

BOARD OF PUBLIC WORKS AND SAFETY
Agenda Request Form

(Form B-01-2012)

Organizations and individuals are asked to submit a request form and supporting documents to be placed on the agenda. You will be contacted by the City confirming the date of the meeting in which your request will be heard. Please make sure that your contact information is accurate in case we need to get in touch with you. The Board of Works meets on the 1st and 3rd Monday of each month at 5:00 p.m. in City Hall located at 70 E. Monroe Street.

Date Submitted:	September 13, 2023	Meeting Date:	September 18, 2023
Contact Information:			
Requested by:	Joanna Tennell		
On Behalf of Organization or Individual:	West Franklin Homes, LLC		
Telephone:	317-736-3631		
Email address:	jtennell@franklin.in.gov		
Mailing Address:	70 E. Monroe Street, Franklin, IN 46131		
Describe Request:			
Request the following Performance Letters of Credit and Agreements to be released and replaced with the following Maintenance Bonds to be accepted for Cumberland Trace – Sec. 1 thru 4:			
<u>PERFORMANCE LETTERS OF CREDIT AND AGREEMENTS</u>			
SECTION 1:			
LOC 0155457526 Asphalt walking trail - \$13,560.00			
LOC 0155457526-1 Erosion control & seeding - \$67,486.80			
LOC 0155457526-2 Sidewalks - \$37,152.00			
LOC 0155457526-3 Street signs - \$3,000.00			
LOC 0155457526-5 Survey monuments - \$3,600.00			
LOC 0155457526-6 Street trees, landscaping - \$15,480.00			
SECTION 2:			
LOC 0155457550-2 Asphalt walking trail - \$15,228.00			
LOC 0155457550-3 Sidewalks - \$20,400.00			
LOC 0155457550-4 Street trees & landscaping - \$21,000.00			
LOC 0155457550-5 Street signs - \$2,400.00			
LOC 0155457550-6 Survey monuments - \$3,000.00			
LOC 0155457550-8 Erosion control & seeding - \$10,800.00			
LOC 0155457550-9 Street lights - \$4,320.00			
SECTION 3:			
LOC 0155457576-4 Curbs - \$30,360.00			
LOC 0155457576-6 Asphalt walking trail - \$6,390.00			
LOC 0155457576-7 Sidewalks - \$18,600.00			
LOC 0155457576-8 Street trees/landscaping - \$19,200.00			
LOC 0155457576-9 Street signs - \$3,000.00			
LOC 0155457576-10 Survey monuments - \$2,160.00			
LOC 0155457576-12 Erosion control/seeding - \$12,300.00			
LOC 0155457576-13 Street lights - \$5,400.00			

SECTION 4:

LOC 0155457592-4 Curbs - \$21,877.20
 LOC 0155457592-6 Sidewalks - \$15,000.00
 LOC 0155457592-7 Street trees/landscaping - \$13,200.00
 LOC 0155457592-8 Street signs - \$1,800.00
 LOC 0155457592-9 Survey monuments - \$1,440.00
 LOC 0155457592-10 Erosion control/seeding - \$8,700.00
 LOC 0155457592-11 - Street lights - \$3,000.00

MAINTENANCE BONDS**SECTION 1:**

Bond 254215 Asphalt walking trail, erosion control & seeding, street signs, survey monuments, street trees, landscaping - \$21,484.75
 Bond BMIJ531719 Sidewalks - \$7,740.00

SECTION 2:

Bond 254216 Asphalt walking trail, erosion control & seeding, street signs, survey monuments, street trees & landscaping, street lights - \$11,822.50
 Bond BMIJ531722 Sidewalks - \$4,250.00

SECTION 3:

Bond 254217 Asphalt walking trail, erosion control & seeding, street signs, survey monuments, street trees & landscaping, street lights - \$10,093.75
 Bond BMIJ531723 Curbs and sidewalks - \$10,200.00

SECTION 4:

Bond 254218 Erosion control & seeding, street signs, survey monuments, street trees & landscaping, street lights - \$5,862.50
 Bond BMIJ540708 Curbs and sidewalks - \$7,682.75

List Supporting Documentation Provided:

1. Performance LOCs and agreements (originals to be provided at meeting)
2. Maintenance bonds

Who will present the request?

Name:	Joanna Tennell	Telephone:	317-736-3631
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In order for an individual and/or agency to be considered for new business on the Board of Works agenda, this reservation form and supporting documents must be received in the Mayor's office no later than 4:00 p.m. on the Wednesday before the meeting.



Subdivision Maintenance Bond

Bond Number 254215
 Project Name Cumberland Trace, Section 1
 Improvements Asphalt Walking Trail, Erosion Control and Seeding, Street Signs, Survey Monuments, Street Trees, Landscaping

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,

Developer's Company Name West Franklin Homes, LLC as Principal
 Developer's Company Address 5374 Cayman Drive and

Surety Company Name Berkley Insurance Company

Surety Company Address 475 Steamboat Road, Greenwich, CT 06830 as Surety are held and firmly
 bound unto the City of Franklin, Indiana, in the penal sum of
Twenty One Thousand Four Hundred Eighty Four and 75/100 DOLLARS, (\$ 21,484.75)
 for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.

SEALED AND DATED THIS 11th DAY OF September, 20 23. THE CONDITIONS OF THE
 ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, West Franklin Homes, LLC has installed and completed improvements of
Cumberland Trace, Section 1 - Asphalt Walking Trail, Erosion Control and Seeding, Street Signs, Survey Monuments, Street Trees, Landscaping

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with
 the standards, specifications, and requirements of the City of Franklin, Indiana, and if
West Franklin Homes, LLC, at its own expense for a period of three (3) years from the date of
 acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of
 improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force
 and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and
 Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an
 additional one hundred and eighty (180) day period.

