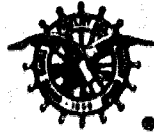


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UNITED STATES FIDELITY AND GUARANTY COMPANY
BALTIMORE, MARYLAND 21208

No. 31-0170-13066-89-1

Know all Men by these Presents: That we,

G. GREGORY CVITKOVICH
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

FIFTY THOUSAND AND NO/100-----Dollars-----, Obligee,

in the sum of \$ 50,000.00, 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 North Township Trustee for Lake County, Indiana for the terms beginning December 31, 1994 and Ending December 31, 1995.

The condition of this obligation is such that if the Principal

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

Signed, sealed and dated December 19, 1994
(date)

G. GREGORY CVITKOVICH
BY:  (SEAL)
Principal

United States Fidelity and Guaranty Company,

By 
Clyde E. Rector, Attorney-in-Fact

AMASA G. COLEBY
CHIEF DEP. RECORDER:
95001558

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95 JAN -9 PH12:47



UNITED STATES FIDELITY AND GUARANTY COMPANY

POWER OF ATTORNEY

NO. 108496



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 and John H. Gescheidler

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 20th day of May, A.D. 19 94.



UNITED STATES FIDELITY AND GUARANTY COMPANY

(Signed) By: [Signature] Senior Vice President

(Signed) By: [Signature] Assistant Secretary

Document is NOT OFFICIAL! This Document is the property of the Lake County Recorder!

STATE OF MARYLAND) BALTIMORE CITY)

On this 20th day of May, A.D. 19 94, before me personally came Robert J. Lamendola, 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, a 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. 19 95.



(Signed) [Signature] NOTARY PUBLIC

ATTORNEY-IN-FACT AFFIDAVIT

STATE OR COMMONWEALTH OF INDIANA COUNTY OR CITY OF LAKE

Before me, a Notary Public, personally came Clyde E. Rector 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 19th day of December, 19 94.

[Signature] Notary Public.

My Commission expires 2/23/98



Assistant Secretary

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