

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
HARTFORD, CONNECTICUT 06183

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CONTINUATION CERTIFICATE
FIDELITY OR SURETY
BONDS/POLICIES

2004 027726

In Consideration of ONE HUNDRED AND NO/100 (\$100.00)

Dollars renewal premium, the term of Bond No. 8 S 103698390 BCM

in the amount of \$5,000.00 issued on behalf of

THE LOMBARD COMPANY
4245 W. 123rd Street, Alsip, Illinois 60803

in favor of ALL CITIES, TOWNS AND MUNICIPALITIES IN LAKE COUNTY, IN

in connection with GENERAL CONTRACTOR'S LICENSE BOND

is hereby extended to

FEBRUARY 14TH, 2005

subject to all the covenants and conditions of said bond/policy. of
the Lake County Recorder!

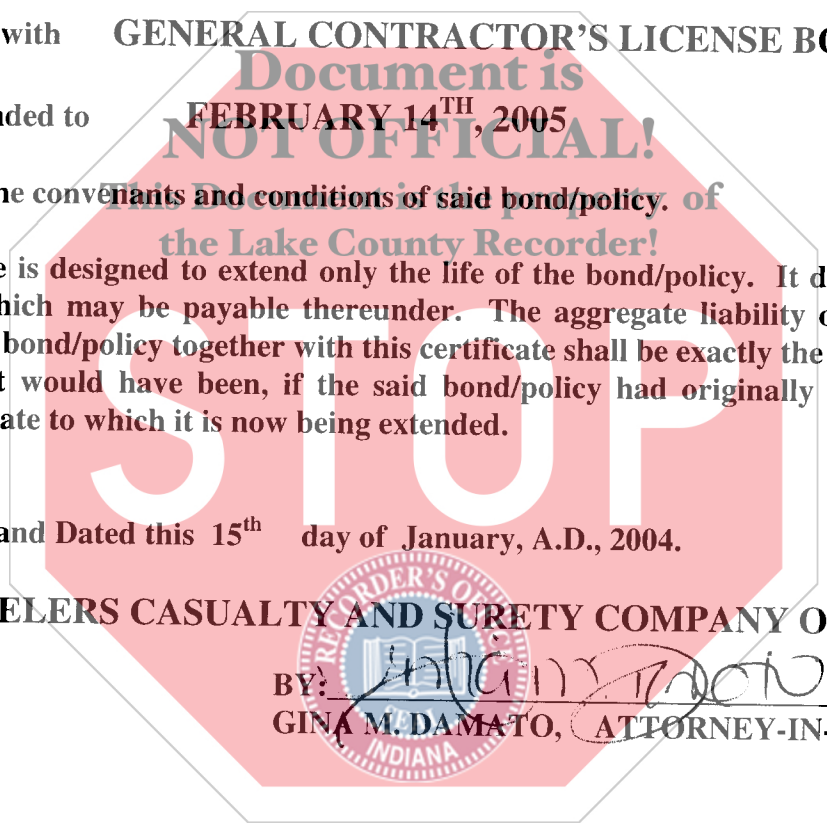
This certificate is designed to extend only the life of the bond/policy. It does not increase the amount which may be payable thereunder. The aggregate liability of the Company under the said bond/policy together with this certificate shall be exactly the same as, and no greater than it would have been, if the said bond/policy had originally been written to expire on the date to which it is now being extended.

Signed, sealed and Dated this 15th day of January, A.D., 2004.

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

BY: 
GINA M. DAMATO, ATTORNEY-IN-FACT

2004 APR -6 AM 9:00
FILED FOR RECORD
LAKE COUNTY
INDIANA



18 00
KRM
OK#9672



IMPORTANT DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

On November 26, 2002, President Bush signed into law the Terrorism Risk Insurance Act of 2002 (the "Act"). The Act establishes a short-term program under which the Federal Government will share in the payment of covered losses caused by certain acts of international terrorism. We are providing you with this notice to inform you of the key features of the Act, and to let you know what effect, if any, the Act will have on your premium.

Under the Act, insurers are required to provide coverage for certain losses caused by international acts of terrorism as defined in the Act. The Act further provides that the Federal Government will pay a share of such losses. Specifically, the Federal Government will pay 90% of the amount of covered losses caused by certain acts of terrorism which is in excess of Travelers' statutorily established deductible for that year. The Act also caps the amount of terrorism-related losses for which the Federal Government or an insurer can be responsible at \$100,000,000,000.00, provided that the insurer has met its deductible.

Please note that passage of the Act does not result in any change in coverage under the attached policy or bond (or the policy or bond being quoted). Please also note that no separate additional premium charge has been made for the terrorism coverage required by the Act. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium, and is no more than one percent of your premium.