BY: Developer's Company Name (printed) West Franklin Homes, LLC
 Signature for Developer's Company Mark Alt
 Signatory Name & Title (printed) Mark ALT manager

Surety Company Name Berkley Insurance Company
 BY: Signature of Attorney-in-Fact [Signature]
 Attorney-in-Fact (printed) Robert L. Sherfick

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Steve Barnett, Board Member Ken Austin, Board Member Tina Gross, Board Member

ATTEST: Jayne Rhoades, Clerk-Treasurer

Released by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Board Member Board Member Board Member

ATTEST: Clerk-Treasurer

POWER OF ATTORNEY
BERKLEY INSURANCE COMPANY
 WILMINGTON, DELAWARE

KNOW ALL MEN BY THESE PRESENTS, that BERKLEY INSURANCE COMPANY (the "Company"), a corporation duly organized and existing under the laws of the State of Delaware, having its principal office in Greenwich, CT, has made, constituted and appointed, and does by these presents make, constitute and appoint: *Jason McEldowney; John Hannon, III; or Robert Sherfick of Dimond Bros. Insurance, LLC of Carmel, IN* its true and lawful Attorney-in-Fact, to sign its name as surety only as delineated below and to execute, seal, acknowledge and deliver any and all bonds and undertakings, with the exception of Financial Guaranty Insurance, providing that no single obligation shall exceed **Fifty Million and 00/100 U.S. Dollars (U.S.\$50,000,000.00)**, to the same extent as if such bonds had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office in their own proper persons.

This Power of Attorney shall be construed and enforced in accordance with, and governed by, the laws of the State of Delaware, without giving effect to the principles of conflicts of laws thereof. This Power of Attorney is granted pursuant to the following resolutions which were duly and validly adopted at a meeting of the Board of Directors of the Company held on January 25, 2010:

RESOLVED, that, with respect to the Surety business written by Berkley Surety, the Chairman of the Board, Chief Executive Officer, President or any Vice President of the Company, in conjunction with the Secretary or any Assistant Secretary are hereby authorized to execute powers of attorney authorizing and qualifying the attorney-in-fact named therein to execute bonds, undertakings, recognizances, or other suretyship obligations on behalf of the Company, and to affix the corporate seal of the Company to powers of attorney executed pursuant hereto; and said officers may remove any such attorney-in-fact and revoke any power of attorney previously granted; and further

RESOLVED, that such power of attorney limits the acts of those named therein to the bonds, undertakings, recognizances, or other suretyship obligations specifically named therein, and they have no authority to bind the Company except in the manner and to the extent therein stated; and further

RESOLVED, that such power of attorney revokes all previous powers issued on behalf of the attorney-in-fact named; and further

RESOLVED, that the signature of any authorized officer and the seal of the Company may be affixed by facsimile to any power of attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligation of the Company; and such signature and seal when so used shall have the same force and effect as though manually affixed. The Company may continue to use for the purposes herein stated the facsimile signature of any person or persons who shall have been such officer or officers of the Company, notwithstanding the fact that they may have ceased to be such at the time when such instruments shall be issued.

IN WITNESS WHEREOF, the Company has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 1st day of June, 2023.



Attest:

By Ira S. Lederman
 Executive Vice President & Secretary

Berkley Insurance Company

By Jeffrey M. Hafter
 Senior Vice President

STATE OF CONNECTICUT)
) ss:
 COUNTY OF FAIRFIELD)

Sworn to before me, a Notary Public in the State of Connecticut, this 1st day of June, 2023, by Ira S. Lederman and Jeffrey M. Hafter who are sworn to me to be the Executive Vice President and Secretary, and the Senior Vice President, respectively, of Berkley Insurance Company.

MARIA C. RUNDBAKEN
 NOTARY PUBLIC
 CONNECTICUT
 MY COMMISSION EXPIRES
 APRIL 30, 2024

Maria C. Rundbaker
 Notary Public, State of Connecticut

CERTIFICATE

I, the undersigned, Assistant Secretary of BERKLEY INSURANCE COMPANY, DO HEREBY CERTIFY that the foregoing is a true, correct and complete copy of the original Power of Attorney; that said Power of Attorney has not been revoked or rescinded and that the authority of the Attorney-in-Fact set forth therein, who executed the bond or undertaking to which this Power of Attorney is attached, is in full force and effect as of this date.

Under my hand and seal of the Company, this 11th day of September, 2023.



Vincent P. Forte
 Vincent P. Forte



Subdivision Maintenance Bond

Bond Number BMIJ531719
Project Name Cumberland Trace, Sec. 1
Improvements Sidewalks

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,


Developer's Company Name Karns, Inc. as Principal
Developer's Company Address 4352 W. 96th Street, Indianapolis, IN 46268 and
Surety Company Name The Hanover Insurance Group
Surety Company Address 333 Pierce Road, Suite 300, Itasca, IL 60143 as Surety are held and firmly bound unto the City of Franklin, Indiana, in the penal sum of Seven Thousand Seven Hundred Forty and 00/100 DOLLARS, (\$7,740.00) for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.


SEALED AND DATED THIS 18th DAY OF September, 2023. THE CONDITIONS OF THE ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, Karns, Inc. has installed and completed improvements of Cumberland Trace, Sec. 1, Sidewalks.

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with the standards, specifications, and requirements of the City of Franklin, Indiana, and if Karns, Inc., at its own expense for a period of three (3) years from the date of acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an additional one hundred and eighty (180) day period.

BY: *Developer's Company Name (printed)* Karns, Inc.
Signature for Developer's Company 
Signatory Name & Title (printed) Kurt Karns, President

BY: *Surety Company Name* The Hanover Insurance Group
Signature of Attorney-in-Fact 
Attorney-in-Fact (printed) Lisa Parsley

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20____.

Steve Barnett, Board Member

Ken Austin, Board Member

Tina Gross, Board Member

ATTEST: _____
Jayne Rhoades, Clerk-Treasurer

333 Pierce Road, Suite 300, Itasca, IL 60143

Phone: 630-760-3026

Released by the Franklin Board of Public Works and Safety this _____ day of _____, 20_____.

