

UNITED STATES FIDELITY AND GUARANTY COMPANY

Baltimore, Maryland
(A Stock Company)

93016700

No. 31-0130-

\$ 5,000.00

BOND

KNOW ALL MEN BY THESE PRESENTS:

That MILAN BALAC DBA M B CONSTRUCTION

of 2310 Hart Street, Camden West, Apt. 25, Highland, Indiana 46322

as Principal, and UNITED STATES FIDELITY AND GUARANTY COMPANY of Baltimore, Maryland, duly authorized to transact surety business in the State of Indiana, as Surety, are held and firmly bound unto the County, Indiana, in the penal sum of FIVE THOUSAND (\$5,000.00) and no more 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 15th day of March, 1993.

Chapter 88 of IC17-2 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 Principals shall on and after the 15th day of March 19 93, indemnify said Obligor against all loss, costs, expenses or damage to it caused by said Principal's non-compliance with or breach of any laws, statutes, 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 Obligor.

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 not be 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 first above written.

M B CONSTRUCTION

By: [Signature]

UNITED STATES FIDELITY AND GUARANTY COMPANY

By: [Signature] Attorney-in-fact.

STATE OF INDIANA
LAKE COUNTY
FILED
MAR 16 12 1993
RECORDED



800

CERTIFIED COPY

GENERAL POWER OF ATTORNEY

No. 103953

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 and George Karpinec

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

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

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 11th day of October, A.D. 1991

UNITED STATES FIDELITY AND GUARANTY COMPANY.

W. J. D. Somerville, Jr.

(Signed)

By:

Vice-President.

Paul D. Sims

Assistant Secretary.

ATTORNEY-IN-FACT AFFIDAVIT



STATE OR COMMONWEALTH OF INDIANA COUNTY OR CITY OF LAKE

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 signature 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 15th day of March, 1993

My Commission expires 2/17/96

Jud. 876 (9-87)

Notary Public.

CERTIFIED COPY

GENERAL POWER OF ATTORNEY

No. 103953

Know all Men by these Presents:

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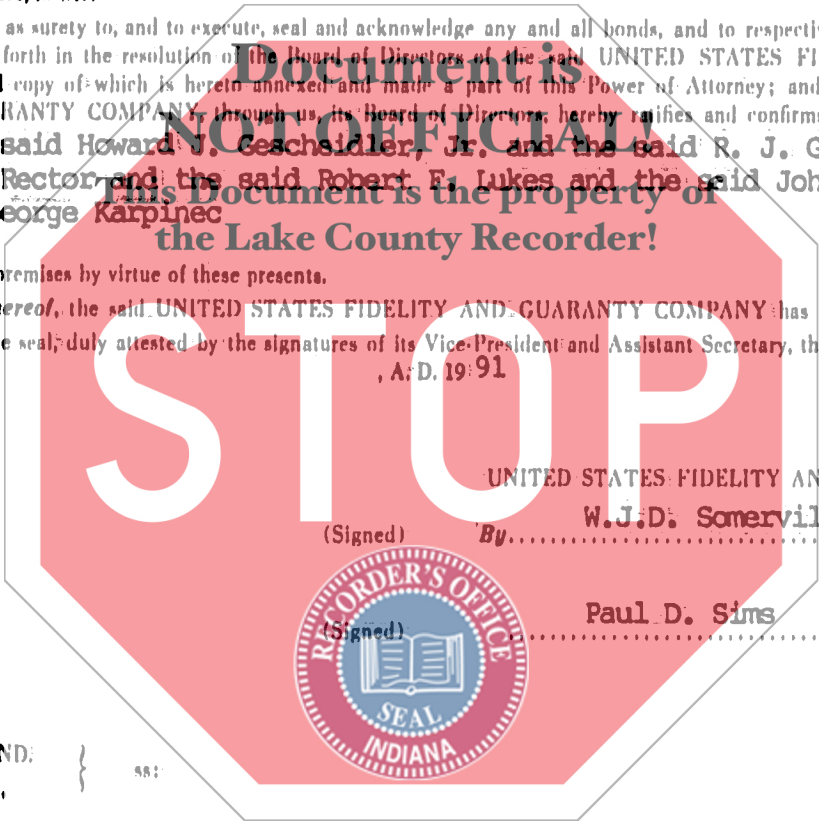
of the City of Hammond, State of Indiana, its true and lawful attorneys in and for the State of Indiana

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 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

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 11th day of October, A. D. 1991



UNITED STATES FIDELITY AND GUARANTY COMPANY. W.J.D. Somerville, Jr. (Signed) By Vice-President.

(SEAL)



Paul D. Sims (Signed) Assistant Secretary.

STATE OF MARYLAND: } BALTIMORE CITY, }

On this 11th day of October, A. D. 1991, before me personally came W.J.D. Somerville, Jr., Vice-President of the UNITED STATES FIDELITY AND GUARANTY COMPANY and Paul D. Sims, 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.J.D. Somerville, Jr. and Paul D. Sims 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 August, 1994.

(SEAL)

Erma L. Rubright (Signed) Notary Public.