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Western Surety Company

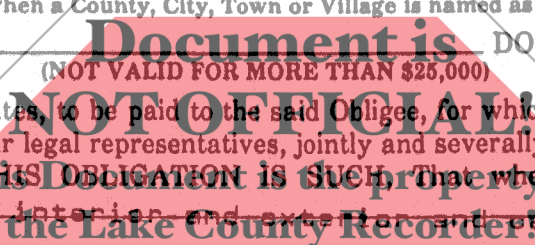
LICENSE AND PERMIT BOND

For County, City, Town or Village Only - Not Valid for Bonds Required by the State. Not Valid for Contract, Performance, Maintenance, Subdivision, Agent to Sell Hunting and Fishing Licenses or Utility Guarantee Bond.

KNOW ALL MEN BY THESE PRESENTS:

BOND No. L & P-42724755

That we, Frank Koziol, dba Frank's Home Improvements, of the City of Hammond, State of Indiana, as Principal, and WESTERN SURETY COMPANY, a corporation duly licensed to do business in the State of Indiana, as Surety, are held and firmly bound unto the County of Lake, State of Indiana, Oblige, in the amount of Five Thousand DOLLARS (\$ 5,000.00),



lawful money of the United States, to be paid to the said Oblige, for which payment well and truly to be made, we bind ourselves and our legal representatives, jointly and severally.

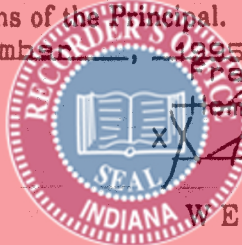
THE CONDITION OF THIS OBLIGATION IS SUCH, That whereas the Principal has been licensed for painting, interior and exterior carpentry by the Oblige.

NOW THEREFORE, if the Principal shall faithfully perform the duties and comply with the laws and ordinances (including all amendments), pertaining to the license or permit, then this obligation to be void, otherwise to remain in full force and effect for a period commencing on the 1st day of November, 1995, and ending on the 1st day of November, 1996, unless renewed by continuation certificate.

This bond may be terminated at any time by the Surety upon sending notice in writing to the Oblige and to the Principal, in care of the Oblige or at such other address as the Surety deems reasonable, and at the expiration of thirty-five (35) days from the mailing of notice or as soon thereafter as permitted by applicable law, whichever is later, this bond shall terminate and the Surety shall be relieved from any liability for any subsequent acts or omissions of the Principal.

Dated this 2nd day of November, 1995.

Frank Koziol, dba Frank's Home Improvement Principal



Countersigned

By [Signature] Resident Agent

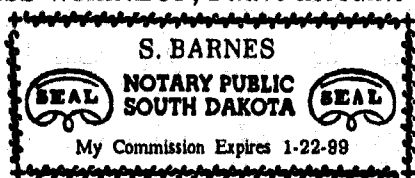
By [Signature] President

ACKNOWLEDGMENT OF SURETY
(Corporate Officer)

STATE OF SOUTH DAKOTA }
County of Minnehaha } ss

On this 2nd day of November, 1995, before me, the undersigned officer, personally appeared Joe P. Kirby, who acknowledged himself to be the aforesaid officer of WESTERN SURETY COMPANY, a corporation, and that he as such officer, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.



S. Barnes
Notary Public, South Dakota
Western Surety Company
1-605-336-0850

11/02/95

ACKNOWLEDGMENT OF PRINCIPAL
(Individual or Partners)

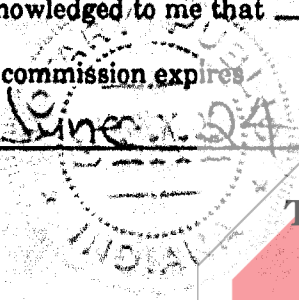
STATE OF Indiana
County of Lake } ss

On this 2nd day of November, 1995, before me personally appeared
Frank Kazoil

known to me to be the individual _____ described in and who executed the foregoing instrument and
acknowledged to me that _____ he _____ executed the same.

My commission expires _____

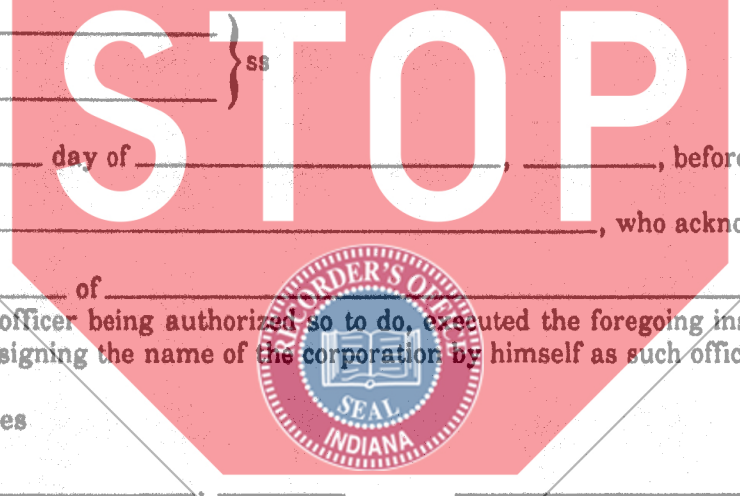
THALIA L MOORE
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP JUNE 24, 1997



Document is
1997
NOT OFFICIAL!

Notary Public

This Document is the property of
ACKNOWLEDGMENT OF PRINCIPAL
the Lake County Recorder!
(Corporate Officer)



STATE OF _____
County of _____ } ss

On this _____ day of _____, _____, before me, personally appeared
_____, who acknowledged himself to be the

_____ of _____, a corporation,
and that he as such officer being authorized so to do, executed the foregoing instrument for the purposes
therein contained by signing the name of the corporation by himself as such officer.

My commission expires _____



Notary Public

Western Surety Company

License or Permit No. _____

LICENSE AND PERMIT
BOND

As

State of _____

Name of Applicant _____

Address _____

Filed _____

Approved this _____

day of _____