

RIDER

TO BE ATTACHED TO AND FORM PART OF

MASTER PLUMBER BOND NO. 55-168914 IN FAVOR OF STATE OF MINNESOTA ON
BEHALF OF LESLIE T. SATHER EFFECTIVE 12-31-97

IT IS AGREED THAT, in consideration of the original premium charged for this bond, and any additional premium that may be properly chargeable as a result of this rider.

1. The Surety hereby gives its consent to:

- INCREASE
- CHANGE THE NAME OF THE PRINCIPAL
- DECREASE
- CHANGE THE ADDRESS OF THE PRINCIPAL
- CHANGE THE EFFECTIVE DATE
- CHANGE THE EXPIRATION DATE
- OTHER

of the attached bond

FROM: LESLIE T. SATHER

TO: LESLIE SATHER DBA SATHER CONSTRUCTION


EFFECTIVE: 12-31-00

2. **PROVIDED**, however, that the attached bond shall be subject to all its agreements, limitations, and conditions except as herein expressly modified, and that the liability of the Surety under the attached bond and under the attached bond as changed by this rider shall not be cumulative.

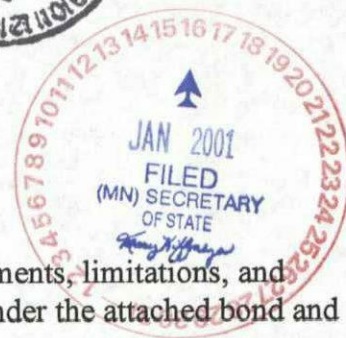
3. Signed, and sealed this 19TH day of DECEMBER, 2000.

ACCEPTED BY:

UNITED FIRE & CASUALTY COMPANY

By: 
Attorney-in-Fact

Title



0100494

(INDIVIDUAL OR PARTNERSHIP ACKNOWLEDGMENT)

STATE OF _____)
ss
COUNTY OF _____)

On the _____ day of _____, _____, before me, a Notary Public within and for said county, personally appeared, _____

to me known to be the person(s) described in and who executed the foregoing instrument, as Principal(s), and acknowledged to me that _he_ executed the same as _h_ free act and deed.

(Notarial Seal)

Notary Public, _____
County, _____
My commission expires _____

CORPORATE ACKNOWLEDGMENT

STATE OF _____)
ss.
COUNTY OF _____)

On the _____ day of _____, before me personally appeared _____

to me known, who being by me duly sworn, did depose and say: that _he_ resides in _____ that _he_ is the _____ President of the _____

the corporation described in and which executed the foregoing instrument; that _he_ knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of directors of said corporation; and that he/she signed his/her name thereto by like order.

(Notarial Seal)

Notary Public, _____
County, _____
My commission expires _____

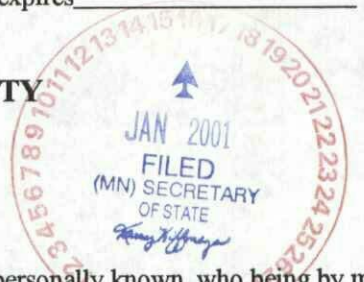
ACKNOWLEDGMENT OF CORPORATE SURETY

STATE OF IOWA
ss.
COUNTY OF LINN

On this 19TH day of DECEMBER, 2000, before me appeared Dennis J. Richmann to me personally known, who being by me duly sworn, did say that he is the aforesaid officer or attorney in fact of the UNITED FIRE & CASUALTY COMPANY a corporation; that the seal affixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of said corporation by the aforesaid officer, by authority of its board of directors; and the aforesaid officer acknowledged said instrument to be the free act and deed of said corporation.

