



2005 004101

STATE OF INDIANA
LAKE COUNTY
FILED
Interchange Corporate Center
450 Plymouth Road, Suite 400
Plymouth Meeting, PA. 19462-1644
Ph. (610) 832-8240
2005 JAN 20 AM 11:56

LICENSE & PERMIT BOND

MICHAEL A. SHOWN
RECORDER

Bond Number: 346-13-154

KNOW ALL MEN BY THESE PRESENTS, that we Cost of Wisconsin Incorporated
4201 Highway P, Jackson WI 53037

_____, as principal (the "Principal"),
and Liberty Mutual Insurance Company, a Massachusetts stock insurance company, as surety (the "Surety"), are
held and firmly bound unto the Town of Merrillville, Planning & Building Department
7820 Broadway, Merrillville, IN 46410, as obligee (the "Obligee"),
in the penal sum of Five thousand and 00/100-----

Dollars (\$ 5,000.00-----),
for the payment of which sum well and truly to be made, the Principal and the Surety, bind ourselves, our heirs,
executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has applied for a license or permit for "Type A" General Contractor for all Cities, Towns
or Municipalities in Lake County, Indiana
for the term beginning the 14th day of January, 2005, and ending the 31st day of
December, 2005, and this Bond is intended to cover the term of said License or Permit.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, that if the license or permit is issued to
the Principal, and if Principal shall indemnify and save harmless the Obligee from and against all loss, to which the
Obligee may be subject by reason of the Principal's breach of any ordinance, rule, or regulation, relating to the above
described license or permit, then this obligation shall be null and void; otherwise to remain in full force and effect.

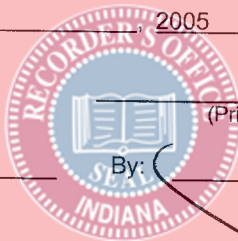
PROVIDED AND SUBJECT TO THE CONDITIONS PRECEDENT:

1. The liability of the Surety hereunder shall in no event exceed the penal sum of this bond as stated above, regardless of the number of years the bond shall continue in force.
2. This bond shall continue in force until (surety shall elect either option a or b)
 - a. the _____ day of _____, 20____, or until the expiration date of any Continuation Certificate executed by the Surety.
 - b. the Surety notifies the Obligee in writing of its cancellation of the bond. The Surety shall be relieved of any further liability under this bond thirty (30) days after receipt of said notice by the Obligee, except for defaults occurring prior thereto.
3. Any claim under this bond must be presented in writing to the Surety to the attention of The Surety Law Department at the following address: Interchange Corporate Center, 450 Plymouth Road, Suite 400, Plymouth Meeting, PA. 19462-1644. Should the address of the Surety change, then notice shall be delivered by the Obligee to the Surety as directed in writing by the Surety.

DATED as of this 14th day of January, 2005.

WITNESS / ATTEST

Veronica A Meyer



Cost of Wisconsin Incorporated
(Principal)

By: *[Signature]* (Seal)
JON TITELBAUGH, PRESIDENT

LIBERTY MUTUAL INSURANCE COMPANY
(Surety)

By: *Kay A Hannah* (Seal)
Attorney-in-Fact
Kay A. Hannah

#010145
16-M

Notarial Acknowledgement – Attorney in Fact

STATE OF WISCONSIN

County of Milwaukee

} S.S.

On this 14th day of January, 2005, before me, _____

Juanita J. Scott _____ a Notary Public in and for said

MILWAUKEE _____ County, State aforesaid, residing therein, duly

commissioned and sworn, personally appeared Kay A. Hannah _____ known to me to be the

person whose name is subscribed to the within instrument as the attorney in fact of

LIBERTY MUTUAL INSURANCE COMPANY

and acknowledged to me that he subscribed the name of LIBERTY MUTUAL INSURANCE COMPANY thereto as surety, and his own as attorney in fact.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in said county of

