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- Continental Casualty Company
- National Fire Ins. Co. of Hartford
- American Casualty Company of Reading, PA
- The Continental Insurance Company
- Commercial Insurance Company of Newark, NJ
- Firemen's Insurance Company of Newark, NJ

CNA Plaza A Stock Company  
Chicago, Illinois 60685

KNOW ALL MEN BY THESE PRESENTS, That we Universal Forest Products Eastern Division, Inc.  
 of 1118 Humes Road, Janesville, WI 53545  
 hereinafter referred to as the Principal, and American Casualty Company of Reading, Pennsylvania  
 a corporation organized and existing under the laws of the State of Pennsylvania  
 and authorized to do business in the State of Indiana, as Surety, are held  
 and firmly bound unto All Cities, Towns, Municipalities of Lake County, Indiana, 2293 N. Main St., Crown Point, IN 46307

hereinafter referred to as Obligees, in the sum of Five Thousand and 00/100 Dollars (\$5,000.00)  
 lawful money of the United States of America, to the payment of which sum, well and truly to be made, we bind ourselves,  
 our executors, administrators, successors, and assigns, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, That whereas, the Principal has made application for a license or  
 permit to the Obligees for the purpose of, or to exercise the vocation of Fence and Deck Installation

NOW, THEREFORE, if the Principal shall faithfully comply with all ordinances, rules and regulations which have been or  
 may hereafter be in force concerning said License or Permit, and shall save and keep harmless the Obligees from all loss  
 or damage which it may sustain or for which it may become liable on account of the issuance of said license or permit to  
 the Principal, then this obligation shall be void; otherwise, to remain in full force and effect.

THIS BOND WILL EXPIRE July 1, 2004  
 but may be continued by continuation certificate signed by Principal and Surety. The Surety may at any time terminate  
 its liability by giving thirty (30) days written notice to the Obligees, and the Surety shall not be liable for any default after  
 such thirty day notice period, except for defaults occurring prior thereto.

SIGNED, SEALED AND DATED this 1st day of July, 2003



Universal Forest Products Eastern Division, Inc.  
 Principal  
 By: William G. Cunniff  
American Casualty Company of Reading, Pennsylvania  
 Surety  
 By: Ronda L. Pekel  
 Ronda L. Pekel Attorney-in-fact

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 copies

POWER OF ATTORNEY APPOINTING INDIVIDUAL ATTORNEY-IN-FACT

Know All Men By These Presents, That Continental Casualty Company, an Illinois corporation, National Fire Insurance Company of Hartford, a Connecticut corporation, and American Casualty Company of Reading, Pennsylvania, a Pennsylvania corporation (herein called "the CNA Companies"), are duly organized and existing corporations having their principal offices in the City of Chicago, and State of Illinois, and that they do by virtue of the signatures and seals herein affixed hereby make, constitute and appoint

Loretta A Peretti, H David Hoovler, Ronda L Pekel, James A Dawdy, Drew Brach, Brian Cook, Individually

of Grand Rapids, MI, their true and lawful Attorney(s)-in-Fact with full power and authority hereby conferred to sign, seal and execute for and on their behalf bonds, undertakings and other obligatory instruments of similar nature

- In Unlimited Amounts -

and to bind them thereby as fully and to the same extent as if such instruments were signed by a duly authorized officer of their corporations and all the acts of said Attorney, pursuant to the authority hereby given is hereby ratified and confirmed.

This Power of Attorney is made and executed pursuant to and by authority of the By-Law and Resolutions, printed on the reverse hereof, duly adopted, as indicated, by the Boards of Directors of the corporations.

In Witness Whereof, the CNA Companies have caused these presents to be signed by their Vice President and their corporate seals to be hereto affixed on this 2nd day of June, 2003.



Continental Casualty Company  
National Fire Insurance Company of Hartford  
American Casualty Company of Reading, Pennsylvania

*Michael Gengler*  
Michael Gengler Senior Vice President

State of Illinois, County of Cook, ss:

On this 2nd day of June, 2003, before me personally came Michael Gengler to me known, who, being by me duly sworn, did depose and say: that he resides in the City of Chicago, State of Illinois; that he is a Senior Vice President of Continental Casualty Company, an Illinois corporation, National Fire Insurance Company of Hartford, a Connecticut corporation, and American Casualty Company of Reading, Pennsylvania, a Pennsylvania corporation described in and which executed the above instrument; that he knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed pursuant to authority given by the Boards of Directors of said corporations and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.



My Commission Expires September 17, 2006

*Eliza Price*  
Eliza Price Notary Public



I, Mary A. Ribikawskis, Assistant Secretary of Continental Casualty Company, an Illinois corporation, National Fire Insurance Company of Hartford, a Connecticut corporation, and American Casualty Company of Reading, Pennsylvania, a Pennsylvania corporation do hereby certify that the Power of Attorney herein above set forth is still in force, and further certify that the By-Law and Resolution of the Board of Directors of the corporations printed on the reverse hereof is still in force. In testimony whereof I have hereunto subscribed my name and affixed the seal of the said corporations this 1st day of July, 2003.



Continental Casualty Company  
National Fire Insurance Company of Hartford  
American Casualty Company of Reading, Pennsylvania

*Mary A Ribikawskis*  
Mary A. Ribikawskis Assistant Secretary

**NOTICE**

In accordance with the Terrorism Risk Insurance Act of 2002, we are providing this disclosure notice for bonds and certain insurance policies on which one or more of the Writing Companies identified below is the surety or insurer.

To principals on bonds and insureds on certain insurance policies written by any one or more of the following companies (collectively the "Writing Companies") as surety or insurer: Western Surety Company, Universal Surety of America, Surety Bonding Company of America, Continental Casualty Company, National Fire Insurance Company of Hartford, American Casualty Company of Reading, PA, The Firemen's Insurance Company of Newark, NJ, and The Continental Insurance Company.

**DISCLOSURE OF PREMIUM**

The premium attributable to coverage for terrorist acts certified under the Act was Zero Dollars (\$0.00).

**DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES**

The United States will pay ninety percent (90%) of covered terrorism losses exceeding the applicable surety/insurer deductible.

Form F7310

