



Western Surety Company

RIDER

It is hereby mutually agreed and understood by and between the Principal and Western Surety Company, that instead of as originally written:

The Principal's name has been changed

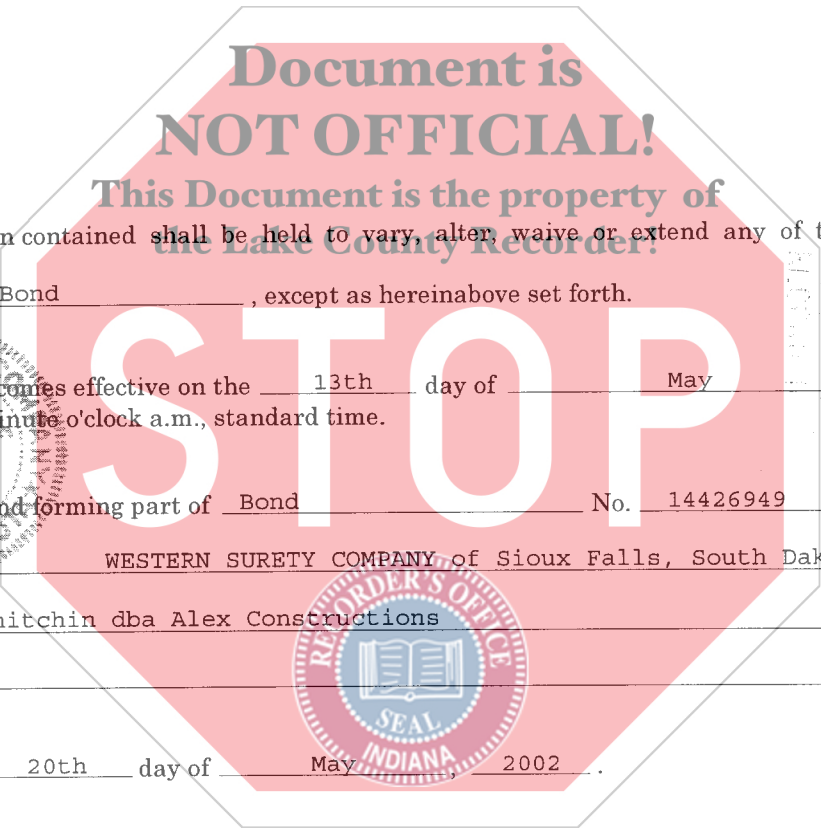
From: Alex Tchernitchin

To: Alex Tchernitchin dba Alex Constructions

No further changes other than above.

2002 047331

Bond # 2002-045373



Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the Bond _____, except as hereinabove set forth.

This Rider becomes effective on the 13th day of May, 2002 at twelve and one minute o'clock a.m., standard time.

Attached to and forming part of Bond _____ No. 14426949 issued by WESTERN SURETY COMPANY, of Sioux Falls, South Dakota, to Alex Tchernitchin dba Alex Constructions

Signed this 20th day of May, 2002

WESTERN SURETY COMPANY

By Stephen T. Late
Executive Vice President

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S.H.
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Western Surety Company

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That WESTERN SURETY COMPANY, a corporation organized and existing under the laws of the State of South Dakota, and authorized and licensed to do business in the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, West Virginia, Wisconsin, Wyoming, and the United States of America, does hereby make, constitute and appoint

Stephen T. Pate of South Dakota, its regularly elected Executive Vice President of Sioux Falls, South Dakota, as Attorney-in-Fact, with full power and authority hereby conferred upon him to sign, execute, acknowledge and deliver for and on its behalf as Surety and as its act and deed, all of the following classes of documents to-wit:

Indemnity, Surety and Undertakings that may be desired by contract, or may be given in any action or proceeding in any court of law or equity, policies indemnifying employers against loss or damage caused by the misconduct of their employees; official, bail, and surety and fidelity bonds; indemnity in all cases where indemnity may be lawfully given; and with full power and authority to execute consents and waivers to modify, or change or extend any bond or document executed for this Company, and to compromise and settle any and all claims or demands made or existing against said Company.

Western Surety Company further certifies that the following is a true and exact copy of Section 7 of the by-laws of Western Surety Company duly adopted and now in force, to-wit:

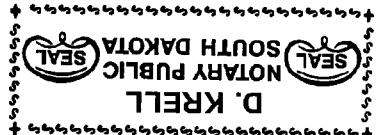
Section 7. All bonds, policies, undertakings, Powers of Attorney, or other obligations of the corporation shall be executed in the corporate name of the Company by the President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The President, any Vice President, Secretary, any Assistant Secretary, or the Treasurer may appoint Attorneys-in-Fact or agents who shall have authority to issue bonds, policies, or undertakings in the name of the Company. The corporate seal is not necessary for the validity of any bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation. The signature of any such officer and the corporate seal may be printed by facsimile.

In Witness Whereof, the said WESTERN SURETY COMPANY has caused these presents to be executed by its Executive Vice President with the corporate seal affixed this 20th day of May, 2002.

ATTEST
 J. Nelson
 Assistant Secretary
 By
 Stephen T. Pate, Executive Vice President
 WESTERN SURETY COMPANY

STATE OF SOUTH DAKOTA }
 COUNTY OF MINNEHAWHA } ss

On this 20th day of May, 2002, before me, a Notary Public, personally appeared Stephen T. Pate and L. Nelson, Executive Vice President of the said WESTERN SURETY COMPANY, and acknowledged that they signed the above Power of Attorney as Executive Vice President who, being by me duly sworn, acknowledged that they signed the above Power of Attorney, and acknowledged said instrument to be the voluntary act and deed of said Corporation.



My Commission Expires November 30, 2006

Notary Public
 D. Krell