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American States Insurance

A SAFECO Company

2002 042531

2002 Bond 7 6167969 21

LICENSE OR PERMIT BOND

KNOW ALL BY THESE PRESENTS, That we,
NARDO BUILDERS

Orland Park IL and the AMERICAN STATES INSURANCE COMPANY
(City) (State) as Principal, of 10831 Oakland Dr.
(Street and Number)

a INDIANA corporation, as Surety, are held and firmly bound unto
Board of Commissioners of the County of Lake, State of Indiana, and any Cities
and Towns in Lake County, Indiana

Five Thousand Dollars And Zero Cents, as Oblige, in the sum of
Dollars (\$ 5,000)

for which sum, well and truly to be paid, we bind ourselves, our heirs, executors,
administrators, successors and assigns, jointly and severally, firmly by these presents.

Sealed with our seals, and dated this 6th day of May, 2002

THE CONDITION OF THIS OBLIGATION IS SUCH, That WHEREAS, the Principal has been or is about to be
granted a license or permit to do business as Residential General Contractor

by the Oblige.

NOW, THEREFORE, if the Principal well and truly comply with applicable local ordinances, and conduct business in
conformity therewith, then this obligation to be void, otherwise to remain in full force and effect.

PROVIDED, HOWEVER:

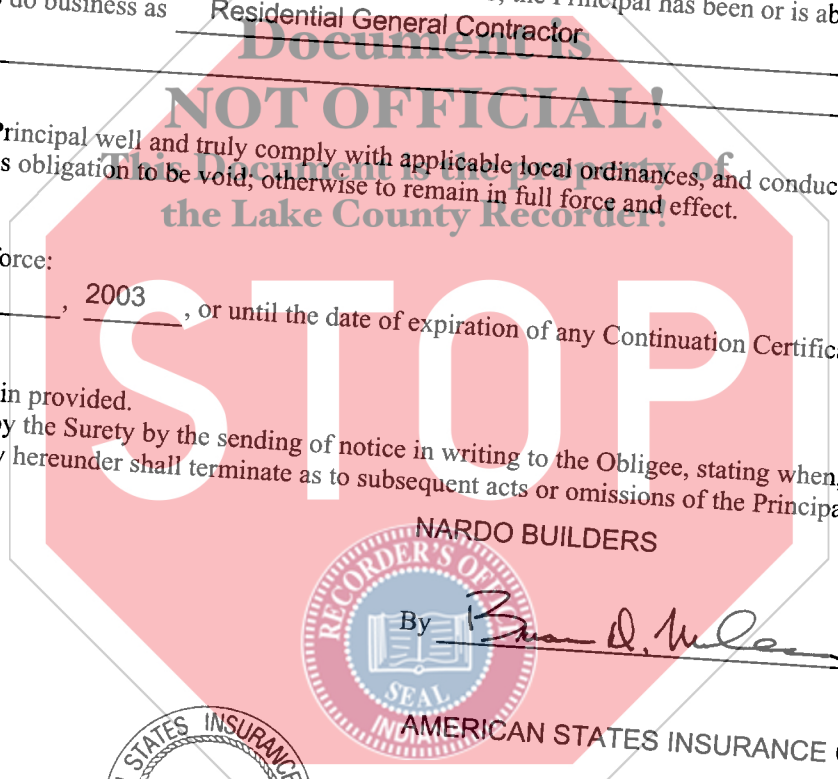
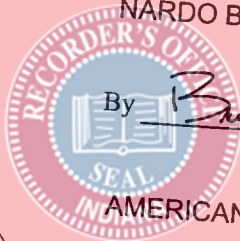
1. This bond shall continue in force:
 - Until May 6, 2003, or until the date of expiration of any Continuation Certificate executed by the Surety
 - OR
 - Until canceled as herein provided.
2. This bond may be canceled by the Surety by the sending of notice in writing to the Oblige, stating when, not less than thirty days thereafter, liability hereunder shall terminate as to subsequent acts or omissions of the Principal.

NARDO BUILDERS

By [Signature] Principal

AMERICAN STATES INSURANCE COMPANY

By [Signature] Attorney-in-Fact
John R. Sutorius



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12.00/156

POWER OF ATTORNEY

AMERICAN STATES INSURANCE COMPANY
INDIANAPOLIS, INDIANA 46206

Bond No. 6167969

KNOW ALL BY THESE PRESENTS:

That **AMERICAN STATES INSURANCE COMPANY**, an Indiana corporation, does hereby appoint

***** John R. Sutorius *****

Its true and lawful attorney(s)-in-fact, with full authority to execute on behalf of the company fidelity and surety bonds or undertakings and other documents of a similar character issued by the company in the course of its business, and to bind **AMERICAN STATES INSURANCE COMPANY** thereby as fully as if such instruments had been duly executed by its regularly elected officers at its home office, in amounts or penalties not exceeding the sum of:

Five Thousand Dollars And Zero Cents

DOLLARS (\$ 5,000)

IN WITNESS WHEREOF, **AMERICAN STATES INSURANCE COMPANY** has executed and attested these presents

this 6th day of May, 2002

C.B. Mead

C.B. MEAD, SECRETARY

Mike McGavick

MIKE MCGAVICK, PRESIDENT & CEO

CERTIFICATE

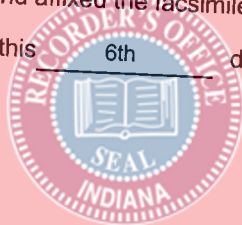
Extract from the By-Laws of **AMERICAN STATES INSURANCE COMPANY**:

"Article 8. Section 8.1.1. - FIDELITY AND SURETY BONDS . . . the President, any Vice President, the Secretary and any Assistant Vice President appointed for that purpose by the officer in charge of surety operations, shall each have authority to appoint individuals as attorneys-in-fact or under other appropriate titles with authority to execute on behalf of the corporation fidelity and surety bonds and other documents of similar character issued by the corporation in the course of its business . . . On any instrument making or evidencing such appointment, the signatures may be affixed by facsimile. On any instrument conferring such authority or on any bond or undertaking of the corporation, the seal, or a facsimile thereof, may be impressed or affixed or in any other manner reproduced; provided, however, that the seal shall not be necessary to the validity of any such instrument or undertaking."

I, C.B. Mead, Secretary of **AMERICAN STATES INSURANCE COMPANY** do hereby certify that the foregoing extracts of the By-Laws of this corporation, and of a Power of Attorney Issued pursuant thereto, are true and correct and that both the By-Laws and the Power of Attorney are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of said corporation

this 6th day of May, 2002



C.B. Mead

C.B. MEAD, SECRETARY