Board Member *Board Member* *Board Member*

ATTEST: _____
Clerk-Treasurer

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

POWER OF ATTORNEY

THIS Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

KNOW ALL PERSONS BY THESE PRESENTS:

That THE HANOVER INSURANCE COMPANY and MASSACHUSETTS BAY INSURANCE COMPANY, both being corporations organized and existing under the laws of the State of New Hampshire, and CITIZENS INSURANCE COMPANY OF AMERICA, a corporation organized and existing under the laws of the State of Michigan, (hereinafter individually and collectively the "Company") does hereby constitute and appoint,

Thomas Niccum, Robin Cornelius, Sue Morlock, Susan Foust, Paige Sexton, Nita Knies, Briggs Orbson and/or Lisa Parsley

Of **Shepherd Insurance, LLC of Carmel, IN** each individually, if there be more than one named, as its true and lawful attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed any place within the United States, any and all surety bonds, recognizances, undertakings, or other surety obligations. The execution of such surety bonds, recognizances, undertakings or surety obligations, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the president and attested by the secretary of the Company, in their own proper persons. Provided however, that this power of attorney limits the acts of those named herein; and they have no authority to bind the Company except in the manner stated and to the extent of any limitation stated below:

Any such obligations in the United States, not to exceed Ten Million and No/100 (\$10,000,000) in any single instance

That this power is made and executed pursuant to the authority of the following Resolutions passed by the Board of Directors of said Company, and said Resolutions remain in full force and effect:

RESOLVED: That the President or any Vice President, in conjunction with any Vice President, be and they hereby are authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as it acts, to execute and acknowledge for and on its behalf as surety, any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company in their own proper persons.


RESOLVED: That any and all Powers of Attorney and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or Vice President in conjunction with any Vice President of the Company, shall be binding on the Company to the same extent as if all signatures therein were manually affixed, even though one or more of any such signatures thereon may be facsimile. (Adopted October 7, 1981 – The Hanover Insurance Company; Adopted April 14, 1982 – Massachusetts Bay Insurance Company; Adopted September 7, 2001 – Citizens Insurance Company of America and affirmed by each Company on March 24, 2014)

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY, MASSACHUSETTS BAY INSURANCE COMPANY and CITIZENS INSURANCE COMPANY OF AMERICA have caused these presents to be sealed with their respective corporate seals, duly attested by two Vice Presidents, this 20th day of May, 2022.

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

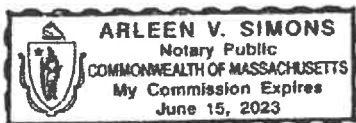

Bryan J. Salvatore, Executive Vice President



James H. Kawiecki, Vice President



THE COMMONWEALTH OF MASSACHUSETTS)
COUNTY OF WORCESTER) ss.

On this 20th day of May, 2022 before me came the above named Executive Vice President and Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, to me personally known to be the individuals and officers described herein, and acknowledged that the seals affixed to the preceding instrument are the corporate seals of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, respectively, and that the said corporate seals and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporations.




Arleen V. Simons, Notary Public
My Commission Expires June 15, 2023

I, the undersigned Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Companies, and do hereby further certify that the said Powers of Attorney are still in force and effect.

GIVEN under my hand and the seals of said Companies, at Worcester, Massachusetts, this 18th day of September, 2023.

CERTIFIED COPY

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

John A. Rowedder, Vice President



Subdivision Maintenance Bond

Bond Number 254216
Project Name Cumberland Trace, Section 2
Improvements Asphalt Walking Trail, Street Trees, Landscaping, Street Signs, Survey Monuments, Erosion Control and Seeding, Street Lights

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,

Developer's Company Name West Franklin Homes, LLC as Principal
Developer's Company Address 5374 Cayman Drive and
Surety Company Name Berkley Insurance Company
Surety Company Address 475 Steamboat Road, Greenwich, CT 06830 as Surety are held and firmly
bound unto the City of Franklin, Indiana, in the penal sum of
Eleven Thousand Eight Hundred Twenty Two and 50/100 DOLLARS, (\$ 11,822.50)
for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.

SEALED AND DATED THIS 11th DAY OF September, 20 23. THE CONDITIONS OF THE
ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, West Franklin Homes, LLC has installed and completed improvements of
Cumberland Trace, Section 2 - Asphalt Walking Trail, Street Trees, Landscaping, Street Signs, Survey Monuments, Erosion Control and Seeding, Street Lights

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with
the standards, specifications, and requirements of the City of Franklin, Indiana, and if
West Franklin Homes, LLC, at its own expense for a period of three (3) years from the date of
acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of
improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force
and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and
Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an
additional one hundred and eighty (180) day period.

BY: Developer's Company Name (printed) West Franklin Homes, LLC
Signature for Developer's Company [Signature]
Signatory Name & Title (printed) Mark Alt, Manager
Surety Company Name Berkley Insurance Company
BY: Signature of Attorney-in-Fact [Signature]
Attorney-in-Fact (printed) Robert L. Sherfick

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Steve Barnett, Board Member Ken Austin, Board Member Tina Gross, Board Member

ATTEST: Jayne Rhoades, Clerk-Treasurer

Released by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Board Member Board Member Board Member

ATTEST: Clerk-Treasurer

POWER OF ATTORNEY
BERKLEY INSURANCE COMPANY
WILMINGTON, DELAWARE

KNOW ALL MEN BY THESE PRESENTS, that BERKLEY INSURANCE COMPANY (the "Company"), a corporation duly organized and existing under the laws of the State of Delaware, having its principal office in Greenwich, CT, has made, constituted and appointed, and does by these presents make, constitute and appoint: *Jason McEldowney; John Hannon, III; or Robert Sherfick of Dimond Bros. Insurance, LLC of Carmel, IN* its true and lawful Attorney-in-Fact, to sign its name as surety only as delineated below and to execute, seal, acknowledge and deliver any and all bonds and undertakings, with the exception of Financial Guaranty Insurance, providing that no single obligation shall exceed **Fifty Million and 00/100 U.S. Dollars (U.S.\$50,000,000.00)**, to the same extent as if such bonds had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office in their own proper persons.