STATE OF Illinois)
) SS.
COUNTY OF DuPage)

OFFICIAL SEAL
JANE BRONSON
Notary Public, State of Illinois
My Commission Expires 07/22/06

I, Jane Bronson a Notary Public in and for said County and State, do hereby certify that _____ Resident Vice President, and _____ Resident Assistant Secretary, GINA M. DAMATO Attorney-in-Fact, of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, who is personally known to me to be the same person _____ whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that _____ he _____ signed, sealed and delivered said instrument, for and on behalf of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, for the uses and purposes therein set forth. Given under my hand and notarial seal, this 15th day of January 20 04.

Jane Bronson

Notary Public

S-2429 (07-97)



**TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
TRAVELERS CASUALTY AND SURETY COMPANY
FARMINGTON CASUALTY COMPANY
Hartford, Connecticut 06183-9062**

POWER OF ATTORNEY AND CERTIFICATE OF AUTHORITY OF ATTORNEY(S)-IN-FACT

KNOW ALL PERSONS BY THESE PRESENTS, THAT TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY and FARMINGTON CASUALTY COMPANY, corporations duly organized under the laws of the State of Connecticut, and having their principal offices in the City of Hartford, County of Hartford, State of Connecticut, (hereinafter the "Companies") hath made, constituted and appointed, and do by these presents make, constitute and appoint: **Dwight F. Miller, David C. Banks, Janice B. Kaplan, Carol F. Tasciotti, Evonne Brown, Adele M. Korczak, Grace Villarreal, Gail Schroeder, Rebecca L. Dauparas, Barbara J. Bailey, Cindy Genslinger, Gina M. Damato, Meredith C. Covelli, Thomas A. Pictor, Erik Janssens, Jane Bronson, Carrie M. Goesel, Michael Damewood, Rosemary Muliere, Kathleen M. Anderson, Vaenessa Sims, Luisa Catalano, Robert W. Speer, David Donovan-Schager, John Fay, Lawrence R. Conrath, Laura L. Bounds, Keith B. Daniels, Marianne D. Reagan, Marva Hurd, Jeffrey Malecek, Susan Speer, Kristy M. Kreger, Thomas N. Tague, Gabriel Jacquez, Brenda D. Hockberger, of Naperville, Illinois, their true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred to sign, execute and acknowledge, at any place within the United States, the following instrument(s): by his/her sole signature and act, any and all bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking and any and all consents incident thereto and to bind the Companies, thereby as fully and to the same extent as if the same were signed by the duly authorized officers of the Companies, and all the acts of said Attorney(s)-in-Fact, pursuant to the authority herein given, are hereby ratified and confirmed.**

This appointment is made under and by authority of the following Standing Resolutions of said Companies, which Resolutions are now in full force and effect:

VOTED: That the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary may appoint Attorneys-in-Fact and Agents to act for and on behalf of the company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her.

VOTED: That the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary.

VOTED: That any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary, or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority.

This Power of Attorney and Certificate of Authority is signed and sealed by facsimile (mechanical or printed) under and by authority of the following Standing Resolution voted by the Boards of Directors of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY and FARMINGTON CASUALTY COMPANY, which Resolution is now in full force and effect:

VOTED: That the signature of each of the following officers: President, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any power of attorney or to any certificate relating thereto appointing Resident Vice Presidents, Resident Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such power of attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached.



By Karl M. Johanson
Assistant Secretary, Bond

Signed and Sealed at the Home Office of the Company, in the City of Hartford, State of Connecticut. Dated this 15th day of January, 2004.

I, the undersigned, Assistant Secretary of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY, stock corporations of the State of Connecticut, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney and Certificate of Authority remains in full force and has not been revoked; and furthermore, that the Standing Resolutions of the Boards of Directors, as set forth in the Certificate of Authority, are now in force.

CERTIFICATE

Document is NOT OFFICIAL!

My commission expires June 30, 2006 Notary Public Marie C. Tetreault

the property of the Lake County Recorder!

STOP

NOTARY PUBLIC Marie C. Tetreault

RECORDER'S OFFICE SEAL INDIANA

On this 6th day of November, 2003 before me personally came GEORGE W. THOMPSON to me known, who, being by me duly sworn, did depose and say: that he/she is Senior Vice President of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY, the corporations described in and which executed the above instrument; that he/she knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; and that he/she executed the said instrument on behalf of the corporations by authority of his/her office under the Standing Resolutions thereof.



By George W. Thompson
Senior Vice President

STATE OF CONNECTICUT }
COUNTY OF HARTFORD }
SS: Hartford }
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
TRAVELERS CASUALTY AND SURETY COMPANY
FARMINGTON CASUALTY COMPANY

IN WITNESS WHEREOF, TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, TRAVELERS CASUALTY AND SURETY COMPANY have caused this instrument to be signed by their Senior Vice President and their corporate seals to be hereto affixed this 6th day of November, 2003.