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Selective Insurance Company of America
40 Wantage Avenue
Branchville, NJ 07890
973-948-3000

Bond No. B 106200

LICENSE BOND

KNOW ALL MEN BY THESE PRESENTS: That we,
Covenant Building Corporation
of 5634 N CR 400 W Middletown, IN 47356

as Principal, and Selective Insurance Company of America, a New Jersey Corporation with its principal office at Branchville, New Jersey, as Surety, are held and firmly bound unto the The Board of Commissioners of the County of Lake, ST of IN, and Any Cities and T of 2293 N Main St Crown Point, IN 46307

in the sum of Five Thousand Dollars Dollars (\$5000), for the payment of which sum, well and truly to be made, we bind ourselves, our personal representatives, successors and assigns, jointly and severally, firmly by these presents.

The condition of this obligation is such, that Whereas Principal is desirous of obtaining license from the The Board of Commissioners of the County of Lake, ST of IN, and Any Cities and to carry on business as General in Crown Point for the term of twelve months or any shorter period commencing on the 25th day of March, 2009.

NOW, THEREFORE, if Principal shall, during the aforesaid term, faithfully observe and honestly comply with such Ordinances, 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, the Surety shall have the right to terminate this bond at any time, by a written notice, stating when the cancellation shall take effect and sent certified mail to the obligee at least thirty (30) days prior to the date said cancellation is to become effective.

Further Provided, However, that this bond may be continued from year to year by certificate executed by the Surety hereon.

Signed, Sealed and Dated this 25th day of March, 2009.

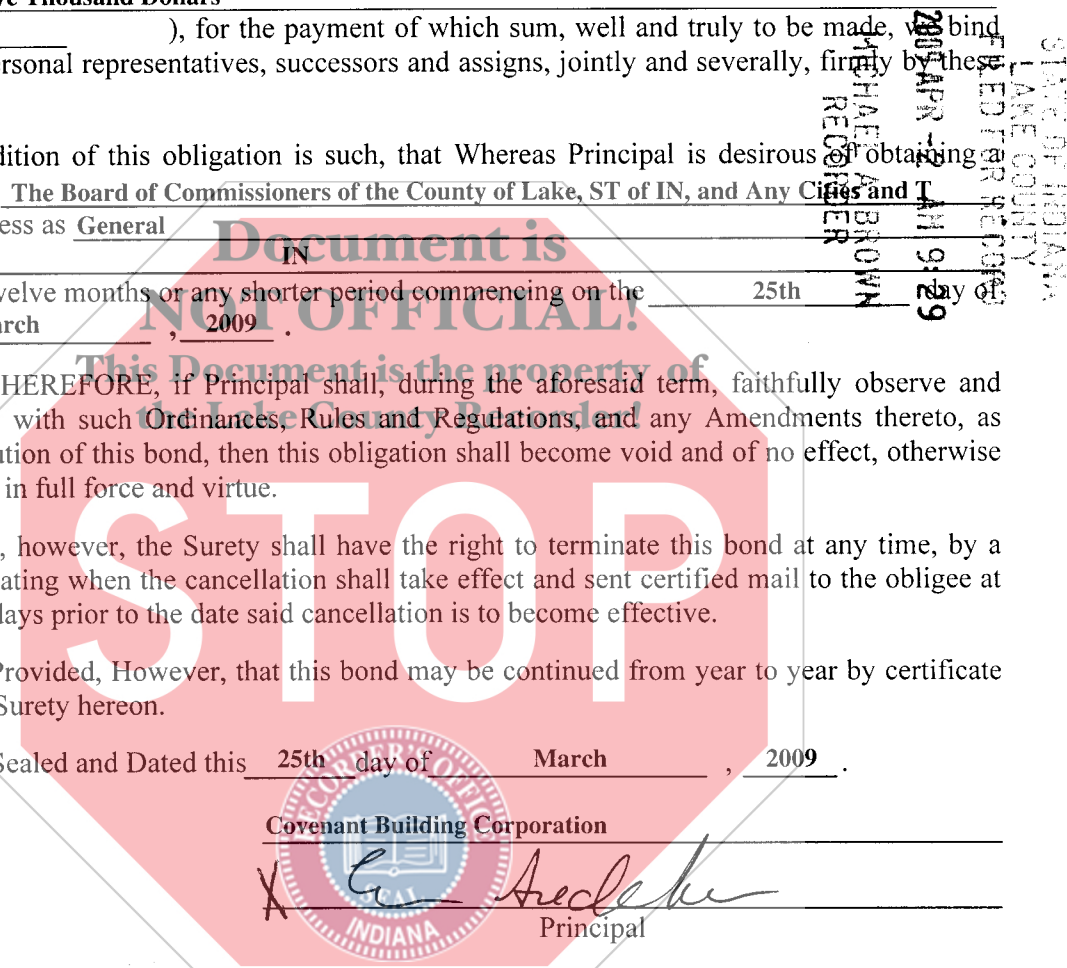
Covenant Building Corporation

X [Signature]
Principal

Selective Insurance Company of America

By [Signature]
Attorney-in-Fact Robin Silver

16-
4579
20x PB





Selective Insurance Company of America
 40 Wantage Avenue
 Branchville, New Jersey 07890
 973-948-3000

