STATES FIDELITY AND GUARANTY COMPANY

94023300

(A Slock Company)

No. 31-0130-

BOND

KNOW ALL MEN BY THESE PRESENTS:

That BOGDAN BALAC d/b/a BALAC CONSTRUCTION

1608 Zepher, Munster, Indiana 46321

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 LAKE County, Indiana, in the penal sum of FIVE THOUSAND (\$5,000.00) and 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 April

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 Principal shall on and after the 13th day of April 19 94, indemnify said Obligee 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 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 not be construed to provide ndemnity as a result of the Principal's failure to perform the terms of. construction contract.

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

BOGDAN BALAC H/b/a BALAC CONSTRUCTION

UNITED STATES FIDELITY, AND GUARANTY COMPAN

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UNITED STATES FIDELITY AND GUARANTY COMPANY

POWER OF ATTORNEY

NO. 107497



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 Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety to, and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons; guaranteeing the performance of contracts; and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

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 Senior Vice President and Assistant Secretary, this 30 thday of April , A.D. 1993.

TIME OF LAWS

(Signed) By Senior Vice President

Assistant Secreta

UNITED STATES FIDELITY AND GUARANTY COMPANY

STATE OF MARYLAND)

BALTIMORE CITY

This Document is the property of the Lake County Recorder!

On this 30thday of April A.D. 1993, before me personally came Robert J. Lamendola

Senior 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 Robert J.

Lamendola and Paul D. Sims

were respectively the Senior 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 affixed by order of the Board of Directors of said corporation, and that they signed their names thereto by like order as Senior Vice President and Assistant Secretary, respectively, of the Company.

My Commission expires the 11th day in March

A.D. 1995.

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ATTORNEY-IN-FACT AFFIDAVIT

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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 April , 19 94

My Commission expires 2/23/98

Mraine Jogs Notary Public.

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TEGE STAND

Assistant Secretary

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Jud. 876 (9-67)

UNITED STATES FIDELITY AND GUARANTY COMPANY

POWER OF ATTORNEY

NO. 107497



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 Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety to, and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons; guaranteeing the performance of contracts; and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

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 Senior Vice President and Assistant Secretary, this 30thday of April , A.D. 1993.

TEN LINE

signed) By. Resident Senior Vice President

UNITED STATES FIDELITY AND GUARANTY COMPANY

STATE OF MARYLAND)

BALTIMORE CITY

This Document is the property of the Lake County Recorder!

My Commission expires the 11th day in March

h day in March

Signed) Mayela P. Fabran

NOTARY PUBLIC

This Power of Attorney is granted under and by authority of the following Resolutions adopted by the Board of Directors of the UNITED STATES FIDELITY AND GUARANTY COMPANY on September 24, 1992:

RESOLVED, that in connection with the fidelity and surety insurance business of the Company, all bonds, undertakings, contracts and other instruments relating to said business may be signed, executed, and acknowledged by persons or entities appointed as Attorney(s)-in-Fact pursuant to a Power of Attorney issued in accordance with these resolutions. Said Power(s) of Attorney for and on behalf of the Company may and shall be executed in the name and on behalf of the Company, either by the Chairman, or the President, or an Executive Vice President, or a Senior Vice President, or a Vice President or an Assistant Vice President, jointly with the Secretary or an Assistant Secretary, under their respective designations. The signature of such officers may be engraved, printed or lithographed. The signature of each of the foregoing officers and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto appointing Attorney(s)-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and, unless subsequently revoked and subject to any limitations set forth therein, any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is validly attached.

RESOLVED, that Attorney(s)-in-Fact shall have the power and authority, unless subsequently revoked and, in any case, subject to the terms and limitations of the Power of Attorney issued to them, to execute and deliver on behalf of the Company and to attach the seal of the Company to any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such instrument executed by such Attorney(s)-in-Fact shall be as binding upon the Company as if signed by an Executive Officer and sealed and attested to by the Secretary of the Company.

I. Paul D. Sims an Assistant Secretary of the UNITED STATES FIDELITY AND GUARANTY COMPANY, do hereby certify that the foregoing is a true excerpt from the Resolution of the said Company as adopted by its Board of Directors on September 24, 1992 and that this Resolution is in full force and effect.

1, the undersigned Assistant Secretary of the UNITED STATES FIDELITY AND GUARANTY COMPANY do hereby certify that the foregoing Power of Attorney is in full force and effect and has not been revoked.

of April 1994.

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Assistant Secretary