This Power of Attorney shall be construed and enforced in accordance with, and governed by, the laws of the State of Delaware, without giving effect to the principles of conflicts of laws thereof. This Power of Attorney is granted pursuant to the following resolutions which were duly and validly adopted at a meeting of the Board of Directors of the Company held on January 25, 2010:

RESOLVED, that, with respect to the Surety business written by Berkley Surety, the Chairman of the Board, Chief Executive Officer, President or any Vice President of the Company, in conjunction with the Secretary or any Assistant Secretary are hereby authorized to execute powers of attorney authorizing and qualifying the attorney-in-fact named therein to execute bonds, undertakings, recognizances, or other suretyship obligations on behalf of the Company, and to affix the corporate seal of the Company to powers of attorney executed pursuant hereto; and said officers may remove any such attorney-in-fact and revoke any power of attorney previously granted; and further

RESOLVED, that such power of attorney limits the acts of those named therein to the bonds, undertakings, recognizances, or other suretyship obligations specifically named therein, and they have no authority to bind the Company except in the manner and to the extent therein stated; and further

RESOLVED, that such power of attorney revokes all previous powers issued on behalf of the attorney-in-fact named; and further

RESOLVED, that the signature of any authorized officer and the seal of the Company may be affixed by facsimile to any power of attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligation of the Company; and such signature and seal when so used shall have the same force and effect as though manually affixed. The Company may continue to use for the purposes herein stated the facsimile signature of any person or persons who shall have been such officer or officers of the Company, notwithstanding the fact that they may have ceased to be such at the time when such instruments shall be issued.

IN WITNESS WHEREOF, the Company has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 1st day of June, 2023.



Attest:

By

Ira S. Lederman
Ira S. Lederman
Executive Vice President & Secretary

Berkley Insurance Company

By

Jeffrey M. Hafter
Jeffrey M. Hafter
Senior Vice President

STATE OF CONNECTICUT)

) ss:

COUNTY OF FAIRFIELD)

Sworn to before me, a Notary Public in the State of Connecticut, this 1st day of June, 2023, by Ira S. Lederman and Jeffrey M. Hafter who are sworn to me to be the Executive Vice President and Secretary, and the Senior Vice President, respectively, of Berkley Insurance Company.

MARIA C RUNDBAKEN
NOTARY PUBLIC
CONNECTICUT
MY COMMISSION EXPIRES
APRIL 30, 2024

Maria C. Rundbaken
Notary Public, State of Connecticut

CERTIFICATE

I, the undersigned, Assistant Secretary of BERKLEY INSURANCE COMPANY, DO HEREBY CERTIFY that the foregoing is a true, correct and complete copy of the original Power of Attorney; that said Power of Attorney has not been revoked or rescinded and that the authority of the Attorney-in-Fact set forth therein, who executed the bond or undertaking to which this Power of Attorney is attached, is in full force and effect as of this date.

under my hand and seal of the Company, this 11th day of September, 2023.



Vincent P. Forte
Vincent P. Forte



Subdivision Maintenance Bond

Bond Number BMIJ531722
Project Name Cumberland Trace, Sec. 2
Improvements Sidewalks

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,

Developer's Company Name Karns, Inc. as Principal
Developer's Company Address 4352 W. 96th Street, Indianapolis, IN 46268 and
Surety Company Name The Hanover Insurance Group
Surety Company Address 333 Pierce Road, Suite 300, Itasca, IL 60143 as Surety are held and firmly bound unto the City of Franklin, Indiana, in the penal sum of Four Thousand Two Hundred Fifty and 00/100 DOLLARS, (\$4,250.00) for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.

SEALED AND DATED THIS 18th DAY OF September, 2023. THE CONDITIONS OF THE ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, Karns, Inc. has installed and completed improvements of Cumberland Trace, Sec. 2, Sidewalks.

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with the standards, specifications, and requirements of the City of Franklin, Indiana, and if Karns, Inc., at its own expense for a period of three (3) years from the date of acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an additional one hundred and eighty (180) day period.

BY: *Developer's Company Name (printed)* Karns, Inc.
Signature for Developer's Company [Signature]
Signatory Name & Title (printed) Kurt Karns, President

BY: *Surety Company Name* The Hanover Insurance Group
Signature of Attorney-in-Fact [Signature]
Attorney-in-Fact (printed) Lisa Parsley

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20__.

Steve Barnett, Board Member *Ken Austin, Board Member* *Tina Gross, Board Member*

ATTEST: _____
Jayne Rhoades, Clerk-Treasurer

333 Pierce Road, Suite 300, Itasca, IL 60143

Phone: 630-760-3026

Released by the Franklin Board of Public Works and Safety this _____ day of _____, 20_____.

Board Member *Board Member* *Board Member*

ATTEST: _____
Clerk-Treasurer

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

POWER OF ATTORNEY

THIS Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

KNOW ALL PERSONS BY THESE PRESENTS:

That THE HANOVER INSURANCE COMPANY and MASSACHUSETTS BAY INSURANCE COMPANY, both being corporations organized and existing under the laws of the State of New Hampshire, and CITIZENS INSURANCE COMPANY OF AMERICA, a corporation organized and existing under the laws of the State of Michigan, (hereinafter individually and collectively the "Company") does hereby constitute and appoint,

Thomas Niccum, Robin Cornelius, Sue Morlock, Susan Foust, Paige Sexton, Nita Knies, Briggs Orbson and/or Lisa Parsley

Of **Shepherd Insurance, LLC of Carmel, IN** each individually, if there be more than one named, as its true and lawful attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed any place within the United States, any and all surety bonds, recognizances, undertakings, or other surety obligations. The execution of such surety bonds, recognizances, undertakings or surety obligations, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the president and attested by the secretary of the Company, in their own proper persons. Provided however, that this power of attorney limits the acts of those named herein; and they have no authority to bind the Company except in the manner stated and to the extent of any limitation stated below:

Any such obligations in the United States, not to exceed Ten Million and No/100 (\$10,000,000) in any single instance

That this power is made and executed pursuant to the authority of the following Resolutions passed by the Board of Directors of said Company, and said Resolutions remain in full force and effect:

RESOLVED: That the President or any Vice President, in conjunction with any Vice President, be and they hereby are authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as it acts, to execute and acknowledge for and on its behalf as surety, any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company in their own proper persons.


