

92012766



UNITED STATES FIDELITY AND GUARANTY COMPANY
BALTIMORE, MARYLAND 21203

No. 31-0170-03964-75-9

Know all Men by these Presents: That we, ROBERT S. KOTSO
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-----Dollars 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 Trustee for Hammond Water Department
for the term beginning March 11, 1992 and ending March 11, 1993.

The condition of this obligation is such that if the Principal

ROBERT S. KOTSO

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

ATTORNEY-IN-FACT AFFIDAVIT

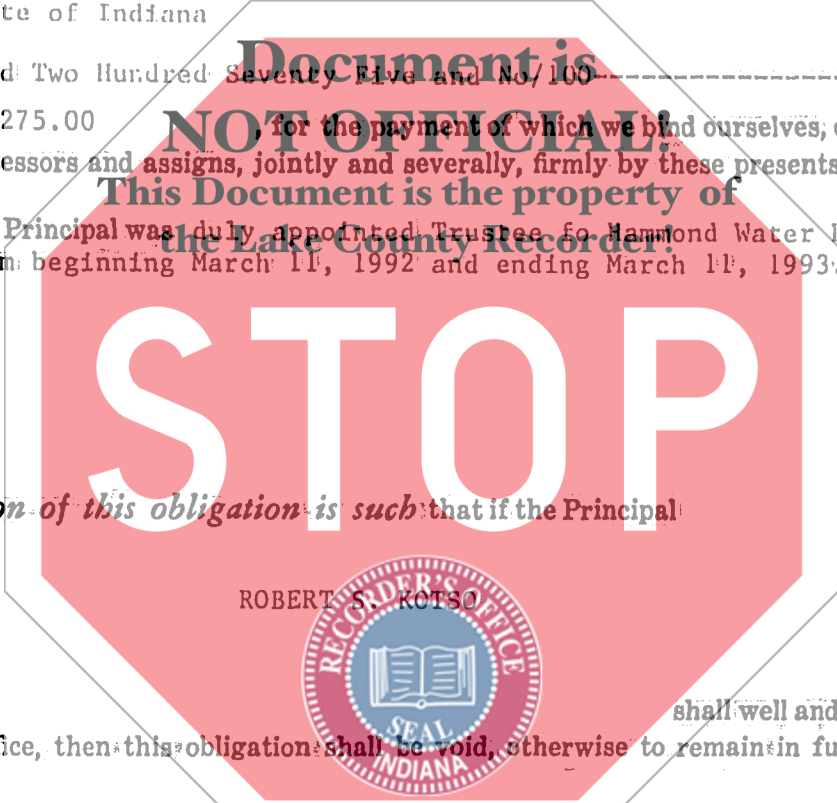
STATE OR COMMONWEALTH OF INDIANA }
COUNTY OR CITY OF LAKE } SS:

Before me, a Notary Public, personally came GEORGE KARPINEC
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 19th day of February, 19 92.

Raquel M. Alicea
Raquel M. Alicea Notary Public.

My Commission expires 5/1/94



ROBERT S. KOTSO
RECORDER

MAR 2 2 19 PM '92

STATE OF INDIANA, S. NO.
LAKE COUNTY
FILED FOR RECORD

N/C