(Notarial Seal)

michelle beee
Notary Public, Linn
County, Iowa
My Commission expires 08-22-03





UNITED FIRE & CASUALTY COMPANY

HOME OFFICE - CEDAR RAPIDS, IOWA

CERTIFIED COPY OF POWER OF ATTORNEY

(Original on file at Home Office of Company - See Certification)

KNOW ALL MEN BY THESE PRESENTS, That the UNITED FIRE & CASUALTY COMPANY, a corporation duly organized and existing under the laws of the State of Iowa, and having its principal office in Cedar Rapids, State of Iowa, does make, constitute and appoint SCOTT MCINTYRE, JR., OR R.G. HECKROTH, OR J.A. CHAPIN, OR LOIS M. SCHUCHMANN, OR DAVID A. LANGE, OR RUSSELL L. WEBB, OR DAVID G. DENNIS, OR JUDITH A. DAVIS, OR CONNIE J. SNYDER, OR DAVID S. DOWNEY, OR DENNIS J. RICHMANN, OR TODD A. KRAMER, OR AARON GREEN, OR TERRY L. STANFORD, ALL INDIVIDUALLY

of CEDAR RAPIDS, IOWA its true and lawful Attorney(s)-in-Fact with power and authority hereby conferred to sign, seal and execute in its behalf all lawful bonds, undertakings and other obligatory instruments of similar nature as follows: ANY AND ALL BONDS

and to bind UNITED FIRE & CASUALTY COMPANY thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of UNITED FIRE & CASUALTY COMPANY and all the acts of said Attorney, pursuant to the authority hereby given are hereby ratified and confirmed.

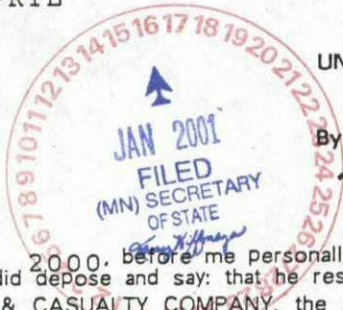
The Authority hereby granted shall expire APRIL 24th 2002 unless sooner revoked.

This power of Attorney is made and executed pursuant to and by authority of the following By-Law duly adopted by the Board of Directors of the Company on April 18, 1973.

"Article V - Surety Bonds and Undertakings."

Section 2. Appointment of Attorney-in-Fact. "The President or any Vice President, or any other officer of the Company, may, from time to time, appoint by written certificates attorneys-in-fact to act in behalf of the Company in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. The signature of any officer authorized hereby, and the Corporate seal, may be affixed by facsimile to any power of attorney or special power of attorney or certification of either authorized hereby; such signature and seal, when so used, being adopted by the Company as the original signature of such officer and the original seal of the Company, to be valid and binding upon the Company with the same force and effect as though manually affixed. Such attorneys-in-fact, subject to the limitations set forth in their respective certificates of authority shall have full power to bind the Company by their signature and execution of any such instruments and to attach the seal of the Company thereto. The President or any Vice President, the Board of Directors or any other officer of the Company may at any time revoke all power and authority previously given to any attorney-in-fact.

IN WITNESS WHEREOF, the UNITED FIRE & CASUALTY COMPANY has caused these presents to be signed by its vice president and its corporate seal to be hereto affixed this 24th day of APRIL, A.D. 2000



UNITED FIRE & CASUALTY COMPANY

By John R. Cruise Vice President

State of Iowa, County of Linn, ss:

On this 24th day of APRIL 2000, before me personally came John R. Cruise to me known, who being by me duly sworn, did depose and say: that he resides in Cedar Rapids, State of Iowa; that he is a Vice President of the UNITED FIRE & CASUALTY COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of said corporation; that the seal affixed to the said instrument is such corporated seal; that it was so affixed pursuant to authority given by the Board of Directors of said corporation and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporation.



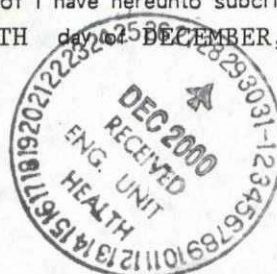
Sheryl A McVay Notary Public

My commission expires March 4, 2003

CERTIFICATION

I, the undersigned officer of the UNITED FIRE & CASUALTY COMPANY, do hereby certify that I have compared the foregoing copy of the Power of Attorney and affidavit, and the copy of the Section of the By-Laws of said Company as set forth in said Power of Attorney, with the ORIGINALS ON FILE IN THE HOME OFFICE OF SAID COMPANY, and that the same are correct transcripts thereof, and of the whole of the said originals, and that the said Power of Attorney has not been revoked and is now in full force and effect.

In testimony whereof I have hereunto subscribed my name and affixed the corporate seal of the said Company this 19TH day of DECEMBER, 2000



Sharon Reese Secretary