

Effective Date: October 6th, 2003



Western Surety Company

LICENSE OR PERMIT BOND

Bond No. 14526956

KNOW ALL PERSONS BY THESE PRESENTS, that we, A Better Construction
(Company Name)

Richard Heck, 1804 Eisenhower Ave., Valparaiso, IN 46383, as Principal,
(Owner's Name and Full Address)

and WESTERN SURETY COMPANY, with its principal office at Sioux Falls, South Dakota, as Surety, are held and firmly bound unto The Board of Commissioners of the County of Lake, State of Indiana, and any cities and towns in Lake County, Indiana, hereinafter called Obligee, in the penal sum of Five Thousand Dollars (\$5,000.00), for the payment of which well and truly to be made we do hereby bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed and sealed this 6th day of October, 2003.

WHEREAS, the said Obligee has granted or is about to grant to the said Principal a license or permit to engage in the business of Carpentry Contractor
(Type of Business)

NOW, THEREFORE, if the said Principal shall indemnify the Obligee against any loss directly arising by reason of the failure to comply with the laws, ordinances, resolutions, rules and regulations governing the business of

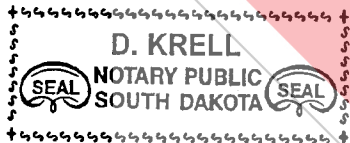
Carpentry Contractor
(Type of Business)

in said Lake County, Indiana, then this obligation shall be void, otherwise to be and remain in full force and effect.

PROVIDED, HOWEVER, that the Surety shall have the right to terminate its liability hereunder by serving written notice upon the Obligee ten (10) days in advance of its intention to do so.

PROVIDED FURTHER, the aggregate liability of the Surety to any and all persons, regardless of the number of claims made against this bond or the number of years this bond remains in force, shall in no event exceed the amount set forth above:

Term of bond: October 6th, 2003, to October 6th, 2004.

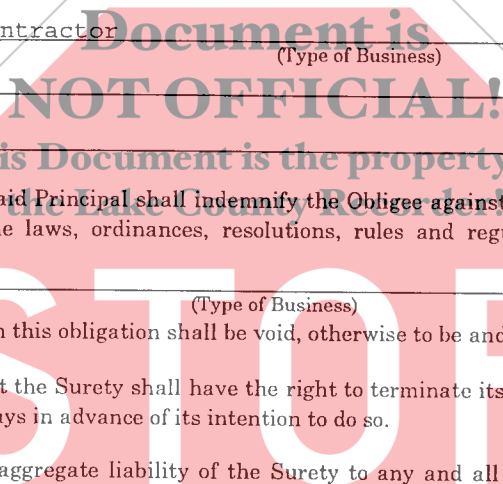


My Commission Expires November 30, 2006

D. Krell
Notary Seal

A Better Construction
Company Name
Richard Heck
Principal

WESTERN SURETY COMPANY, Surety
By Paul T. Bruflat
Paul T. Bruflat, Senior Vice President



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