



FIDELITY AND DEPOSIT COMPANY OF MARYLAND
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

HOME OFFICES: BALTIMORE, MD. 21203

License and/or Permit Bond

BOND NO. LPM 8026995

KNOW ALL MEN BY THESE PRESENTS:

That we, GORDON HENGER, as Principal,
and Fidelity and Deposit Company of Maryland, incorporated under the laws of the
State of Maryland, with principal office P.O. Box 1227, Baltimore, Maryland 21203, as Surety, are held and firmly bound
unto Town of Merrillville, 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 general contractor

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

- Beginning the 24th day of April, 1996, and
ending the 24th day of April, 1997.
- Continuous, beginning the _____ day of _____, 19____.

WHEREAS, the Principal is required by law to file with Town of Merrillville, IN

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.

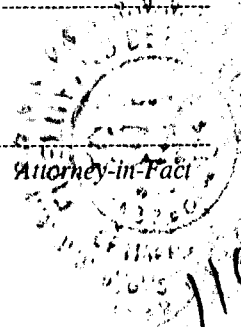
Signed, sealed and dated the 24th day of April, 1996

GORDON HENGER (SEAL)
Principal

By

FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

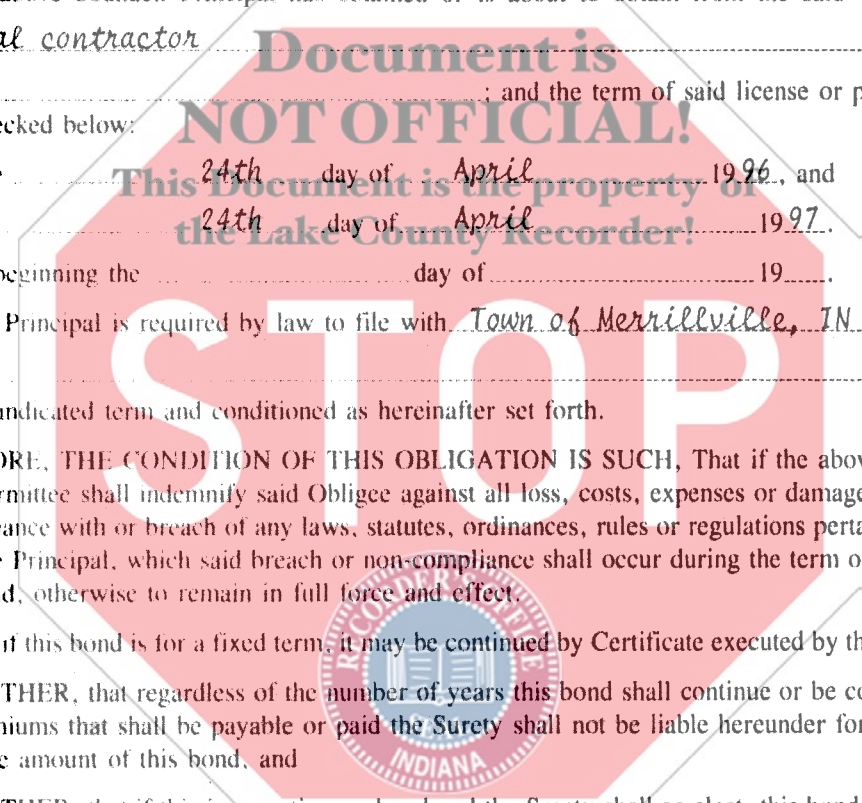
By Dee Stone
Dee Stone



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LAKE COUNTY
FILED FOR RECORD





FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
 HOME OFFICES: BALTIMORE, MD. 21203

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, and the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY, corporations 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 respective By-Laws of said Companies, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof, do hereby nominate, constitute and appoint Derrell C. Dodson, Sam J. Mullis, Jr., Elnora Cruthis, Douglas Moore and Dee Stone, all of Dallas, Texas, EACH.....

the true and lawful agent and Attorney-in-Fact of each, 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...EXCEPT bonds on behalf of Independent Executors, Community Survivors and Community Guardians.....

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Companies, 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 respective Companies at their offices in Baltimore, Md., in their own proper persons. This power of attorney revokes that issued on behalf of Derrell C. Dodson, etal, dated August 8, 1994.

IN WITNESS WHEREOF, the said Vice-President and Assistant Secretary have hereunto subscribed their names and affixed the Corporate Seals of the said FIDELITY AND DEPOSIT COMPANY OF MARYLAND and the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY this 18th day of January, A.D. 1996

ATTEST:



C. W. Robbins
 Assistant Secretary

By

C. M. Pecot, Jr.
 Vice-President



C. W. Robbins
 Assistant Secretary

By

C. M. Pecot, Jr.
 Vice-President

STATE OF MARYLAND
 COUNTY OF BALTIMORE

SS

On this 18th day of January, A.D. 1996, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, came C. M. PECOT, JR., Vice-President and C. W. ROBBINS, Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND and the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY, to me personally known to be the individuals and officers described herein 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 deposed and saith, that they are the said officers of the Companies aforesaid, and that the seals affixed to the preceding instrument are the Corporate Seals of said Companies, and that the said Corporate Seals and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporations.

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



CAROL J. FADER

Carol J. Fader
 Notary Public

My commission expires August 1, 1996

CERTIFICATE

I, the undersigned Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND and the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY 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 respective By-Laws of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND and the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY.

This certificate may be signed by facsimile under and by authority of resolutions 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 and of the Board of Directors of the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY at a meeting duly called and held on the 5th day of December, 1991.

RESOLVED: "That the facsimile or mechanically reproduced signature of any Assistant Secretary of the Company, whether made heretofore or hereafter, whenever 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 seals of the said Companies, this 24th day of April, 1996.

Gregory Hamilton
 Assistant Secretary