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Ohio Farmers Insurance Co.
 Westfield Insurance Co.

Continuation
Certificate

Westfield Companies
Westfield Center, Ohio 44251-5001

In consideration of an agreed premium payable in advance, the Bond described below is hereby continued in force for the period indicated. Continuation is subject to the condition that the maximum aggregate liability under the Bond and any and all continuations thereof shall in no event exceed the amount of liability shown herein. This endorsement shall be valid only when executed by an attorney-in-fact of this Company.

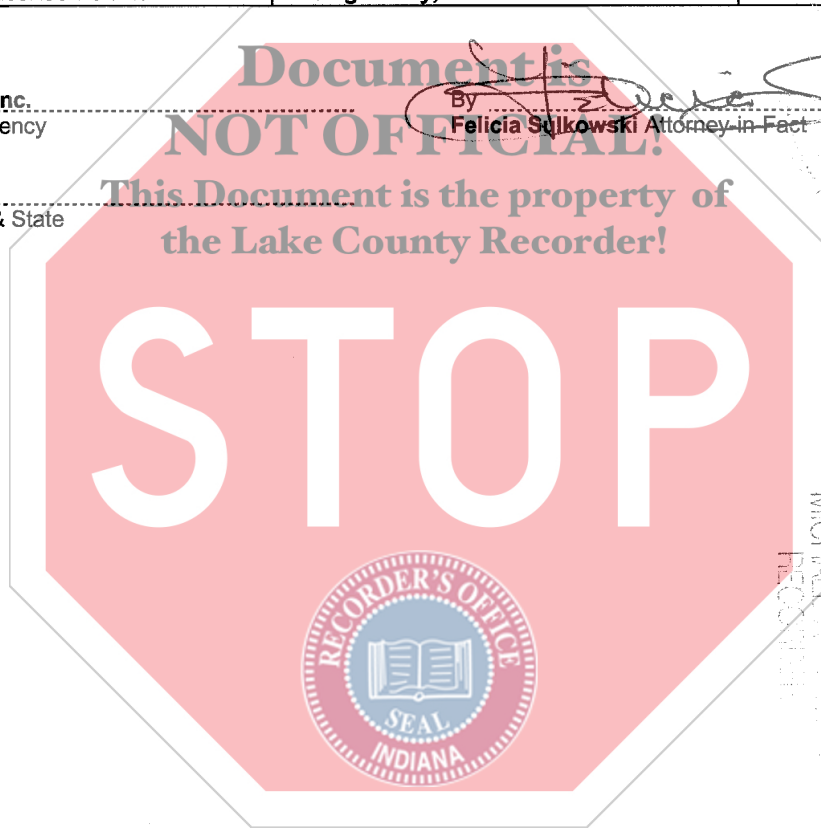
BOND NO.	ORIGINAL EFFECTIVE DATE	BOND AMOUNT	RENEWAL PREMIUM	CONTINUED	
				FROM	TO
5980131	05/30/2004	\$5,000.00	\$100.00	05/30/2004	05/30/2005
PRINCIPAL Vineyard Homes, Inc., 4228 Highway 35, LaPorte, IN 46350					
OBLIGEE Lake County - Board of Commissioners of the County of Lake, State of Indiana and all Cities, Towns and Municipalities within, Lake County Government Complex, 2293 N. Main, Crown Point, IN 46307					
TYPE OF BOND (DESCRIBE)		EXECUTED AT (City - State)		DATE EXECUTED	
PUB. OFFICIAL	SURETY License/Permit	Michigan City, IN		05/07/2004	

General Insurance Services, Inc.
Agency

By *[Signature]*
Felicia Sulkowski Attorney-in-Fact

Michigan City, IN 46360
City & State

BD 5403 (11-91)



2005 001486
 2005 JAN 10 AM 9:01
 MICHAEL A. ...
 FILED FOR RECORD
 LAKE COUNTY
 INDIANA

12-6-05 PR

General Power of Attorney

Westfield Insurance Co. Westfield National Insurance Co. Ohio Farmers Insurance Co. Westfield Center, Ohio