RESOLVED: That any and all Powers of Attorney and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or Vice President in conjunction with any Vice President of the Company, shall be binding on the Company to the same extent as if all signatures therein were manually affixed, even though one or more of any such signatures thereon may be facsimile. (Adopted October 7, 1981 – The Hanover Insurance Company; Adopted April 14, 1982 – Massachusetts Bay Insurance Company; Adopted September 7, 2001 – Citizens Insurance Company of America and affirmed by each Company on March 24, 2014)

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY, MASSACHUSETTS BAY INSURANCE COMPANY and CITIZENS INSURANCE COMPANY OF AMERICA have caused these presents to be sealed with their respective corporate seals, duly attested by two Vice Presidents, this 20th day of May, 2022.

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

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MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

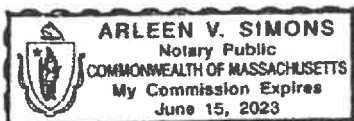

Bryan J. Savaturo, Executive Vice President


James H. Kawiecki, Vice President



THE COMMONWEALTH OF MASSACHUSETTS)
COUNTY OF WORCESTER) ss.

On this 20th day of May, 2022 before me came the above named Executive Vice President and Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, to me personally known to be the individuals and officers described herein, and acknowledged that the seals affixed to the preceding instrument are the corporate seals of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, respectively, and that the said corporate seals and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporations.




Arleen V. Simons, Notary Public
My Commission Expires June 15, 2023

I, the undersigned Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Companies, and do hereby further certify that the said Powers of Attorney are still in force and effect.

GIVEN under my hand and the seals of said Companies, at Worcester, Massachusetts, this 18th day of September 2023.

CERTIFIED COPY

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

John A. Rowedder, Vice President



Subdivision Maintenance Bond

Bond Number 254217
Project Name Cumberland Trace, Section 3
Improvements Survey Monuments, Erosion Control/Seeding, Street Lights, Asphalt Walking Trail, Street Trees/Landscaping, Street Signs

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,

Developer's Company Name West Franklin Homes, LLC as Principal
Developer's Company Address 5374 Cayman Drive and
Surety Company Name Berkley Insurance Company
Surety Company Address 475 Steamboat Road, Greenwich, CT 06830 as Surety are held and firmly
bound unto the City of Franklin, Indiana, in the penal sum of
Ten Thousand Ninety Three and 75/100 DOLLARS, (\$ 10,093.75)
for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.

SEALED AND DATED THIS 11th DAY OF September, 20 23. THE CONDITIONS OF THE
ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, West Franklin Homes, LLC has installed and completed improvements of
Cumberland Trace, Section 3 - Survey Monuments, Erosion Control/Seeding, Street Lights, Asphalt Walking Trail, Street Trees/Landscaping, Street Signs

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with
the standards, specifications, and requirements of the City of Franklin, Indiana, and if
West Franklin Homes, LLC, at its own expense for a period of three (3) years from the date of
acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of
improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force
and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and
Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an
additional one hundred and eighty (180) day period.

Developer's Company Name (printed) West Franklin Homes, LLC
BY: Signature for Developer's Company Mark Aelt
Signatory Name & Title (printed) Mark Aelt manager
Surety Company Name Berkley Insurance Company
BY: Signature of Attorney-in-Fact [Signature]
Attorney-in-Fact (printed) Robert L. Sherfick

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Steve Barnett, Board Member Ken Austin, Board Member Tina Gross, Board Member

ATTEST: Jayne Rhoades, Clerk-Treasurer

Released by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Board Member Board Member Board Member

ATTEST: Clerk-Treasurer

POWER OF ATTORNEY
BERKLEY INSURANCE COMPANY
WILMINGTON, DELAWARE

KNOW ALL MEN BY THESE PRESENTS, that BERKLEY INSURANCE COMPANY (the "Company"), a corporation duly organized and existing under the laws of the State of Delaware, having its principal office in Greenwich, CT, has made, constituted and appointed, and does by these presents make, constitute and appoint: *Jason McEldowney; John Hannon, III; or Robert Sherfick of Dimond Bros. Insurance, LLC of Carmel, IN* its true and lawful Attorney-in-Fact, to sign its name as surety only as delineated below and to execute, seal, acknowledge and deliver any and all bonds and undertakings, with the exception of Financial Guaranty Insurance, providing that no single obligation shall exceed **Fifty Million and 00/100 U.S. Dollars (U.S.\$50,000,000.00)**, to the same extent as if such bonds had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office in their own proper persons.

This Power of Attorney shall be construed and enforced in accordance with, and governed by, the laws of the State of Delaware, without giving effect to the principles of conflicts of laws thereof. This Power of Attorney is granted pursuant to the following resolutions which were duly and validly adopted at a meeting of the Board of Directors of the Company held on January 25, 2010:

RESOLVED, that, with respect to the Surety business written by Berkley Surety, the Chairman of the Board, Chief Executive Officer, President or any Vice President of the Company, in conjunction with the Secretary or any Assistant Secretary are hereby authorized to execute powers of attorney authorizing and qualifying the attorney-in-fact named therein to execute bonds, undertakings, recognizances, or other suretyship obligations on behalf of the Company, and to affix the corporate seal of the Company to powers of attorney executed pursuant hereto; and said officers may remove any such attorney-in-fact and revoke any power of attorney previously granted; and further

RESOLVED, that such power of attorney limits the acts of those named therein to the bonds, undertakings, recognizances, or other suretyship obligations specifically named therein, and they have no authority to bind the Company except in the manner and to the extent therein stated; and further

RESOLVED, that such power of attorney revokes all previous powers issued on behalf of the attorney-in-fact named; and further

RESOLVED, that the signature of any authorized officer and the seal of the Company may be affixed by facsimile to any power of attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligation of the Company; and such signature and seal when so used shall have the same force and effect as though manually affixed. The Company may continue to use for the purposes herein stated the facsimile signature of any person or persons who shall have been such officer or officers of the Company, notwithstanding the fact that they may have ceased to be such at the time when such instruments shall be issued.

IN WITNESS WHEREOF, the Company has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 1st day of June, 2023.



