

AIU Insurance Company
American Home Assurance Company
Granite State Insurance Company
The Insurance Company of the State of Pennsylvania
National Union Fire Insurance Company of Pittsburgh, Pa.
New Hampshire Insurance Company



American International Companies

Principal Bond Office
70 Pine Street, New York, N.Y. 10270

LICENSE AND/OR PERMIT BOND BOND NUMBER 161508

KNOW ALL MEN BY THESE PRESENTS:

That JAMES MCHUGH CONSTRUCTION CO. as Principal, and
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. as Surety, are held and firmly bound
unto CITY OF HAMMOND, INDIANA as Oblige, in the full and just sum

of Five thousand and 00/100 Dollars (\$ 5,000.00),
lawful money of the United States, to the payment of which sum, well and truly to be made, the Principal and Surety
bind themselves, their and each of their 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 Oblige a

General Contractor License or Permit,
the term of which is as indicated opposite the block checked below:

- Beginning 11-8-95 and ending 12-31-96
- Continuous, beginning _____

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That if the above bounden Principal as such
licensee or permittee shall 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
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
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 Oblige.

Signed, sealed and dated 11/08/1995

JAMES MCHUGH CONSTRUCTION CO.-

(Witness)

(Principal) (Seal)
by James M. Hughes Vice Pres

NATIONAL UNION FIRE INSURANCE COMPANY OF
PITTSBURGH, PA.

(Surety)
Garry L. Wesselink
Attorney-in-Fact



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MARGARETTE OLIVE AND
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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American Home Assurance Company
National Union Fire Insurance Company of Pittsburgh, Pa.
Principal Bond Office: 70 Pine Street, New York, N.Y. 10270

POWER OF ATTORNEY

No.02-B-11048

KNOW ALL MEN BY THESE PRESENTS:

That American Home Assurance Company, a New York corporation, and National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania corporation, does each hereby appoint

—Geoffrey E. Heekin, Ellen L. Cope, Donna Wright, Garry L. Wesselink, Patricia Thurmond, Ann Formhals, Brenda D. Hockberger, Jennifer L. Brown, Jacqueline E. White, Robert E. Duncan, Debra Kohlman, Theresan E. Rowedder, Connie Mizaur, Mary Schuler: of Chicago, Illinois—

its true and lawful Attorney(s)-in-Fact, with full authority to execute on its behalf bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, issued in the course of its business, and to bind the respective company thereby.

IN WITNESS WHEREOF, American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, Pa. have each executed these presents



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this 28th day of October 1994.

William D. Smith
William D. Smith, President

STATE OF NEW YORK)
COUNTY OF NEW YORK) ss.

On this 28th day of October 1994, before me came the above named officer of American Home Assurance Company and National Union Fire Insurance Company of

State of Illinois
County of Cook

On this 8th day of November 1995, before me personally appeared Garry L. Wesselink, known to me to be the Attorney-in-fact of National Union Fire Insurance Company of Pittsburgh, Pa, the corporation that executed the within instrument, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in the aforesaid county, the day and year in the certificate first above written.

"OFFICIAL SEAL"
Anna Formhals
Notary Public, State of Illinois
My Commission Expires 10/6/97

Anna Formhals
(Notary Public)

hereby certify that the foregoing excerpts of Resolutions adopted by the Boards of Directors of these corporations, and the Powers of Attorney issued pursuant thereto, are true and correct, and that both the Resolutions and the Powers of Attorney are in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of each corporation



this 8th day of November 1995.

Elizabeth M. Tuck
Elizabeth M. Tuck, Secretary

American Home Assurance Company
National Union Fire Insurance Company of Pittsburgh, Pa.
Principal Bond Office: 70 Pine Street, New York, N.Y. 10270

POWER OF ATTORNEY

No. 02-B-11048

KNOW ALL MEN BY THESE PRESENTS:

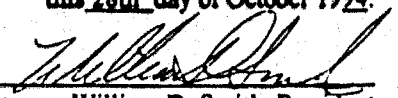
That American Home Assurance Company, a New York corporation, and National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania corporation, does each hereby appoint

—Geoffrey E. Heekin, Ellen L. Cope, Donna Wright, Garry L. Wesselink, Patricia Thurmond, Ann Formbals, Brenda D. Hockberger, Jennifer L. Brown, Jacqueline E. White, Robert E. Duncan, Debra Kohlman, Theresan E. Rowedder, Connie Mizaur, Mary Schuler: of Chicago, Illinois—

its true and lawful Attorney(s)-in-Fact, with full authority to execute on its behalf bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, issued in the course of its business, and to bind the respective company thereby.

IN WITNESS WHEREOF, American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, Pa. have each executed these presents

this 28th day of October 1994.

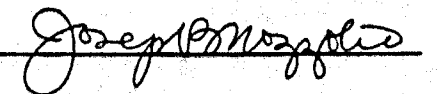

William D. Smith, President

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the Lake County Recorder!

STATE OF NEW YORK }
COUNTY OF NEW YORK } ss.

On this 28th day of October 1994, before me came the above named officer of American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, Pa., to me personally known to be the individual and officer described herein, and acknowledged that he executed the foregoing instrument and affixed the seals of said corporations thereto by authority of his office.

JOSEPH B. NOZZOLIO
Notary Public, State of New York
No. 01-NO4652754
Qualified in Westchester County
Term Expires Jan. 31, 1996



CERTIFICATE

Excerpts of Resolutions adopted by the Boards of Directors of American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, Pa. on May 12, 1976:

"RESOLVED, that the Chairman of the Board, the President, or any Vice President be, and hereby is, authorized to appoint Attorneys-in-Fact to represent and act for and on behalf of the Company to execute bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, and to attach thereto the corporate seal of the Company, in the transaction of its surety business;

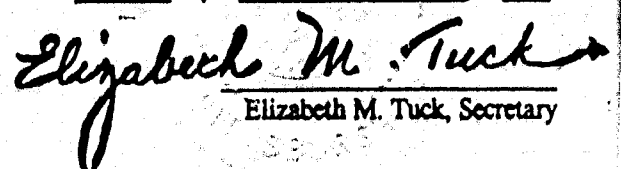
"RESOLVED, that the signatures and attestations of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company when so affixed with respect to any bond, undertaking, recognizance or other contract of indemnity or writing obligatory in the nature thereof;

"RESOLVED, that any such Attorney-in-Fact delivering a secretarial certification that the foregoing resolutions still be in effect may insert in such certification the date thereof, said date to be not later than the date of delivery thereof by such Attorney-in-Fact."

I, Elizabeth M. Tuck, Secretary of American Home Assurance Company and of National Union Fire Insurance Company of Pittsburgh, Pa. do hereby certify that the foregoing excerpts of Resolutions adopted by the Boards of Directors of these corporations, and the Powers of Attorney issued pursuant thereto, are true and correct, and that both the Resolutions and the Powers of Attorney are in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of each corporation

this 8th day of November, 1995.


Elizabeth M. Tuck, Secretary

