



American States Insurance Company INDIANAPOLIS, INDIANA

EX 802-197

COUNTY UNIFIED BOND

91040176

KNOW ALL MEN BY THESE PRESENTS:

That Fred's Contracting, Inc

of Cedar Lake Indiana as Principal and AMERICAN STATES INSURANCE COMPANY duly authorized to transact surety business in the State of Indiana, as Surety, are held and firmly bound unto all cities, towns & municipalities in Lake County in the penal sum of FIVE THOUSAND AND NO/100 (\$5,000.00) DOLLARS, lawful money of the United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed, sealed and dated this sixth day of August, 1991.

Chapter 88 of IC 17-2 requires the Principal to file this bond and guarantees the compliance with the ordinances and regulations of the County or a city or town within Lake County.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That if the above bounden Principal shall on and after the 6th day of August, 1991, indemnify said Obligee against all loss, costs, expenses or damage to be caused by said Principal's non-compliance with or breach of any laws, state ordinances, rules or regulations pertaining to such license or permit, then the above obligation shall be void, otherwise to be and remain in full force and effect.

PROVIDED the term of the bond is continuous.

AND, PROVIDED, the Surety may cancel this bond at any time by giving thirty (30) days notice in writing mailed to the Obligee.

PROVIDED FURTHER, regardless of the number of years this bond shall continue or be continued in force and of the number of premiums that shall be payable or paid, the Surety shall not be liable hereunder for a larger amount, in the aggregate, than the amount of this bond.

PROVIDED FURTHER, regardless of the number of licenses held by the Principal within the County and the number of claims that may be filed against this bond either under a single license or more than a single license, the total of which may exceed the penalty of this bond, the Surety shall not be liable hereunder for a larger amount, in the aggregate, than the amount of this bond.

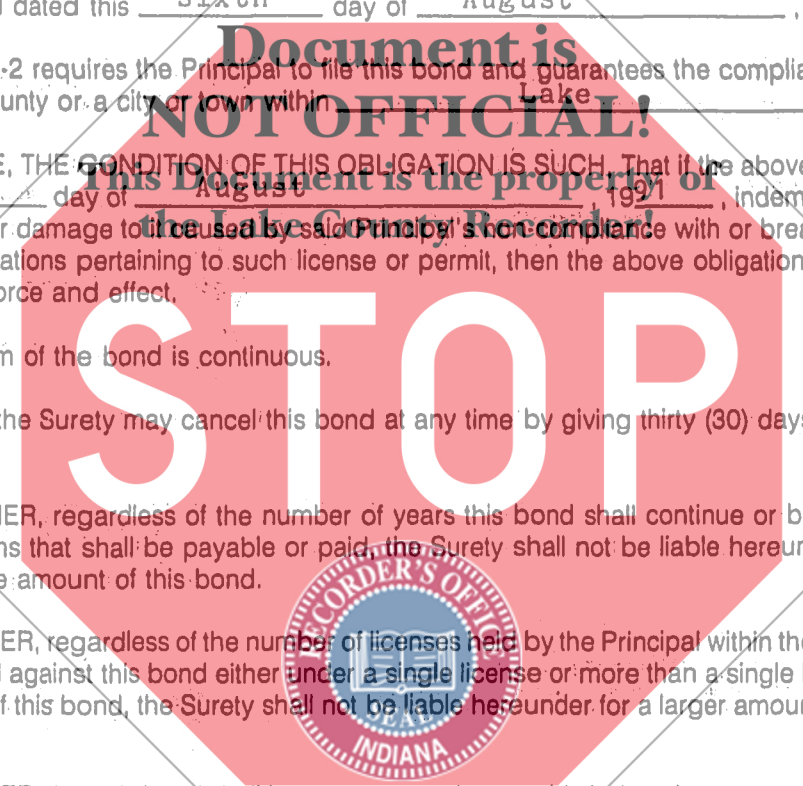
PROVIDED FURTHER, that this bond shall be not construed to provide indemnity as a result of the Principal's failure to perform the terms of a construction contract.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals the day and year above written.

