

Master Plumber Code Compliance Bond

(To be completed by your surety company.)

BOND NO. 195415

D & D Plumbing & Heating, Inc. of
Company Name or, if none, the Principal's name.

208 Washington Street, Brainerd, MN 56401
Plumbing Company Address City State Zip Telephone No.

as principal, and North American Specialty Insurance Company
Surety Company Name

650 Elm Street, 6th Floor, Manchester, NH 03101
Surety Company Address City State Zip Telephone No.

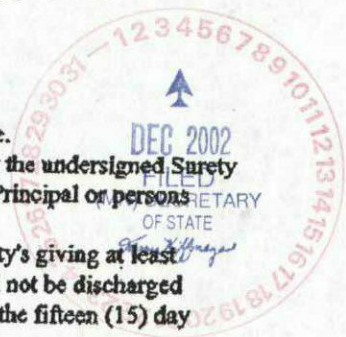
a corporation licensed to do business in the State of Minnesota, as Surety, are jointly and severally held and firmly bound to the State of Minnesota, as Oblige, in the sum of **TWENTY FIVE THOUSAND DOLLARS (\$25,000)** for the payment of which, we bind ourselves, our heirs, executors, administrators, successors and assigns firmly by these presents.

WHEREAS a master plumber's license has been issued by the Oblige to the responsible master plumber of the company named above; and WHEREAS Minnesota Statutes, section 326.40, subdivision 2, requires a bond for all plumbing work entered into with the state.

NOW, THEREFORE, the condition of this obligation is such that, if undersigned Principal or such persons authorized to perform plumbing under the Principal's supervision performs plumbing in compliance with the plumbing codes as required pursuant to Minnesota Rules, Chapter 4715, then this obligation shall be null and void; otherwise, it shall remain in full force and effect for a period not to exceed one year ending December 31st. The period of this bond is December 31, 2002 through December 31, 2003. During the term of this obligation, the Principal and Surety will pay unto the Oblige, or as otherwise directed by the Oblige, the amount needed to correct noncomplying plumbing work, not to exceed **TWENTY FIVE THOUSAND DOLLARS (\$25,000)** for the benefit of persons injured or suffering financial loss by reason of failure to comply with the requirements of the plumbing code, Minnesota Rules, Chapter 4715.

FURTHERMORE, it is understood and agreed that:

1. The aggregate liability of the Surety hereunder pertains to all claims arising during the period defined above.
2. In the event the bond does not provide for correction of all noncomplying plumbing work, the bond paid by the undersigned Surety does not relieve the undersigned Principal of liability for correcting noncomplying plumbing work by said Principal or persons working under said Principal's supervision.
3. This bond is a continuous obligation which may be canceled at any time as to further liability upon the Surety's giving at least fifteen (15) days written notice to the Commissioner of Health. In the event of cancellation, the Surety shall not be discharged from any liability already accrued under this bond, or which shall accrue hereunder before the expiration of the fifteen (15) day notice period.



Signed and sealed this 13 day of November, 2002, Surety Corporation North American Specialty Insurance Company

By Nicholas L Hewton
Attorney in Fact

DEAVID HACKER #3428M
Print - Master Plumber's Name License No. Master Plumber's Signature

D & D Plumbing & Heating, Inc.
Print - Principal Name Principal's Signature

0302404

- The reverse side of this form must also be completed and the Power Of Attorney attached.
- The bond form must be accompanied by a \$40 fee, payable to the Minnesota Department of Health. Checks returned for nonpayment will be charged a \$20 fee (M.S. 332.50, subd. 2).



Minnesota Department of Health
 121 East Seventh Place, Suite 220
 P.O. Box 64975
 St. Paul, MN 55164-0975
 651/215-0836
 MN Relay Service (Greater MN)
 1/800/627-3529
 MN Relay Service (Metro) 297-5353



Office Use Only: Fee \$40/Cck/29807
 Deposit Date: NOV 26 2002
 Deposit No.: 94

You must complete A or B and C

A. Acknowledgement of Individual or Partnership Contractor

State of Minnesota }
County of _____ } ss.

On this _____ day of _____, _____, personally came _____
to me well known to be the identical person(s) described in and who executed the foregoing bond and he/she/they
acknowledged the same to be his/her/their own free act and deed.

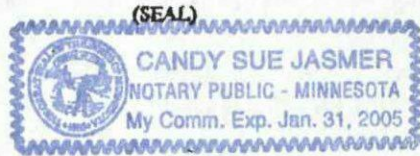
Notary Public _____ Date 1 / 1 (SEAL)
My commission expires 1 / 1
Date

B. Acknowledgement of Corporate Contractor

State of Minnesota }
County of Crow Wing } ss.

On this _____ day of _____, _____, personally came Dean Hacker
who being by me duly sworn, did say that he/she is President
of D & D Plumbing & Heating, Inc., a Minnesota
corporation; and that said instrument was executed in behalf of the corporation by authority of its Board of Directors; that
he/she acknowledged said instrument to be the free act and deed of the corporation.