Attest:

By

Ira S. Lederman
Ira S. Lederman
Executive Vice President & Secretary

Berkley Insurance Company

By

Jeffrey M. Hafter
Jeffrey M. Hafter
Senior Vice President

STATE OF CONNECTICUT)

) ss:

COUNTY OF FAIRFIELD)

Sworn to before me, a Notary Public in the State of Connecticut, this 1st day of June, 2023, by Ira S. Lederman and Jeffrey M. Hafter who are sworn to me to be the Executive Vice President and Secretary, and the Senior Vice President, respectively, of Berkley Insurance Company.

MARIA C RUNDBAKEN
NOTARY PUBLIC
CONNECTICUT
MY COMMISSION EXPIRES
APRIL 30, 2024

Maria C. Rundbaker
Notary Public, State of Connecticut

CERTIFICATE

I, the undersigned, Assistant Secretary of BERKLEY INSURANCE COMPANY, DO HEREBY CERTIFY that the foregoing is a true, correct and complete copy of the original Power of Attorney; that said Power of Attorney has not been revoked or rescinded and that the authority of the Attorney-in-Fact set forth therein, who executed the bond or undertaking to which this Power of Attorney is attached, is in full force and effect as of this date.

under my hand and seal of the Company, this 11th day of September, 2023.



Vincent P. Forte
Vincent P. Forte



Subdivision Maintenance Bond

Bond Number BMIJ531723
Project Name Cumberland Trace, Sec. 3
Improvements Curbs and Sidewalks

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,


Developer's Company Name Karns, Inc. as Principal
Developer's Company Address 4352 W. 96th Street, Indianapolis, IN 46268 and
Surety Company Name The Hanover Insurance Group
Surety Company Address 333 Pierce Road, Suite 300, Itasca, IL 60143 as Surety are held and firmly bound unto the City of Franklin, Indiana, in the penal sum of Ten Thousand Two Hundred and 00/100 DOLLARS, (\$10,200.00) for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.

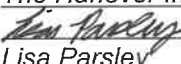
SEALED AND DATED THIS 18th DAY OF September, 2023. THE CONDITIONS OF THE ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, Karns, Inc. has installed and completed improvements of Cumberland Trace, Sec. 3, Curbs and Sidewalks.

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with the standards, specifications, and requirements of the City of Franklin, Indiana, and if Karns, Inc., at its own expense for a period of three (3) years from the date of acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an additional one hundred and eighty (180) day period.

BY: *Developer's Company Name (printed)* Karns, Inc.
Signature for Developer's Company 
Signatory Name & Title (printed) Kurt Karns, President

BY: *Surety Company Name* The Hanover Insurance Group
Signature of Attorney-in-Fact 
Attorney-in-Fact (printed) Lisa Parsley

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20__.

Steve Barnett, Board Member Ken Austin, Board Member Tina Gross, Board Member

ATTEST: _____
Jayne Rhoades, Clerk-Treasurer

333 Pierce Road, Suite 300, Itasca, IL 60143

Phone: 630-760-3026

Released by the Franklin Board of Public Works and Safety this ____ day of _____, 20_____.

Board Member

Board Member

Board Member

ATTEST:

Clerk-Treasurer

333 Pierce Road, Suite 300, Itasca, IL 60143

Phone: 630-760-3026

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

POWER OF ATTORNEY

THIS Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

KNOW ALL PERSONS BY THESE PRESENTS:

That THE HANOVER INSURANCE COMPANY and MASSACHUSETTS BAY INSURANCE COMPANY, both being corporations organized and existing under the laws of the State of New Hampshire, and CITIZENS INSURANCE COMPANY OF AMERICA, a corporation organized and existing under the laws of the State of Michigan, (hereinafter individually and collectively the "Company") does hereby constitute and appoint,

Thomas Niccum, Robin Cornelius, Sue Morlock, Susan Foust, Paige Sexton, Nita Knies, Briggs Orbson and/or Lisa Parsley

Of **Shepherd Insurance, LLC of Carmel, IN** each individually, if there be more than one named, as its true and lawful attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed any place within the United States, any and all surety bonds, recognizances, undertakings, or other surety obligations. The execution of such surety bonds, recognizances, undertakings or surety obligations, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the president and attested by the secretary of the Company, in their own proper persons. Provided however, that this power of attorney limits the acts of those named herein; and they have no authority to bind the Company except in the manner stated and to the extent of any limitation stated below:

Any such obligations in the United States, not to exceed Ten Million and No/100 (\$10,000,000) in any single instance

That this power is made and executed pursuant to the authority of the following Resolutions passed by the Board of Directors of said Company, and said Resolutions remain in full force and effect:

RESOLVED: That the President or any Vice President, in conjunction with any Vice President, be and they hereby are authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as it acts, to execute and acknowledge for and on its behalf as surety, any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company in their own proper persons.

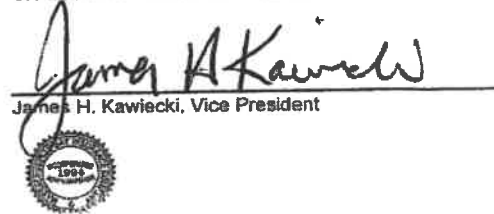
RESOLVED: That any and all Powers of Attorney and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or Vice President in conjunction with any Vice President of the Company, shall be binding on the Company to the same extent as if all signatures therein were manually affixed, even though one or more of any such signatures thereon may be facsimile. (Adopted October 7, 1981 – The Hanover Insurance Company; Adopted April 14, 1982 – Massachusetts Bay Insurance Company; Adopted September 7, 2001 – Citizens Insurance Company of America and affirmed by each Company on March 24, 2014)

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY, MASSACHUSETTS BAY INSURANCE COMPANY and CITIZENS INSURANCE COMPANY OF AMERICA have caused these presents to be sealed with their respective corporate seals, duly attested by two Vice Presidents, this 20th day of May, 2022.

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

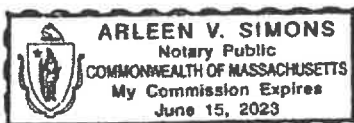

Bryan J. Salvatore, Executive Vice President



James H. Kawiecki, Vice President



THE COMMONWEALTH OF MASSACHUSETTS)
COUNTY OF WORCESTER) ss.

