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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 042898

2011 AUG 10 PM 12:45

MICHELLE D. FAJMAN Bond No. B 1095151
RECORDER

LICENSE BOND

✓ **KNOW ALL MEN BY THESE PRESENTS:** That we,
J&L Insulation, LLC dba USA Insulation

of 1156 E 86th Place Merrillville

IN 46410 as Principal, and **SELECTIVE INSURANCE COMPANY OF AMERICA**, a New Jersey Corporation with its principal office in Drimelville, New Jersey, as Surety, are held and firmly bound unto the Board of Commissioners of Lake Co, IN and all cities and towns in Lake Co, IN - C

2293 N. Main Street 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 a license from the Board of Commissioners of Lake Co, IN and all cities and towns in Lake Co, IN - C

to carry on business as Insulation Contractor

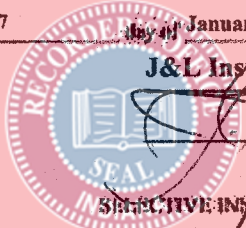
Effective on the 27 day of January, 2011 Expiring on the 27 day of January, 2012

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, mailing when the cancellation shall take effect and sent certified mail to the obligor 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 27 day of January, 2011



J&L Insulation, LLC

[Signature]
Principal

SELECTIVE INSURANCE COMPANY OF AMERICA

By *[Signature]*
Attorney-in-Fact **Shawn Dick**

AMOUNT \$ 1600
CASH CHARGE _____
CHECK # _____
OVERAGE _____
COPY _____
NON - COM
CLERK Bm Page 2/4



SELECTIVE®

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

BondNo.B 1095151

POWER OF ATTORNEY

General Contractor 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 **Shawn Dick**

, 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 27th day of January, 2011

By: Antonio C. Albanese
Its Senior Vice President



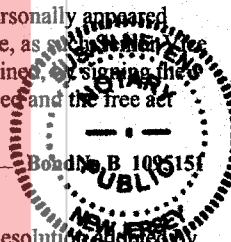
Document is NOT OFFICIAL
This Document is the property of the Lake County Recorder!

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

On this 27th day of January, 2011, 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 President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, in 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

Susan Neyens
Notary Public



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

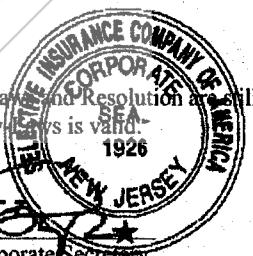
"RESOLVED, the Board of Directors of Selective Insurance Company of America authorizes and approves the use of a facsimile corporate seal, facsimile signatures of corporate officers and notarial acknowledgements thereof on powers of attorney for the execution of bonds, recognizances, contracts of indemnity 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 in force and effect and this Power of Attorney issued pursuant to and in accordance with the By-Laws is valid.

Signed this 27th day of January, 2011

Michael H. Lanza
Michael H. Lanza, SICA Corporate Secretary



Important Notice: If the bond number embedded within the Notary Seal does not match the number in the upper right-hand corner of this Power of Attorney, contact us at 973-948-3000.

B91 (04-07)

CERTIFIED COPY

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.



B-876 (01/03)