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UNITED STATES FIDELITY AND GUARANTY COMPANY
BALTIMORE, MARYLAND 21208

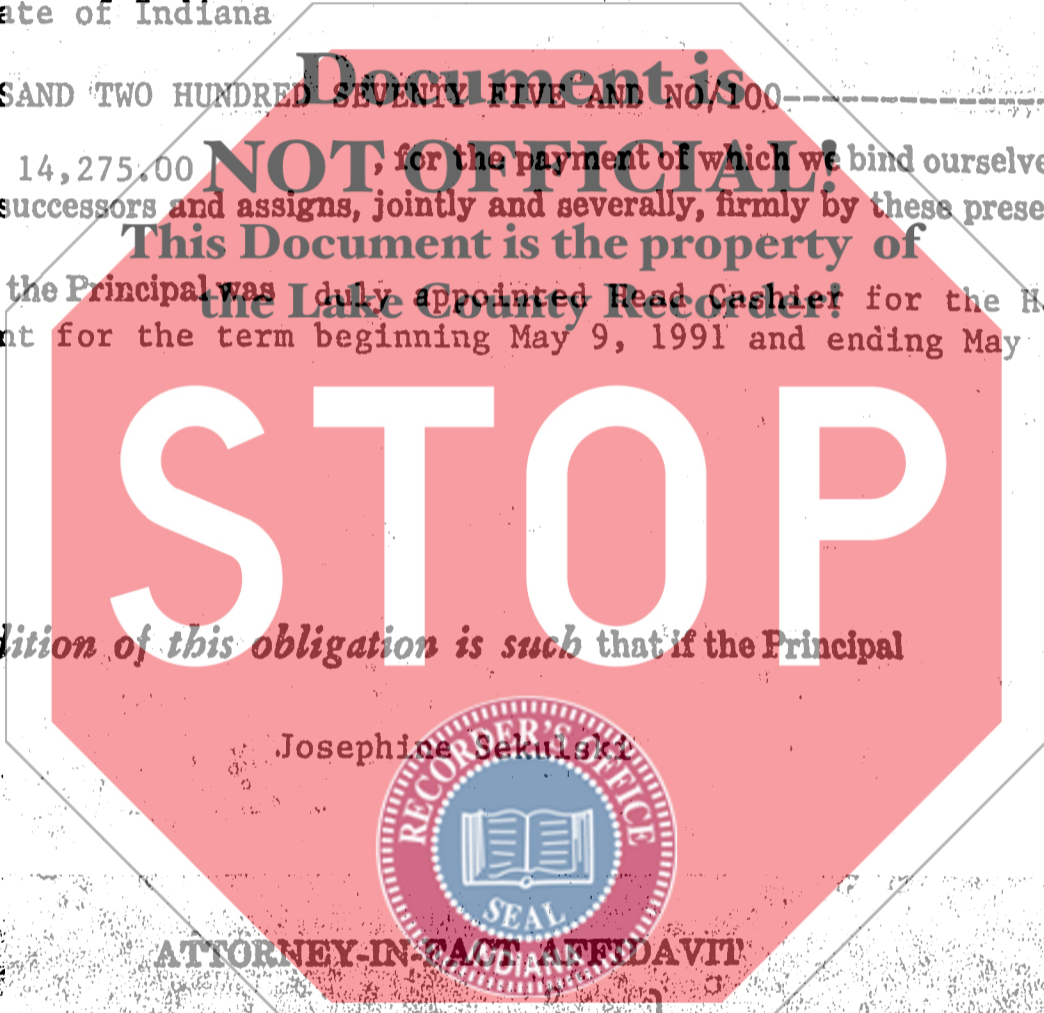
No. 31-0170-01399-78-4

Know all Men by these Presents: That we,
Sekulski, Josephine
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 State of Indiana

FOURTEEN THOUSAND TWO HUNDRED SEVENTY FIVE AND NO/100 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 Water
Department for the term beginning May 9, 1991 and ending May 9, 1992.



The condition of this obligation is such that if the Principal

Josephine Sekulski



ATTORNEY-IN-FACT AFFIDAVIT

STATE OR COMMONWEALTH OF Indiana
COUNTY OR CITY OF Marion

Before me, a Notary Public, personally came Pamela Leigh Morgan
known to me, and known to be the Attorney-in-Fact of United States Fidelity and Guaranty Company, a
Maryland Corporation, which executed the attached bond as surety, who deposed and said that his signa-
ture and the corporate seal of said United States Fidelity and Guaranty Company were affixed by order
and authority of said Company's Board of Directors, and that the execution of the attached bond is the
free act and deed of United States Fidelity and Guaranty Company.