Candy Sue Jasmer 11/21/02
Notary Public Date
My commission expires 01/03/05
Date

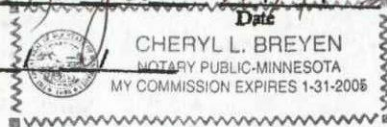


C. Acknowledgement of Corporate Surety

State of Minnesota }
County of Hennepin } ss.

On this 13 day of November, 2002, personally came Nicholas L. Newton
and _____ to me personally known, who being by me duly sworn, did say that he/she
is the attorney in fact, of North American Specialty Insurance Co, the corporation whose name is affixed to the foregoing
instrument; that the seal affixed to the foregoing instrument is the corporate seal of the said corporation; and that said
instrument was executed in behalf of said corporation by authority of its board of directors and said Nicholas L. Newton
acknowledged that he/she executed said instrument as attorney in fact as the free act and deed of said corporation.

Cheryl L. Breyen 11/14/02
Notary Public Date
My commission expires _____
Date



(SEAL)

Notice to Individual Applicants: Under Minnesota Statutes 13.41, all data, except your name and address, submitted in this application are considered private until you are issued a credential. When you become credentialed, all data in this application become public, except your social security number.

Notice to Corporate Applicants: Under Minnesota Statutes 13.41, all data submitted in this application are public, except for the social security number of any responsible person, which is private.

NAS SURETY GROUP

NORTH AMERICAN SPECIALTY INSURANCE COMPANY
WASHINGTON INTERNATIONAL INSURANCE COMPANY

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT North American Specialty Insurance Company, a corporation duly organized and existing under the laws of the State of New Hampshire, and having its principal office in the City of Manchester, New Hampshire, and Washington International Insurance Company, a corporation organized and existing under the laws of the State of Arizona and having its principal office in the City of Itasca, Illinois, each does hereby make, constitute and appoint:

NICHOLAS L. NEWTON, JEFFREY R. MAAS, CHERYL L. BREYEN,

STACEY SCHMIDT and MARGARET WUEBKERS

jointly or severally

its true and lawful Attorney(s)-in-Fact, to make, execute, seal and deliver, for and on its behalf and as its act and deed, bonds or other writings obligatory in the nature of a bond on behalf of each of said Companies, as surety, on contracts of suretyship as are or may be required or permitted by law, regulation, contract or otherwise, provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed the amount of: TEN MILLION (10,000,000.00) DOLLARS

This Power of Attorney is granted and is signed by facsimile under and by the authority of the following Resolutions adopted by the Boards of Directors of both North American Specialty Insurance Company and Washington International Insurance Company at meetings duly called and held on the 24th of March, 2000:

"RESOLVED, that any two of the President, any Senior Vice President, any Vice President, any Assistant Vice President, the Secretary or any Assistant Secretary be, and each or any of them hereby is authorized to execute a Power of Attorney qualifying the attorney named in the given Power of Attorney to execute on behalf of the Company, bonds, undertakings and all contracts of surety, and that each or any of them hereby is authorized to attest to the execution of any such Power of Attorney, and to attach therein the seal of the Company; and it is

FURTHER RESOLVED, that the signature of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be binding upon the Company when so affixed and in the future with regard to any bond, undertaking or contract of surety to which it is attached.



Paul D. Amstutz

By _____
Paul D. Amstutz, President & Chief Executive Officer of Washington International Insurance Company &
Vice President of North American Specialty Insurance Company



Steven P. Anderson

By _____
Steven P. Anderson, Sr. Vice President of Washington International Insurance Company &
Vice President of North American Specialty Insurance Company

IN WITNESS WHEREOF, North American Specialty Insurance Company and Washington International Insurance Company have caused their official seals to be hereunto affixed, and these presents to be signed by their authorized officers this 5 day of April, 2002.

North American Specialty Insurance Company
Washington International Insurance Company

State of Illinois
County of DuPage ss:

5 day of April, 2002, before me, a Notary Public, personally appeared Paul D. Amstutz, President and CEO of Washington International Insurance Company and Vice President of North American Specialty Insurance Company and Steven P. Anderson, Sr. Vice President of Washington International Insurance Company & Vice President of North American Specialty Insurance Company, personally known to me, who being by me duly sworn, acknowledged that they signed the above Power of Attorney as officers of, and acknowledged said instrument to be the voluntary act and deed of, their respective companies.



Yasmin A. Patel

Yasmin A. Patel, Notary Public

I, James A. Carpenter, Vice President & Assistant Secretary of Washington International Insurance Company and the Assistant Secretary of North American Specialty Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney given by the companies, which is still in full force and effect.

IN WITNESS WHEREOF, I have set my hand and affixed the seals of the Companies this 13 day of November, 2002.

James A. Carpenter

James A. Carpenter, Vice President & Assistant Secretary of Washington International Insurance Company &
Assistant Secretary of North American Specialty Insurance Company