On this 20th day of May, 2022 before me came the above named Executive Vice President and Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, to me personally known to be the individuals and officers described herein, and acknowledged that the seals affixed to the preceding instrument are the corporate seals of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, respectively, and that the said corporate seals and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporations.




Arleen V. Simons, Notary Public
My Commission Expires June 15, 2023

I, the undersigned Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Companies, and do hereby further certify that the said Powers of Attorney are still in force and effect.

GIVEN under my hand and the seals of said Companies, at Worcester, Massachusetts, this 18th day of September, 2023.

CERTIFIED COPY

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

John A. Rowedder, Vice President



Subdivision Maintenance Bond

Bond Number 254218
Project Name Cumberland Trace, Section 4
Improvements Erosion Control/Seeding, Street Lights, Street Trees/Landscaping, Street Signs, Survey Monuments

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,

Developer's Company Name West Franklin Homes, LLC as Principal
Developer's Company Address 5374 Cayman Drive and
Surety Company Name Berkley Insurance Company
Surety Company Address 475 Steamboat Road, Greenwich, CT 06830 as Surety are held and firmly
bound unto the City of Franklin, Indiana, in the penal sum of
Five Thousand Eight Hundred Sixty Two and 50/100 DOLLARS, (\$ 5,862.50)
for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.

SEALED AND DATED THIS 11th DAY OF September, 2023. THE CONDITIONS OF THE
ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, West Franklin Homes, LLC has installed and completed improvements of
Cumberland Trace, Section 4 - Erosion Control/Seeding, Street Lights, Street Trees/Landscaping, Street Signs, Survey Monuments

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with
the standards, specifications, and requirements of the City of Franklin, Indiana, and if
West Franklin Homes, LLC, at its own expense for a period of three (3) years from the date of
acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of
improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force
and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and
Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an
additional one hundred and eighty (180) day period.

BY: Developer's Company Name (printed) West Franklin Homes, LLC
Signature for Developer's Company [Signature]
Signatory Name & Title (printed) Mark H. H. Manager
BY: Surety Company Name Berkley Insurance Company
Signature of Attorney-in-Fact [Signature]
Attorney-in-Fact (printed) Robert L. Sherfick

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Steve Barnett, Board Member Ken Austin, Board Member Tina Gross, Board Member

ATTEST: Jayne Rhoades, Clerk-Treasurer

Released by the Franklin Board of Public Works and Safety this ____ day of _____, 20 ____.

Board Member Board Member Board Member

ATTEST: Clerk-Treasurer

POWER OF ATTORNEY
BERKLEY INSURANCE COMPANY
WILMINGTON, DELAWARE

KNOW ALL MEN BY THESE PRESENTS, that BERKLEY INSURANCE COMPANY (the "Company"), a corporation duly organized and existing under the laws of the State of Delaware, having its principal office in Greenwich, CT, has made, constituted and appointed, and does by these presents make, constitute and appoint: *Jason McEldowney; John Hannon, III; or Robert Sherfick of Dimond Bros. Insurance, LLC of Carmel, IN* its true and lawful Attorney-in-Fact, to sign its name as surety only as delineated below and to execute, seal, acknowledge and deliver any and all bonds and undertakings, with the exception of Financial Guaranty Insurance, providing that no single obligation shall exceed **Fifty Million and 00/100 U.S. Dollars (U.S.\$50,000,000.00)**, to the same extent as if such bonds had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office in their own proper persons.

This Power of Attorney shall be construed and enforced in accordance with, and governed by, the laws of the State of Delaware, without giving effect to the principles of conflicts of laws thereof. This Power of Attorney is granted pursuant to the following resolutions which were duly and validly adopted at a meeting of the Board of Directors of the Company held on January 25, 2010:

RESOLVED, that, with respect to the Surety business written by Berkley Surety, the Chairman of the Board, Chief Executive Officer, President or any Vice President of the Company, in conjunction with the Secretary or any Assistant Secretary are hereby authorized to execute powers of attorney authorizing and qualifying the attorney-in-fact named therein to execute bonds, undertakings, recognizances, or other suretyship obligations on behalf of the Company, and to affix the corporate seal of the Company to powers of attorney executed pursuant hereto; and said officers may remove any such attorney-in-fact and revoke any power of attorney previously granted; and further

RESOLVED, that such power of attorney limits the acts of those named therein to the bonds, undertakings, recognizances, or other suretyship obligations specifically named therein, and they have no authority to bind the Company except in the manner and to the extent therein stated; and further

RESOLVED, that such power of attorney revokes all previous powers issued on behalf of the attorney-in-fact named; and further

RESOLVED, that the signature of any authorized officer and the seal of the Company may be affixed by facsimile to any power of attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligation of the Company; and such signature and seal when so used shall have the same force and effect as though manually affixed. The Company may continue to use for the purposes herein stated the facsimile signature of any person or persons who shall have been such officer or officers of the Company, notwithstanding the fact that they may have ceased to be such at the time when such instruments shall be issued.

IN WITNESS WHEREOF, the Company has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 1st day of June, 2023.



Attest:

By

Ira S. Lederman
Ira S. Lederman
Executive Vice President & Secretary

Berkley Insurance Company

By

Jeffrey M. Hafter
Jeffrey M. Hafter
Senior Vice President

STATE OF CONNECTICUT)

) ss:

COUNTY OF FAIRFIELD)

Sworn to before me, a Notary Public in the State of Connecticut, this 1st day of June, 2023, by Ira S. Lederman and Jeffrey M. Hafter who are sworn to me to be the Executive Vice President and Secretary, and the Senior Vice President, respectively, of Berkley Insurance Company.

MARIA C RUNDBAKEN
NOTARY PUBLIC
CONNECTICUT
MY COMMISSION EXPIRES
APRIL 30, 2024

Maria C. Rundbaker
Notary Public, State of Connecticut

CERTIFICATE

I, the undersigned, Assistant Secretary of BERKLEY INSURANCE COMPANY, DO HEREBY CERTIFY that the foregoing is a true, correct and complete copy of the original Power of Attorney; that said Power of Attorney has not been revoked or rescinded and that the authority of the Attorney-in-Fact set forth therein, who executed the bond or undertaking to which this Power of Attorney is attached, is in full force and effect as of this date.



under my hand and seal of the Company, this 11th day of September, 2023.

