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Illinois EMCASCO Insurance Company

(Herein called the Surety)

LICENSE AND PERMIT BOND NO. S30 51 00 99 99 99

(For County, City, Town or Village Only — Not Valid for Bonds Required by the State, Not Valid for Contract, Performance, Maintenance, Subdivision, Agent to Sell Hunting and Fishing Licenses or Utility Guarantee Bonds.)

PRINCIPAL: (Licensee's Full Name and Address) V & L Plumbing & Heating, Inc. 1360 E. Burville Road Crete, IL 60417	Kind of License or Permit: Plumbing
OBLIGEE: (Name and Address of Governmental body where bond will be filed) The Board of Commissioners of the County of Lake, State of Indiana and any cities or towns in Lake County Indiana	Penal Amount of Bond: (Not Valid if filled in for more than \$25,000.00) Five Thousand and no/100 (\$5,000.00)
SURETY: Illinois EMCASCO Insurance Company Administrative Office 717 MULBERRY, DES MOINES, IOWA 50309	Effective Date: DEC. 22 2007
	Expiration Date: One full calendar year after effective date.

2007 99 99 99
 2007 DEC 18 11 50 AM
 LAKE COUNTY
 CLERK OF SUPERIOR COURT
 REC'D
 RECORDED

KNOW ALL MEN BY THESE PRESENTS:

That we, the Principal and Surety, are held and firmly bound unto the Obligee in the stated penal sum, lawful money of the United States, to be paid to said Obligee, for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors or assigns, jointly and severally, by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, That, Whereas, the said Principal has been issued a license/permit to engage in the business/activity as aforesaid within the jurisdiction of and for said Obligee.

NOW THEREFORE, if said Principal shall faithfully perform the duties for which said license/permit was issued, and in all things comply with the ordinance appertaining thereto, then this bond to be void, otherwise to remain in full force and effect until the stated expiration date.

This bond may be terminated at any time by the Surety upon sending notice in writing by registered mail to the Obligee with whom this bond is filed, and to the Principal, and at the expiration of thirty (30) days from the mailing of said notice, this bond shall ipso facto terminate and the Surety shall thereupon be relieved from any liability for any acts or omissions of the Principal occurring after said date.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this bond the day and year first above written.

Seal



V & L Plumbing & Heating, Inc.

Principal

[Handwritten Signature]

Signature

Illinois EMCASCO Insurance Company

Surety

C.M. Conboy

Attorney-in-Fact

[Handwritten initials]
14.00
CS

Illinois EMCASCO Insurance Company

815 Commerce Drive • Oak Brook, Illinois

CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, that: Illinois EMCASCO Insurance Company, an Illinois Corporation hereinafter referred to as "Company" does, by these presents, make, constitute and appoint:

ORLAND PARK, ILLINOIS

Thomas Adam Mitchell
Gerald J. Dalton

Glenda A. Bayles
Christopher K. Gergeni

OAK BROOK, ILLINOIS

C. M. Conboy
J. Muldoon

T. Snyder
P. Johnson

DES MOINES, IOWA

J. Gross
K. D. Cumpston
E. D. Beck

K. Kingery
A. Petersen

its true and lawful attorney-in-fact, with full power and authority conferred to sign, seal, and execute its lawful bonds, undertakings and other obligatory instruments of a similar nature as follows:

License and Permit Bonds with a penal amount of \$25,000 and under.

and to bind the Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of such Company, and all of the acts of said attorney pursuant to the authority hereby given are hereby ratified and confirmed.

AUTHORITY FOR POWER OF ATTORNEY

This Power-of-Authority is made and executed pursuant to and by the authority of the following resolution of the Board of Directors of the Company at the July 23, 1990 meeting of the company.

RESOLVED: The Chairman of the Board of Directors, the President, any Vice President, the Treasurer and the Secretary of Employers Mutual Casualty Company shall have power and authority to (1) appoint attorneys-in-fact and authorize them to execute on behalf of the Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof; and (2) to remove any such attorney-in-fact at any time and revoke the power and authority given to him or her. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power-of-attorney issued to them, to execute and deliver on behalf of the Company, and to attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and any such instrument executed by any such attorney-in-fact shall be fully and in all respects binding upon the Company. Certification as to the validity of any power-of-attorney authorized herein made by an officer of Employers Mutual Casualty Company shall be fully and in all respects binding upon this Company. The facsimile or mechanically reproduced signature of such officer, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power-of-attorney of the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

IN WITNESS THEREOF, the Company has caused these presents to be signed for each by its officers as shown, and the Corporate seal to be hereto affixed this

1st day of December, 19 97.

Seal

Bruce G. Kelley
Bruce G. Kelley, Chairman

Donald L. Coughenower
Donald L. Coughenower
Assistant Secretary



On this 1st day of December AD 19 97 before me a Notary Public in and for Polk County, Iowa, personally appeared Bruce G. Kelley and Donald L. Coughenower, who, being by me duly sworn, did say that they are, and are known to me to be the Chairman and Assistant Secretary, respectively, of Illinois EMCASCO Insurance Company, that the seal affixed to this instrument is the seal of said corporation; that said instrument was signed and sealed on behalf of The Company by authority of its Board of Directors; and that the said Bruce G. Kelley and Donald L. Coughenower, acknowledge the execution of said instrument to be the voluntary act and deed of The Company. My Commission Expires December 8, 1999.



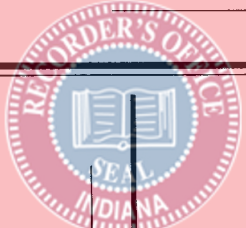
Amy Lee Petersen
Notary Public

CERTIFICATE

I, David L. Hixenbaugh of the Employers Mutual Casualty Company, do hereby certify that the foregoing resolution of the Board of Directors of The Company, and this Power of Attorney issued pursuant thereto on December 1, 1997 on behalf of Thomas Adam Mitchell, Gerald J. Dalton, Glenda A. Bayles, Christopher K. Gergeni, C. M. Conboy, J. Muldoon, T. Snyder, P. Johnson, J. Gross, K. D. Cumpston, E. D. Beck, K. Kingery, A. Petersen are true and correct and are still in full force and effect.

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of the Company this 5th day of December, 19 97.

David L. Hixenbaugh
Vice-President



License or Permit No. _____	LICENSE AND PERMIT BOND AS	City of _____	Illinois EMCASCO Insurance Company HOME OFFICE • OAK BROOK, ILLINOIS	SURETY	Name of Applicant _____	Address _____	Filed _____, 19 _____	Approved this _____ day of _____, 19 _____
AS		State _____		\$ _____				