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SAMUEL ORLICH
RECORDER

BOND

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KNOW ALL MEN BY THESE PRESENTS:

That New Born Builders, Inc.

of 1690 Driftwood Dr., Apt. E, Lowell, IN 46356
As Principal and Western Surety Company 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
DOLLARS, lawful money of the United States, for the payment of which we
and truly to be made, we bind ourselves, our heirs, executors, administra-
tors, successors and assigns, jointly and severally, firmly by these
presents.

Signed, sealed and dated this 4th day of August, 1993.

Chapter 88 of ICL7-2 requires the Principal to file this bond and
guarantees the compliance with the ordinances and regulations of the
County or a city or a town within Lake County.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That if the
above bounden Principal shall on and after the 4th day of August
19 93, indemnify said Oblige 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 Oblige.

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.

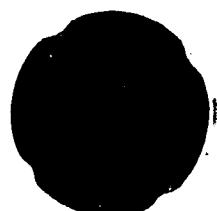
New Born Builders, Inc.
(Principal)

By

Ken Adams
Ken Adams

By

Roland M. Krutson, Jr.
Attorney-in-Fact
Roland M. Krutson, Jr.



POWER OF ATTORNEY

(Irrevocable)

BOND No. R- 40950525

Know All Men by These Presents:

That this Power of Attorney is not valid or in effect unless attached to the bond which it authorizes executed, but may be executed by the approving officer if desired. That Western Surety Company, a corporation, does hereby make, constitute and appoint the following

TWO 2 authorized individuals:

AUTHORIZED INDIVIDUALS	AUTHORIZED INDIVIDUALS
ROLAND M. KNUTSON JR	ROLAND M. KNUTSON III

in the City of HAMMOND, State of INDIANA, with limited authority, its true and lawful Attorney(s) in fact with full power and authority hereby conferred, to sign, execute, acknowledge and deliver for and on its behalf as Surety, one of the following bonds.

An ORIGINAL bond required by Statute, Decree of Court or Ordinance for:	MAXIMUM PENALTY
(A) ADMINISTRATOR EXECUTOR PERSONAL REPRESENTATIVE GUARDIAN OF INCOMPETENT CONSERVATOR OF INCOMPETENT CURATOR TRUSTEE - (Testamentary Only) SALE OF REAL OR PERSONAL PROPERTY - When this company has qualifying bond or when it is a separate bond for accounting of proceeds of sale only.	\$ 500,000
(B) GUARDIAN OF MINOR OR CONSERVATOR OF MINOR	\$ 10,000
(C) NOTARY PUBLIC PUBLIC OFFICIAL AND DEPUTIES	\$ 50,000
(D) PLAINTIFF'S COURT BOND - Banks, Savings & Loan, and Trust Companies (Except Restraining Order and Injunction) - All Others, except bonds prohibited by "NOTE" below	\$ 100,000 \$ 20,000
(E) COST ON APPEAL REMOVAL OF CAUSE	\$ 2,000
(F) LICENSE AND PERMIT EXCEPT BONDS WHERE A FEDERAL AGENCY OR THE STATE IS THE OBLIGEE	\$ 25,000
(G) STATE LICENSE AND PERMIT - The following <u>FOUR</u> <u>4</u> bonds are authorized where the state of <u>INDIANA</u> <u>IN</u> is the obligee (other state required bonds not authorized). AUCTIONEER ***** PLUMBER ***** MOTOR VEHICLE CERTIFICATE OF TITLE ***** INSURANCE BROKER ***** ***** ***** SPECIAL FUEL USERS	\$ 10,000 \$ 2,000
(H) ANY BOND OR INDEMNITY provided there is attached to this Power of Attorney, written authority in the form of an endorsement, letter or telegram, signed by the Chairman of the Board, President, Vice President, Assistant Vice President, Secretary, Treasurer or Assistant Secretary of Western Surety Company specifically authorizing its execution	

NOTE: SUPERSEDES, OR OPEN PENALTY OR STAY BONDS ON APPEAL OR GUARANTEE OF JUDGMENT OR BAIL BONDS OR CONSTRUCTION BID OR CONTRACT BONDS OR BONDS FOR DEFENDANTS OR UTILITY DEPOSIT BONDS OR SITE IMPROVEMENT BONDS ARE NOT AUTHORIZED BY THIS POWER OF ATTORNEY, except as provided in Section (H).

WESTERN SURETY COMPANY further certifies that the following is a true and exact copy of Section 7 of the By-Laws of the Western Surety Company, duly adopted and now in force, to-wit: "Section 7. All bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation shall be executed in the corporate name of the Company by the Chairman of the Board, President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The Chairman of the Board, President, any Vice President, Secretary, any Assistant Secretary, or the Treasurer may appoint Attorneys in fact or Agents who shall have authority to issue bonds, policies, or undertakings in the name of the Company. The corporate seal is not necessary for the validity of any bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation - the signature of any such officer and the corporate seal may be printed by facsimile."

Dated this 30th day of January 1987.
 ATTEST: [Signature]
 Assistant Secretary

WESTERN SURETY COMPANY
 By: [Signature]
 President

STATE OF SOUTH DAKOTA
 County of Minnehaha
 My commission expires
November 30, 1992

On this 30th day of January, 1987, before me, a Notary Public, personally appeared JOE P. KIRBY, who being by me duly sworn, acknowledged that he signed the above Power of Attorney as President of the said WESTERN SURETY COMPANY and acknowledged said instrument to be the voluntary act and deed of said corporation.

[Signature]
 Notary Public, South Dakota
 August 1993
 WESTERN SURETY COMPANY

I, the undersigned officer of the Western Surety Company, a stock corporation of the State of South Dakota, do hereby certify that the attached Power of Attorney is in full force and effect and is irrevocable; and furthermore, that Section 7 of the By-Laws of the company as set forth in the Power of Attorney is now in force.

By: [Signature]
 PRESIDENT

*IMPORTANT: This date must be filled in before it is attached to the bond and it must be the same date as the bond!