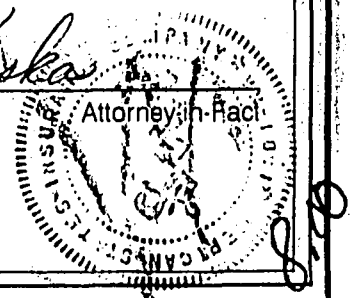
Vickie Hooney, V.P. Principal

AMERICAN STATES INSURANCE COMPANY

BY: Bonnie F. Kraska Attorney-in-Fact



STATE OF INDIANA/S.S.S.D.
LAKE COUNTY
RECORDER'S OFFICE
AUG 11 10 AM '91
RECORDED





American States Insurance Company

INDIANAPOLIS, INDIANA

KNOW ALL MEN BY THESE PRESENTS, that American States Insurance Company, a Corporation duly organized and existing under the laws of the State of Indiana, and having its principal office in the City of Indianapolis, Indiana, hath made, constituted and appointed; and does by these presents make, constitute and appoint _____

M. CLYDE BROWN AND BONNIE F. KRASKA

(Jointly or Severally)

of Munster and State of Indiana
its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, acknowledge and deliver any and all bonds, recognizances, contracts of Indemnity and other conditional or obligatory undertakings, provided, however, that the penal sum of any one such instrument executed hereunder shall not exceed

FIVE HUNDRED THOUSAND AND NO/100 (\$500,000.00) DOLLARS
and to bind the Corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the common seal of the Corporation and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. This Power of Attorney is executed and may be revoked pursuant to and by authority granted by Section 7.07 of the By-Laws of the American States Insurance Company, which reads as follows:

"The Chairman, the President or any vice-president (including any Executive Vice President, Senior Vice President, Second Vice President or Assistant Vice President) shall have power, by and with the concurrence with the any other Officer of the Corporation, to appoint Attorneys-in-Fact as the business of the Corporation may require and to authorize any such person to execute, on behalf of the Corporation, any bonds, recognizances, stipulations and undertakings, whether by way of security or otherwise."

IN WITNESS WHEREOF, American States Insurance Company has caused these presents to be signed by its Vice-President, attested by its

Assistant Secretary and its corporate seal to be hereto affixed this 13th day of January

A.D. 19 89

ATTEST Alanson T. Abel
Assistant Secretary

AMERICAN STATES INSURANCE COMPANY

By Joseph F. Heim
Second Vice President



STATE OF INDIANA }
COUNTY OF MARION } SS

On this 13th day of January, A.D., 19 89, before me personally came

Joseph F. Heim

, to me known, who being by me duly sworn, acknowledged the execution of the above instrument and did depose and say; that he is a Vice-President of American States Insurance Company; that he knows the seal of said Corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by authority of the Board of Directors of said Corporation; and that he signed his name thereto under like authority. And said

Joseph F. Heim further said that he is acquainted with Alanson T. Abel and knows him to be the Assistant Secretary of said Corporation; and that he executed the above instrument.

MY COMMISSION EXPIRES
OCTOBER 2, 1992

My Commission Expires

Barbara Ponder

Notary Public



STATE OF INDIANA }
COUNTY OF MARION } SS

I, Alanson T. Abel, the Assistant Secretary of AMERICAN STATES INSURANCE COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said AMERICAN STATES INSURANCE COMPANY, which is still in force and effect.

This Certificate may be signed and sealed by facsimile under and by the authority of Section 8.03 of the By-Laws of AMERICAN STATES INSURANCE COMPANY which reads as follows:

"All policies and other instruments of insurance issued by the Corporation shall be signed on behalf of the Corporation by the Chairman, the President or any vice-president (including any Executive Vice President, Senior Vice President, Vice President, Second Vice President or Assistant Vice President) and the secretary, or an assistant secretary, or other officer, whose signatures, if the instrument is duly countersigned by an authorized representative of the Corporation, may be facsimiles. Such signatures and facsimiles thereof shall be authorized and binding upon the Corporation notwithstanding the fact that any such officer shall have ceased to be such officer at the time such policy or other instrument of insurance shall have been actually issued by the Corporation."

In witness whereof, I have hereunto set my hand and affixed the seal of said Corporation, this 6th day of August

A.D., 19 91

Alanson T. Abel
Assistant Secretary



526-027