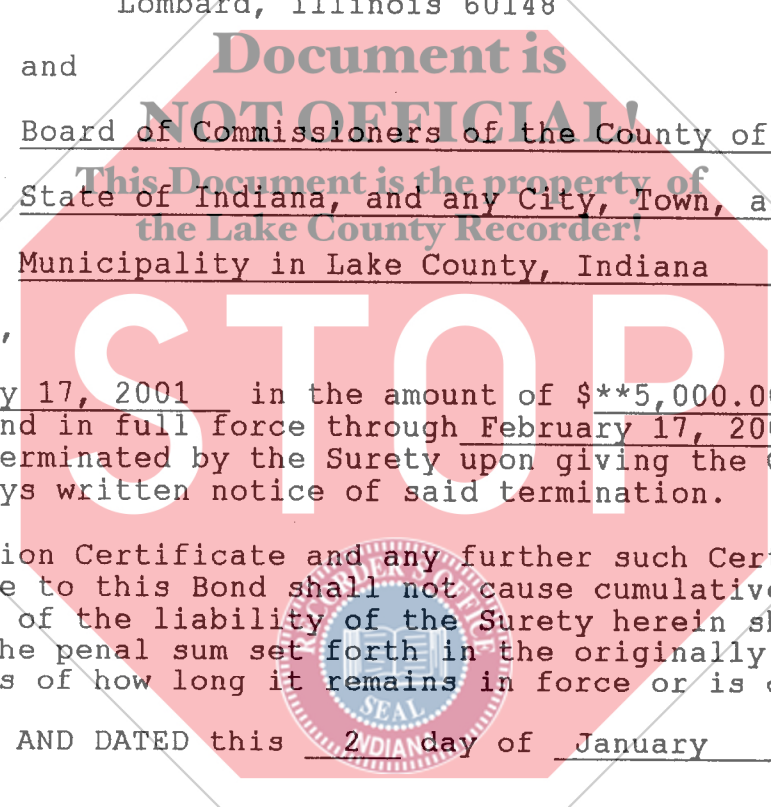
SIGNED, SEALED AND DATED this 2/DIA day of January 2002.

BOND SAFEGUARD INSURANCE COMPANY Hallmark Homes, LLC

By: Shelly Satek By: Robert Hannum 2/17/02
Principal Title

Shelly Satek
Attorney-In-Fact

FILED IN THE
OFFICE OF THE
CLERK OF THE
LAKE COUNTY
COURT
2002 FEB 19 AM 8:31



Rider 2002-016876

13.00
1360

POWER OF ATTORNEY

Bond Safeguard INSURANCE COMPANY

KNOW ALL MEN BY THESE PRESENTS, that **BOND SAFEGUARD INSURANCE COMPANY**, an Illinois Corporation with its principal office in Lombard, Illinois, does hereby constitute and appoint:

William W. Hector, Michael E. Bruce,
Tammy D. Henkle, or Shelly R. Satek

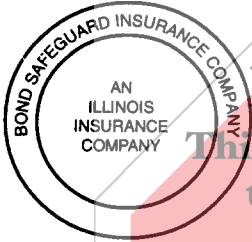
its true and lawful Attorney(s)-In-Fact to make, execute, seal and deliver for, and on its behalf as surety, any and all bonds, undertakings or other writings obligatory in nature of a bond.

This authority is made under and by the authority of a resolution which was passed by the Board of Directors of **BOND SAFEGUARD INSURANCE COMPANY** on the 7th day of November, 2001 as follows:

Resolved, that the President of the Company is hereby authorized to appoint and empower any representative of the Company or other person or persons as Attorney-In-Fact to execute on behalf of the Company any bonds, undertakings, policies, contracts of indemnity or other writings obligatory in nature of a bond not to exceed \$500,000.00, Five Hundred Thousand Dollars, which the Company might execute through its duly elected officers, and affix the seal of the Company thereto. Any said execution of such documents by an Attorney-In-Fact shall be as binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company. Any Attorney-In-Fact, so appointed, may be removed for good cause and the authority so granted may be revoked as specified in the Power of Attorney.

Resolved, that the signature of the President and the seal of the Company may be affixed by facsimile on any power of attorney granted, and the signature of the Vice President, and the seal of the Company may be affixed by facsimile to any certificate of any such power and any such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company. Any such power so executed and sealed and certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Company.

IN WITNESS THEREOF, **BOND SAFEGUARD INSURANCE COMPANY** has caused this instrument to be signed by its President, and its Corporate Seal to be affixed this 7th day of November, 2001.



Document is NOT OFFICIAL!
BOND SAFEGUARD INSURANCE COMPANY
This Document is the property of
the Lake County Recorder!
BY David E. Campbell
David E. Campbell
President

ACKNOWLEDGEMENT

On this 7th day of November, 2001, before me, personally came David E. Campbell to me known, who being duly sworn, did depose and say that he is the President of **BOND SAFEGUARD INSURANCE COMPANY**, the corporation described in and which executed the above instrument; that he executed said instrument on behalf of the corporation by authority of his office under the By-laws of said corporation.



Janet L. Coppock
Janet L. Coppock
Notary Public

I, the undersigned, Secretary of **BOND SAFEGUARD INSURANCE COMPANY**, An Illinois Insurance Company, DO HEREBY CERTIFY that the original Power of Attorney of which the foregoing is a true and correct copy, is in full force and effect and has not been revoked and the resolutions as set forth are now in force.

Signed and Sealed at Lombard, Illinois this 2nd Day of January, 2002



Donald D. Buchanan
Donald D. Buchanan
Secretary