Given under my hand and seal this 2nd day of May, 19 91.

DARLENE A. LOUIE
My Commission Expires June 13, 1994

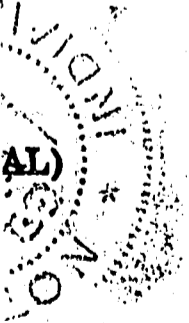
Darlene A. Louie
Notary Public.

My Commission expires _____

Jud. 876 (9-87)

STATE OF INDIANA/S.S. NO. _____
LAKE COUNTY
FILED FOR RECORD
MAY 15 11 21 AM '91
ROBERT PROBERT
RECORDER

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ect.



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91023031

UNITED STATES FIDELITY AND GUARANTY COMPANY
BALTIMORE, MARYLAND 21203

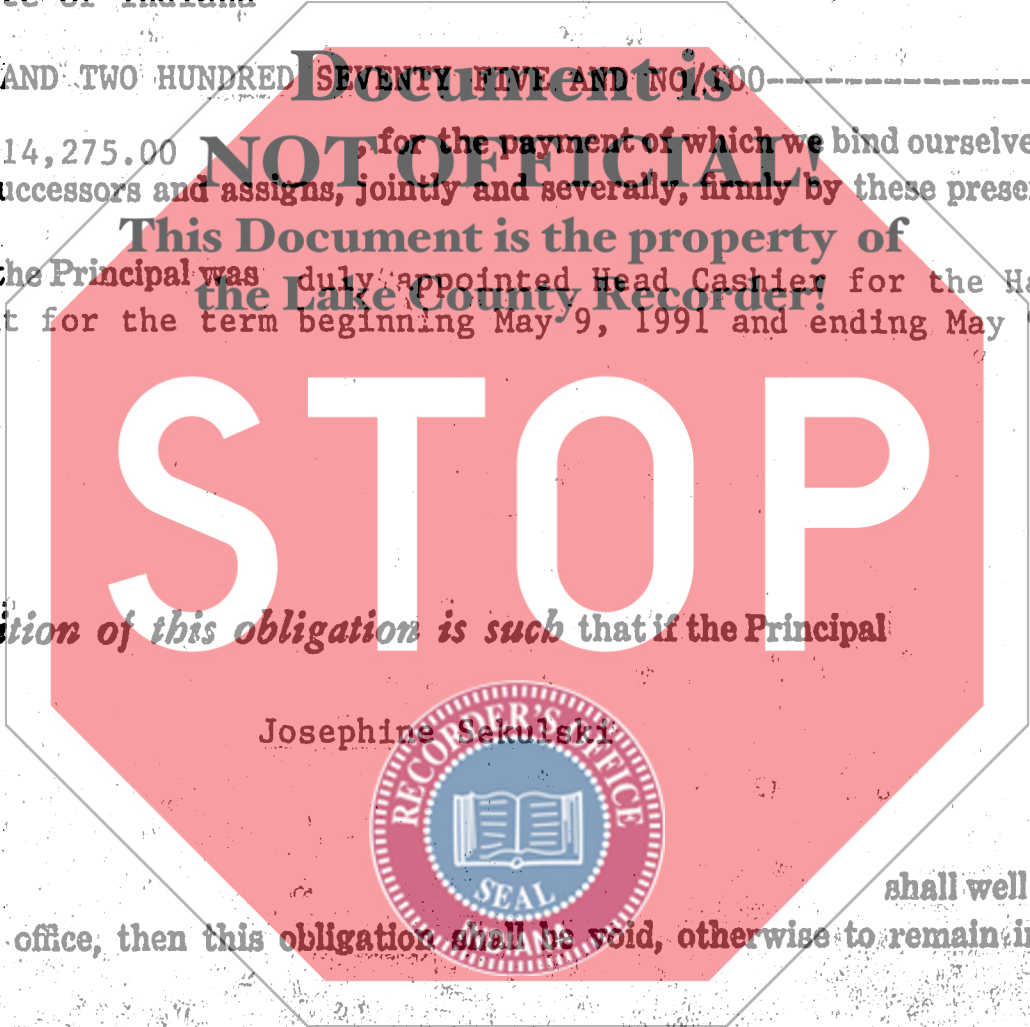
No. 31-0170-01399-78-4

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Sekulski, Josephine
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
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FOURTEEN THOUSAND TWO HUNDRED SEVENTY FIVE AND NO/100 Obliges,
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 Water
Department for the term beginning May 9, 1991 and ending May 9, 1992.



