

License Bond

Ohio Farmers Insurance Co.

Westfield Group SM_{SM} Westfield Center, Ohio 44251-5001

OHIO FARMERS INSURANCE COMPANY By Howler OHIO FARMERS INSURANCE COMPANY By Howler Terrie L. Hooker Attorney-in-Fact		Bond No.	754792
	KNOW ALL MEN BY THESE PRESENTS:		
	THAT WE, _ JIFM Homes Inc. DBA Judy's Homes Inc., 65	10 E. 85 Court, Merrillville, IN 46	3410
Towns in Lake County, Indiana, 2293 N. Main Street, Crown Point, IN 46307 , as Obligee, in the sum of Five Thousand and 00/100			
of Five Thousand and 00/100 DOLLARS (\$ \$20.00), for the payment of which sum, well and truly to be made, we bind ourselves, our personal representatives. Occessors and assigns, jointly and severally, firmly by these presents. DATED this 6th day of June 2005 The Condition of this obligation is such, that whereas Principal is desirous of obtaining a license from Board of Indiana to carry on business as General Contractor in State of Indiana for the term of twelve months or any shorter period commencing on the 6th day of June 2006 NOW, THEREFORE, if Principal shall, during the aforesaid term, faithfully observe and honestly comply with sucioral contractors, and any Amendments thereto, as require the execution of this bond, then this soligiation shall become void and of no effect, otherwise to be and remain in full force and virtue. PROVIDED, HOWEVER, that this bond may be continued from year to year by certificate executed by the Surethereon. JEM Hontes Inc. DBA Judy's Homes Inc. PROVIDED, Attorney-in-Fact OHIO FARMERS INSURANCE COMPANY By June Attorney-in-Fact	principal office at Westfield Center, Ohio, as Surety, are held an	Board of Commissione d firmly bound unto State of Ind	rs of the County of Lake, iana, and Any Cities &
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DATED this 6th day of June , 2005 The Condition of this obligation is such, that whereas Principal is desirous of obtaining a license ton Indiana Commissioners of the County of Lake, State of Indiana, and Any Cities & Towns in Lake County, as General Contractor in State of Indiana for the term of twelve months or any shorter period commencing on the 6th day of June 2006 NOW, THEREFORE, if Principal shall, during the aforesaid term, faithfully observe and honestly compy with sucion Cordinances, Rules and Regulations, and any Amendments thereto, as require the execution of this bond, then this obligation shall become void and of no effect, otherwise to be and remain in full force and virtue. PROVIDED, HOWEVER, that this bond may be continued from year to year by certificate executed by the Surethereon. JEM Horites Inc. DBA Judy's Homes Inc. Principal By Amater President OHIO FARMERS INSURANCE COMPANY By Tarrie L, Hooker Attorney-in-Fact	ofFive Thousand and 00/100	DOL	LARS (\$ <u>5</u> 000.00),
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Agency and/or Agency Code

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General Power of Attorney

POWER NO. 1305811 01 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 SHERRY J. FREY, JAY G. SMITH, LYTTA G. TURNER, JOHN B. WILLIS, JR., DARYL E. CLUTE, TERRIE L. HOOKER, SARA E. SPURGEON, JOINTLY OR SEVERALLY

and State of IN its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, of LAFAYETTE place and stead, to execute, acknowledge and deliver any and all bonds, undertakings, and recognizances; provided, however, that of any one such instrument executed hereunder shall not exceed FIVE HUNDRED THOUSAND DOLLARS AND NO CENTS (\$500,000) ver, that the penal sum

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

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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).

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 21st day of A.D., 2003

SUSBER

CHARTERED

1848

SWEURIE Corporate Seals Affixed SEAI State of Ohio

County of Medina

WESTFIELD INSURANCE COMPANY
WESTFIELD NATIONAL INSURANCE COMPANY
OHIO FARMERS INSURANCE COMPANY

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

On this 21st day of MAY

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

State of Ohio County of Medina

SS.:

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

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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 10th day of

February A.D., 2005 WEURANC

Server TIONAL W.B. SEAL

SINSURA CHARTERED 1848

M. Brooks Rorapaugh, Secretary

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