

Fidelity and Deposit Company

HOME OFFICE

OF MARYLAND

BALTIMORE, MD. 21203

License and/or Permit Bond

KNOW ALL MEN BY THESE PRESENTS:

That we, CHARLES E. HALL DBA CITY SANITARY SEWER SERVICE, 1755 N. JAY STREET, GRIFFITH, IN 46319,
 as Principal, and FIDELITY AND DEPOSIT COMPANY OF MARYLAND, incorporated under the laws of the
 State of Maryland, with principal office in Baltimore, Maryland, as Surety, are held and firmly bound unto
 ALL CITIES, TOWNS, AND MUNICIPALITIES IN LAKE COUNTY, STATE OF INDIANA, as Obligee,
 in penal sum of FIVE THOUSAND AND NO/100 Dollars,
 lawful money of the United States, for which payment, well and truly to be made, we bind ourselves, our heirs,
 executors, administrators, successors and assigns, jointly and severally, firmly, by these presents.

WHEREAS, the above bounden Principal has obtained or is about to obtain from the said Obligee a
 license or permit for SANITARY SEWER SERVICE

and the term of said license or permit is as indicated
 opposite the block checked below:

- Beginning the 11TH day of FEBRUARY, 1995, and
 ending the 11TH day of FEBRUARY, 1996
 Continuous, beginning the _____ day of _____, 19____

WHEREAS, the Principal is required by law to file with LAKE COUNTY INDIANA RECORDER'S OFFICE - 2293 North Main, Crown Point, IN 46307
 a bond for the above indicated term and conditioned as hereinafter set forth.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That if the above
 bounden Principal as such licensee or permittee shall 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 issued to the Principal, which said breach or non-
 compliance shall occur during the term of this bond, then this obligation shall be void, otherwise to remain in
 full force and effect.

PROVIDED, that if this bond is for a fixed term, it may be continued by Certificate executed by the
 Surety hereon; and

PROVIDED FURTHER, that 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, and

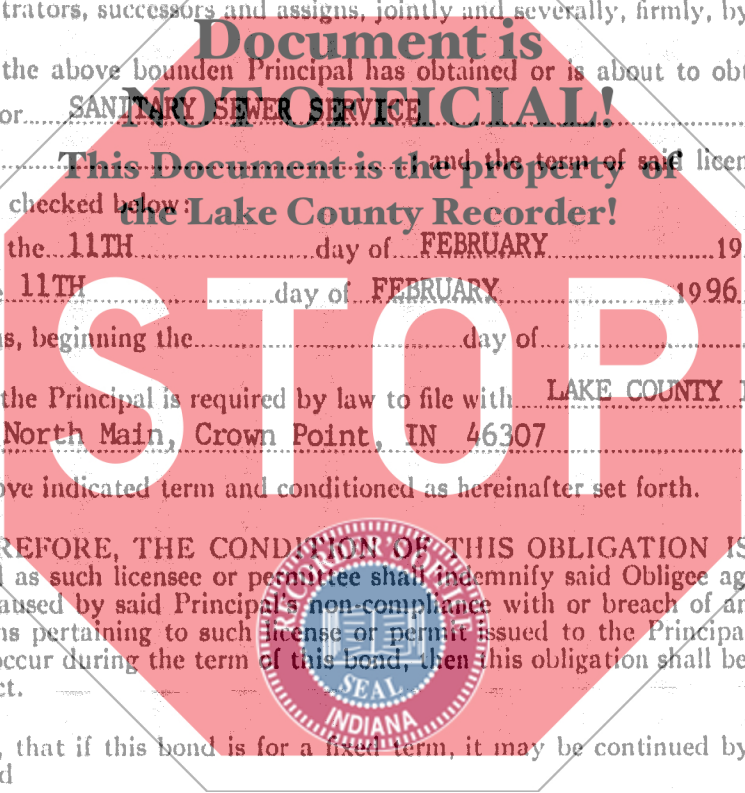
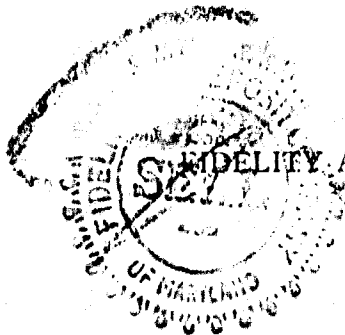
PROVIDED FURTHER, that if this is a continuous bond and the Surety shall so elect, this bond may
 be cancelled by the Surety as to subsequent liability by giving thirty (30) days notice in writing to said Obligee.

