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UNITED STATES FIDELITY AND GUARANTY COMPANY
BALTIMORE, MARYLAND 21203

098099

No. 0170-1399-78-4

Know all Men by these Presents: That we, JOSEPHINE SEKULSKI
Hammond, Indiana

as Principal, and United States Fidelity and Guaranty Company,
a corporation incorporated under the laws of the State of Maryland, as Surety, are held and firmly
bound unto the STATE OF INDIANA

Document is NOT LEGAL Obligee,
in the sum of \$ 14,275.00 for the payment of which we bind ourselves, our heirs, executors,
administrators, successors and assigns, jointly and severally, firmly by these presents.

Whereas the Principal was duly appointed Head Cashier for the Hammond
the Lake County Recorder!
Water Department for the period from May 9th, 1990 to May 9th, 1991.

The condition of this obligation is such that if the Principal

shall well and faithfully perform
the duties of his office, then, this obligation shall be void, otherwise to remain in full force and effect.

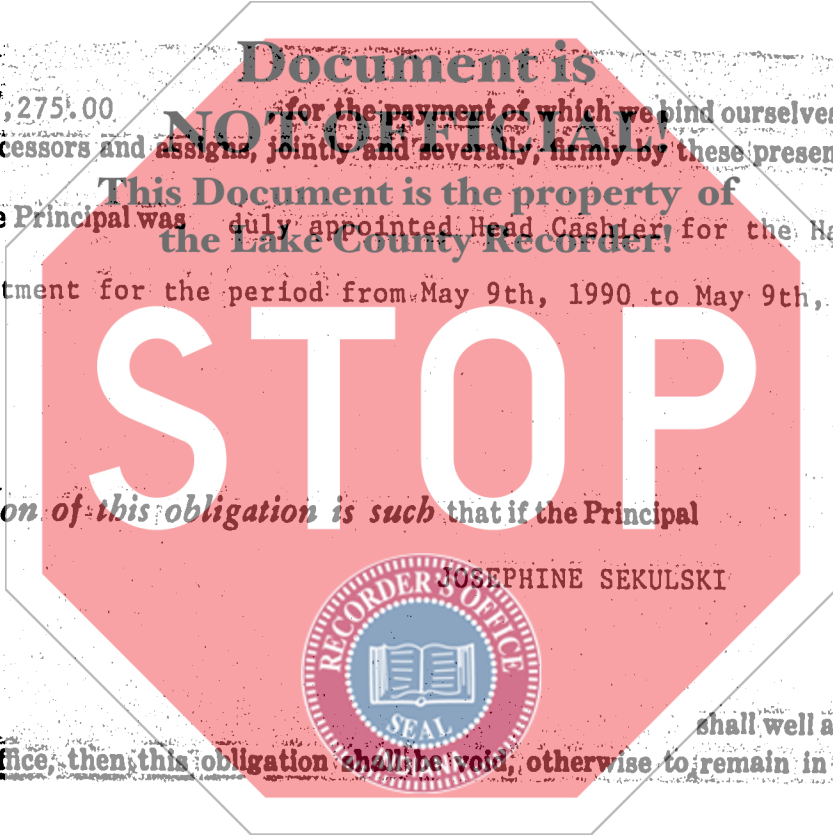
Signed, sealed and dated April 20th, 1990.
(date)

By: Josephine Sekulski (SEAL)
Josephine Sekulski, Principal

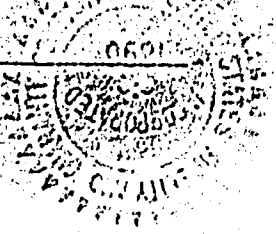
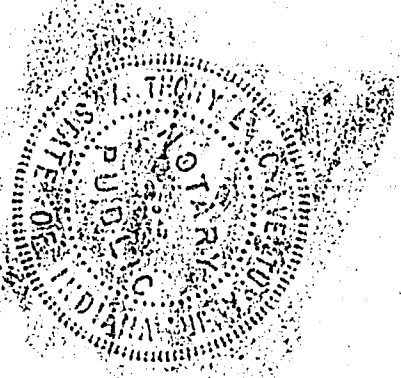
United States Fidelity and Guaranty Company,

By: Mariann Vail
Mariann Vail, Attorney-in-fact.

