

Bond No. 400LA1214

Seaboard Surety Company
Northern Indemnity Inc.
St. Paul Fire & Marine Insurance Company
St. Paul Mercury Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability Insurance Company
United States Fidelity and Guaranty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.

CONTINUATION CERTIFICATE

Attached to BOND No. 400LA1214 issued by the **United States Fidelity and Guaranty Company**
USF&G BOND #- 12013054217952
(hereinafter called the Company), in favor of LAKE COUNTY, INDIANA, ALL CITIES, TOWN
on behalf of Hook's Concrete & Construction Co., In

2004
555085

in the amount of FIVE THOUSAND DOLLARS \$5,000.00

In Consideration of an Agreed Premium of:

ONE HUNDRED DOLLARS \$100.00

the Company hereby agrees, subject to the terms, conditions and limitations, of said bond and that said bond shall continue in force for the period beginning on the 12th day of JULY 2004 for an additional one year term.

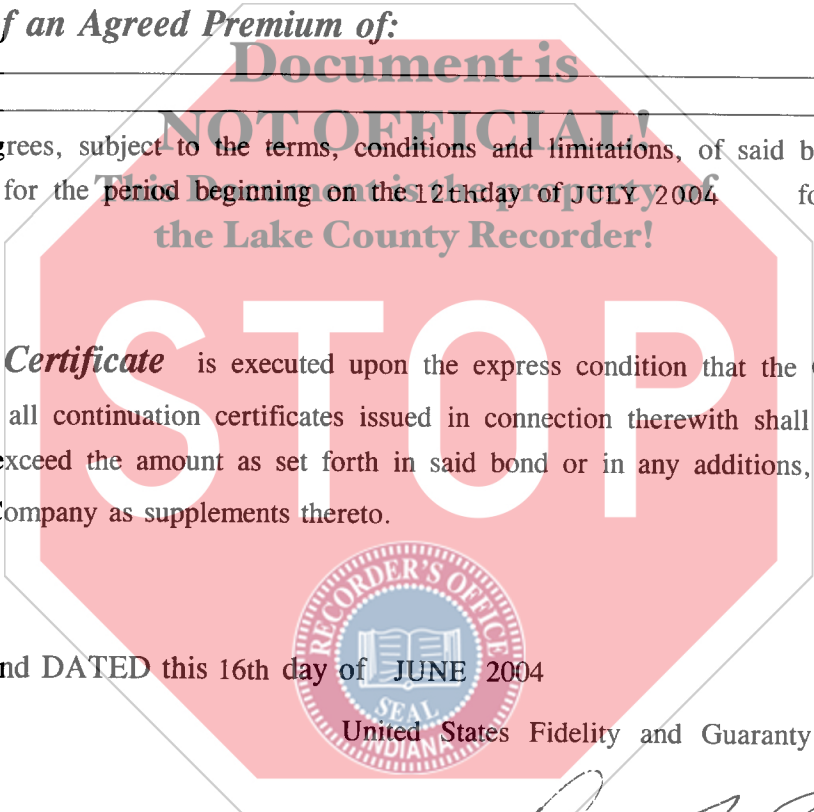
This Continuation Certificate is executed upon the express condition that the Company's liability under said bond and this and all continuation certificates issued in connection therewith shall not be cumulative and shall not in any event exceed the amount as set forth in said bond or in any additions, riders, or endorsements properly issued by the Company as supplements thereto.

SIGNED, SEALED, and DATED this 16th day of JUNE 2004



United States Fidelity and Guaranty Company

by Oscar F. Rincon
Oscar F. Rincon Attorney-In-Fact



2004 JUN 16 10 00 AM
LAKE COUNTY INDIANA
RECORDER'S OFFICE

17-100
12-100

St Paul Surety

St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
Seaboard Surety Company

United States Fidelity and Guaranty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Medical Liability Insurance Company

Bond No. 400LA1214
12-0130-54217-95-2

**RIDER CONTAINING
DISCLOSURE NOTICE OF TERRORISM COVERAGE**

This disclosure notice is required by the Terrorism Risk Insurance Act of 2002 (the "Act"). No action is required on your part. This Disclosure Notice is incorporated in and a part of the attached bond, and is effective the date of the bond.

You should know that, effective November 26, 2002, any losses covered by the attached bond that are caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by the Act. Under this formula, the United States reimburses 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

Under the Act, there is a cap on our liability to pay for covered terrorism losses if the aggregate amount of insured losses under the Act exceeds \$100,000,000,000 during the applicable period for all insureds and all insurers combined. In that case, we will not be liable for the payment of any amount which exceeds that aggregate amount of \$100,000,000,000.

The portion of your premium that is attributable to coverage for acts of terrorism is **\$0.00.**

IMPORTANT NOTE: THE COST OF TERRORISM COVERAGE IS SUBJECT TO CHANGE ON ANY BONDS THAT PREMIUM IS CHARGED ANNUALLY.