Vincent P. Forte
Vincent P. Forte



Subdivision Maintenance Bond

Bond Number BMIJ540708
Project Name Cumberland Trace, Sec. 4
Improvements Curbs and Sidewalks

KNOW ALL MEN BY THESE PRESENTS, that We, the undersigned,

Developer's Company Name Karns, Inc. as Principal
Developer's Company Address 4352 W. 96th Street, Indianapolis, IN 46268 and
Surety Company Name The Hanover Insurance Group
Surety Company Address 333 Pierce Road, Suite 300, Itasca, IL 60143 as Surety are held and firmly bound unto the City of Franklin, Indiana, in the penal sum of Seven Thousand Six Hundred Eighty-Two and 75/100 DOLLARS, (\$7,682.75) for the payment of which we bind ourselves, our heirs, executors, administrators and assigns.

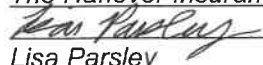
SEALED AND DATED THIS 18th DAY OF September, 2023. THE CONDITIONS OF THE ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, Karns, Inc. has installed and completed improvements of Cumberland Trace, Sec. 4, Curbs and Sidewalks.

NOW, THEREFORE, warrants its workmanship and all materials used in the work to be in accordance with the standards, specifications, and requirements of the City of Franklin, Indiana, and if Karns, Inc., at its own expense for a period of three (3) years from the date of acceptance by the City of Franklin, Indiana, shall make all repairs which may become necessary by reason of improper workmanship or materials, then this obligation to be null and void, otherwise to be and remain in full force and effect.

It is a further condition of this bond that if it is not released by official action of the Board of Public Works and Safety within the stated three (3) years from the date of acceptance, such term shall automatically extend for an additional one hundred and eighty (180) day period.

BY: *Developer's Company Name (printed)* Karns, Inc.
Signature for Developer's Company 
Signatory Name & Title (printed) Kurt Karns, President

BY: *Surety Company Name* The Hanover Insurance Group
Signature of Attorney-in-Fact 
Attorney-in-Fact (printed) Lisa Parsley

Accepted by the Franklin Board of Public Works and Safety this ____ day of _____, 20____.

Steve Barnett, Board Member

Ken Austin, Board Member

Tina Gross, Board Member

ATTEST: _____
Jayne Rhoades, Clerk-Treasurer

333 Pierce Road, Suite 300, Itasca, IL 60143

Phone: 630-760-3026

Released by the Franklin Board of Public Works and Safety this ____ day of _____, 20____.

Board Member

Board Member

Board Member

ATTEST:

Clerk-Treasurer

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

POWER OF ATTORNEY

THIS Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

KNOW ALL PERSONS BY THESE PRESENTS:

That THE HANOVER INSURANCE COMPANY and MASSACHUSETTS BAY INSURANCE COMPANY, both being corporations organized and existing under the laws of the State of New Hampshire, and CITIZENS INSURANCE COMPANY OF AMERICA, a corporation organized and existing under the laws of the State of Michigan, (hereinafter individually and collectively the "Company") does hereby constitute and appoint,

Thomas Niccum, Robin Cornelius, Sue Morlock, Susan Foust, Paige Sexton, Nita Knies, Briggs Orbson and/or Lisa Parsley

Of **Shepherd Insurance, LLC of Carmel, IN** each individually, if there be more than one named, as its true and lawful attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed any place within the United States, any and all surety bonds, recognizances, undertakings, or other surety obligations. The execution of such surety bonds, recognizances, undertakings or surety obligations, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the president and attested by the secretary of the Company, in their own proper persons. Provided however, that this power of attorney limits the acts of those named herein; and they have no authority to bind the Company except in the manner stated and to the extent of any limitation stated below:

Any such obligations in the United States, not to exceed Ten Million and No/100 (\$10,000,000) in any single instance

That this power is made and executed pursuant to the authority of the following Resolutions passed by the Board of Directors of said Company, and said Resolutions remain in full force and effect:

RESOLVED: That the President or any Vice President, in conjunction with any Vice President, be and they hereby are authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as it acts, to execute and acknowledge for and on its behalf as surety, any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company in their own proper persons.

RESOLVED: That any and all Powers of Attorney and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or Vice President in conjunction with any Vice President of the Company, shall be binding on the Company to the same extent as if all signatures therein were manually affixed, even though one or more of any such signatures thereon may be facsimile. (Adopted October 7, 1981 – The Hanover Insurance Company; Adopted April 14, 1982 – Massachusetts Bay Insurance Company; Adopted September 7, 2001 – Citizens Insurance Company of America and affirmed by each Company on March 24, 2014)

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY, MASSACHUSETTS BAY INSURANCE COMPANY and CITIZENS INSURANCE COMPANY OF AMERICA have caused these presents to be sealed with their respective corporate seals, duly attested by two Vice Presidents, this 20th day of May, 2022.

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

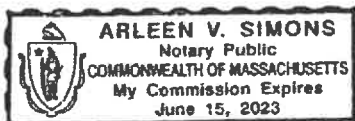
THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA

Bryan J. Salvatore, Executive Vice President

James H. Kawiecki, Vice President

THE COMMONWEALTH OF MASSACHUSETTS)
COUNTY OF WORCESTER) ss.

On this 20th day of May, 2022 before me came the above named Executive Vice President and Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, to me personally known to be the individuals and officers described herein, and acknowledged that the seals affixed to the preceding instrument are the corporate seals of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, respectively, and that the said corporate seals and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporations.



Arleen V. Simons, Notary Public
My Commission Expires June 15, 2023

I, the undersigned Vice President of The Hanover Insurance Company, Massachusetts Bay Insurance Company and Citizens Insurance Company of America, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Companies, and do hereby further certify that the said Powers of Attorney are still in force and effect.

GIVEN under my hand and the seals of said Companies, at Worcester, Massachusetts, this 18th day of September 2023.

CERTIFIED COPY

THE HANOVER INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA
John A. Rowedder, Vice President