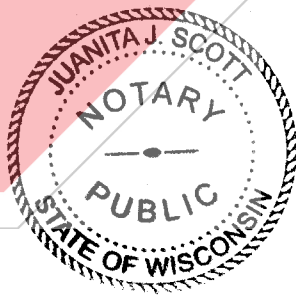
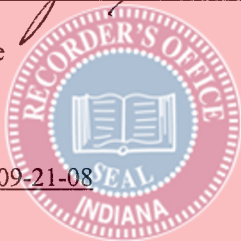
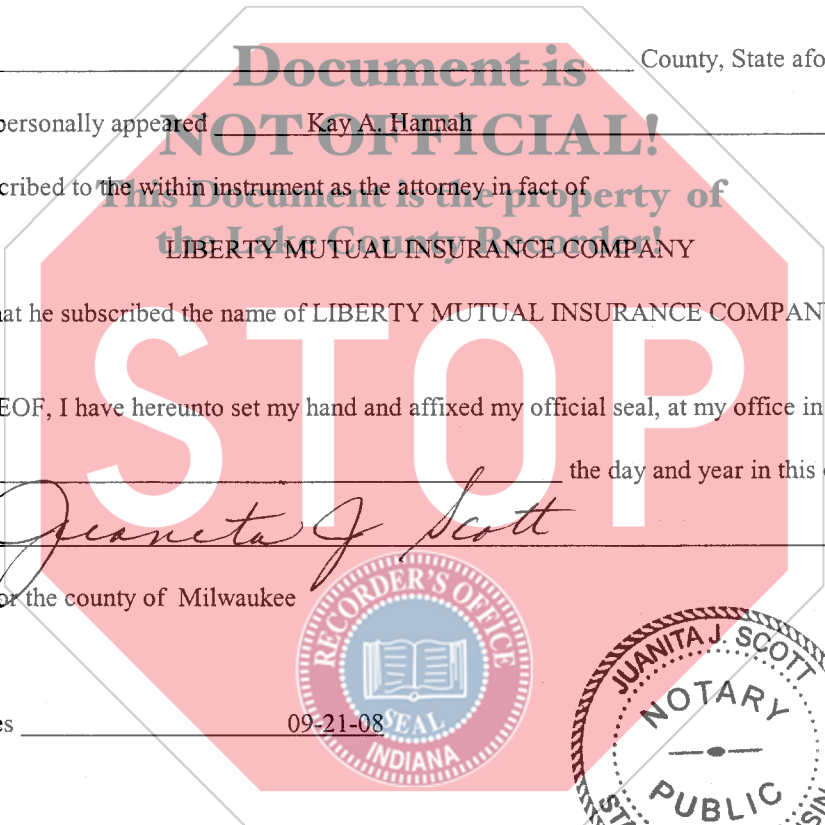
MILWAUKEE _____ the day and year in this certificate first above written.

Juanita J. Scott

Notary Public in and for the county of Milwaukee

State of WISCONSIN

My commission expires 09-21-08



Liberty Mutual Surety Bond Number 346-013-154

**NOTICE FROM SURETY REQUIRED BY
TERRORISM RISK INSURANCE ACT OF 2002**

In accordance with the Terrorism Risk Insurance Act of 2002 (referred to hereinafter as the "Act"), this disclosure notice is provided for surety bonds on which one or more of the following companies is the issuing surety: Liberty Mutual Insurance Company; Liberty Mutual Fire Insurance Company; LM Insurance Corporation; The First Liberty Insurance Corporation; Liberty Insurance Corporation; Employers Insurance Company of Wausau (formerly "EMPLOYERS INSURANCE OF WAUSAU A Mutual Company"); Peerless Insurance Company; and any other company that is a part of or added to the Liberty Mutual Group for which surety business is underwritten by Liberty Mutual Surety (referred to collectively hereinafter as the "Issuing Sureties").

NOTICE FORMS PART OF BOND

This notice forms part of surety bonds issued by any one or more of the Issuing Sureties.

**Document is
NOT OFFICIAL!**

DISCLOSURE OF PREMIUM

The premium attributable to any bond coverage for "acts of terrorism" as defined in Section 102(1) of the Act is Zero Dollars (\$0.00).

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

The United States will reimburse the Issuing Sureties for ninety percent (90%) of any covered losses from terrorist acts certified under the Act exceeding the applicable surety deductible.



THIS POWER OF ATTORNEY IS NOT VALID UNLESS IT IS PRINTED ON RED BACKGROUND.

This Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

LIBERTY MUTUAL INSURANCE COMPANY
BOSTON, MASSACHUSETTS
POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS: That Liberty Mutual Insurance Company (the "Company"), a Massachusetts stock insurance company, pursuant to and by authority of the By-law and Authorization hereinafter set forth, does hereby name, constitute and appoint

KAY A. HANNAH, BRIDGET MCCARTHY, CHARLENE RITCHEY, BETH MATYSIK, JUANITA J. SCOTT, ANNA KRUBSACK, MARY ELLEN HEESE, CAROLYN J. RAMULT-SACCO, DEBORAH ETES-WEITKUM, LINDA E. PROEBER, JULI TIENEN, ALL OF THE CITY OF MILWAUKEE, STATE OF WISCONSIN.....