CERTIFIED COPY

Know All Men by These Presents, That WESTFIELD INSURANCE COMPANY, WESTFIELD NATIONAL INSURANCE COMPANY and OHIO FARMERS INSURANCE COMPANY, corporations, hereinafter referred to individually as a "Company" and collectively as "Companies," duly organized and existing under the laws of the State of Ohio, and having its principal office in Westfield Center, Medina County, Ohio, do by these presents make, constitute and appoint STEVEN F. JACOX, THOMAS A. CIPARES, THOMAS A. KEENE, MARK BEHRENDT, DICK BISHOP, FELICIA A. SULKOWSKI, RASHELLE D. YORK, SHARON MILES, CHRIS CRAIG, GAIL A. BENTLEY, JEANNE R. BENNETT, JOINTLY OR SEVERALLY

of MICHIGAN CITY and State of IN its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, acknowledge and deliver any and all bonds, undertakings, and recognizances; provided, however, that the penal sum of any one such instrument executed hereunder shall not exceed TWO MILLION DOLLARS AND NO CENTS (\$2,000,000)----

LIMITATION: THIS POWER OF ATTORNEY CANNOT BE USED TO EXECUTE NOTE GUARANTEE, MORTGAGE DEFICIENCY, MORTGAGE GUARANTEE, OR BANK DEPOSITORY BONDS.

and to bind any of the Companies thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seal of the applicable Company and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. Said appointment is made under and by authority of the following resolution adopted by the Board of Directors of each of the WESTFIELD INSURANCE COMPANY, WESTFIELD NATIONAL INSURANCE COMPANY and OHIO FARMERS INSURANCE COMPANY:

"Be It Resolved, that the President, any Senior Executive, any Secretary or any Fidelity & Surety Operations Executive or other Executive shall be and is hereby vested with full power and authority to appoint any one or more suitable persons as Attorney(s)-in-Fact to represent and act for and on behalf of the Company subject to the following provisions:

"The Attorney-in-Fact. may be given full power and authority for and in the name of and on behalf of the Company, to execute, acknowledge and deliver, any and all bonds, recognizances, contracts, agreements of indemnity and other conditional or obligatory undertakings and any and all notices and documents canceling or terminating the Company's liability thereunder, and any such instruments so executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by the President and sealed and attested by the Corporate Secretary."

"Be it Further Resolved, that the signature of any such designated person and the seal of the Company heretofore or hereafter affixed to any power of attorney or any certificate relating thereto by facsimile, and any power of attorney or certificate bearing facsimile signatures or facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is attached." (Each adopted at a meeting held on February 8, 2000).

In Witness Whereof, WESTFIELD INSURANCE COMPANY, WESTFIELD NATIONAL INSURANCE COMPANY and OHIO FARMERS INSURANCE COMPANY have caused these presents to be signed by their Senior Executive and their corporate seals to be hereto affixed this 20th day of JANUARY A.D., 2003 .

Corporate Seals Affixed



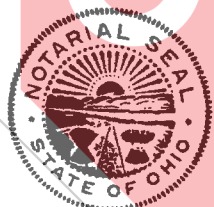
WESTFIELD INSURANCE COMPANY WESTFIELD NATIONAL INSURANCE COMPANY OHIO FARMERS INSURANCE COMPANY

By: Richard L. Kinnaird, Jr. Richard L. Kinnaird, Jr., Senior Executive

State of Ohio County of Medina ss.:

On this 20th day of JANUARY A.D., 2003 , before me personally came Richard L. Kinnaird, Jr. to me known, who, being by me duly sworn, did depose and say, that he resides in Medina, Ohio; that he is Senior Executive of WESTFIELD INSURANCE COMPANY, WESTFIELD NATIONAL INSURANCE COMPANY and OHIO FARMERS INSURANCE COMPANY, the companies described in and which executed the above instrument; that he knows the seals of said Companies; that the seals affixed to said instrument are such corporate seals; that they were so affixed by order of the Boards of Directors of said Companies; and that he signed his name thereto by like order.

Notarial Seal Affixed



By: William J. Kahelin William J. Kahelin, Attorney at Law, Notary Public My Commission Does Not Expire (Sec. 147.03 Ohio Revised Code)

State of Ohio County of Medina ss.:

I, M. Brooks Rorapaugh, Secretary of WESTFIELD INSURANCE COMPANY, WESTFIELD NATIONAL INSURANCE COMPANY and OHIO FARMERS INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said Companies, which is still in full force and effect; and furthermore, the resolutions of the Boards of Directors, set out in the Power of Attorney are in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the seals of said Companies at Westfield Center, Ohio, this 17th day of MAY A.D., 2004.



By: M. Brooks Rorapaugh M. Brooks Rorapaugh, Secretary

BPOAC1 (combined) (06-02)