Anthony L. Conaventura Jr.
ANTHONY L. CONAVENTURA JR.
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY



STATE OF INDIANA/S.S. NO.
LAKE COUNTY
FILED FOR RECORD
MAY 1 12 28 PM '90
ROBERT REEDER FILELAND
RECORDER



NC

CERTIFIED COPY

GENERAL POWER OF ATTORNEY

No. 102378

Know all Men by these Presents:

That UNITED STATES FIDELITY AND GUARANTY COMPANY, a corporation organized and existing under the laws of the State of Maryland, and having its principal office at the City of Baltimore, in the State of Maryland, does hereby constitute and appoint Howard J. Gescheidler, Jr., R. J. Gescheidler, Clyde E. Rector, Robert F. Lukes, John H. Gescheidler, George Karpinec and Mariann Vail

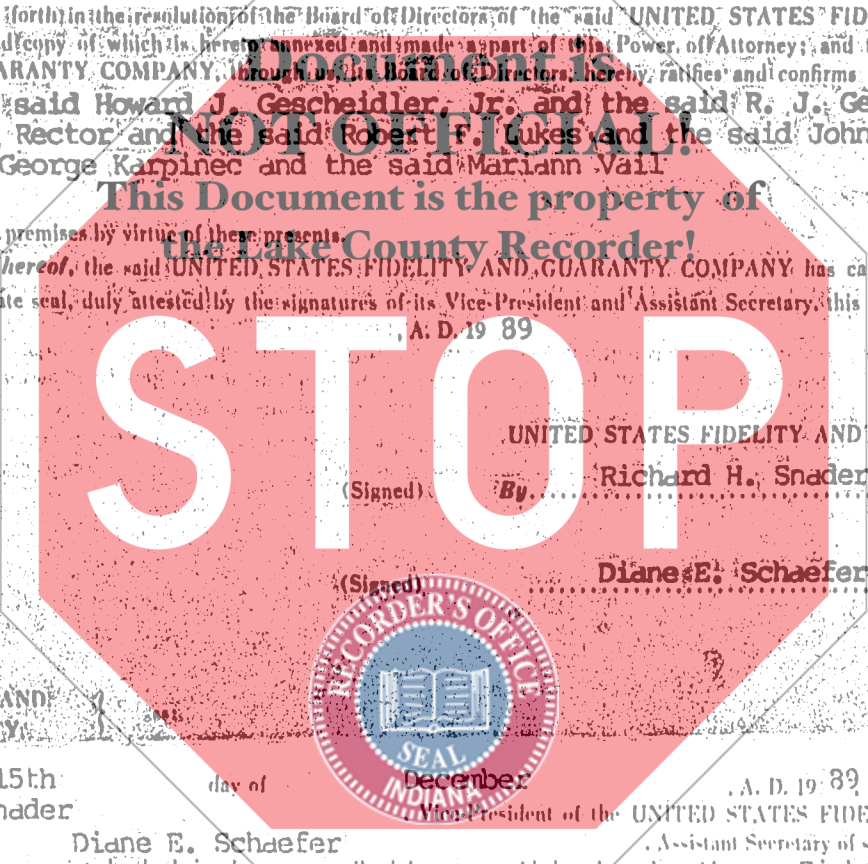
of the City of Hammond, State of Indiana its true and lawful attorneys

for the following purposes, to wit:

To sign its name as surety to, and to execute, seal and acknowledge any and all bonds, and to respectively do and perform any and all acts and things set forth in the resolution of the Board of Directors of the said UNITED STATES FIDELITY AND GUARANTY COMPANY; a certified copy of which is hereto annexed and made a part of this Power of Attorney; and the said UNITED STATES FIDELITY AND GUARANTY COMPANY, through its Board of Directors, hereby ratifies and confirms all and whatsoever done by anyone of the said Howard J. Gescheidler, Jr. and the said R. J. Gescheidler and the said Clyde E. Rector and the said Robert F. Lukes and the said John H. Gescheidler and the said George Karpinec and the said Mariann Vail

may lawfully do in the premises by virtue of these presents.

