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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

AUG 19 1 34 PM '91

ROBERT (802) FRELAND
RECORDER

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, That we, Randall Sebert DBA Specialists, 6306 S. County Road 500 W., Sebert's Concrete Wall Union Mills, IN 46382, of

as Principal, and THE NETHERLANDS INSURANCE COMPANY, a New Hampshire Corporation, and having its principal office in the City of Keene, New Hampshire, as Surety, are held and firmly bound unto City of Hobart, Hobart, Indiana

hereinafter called the Oblige, in the penal sum of Five Thousand Dollars and 00/100.

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DOLLARS (\$5,000.00--)

lawful money of the United States of America to be paid to said Oblige; for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed with our hands and sealed with our seals, this, the 19th day of Aug. A.D. 1991

Whereas, a LICENSE or PERMIT has been granted by the Oblige to the above bounden Principal authorizing him As Contractor

Now, therefore, the Condition of this Obligation is such that, if the said Principal shall faithfully observe the provisions of the Laws, Ordinances, and Resolutions governing the issuance of this License or Permit, then this Obligation shall be null and void, otherwise to remain in full force and effect.

Liability under this bond shall terminate as of the 19th day of August, 1992, as to any acts subsequent thereto, unless said bond is continued in force from year to year by the issuance of a continuation certificate signed by the Surety.

The Surety may cancel this bond at any time by filing with the Oblige thirty (30) days written notice of its desire to be relieved of liability. The Surety shall not be discharged from any liability already accrued under this bond, or which shall accrue hereunder before the expiration of the thirty day period.

RANDALL SEBERT DBA
SEBERT'S CONCRETE WALL SPECIALISTS

X *Randall Sebert*
Principal

THE NETHERLANDS INSURANCE COMPANY

By: *Ruth N. Coy*
Ruth N. Coy Attorney-in-fact



PEERLESS INSURANCE COMPANY
THE NETHERLANDS INSURANCE COMPANY

62 MAPLE AVENUE KEENE, NEW HAMPSHIRE 03431

47-3583

POWER OF ATTORNEY

This Power of Attorney is invalid for any instrument dated after September 1, 1991

KNOW ALL MEN BY THESE PRESENTS: That the Peerless Insurance Company and/or The Netherlands Insurance Company, each being a New Hampshire Corporation having its principal office in the City of Keene, County of Cheshire, State of New Hampshire do hereby make, constitute and appoint

Tom N. Ringo and/or Patricia K. Ray and/or Ruth N. Coy and/or Steven F. Jacox

of Michigan City in the State of Indiana their/its true and lawful attorney(s)-in-fact, with full power and authority hereby conferred in their/its name, place and stead, to sign, execute, acknowledge and deliver in their/its behalf, and as their/its act and deed, without power of delegation, as follows: bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof; no one bond to exceed TWO (HUNDRED FIFTY THOUSAND DOLLARS (\$250,000.))

and to bind the Company(ies) making this appointment thereby as fully and to the same extent as if such bond or undertaking was signed by the duly authorized officers of the Company(ies); and all the acts of said attorney(s), pursuant to the authority herein given, are hereby ratified and confirmed.

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AUTHORITY FOR MAKING APPOINTMENT OF ATTORNEYS-IN-FACT

Appointment of Attorneys-in-Fact by the Peerless Insurance Company are made pursuant to the following Bylaw adopted by the Stockholders of the Company on November 10, 1942, as amended July 1, 1951, and further amended April 28, 1988, to wit:

SECTION 7 of ARTICLE 3. --- The President may appoint and remove Attorneys-in-Fact, Resident Vice Presidents, Resident Assistant Vice Presidents and Resident Assistant Secretaries and assign to them and revoke as appropriate such duties, powers and authority as may be advantageous to the Company including the execution and attestation of bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof and other documents on behalf of the Company with power to redelegate such authority.

