



Washington International Insurance Company
License and Permit Bond

(For County, Town, City, Village or Township to be used for License or Permit Required by any State or Federal Agency, Not Valid for Contract, Performance, Payment, Maintenance, Subdivision, Wage and Welfare Bonds, Lease Bonds, Agent Bonds to Sell Hunting and Fishing Licenses or Utility Guarantee Bonds)

2002 038660

2002 APR 24 10 10 AM '02

MORRIS W. CARTER

Bond No: 8950-4800-3149

Know all by these Presents:

That we M&M Roofing, INC, as Principal, and _____

Washington International Insurance Company, as Surety,
are held and firmly bound unto Lake County Indiana & all cities, towns & municipalities, as Obligee, in the

penal sum of Five thousand 00/100 Dollars (\$5,000.00) good and lawful

(Not to Exceed \$25,000) money of the United States of America, for payment of which, well and truly to be made we bind ourselves, our heirs, executors, administrators, jointly and severally, firmly by these presents.

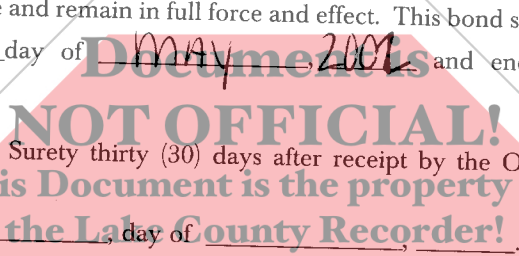
Whereas, the said Principal has applied to said Obligee for a license or permit to do business as a

Roofing Contractor

Now therefore, the condition of this obligation is such, that if the Principal shall faithfully observe and honestly comply with the provisions of all Laws or Ordinances of the Obligee regulating the business for which license or permit is issued, then this obligation to be void; otherwise to be and remain in full force and effect. This bond shall remain in force for a one year period beginning on the 16th day of MAY, 2002, and ending on the 16th, day of MAY, 2003.

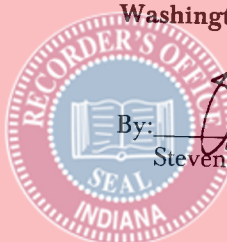
This bond may be canceled by the Surety thirty (30) days after receipt by the Obligee of the Surety's written notice of cancellation.

Signed, sealed and dated this _____ day of _____, 2002.



M&M Roofing, INC
Principal

By: Michael Gibson Pres.
(Signature of Owner or Officer)



Washington International Insurance Company
By: [Signature]
Steven P. Anderson, Senior Vice President

State of Illinois }
County of DuPage } ss.:

On this _____, before me personally appeared Steven P. Anderson who acknowledged himself to be the aforesaid officer of WASHINGTON INTERNATIONAL INSURANCE COMPANY, the corporation described in and that executed the within and foregoing instrument and known to me to be the person who executed the said instrument on behalf of the said corporation, and he duly acknowledged to me that such corporation executed same.

In witness whereof, I have set my hand and affixed my official seal, the day and year stated in this certificate above.

"Official Seal"
Lois Jean Blinn
Notary Public, State of Illinois
My commission expires 05/31/04

Lois Jean Blinn
Notary Public

ed: 6/00

BD
1060
#1939.