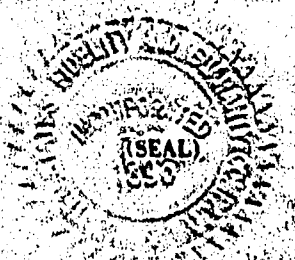
In Witness Whereof, the said UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this instrument to be sealed with its corporate seal, duly attested by the signatures of its Vice-President and Assistant Secretary, this 15th day of December, A. D. 19 89



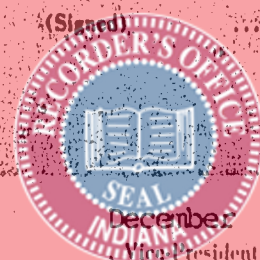
UNITED STATES FIDELITY AND GUARANTY COMPANY.

(Signed) By Richard H. Snader Vice-President.

(Signed) Diane E. Schaefer Assistant Secretary.



STATE OF MARYLAND BALTIMORE CITY



On this 15th day of December, A. D. 19 89, before me personally came Richard H. Snader, Vice-President of the UNITED STATES FIDELITY AND GUARANTY COMPANY and Diane E. Schaefer, Assistant Secretary of said Company, with both of whom I am personally acquainted, who being by me severally duly sworn, said that they, the said Richard H. Snader and Diane E. Schaefer were respectively the Vice-President and the Assistant Secretary of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, the corporation described in and which executed the foregoing Power of Attorney; that they each knew the seal of said corporation; that the seal affixed to said Power of Attorney was such corporate seal, that it was so fixed by order of the Board of Directors of said corporation, and that they signed their names thereto by like order as Vice-President and Assistant Secretary, respectively, of the Company.

My commission expires the first day in July, A. D. 19 90.

(SEAL) (Signed) Margaret M. Hurst Notary Public.

COPY OF RESOLUTION

That Whereas, it is necessary for the effectual transaction of business that this Company appoint agents and attorneys with power and authority to act for it and in its name in States other than Maryland, and in the Territories of the United States and in the Provinces and territories of Canada;

Therefore, be it Resolved, that this Company do, and it hereby does, authorize and empower its President or either of its Vice-Presidents in conjunction with its Secretary or one of its Assistant Secretaries, under its corporate seal, to appoint any person or persons as attorney or attorneys-in-fact, or agent or agents of said Company, in its name and as its act, to execute and deliver any and all contracts guaranteeing the fidelity of persons holding positions of public or private trust, guaranteeing the performances of contracts other than insurance policies and executing or guaranteeing bonds and undertakings, required or permitted in all actions or proceedings, or by law allowed, and

Also, in its name and as its attorney or attorneys-in-fact, or agent or agents to execute and guarantee the conditions of any and all bonds, recognizances, obligations, stipulations, undertakings or anything in the nature of either of the same, which are or may by law, municipal or otherwise, or by any Statute of the United States or of any State or Territory of the United States or of the Provinces or territories of Canada, or by the rules, regulations, orders, customs, practice or discretion of any board, body, organization, office or officer, local, municipal or otherwise, be allowed, required or permitted to be executed, made, taken, given, tendered, accepted, filed or recorded for the security or protection of, by or for any person or persons, corporation, body, office, interest, municipality or other association or organization whatsoever, in any and all capacities whatsoever, conditioned for the doing or not doing of anything or any conditions which may be provided for in any such bond, recognizance, obligation, stipulation or undertaking or anything in the nature of either of the same.

James M. Carroll, an Assistant Secretary of the UNITED STATES FIDELITY AND GUARANTY COMPANY, do hereby certify that the foregoing is a full, true and correct copy of the original power of attorney given by said Company to Howard J. Gescheidler, Jr., R. J. Gescheidler, Clyde E. Rector, Robert F. Lukes, John H. Gescheidler, George Karpis and Merriann Veal of

NOT OFFICIAL
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Hammond, Indiana, authorizing and empowering them to sign bonds as therein set forth which power of attorney has never been revoked and is still in full force and effect.

And I do further certify that said Power of Attorney was given in pursuance of a resolution adopted at a regular meeting of the Board of Directors of said Company, duly called and held at the office of the Company in the City of Baltimore, on the 25th day of November, 1981, at which meeting a quorum of the Board of Directors was present, and that the foregoing is a true and correct copy of said resolution, and the whole thereof as recorded in the minutes of said meeting.

In Testimony Whereof, I have hereunto set my hand and the seal of the UNITED STATES FIDELITY AND GUARANTY COMPANY on April 20th, 1990.
(Date)



James M. Carroll
Assistant Secretary

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