BondNo.B 1064900

POWER OF ATTORNEY

General License

SELECTIVE INSURANCE COMPANY OF AMERICA, a New Jersey corporation having its principal office at 40 Wantage Avenue, in Branchville, State of New Jersey ("SICA"), pursuant to Article VII, Section 1 of its By-Laws, which state in pertinent part:

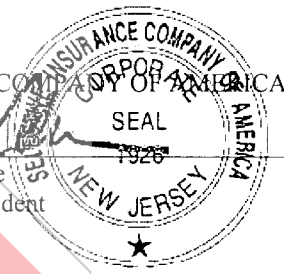
The Chairman of the Board, President, Chief Executive Officer, any Executive Vice President, any Senior Vice President or any Corporate Secretary may, from time to time, appoint attorneys in fact, and agents to act for and on behalf of the Corporation and they may give such appointee such authority, as his/her certificate of authority may prescribe, to sign with the Corporation's name and seal with the Corporation's seal, bonds, recognizances, contracts of indemnity and other writings obligatory in the nature of a bond, recognizance or conditional undertaking, and any of said Officers may, at any time, remove any such appointee and revoke the power and authority given him/her.

does hereby appoint **Robin Silver**

, its true and lawful attorney(s)-in-fact, full authority to execute on SICA's behalf fidelity and surety bonds or undertakings and other documents of a similar character issued by SICA in the course of its business, and to bind SICA thereby as fully as if such instruments had been duly executed by SICA's regularly elected officers at its principal office, in amounts or penalties not exceeding the sum of: **Five Thousand Dollars (\$5,000.00)**

Signed this 25th day of March, 2009.

By: 
 Antonio C. Albanese
 Its Senior Vice President

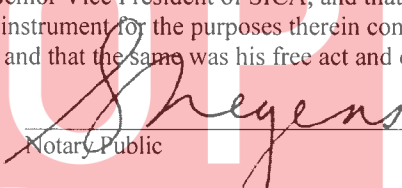


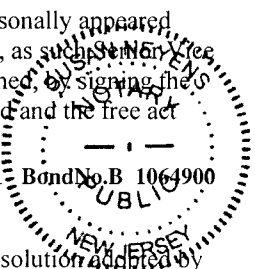
CERTIFIED COPY

STATE OF NEW JERSEY :
 :ss. Branchville
 COUNTY OF SUSSEX :

On this 25th day of March, 2009, before me, the undersigned officer, personally appeared Antonio C. Albanese, who acknowledged himself to be the Senior Vice President of SICA, and that he, as such Senior Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Senior Vice President and that the same was his free act and deed and the free act and deed of SICA.

SUSAN NEYENS
 NOTARY PUBLIC OF NEW JERSEY
 MY COMMISSION EXPIRES 12/12/2012


 Notary Public



The power of attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of SICA at a meeting duly called and held on the 6th of February 1987, to wit:

"RESOLVED, the Board of Directors of Selective Insurance Company of America authorizes and approves the use of a facsimile corporate seal, facsimile signatures of corporate officers and notarial acknowledgements thereof on powers of attorney for the execution of bonds, recognizances, contracts of indemnity and other writing obligatory in the nature of a bond, recognizance or conditional undertaking."

CERTIFICATION

I do hereby certify as SICA's Corporate Secretary that the foregoing extract of SICA's By-Laws and Resolution are still in force and effect and this Power of Attorney issued pursuant to and in accordance with the By-Laws is valid.

Signed this 25th day of March, 2009


 Michael H. Lanza, SICA Corporate Secretary



POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 establishes a program within the Department of the Treasury under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that to be certified an act of terrorism the event must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States.

Coverage for acts of terrorism is already included in your current bond. In accordance with the federal Terrorism Risk Insurance Act of 2002, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the coverage for terrorist acts certified under that Act.

DISCLOSURE OF PREMIUM

Your current bond includes coverage for terrorist acts certified under the Act for no additional premium.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

