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West Bend Mutual
 INSURANCE COMPANY • TIME TESTED SINCE 1894
 1900 SOUTH 18TH AVENUE • WEST BEND, WI 53095

Bond No. 0475034

LICENSE AND PERMIT BOND

(for county, city, town or village only)

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2003 074246

2003 JUL 17 10:10:07

KNOW ALL MEN BY THESE PRESENTS:

That we Timothy Fornal DBA Always Tailor Made Marble & Granite & Tile Design, (Address) 29 Doty St.
(City, State, Zip) Hammond, IN. 46320, as Principal, and **WEST BEND MUTUAL INSURANCE**

COMPANY, a corporation duly licensed to do business in the State of _____, as Surety, are held and firmly bound unto the Board of Commissioners of the County of Lake, State Of Indiana and _____ of any cities and towns in Lake County, Indiana, State of Indiana, Obligee, in the sum of

Five Thousand and 00/100 Dollars (\$ 5,000.00), lawful money of the United States, to be paid to the said obligee, for which payment well and truly to be made, we bind ourselves and our legal representatives, jointly and severally by these presents. The conditions of this bond are such, that the said Principal has applied for a license as/for Tile Installer - Contractor

in accordance with the requirements of the ordinance of said Obligee, and has agreed to hold said Obligee harmless from any damage by reason of his/her engaging in said business.

NOW, THEREFORE, if said Principal shall faithfully perform all the duties of and in all things comply with the laws and ordinances, including all amendments thereto, appertaining to the license or permit applied for, then this obligation shall be null and void; otherwise to remain in full force and effect.

This bond may be terminated at any time by the Surety upon sending notice in writing to the clerk of the Political Subdivision with whom this bond is filed and to the Principal, and at the expiration of thirty-five (35) days from the mailing of said notice, this bond shall ipso facto terminate and the Surety shall there upon be relieved from any liability for any acts or omissions of the Principal subsequent to said date.

This bond shall be effective on the 17th day of July, A.D. 2003 and terminate on the 17 day of, 2004 unless said bond is extended by continuation certificate and attached herewith.

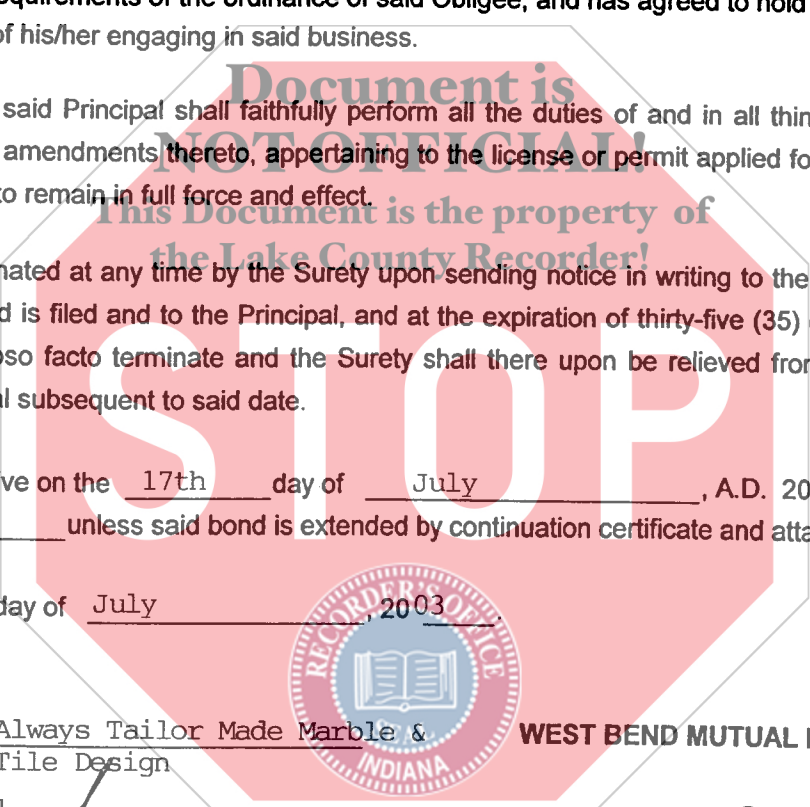
Dated this 17 day of July, 2003

Timothy Fornal DBA Always Tailor Made Marble & Granite & Tile Design
(Principal)

WEST BEND MUTUAL INSURANCE COMPANY

By: Timothy Fornal
Title: President

By: Perie A. Reed
Attorney-in-Fact



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25044 DG
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Power of Attorney

Know all men by these Presents, That West Bend Mutual Insurance Company, a corporation having its principal office in the City of West Bend, Wisconsin does make, constitute and appoint:

Thomas M. Edwards, Renee A. Held, Mary Hadvab,

lawful Attorney(s)-in-fact, to make, execute, seal and deliver for and on its behalf as surety and as its act and deed any and all bonds, undertakings and contracts of suretyship, provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed in amount the sum of: \$3,000,000

This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of West Bend Mutual Insurance Company at a meeting duly called and held on the 21st day of December, 1999.

Appointment of Attorney-In-Fact. The president or any vice president, or any other officer of West Bend Mutual Insurance Company may appoint by written certificate Attorneys-in-Fact to act on behalf of the company in the execution of and attesting of bonds and undertakings and other written obligatory instruments of like nature. The signature of any officer authorized hereby and the corporate seal may be affixed by facsimile to any such power of attorney or to any certificate relating therefore and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the company, and any such power so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the company in the future with respect to any bond or undertaking or other writing obligatory in nature to which it is attached. Any such appointment may be revoked, for cause, or without cause, by any said officer at any time.

In witness whereof, the West Bend Mutual Insurance Company has caused these presents to be signed by its president undersigned and its corporate seal to be hereto duly attested by its secretary this 1st day of March, 2002.

Attest

Larry G. Roth
Larry G. Roth
Secretary

Anthony J. Warren

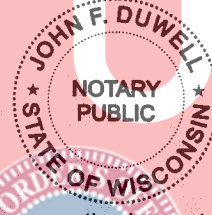
Anthony J. Warren
Chief Executive Officer / President

State of Wisconsin
County of Washington



STOP
This Document is the property of
the Lake County Recorder!

On the 1st day of March, 2002 before me personally came Anthony J. Warren, to me known being by duly sworn, did depose and say that he resides in the County of Washington, State of Wisconsin; that he is the President of West Bend Mutual Insurance Company, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; 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 corporation and that he signed his name thereto by like order.



John F. Duwell
John F. Duwell
Sr. Vice President
Notary Public, Washington Co. WI
My Commission is Permanent

The undersigned, duly elected to the office stated below, now the incumbent in West Bend Mutual Insurance Company, a Wisconsin corporation authorized to make this certificate, Do Hereby Certify that the foregoing attached Power of Attorney remains in full force effect and has not been revoked and that the Resolution of the Board of Directors, set forth in the Power of Attorney is now in force.

Signed and sealed at West Bend, Wisconsin this 17 day of July, 2003



Kevin A. Steiner
Kevin A. Steiner
Sr. Vice President

Notice: Reproductions are not binding on the company. Any questions concerning this Power of Attorney may be directed to the Bond Manager at National Specialty Insurance, a division of West Bend Mutual Insurance Co.