Signed, sealed and dated the 02nd day of DECEMBER, 1994
CHARLES E. HALL DBA CITY SANITARY SEWER SERVICE

By Charles E. Hall Principal

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

By M.J. Pampalone, Jr. Attorney-in-Fact



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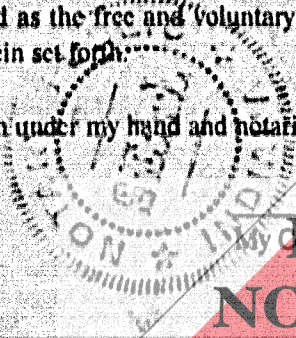
AMASA C. COLEBY
 CHIEF DEP. RECORDER

95 JAN 13 AM 11:12

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

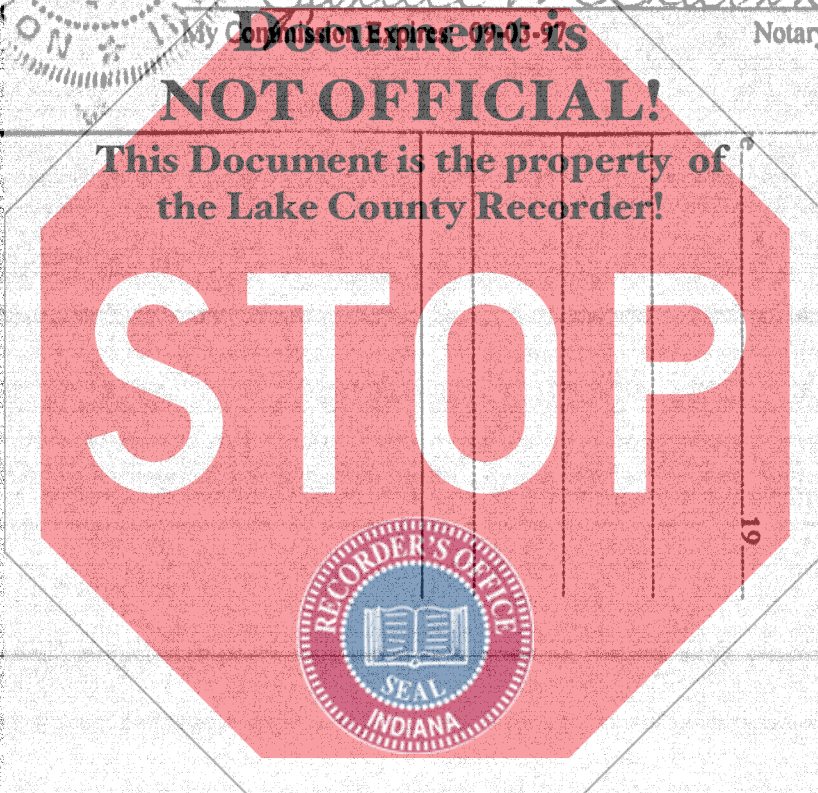
I, Janiece L. Schwinn, a Notary Public in Porter County, in the State aforesaid, do hereby certify that M.J. Pampalone, Jr., Agent and Attorney-in-Fact of the Fidelity and Deposit Company of Maryland, who is personally known to me, appeared before me this day and acknowledged that he signed, sealed and delivered the foregoing instrument as his free and voluntary act as Agent and Attorney-in-Fact of the Fidelity and Deposit Company of Maryland, and as the free and voluntary act of the Fidelity and Deposit Company of Maryland, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 02nd day of December, 1994.