The condition of this obligation is such that if the Principal

Josephine Sekulski

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 May 2, 1991
(date)

Josephine Sekulski

BY: Josephine Sekulski (SEAL)
Principal

United States Fidelity and Guaranty Company,

By Pamela Leigh Morgan
Pamela Leigh Morgan, Attorney-In-Fact

Rita A. Wleklinski

RITA A. WLEKLINSKI
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. DEC. 3, 1993

STATE OF INDIANA/S.S. NO.
LAKE COUNTY
FILED FOR RECORDS
MAY 15 11 21 AM '91
ROBERT WOODRUFF
RECORDER

NC

CERTIFIED COPY

GENERAL POWER OF ATTORNEY

No. 102928

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 Pamela Leigh Morgan

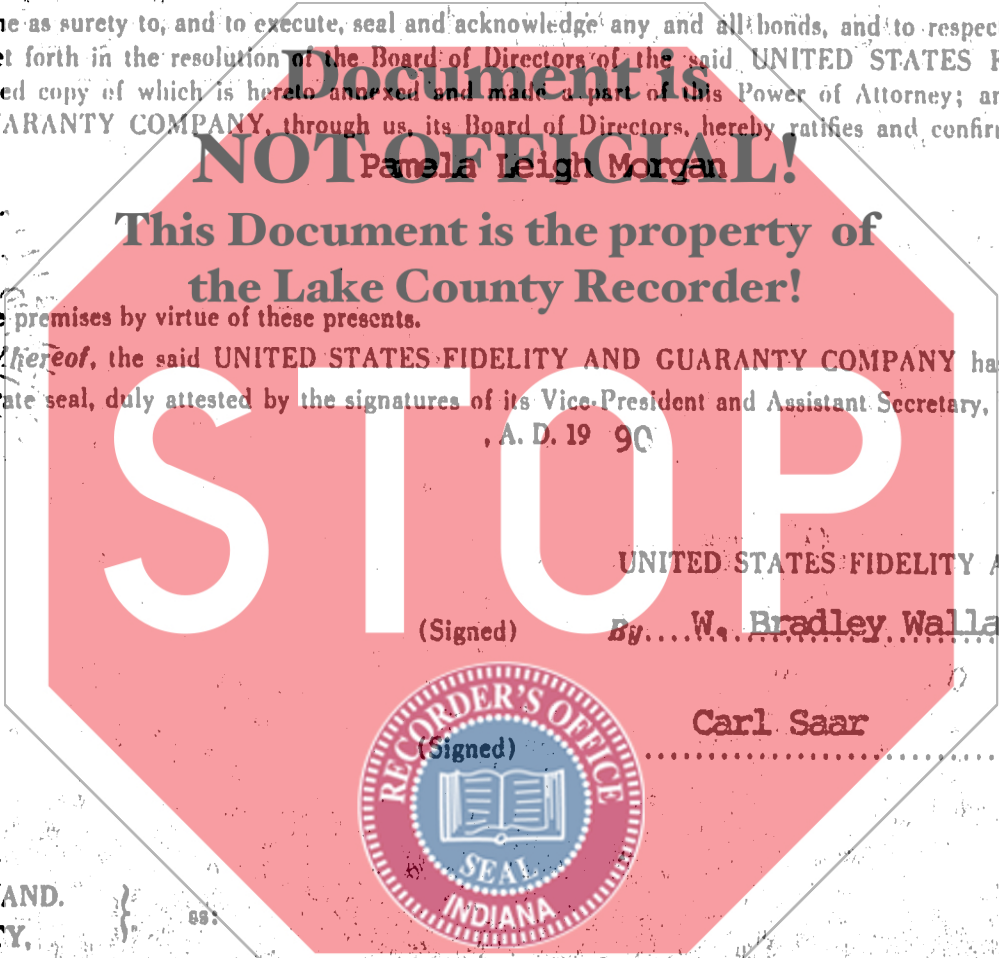
of the City of Indianapolis, State of Indiana its true and lawful attorney

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 us, its Board of Directors, hereby ratifies and confirms all and whatsoever the said Pamela Leigh Morgan

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 20th day of July, A. D. 19 90



UNITED STATES FIDELITY AND GUARANTY COMPANY. (Signed) By W. Bradley Wallace Vice-President.



Carl Saar Assistant Secretary.

STATE OF MARYLAND. BALTIMORE CITY.

On this 20th day of July, A. D. 1990 before me personally came W. Bradley Wallace Vice-President of the UNITED STATES FIDELITY AND GUARANTY COMPANY and Carl Saar 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 W. Bradley Wallace and Carl Saar 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 April, A.D. 1993.

(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.

I, 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 Pamela Leigh Morgan.

This Document is the property of the Lake County Recorder!

of Indianapolis, Indiana, authorizing and empowering her 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 May 2, 1991

(Date)



James M. Carroll
Assistant Secretary.