Appointment of Attorneys-in-Fact by The Netherlands Insurance Company are made pursuant to the following Bylaw adopted by the Stockholders of the Company on May 7, 1979, as amended February 9, 1984, and further amended April 28, 1988, to wit:

SECTION 9 of ARTICLE 5. --- The President may appoint and remove Attorneys-in-Fact, Resident Vice Presidents, Resident Assistant Vice Presidents and Resident Assistant Secretaries and assign to them and revoke as appropriate such duties, powers and authority as may be advantageous to the Company including the execution and attestation of bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof and other documents on behalf of the Company with power to redelegate such authority.

USE OF FACSIMILE SIGNATURES

Use of facsimile signatures by the Peerless Insurance Company is made pursuant to the following Resolution adopted by the Board of Directors of the Company at its meeting held on the 28th day of April, 1988:

"RESOLVED that the signature of any Officer as well as the seal of the Company may be affixed to the assignment of any duty, power or authority or the revocation thereof or the certification thereof by facsimile and that any such assignment or revocation bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company with respect to any document to which it is attached."

Use of facsimile signatures by The Netherlands Insurance Company is made pursuant to the following Resolution adopted by the Board of Directors of the Company at its meeting held on the 28th day of April, 1988:

"RESOLVED that the signature of any Officer as well as the seal of the Company may be affixed to the assignment of any duty, power or authority or the revocation thereof or the certification thereof by facsimile and that any such assignment or revocation bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company with respect to any document to which it is attached."

COMPANY MAKING APPOINTMENT

The Company making this appointment is identified by an "X" in the box opposite its name in the space provided below and in the "In Witness Whereof" clause signifying the date of execution of this instrument:

PEERLESS INSURANCE COMPANY

THE NETHERLANDS INSURANCE COMPANY

SINGLE OR DUAL POWER OF ATTORNEY

It is the intent of the Peerless Insurance Company and The Netherlands Insurance Company to use this instrument for the appointment of Attorney-in-Fact for either Company designated, or for both Companies, if so indicated.

In Witness Whereof

PEERLESS INSURANCE COMPANY

THE NETHERLANDS INSURANCE COMPANY

has/have caused these

present(s) to be signed by its/their President, and its/their Corporate Seal to be hereto affixed by its/their Secretary the

day of August

1989

PEERLESS INSURANCE COMPANY

THE NETHERLANDS INSURANCE COMPANY

By:

Burton D. Reed, Jr.
President

By:

Burton D. Reed, Jr.
President



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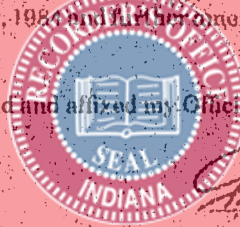
STATE OF NEW HAMPSHIRE }
COUNTY OF CHESHIRE }

On this 18th day of August 1989 before the subscriber, a Notary Public of the State of New Hampshire and for the County of Cheshire duly commissioned and qualified name Burton D. Reed, Jr., President, and Joseph P. Tracey, Secretary of the Peerless Insurance Company and of The Netherlands Insurance Company, to me being personally known to be the individuals and officers described herein and who executed the preceding instrument and they acknowledged the execution of same, and being by me duly sworn, deposed and said that they are officers of said Company(ies) aforesaid and that the seal(s) affixed to the preceding instrument is/are the Corporate Seal(s) of said Company(ies) and the said Corporate Seal(s) and their signature as officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Company(ies), and that Section 7 of Article 3 of the Bylaws of the Peerless Insurance Company adopted on November 12, 1982, as amended February 9, 1984 and further amended April 28, 1988 and that Section 9 of Article 5 of the Bylaws of The Netherlands Insurance Company adopted on May 7, 1979, as amended February 9, 1984 and further amended April 28, 1988 referred to in the preceding instrument are now in force.

In Testimony Whereof, I have hereunto set my hand and affixed my Official Seal at Keene, New Hampshire.

My Commission Expires

November 20, 1990



Anita M. Stone
Notary Public

I, Joseph P. Tracey, Secretary of the Peerless Insurance Company and The Netherlands Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of Power of Attorney executed by the Company(ies) designated above which is still in force and effect.

In witness whereof, I have hereunto set my hand and affixed the Seal(s) of the Company(ies), at Keene, New Hampshire, this 19th Day of August 1989

Joseph P. Tracey
Secretary

Joseph P. Tracey
Secretary