Janiece L. Schwinn
Notary Public

My Commission Expires 09-03-97



Fidelity and Deposit Company
OF MARYLAND

License and/or Permit Bond

No. _____

33

Power of Attorney
FIDELITY AND DEPOSIT COMPANY OF MARYLAND

HOME OFFICE, BALTIMORE, MD

KNOW ALL MEN BY THESE PRESENTS: That the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, a corporation of the State of Maryland, by C. M. PECOT, JR., Vice-President, and C. W. ROBBINS Assistant Secretary, in pursuance of authority granted by Article VI, Section 2, of the By-Laws of said Company, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof, does hereby nominate, constitute and appoint M. J. Pampalone, Sr., M. J. Pampalone, Jr., Elaine Giolas and Thomas A. Pampalone, all of Merrillville, Indiana,

its true and lawful agent and Attorney-in-Fact, to make, execute, seal and deliver, for and on its behalf as surety, and as its act and deed: any and all bonds and undertakings, each in a penalty not to exceed the sum of FIVE HUNDRED THOUSAND DOLLARS (\$500,000)

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Baltimore, Md., in their own proper persons. This power of attorney revokes that issued on behalf of M. J. Pampalone, Sr., et al, dated, October 10, 1979.

The said Assistant Secretary does hereby certify that the foregoing is a true copy of Article VI, Section 2, of the By-Laws of said Company, and is now in force.

IN WITNESS WHEREOF, the said Vice-President and Assistant Secretary have hereunto subscribed their names and affixed the Corporate Seal of the said FIDELITY AND DEPOSIT COMPANY OF MARYLAND, this 3rd day of March, A.D. 1989

ATTEST:



C. W. Robbins
Assistant Secretary

By

C. M. Pecot, Jr.
Vice-President

STATE OF MARYLAND
CITY OF BALTIMORE

On this 3rd day of March, A.D. 1989, before the subscriber, a Notary Public of the State of Maryland, in and for the City of Baltimore, duly commissioned and qualified, came the above-named Vice-President and Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they each acknowledged the execution of the same, and being by me duly sworn, severally and each for himself depose and saith, that they are the said officers of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and that the said Corporate Seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal, at the City of Baltimore, the day and year first above written.



Carol J. Fisher
Notary Public Commission Expires July 1, 1990

CERTIFICATE

I, the undersigned, Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, do hereby certify that the original Power of Attorney of which the foregoing is a full, true and correct copy, is in full force and effect on the date of this certificate; and I do further certify that the Vice-President who executed the said Power of Attorney was one of the additional Vice-Presidents specially authorized by the Board of Directors to appoint any Attorney-in-Fact as provided in Article VI, Section 2, of the By-Laws of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

This Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND at a meeting duly called and held on the 16th day of July, 1969.

RESOLVED: "That the facsimile or mechanically reproduced signature of any Assistant Secretary of the Company, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power of attorney issued by the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed."

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said Company, this 2ND day of DECEMBER, 1994.

036-5360



Christopher T. Maddox
Assistant Secretary

EXTRACT FROM BY-LAWS OF FIDELITY AND DEPOSIT COMPANY OF MARYLAND

"Article VI, Section 2. The Chairman of the Board, or the President, or any Executive Vice-President, or any of the Senior Vice-Presidents or Vice-Presidents specially authorized so to do by the Board of Directors or by the Executive Committee, shall have power, by and with the concurrence of the Secretary or any one of the Assistant Secretaries, to appoint Resident Vice-Presidents, Assistant Vice-Presidents and Attorneys-in-Fact as the business of the Company may require, or to authorize any person or persons to execute on behalf of the Company any bonds, undertakings, recognizances, stipulations, policies, contracts, agreements, deeds, and releases and assignments of judgements, decrees, mortgages and instruments in the nature of mortgages, . . . and to affix the seal of the Company thereto."