, each individually if there be more than one named, its true and lawful attorney-in-fact to make, execute, seal, acknowledge and deliver, for and on its behalf as surety and as its act and deed, any and all undertakings, bonds, recognizances and other surety obligations in the penal sum not exceeding **THIRTY MILLION AND 00/100******* DOLLARS (\$ **30,000,000.00*******) each, and the execution of such undertakings, bonds, recognizances and other surety obligations, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the president and attested by the secretary of the Company in their own proper persons.

That this power is made and executed pursuant to and by authority of the following By-law and Authorization:

ARTICLE XIII - Execution of Contracts: Section 5. Surety Bonds and Undertakings.

Any officer of the Company authorized for that purpose in writing by the chairman or the president, and subject to such limitations as the chairman or the president may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Company by their signature and execution of any such instruments and to attach thereto the seal of the Company. When so executed such instruments shall be as binding as if signed by the president and attested by the secretary.

By the following instrument the chairman or the president has authorized the officer or other official named therein to appoint attorneys-in-fact:

Pursuant to Article XIII, Section 5 of the By-Laws, Garnet W. Elliott, Assistant Secretary of Liberty Mutual Insurance Company, is hereby authorized to appoint such attorneys-in-fact as may be necessary to act in behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations.

That the By-law and the Authorization set forth above are true copies thereof and are now in full force and effect.

IN WITNESS WHEREOF, this Power of Attorney has been subscribed by an authorized officer or official of the Company and the corporate seal of Liberty Mutual Insurance Company has been affixed thereto in Plymouth Meeting, Pennsylvania this 10th day of May, 2004.

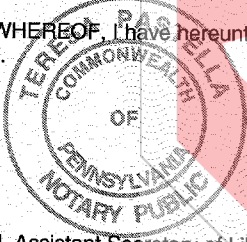
LIBERTY MUTUAL INSURANCE COMPANY

By Garnet W. Elliott
Garnet W. Elliott, Assistant Secretary

COMMONWEALTH OF PENNSYLVANIA ss
COUNTY OF MONTGOMERY

On this 10th day of May, 2004, before me, a Notary Public, personally came Garnet W. Elliott, to me known, and acknowledged that he is an Assistant Secretary of Liberty Mutual Insurance Company; that he knows the seal of said corporation; and that he executed the above Power of Attorney and affixed the corporate seal of Liberty Mutual Insurance Company thereto with the authority and at the direction of said corporation.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my notarial seal at Plymouth Meeting, Pennsylvania, on the day and year first above written.



Notarial Seal
Teresa Pastella, Notary Public
Plymouth Twp., Montgomery County
My Commission Expires Mar. 28, 2008
Member, Pennsylvania Association of Notaries

By Teresa Pastella
Teresa Pastella, Notary Public

CERTIFICATE

I, the undersigned, Assistant Secretary of Liberty Mutual Insurance Company, do hereby certify that the original power of attorney of which the foregoing is a full, true and correct copy, is in full force and effect on the date of this certificate; and I do further certify that the officer or official who executed the said power of attorney is an Assistant Secretary specially authorized by the chairman or the president to appoint attorneys-in-fact as provided in Article XIII, Section 5 of the By-laws of Liberty Mutual Insurance Company.

This certificate and the above power of attorney may be signed by facsimile or mechanically reproduced signatures under and by authority of the following vote of the board of directors of Liberty Mutual Insurance Company at a meeting duly called and held on the 12th day of March, 1980.

VOTED that the facsimile or mechanically reproduced signature of any assistant secretary of the company, wherever appearing upon a certified copy of any power of attorney issued by the company in connection with surety bonds, shall be valid and binding upon the company with the same force and effect as though manually affixed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said company, this 14th day of January, 2005.



By David M. Carey
David M. Carey, Assistant Secretary

Not valid for mortgage, note, loan, letter of credit, bank deposit, currency rate, interest rate or residual value guarantees.

To confirm the validity of this Power of Attorney call 1-610-832-8240 between 9:00 am and 4:30 pm EST on any business day.

