

# Fidelity and Deposit Company

HOME OFFICE

OF MARYLAND

BALTIMORE, MD. 21203

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## License and/or Permit Bond

KNOW ALL MEN BY THESE PRESENTS:

That we, Kim K. Tam and Henry Tam DBA Tam Construction,  
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  
Lake County, Indiana, as Obligee,

in penal sum of five thousand Dollars,  
lawful money of the United States, for which payment, well and truly to be made, we bind ourselves, our heirs, ex-  
ecutors, 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 27th day of March 19 97, and  
ending the 27th day of March 19 98
- Continuous, beginning the \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

WHEREAS, the Principal is required by law to file with  
Lake County, Indiana

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 Pri-  
ncipal 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.

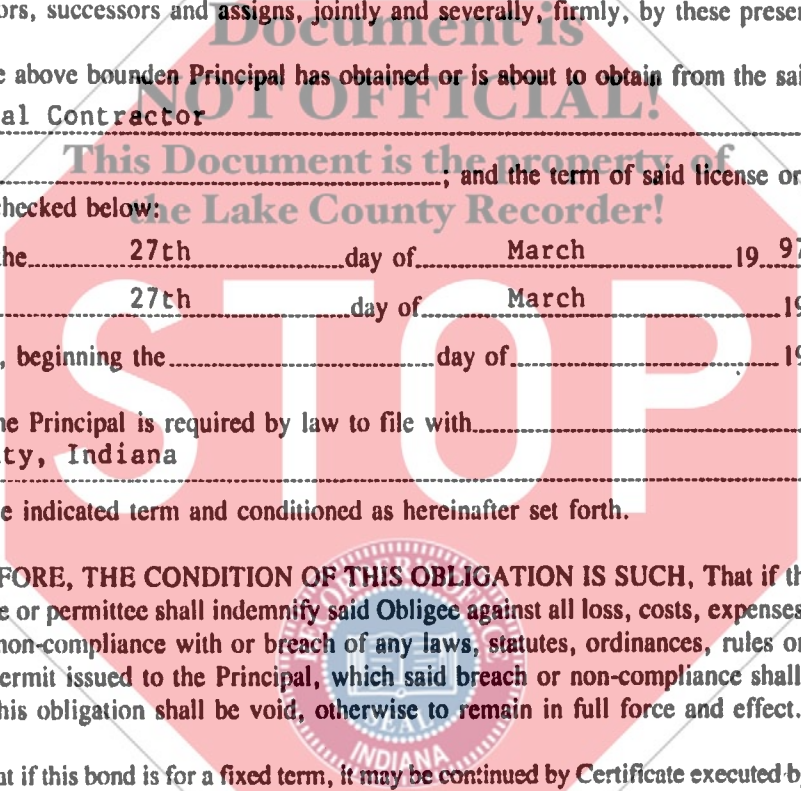
Signed, sealed and dated the 27th day of March 19 97

KIM K. TAM AND HENRY TAM DBA  
TAM CONSTRUCTION

By Kim K. Tam Principal

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

By William E. Frick, Jr.  
William E. Frick, Jr. - Attorney-in-Fact



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97 APR - 1 11:23 AM  
MONROE RECORDER

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

W  
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**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 William E. Frick, Jr., Steven E. Wolf, Anthony E. Ortman, Andrew M. Hatheway and Eric A. Schieferstein, all of Indianapolis, Indiana, EACH, its true and lawful agent and Attorney-in-Fact, to make, execute, seal and deliver, for, and in its behalf as surety, and as its act and deed: any and all bonds and undertakings.....

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 Jan L. Jacobs, et al, dated January 1991.

The said Assistant Secretary does hereby certify that the extract set forth on the reverse side hereof 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 4th day of January, A.D. 1994.



FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
Assistant Secretary

By Vice-President

STATE OF MARYLAND  
COUNTY OF BALTIMORE

SS:

On this 4th day of January, A.D. 1994, 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, 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 the day and year first above written.



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, 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 27th day of March, 1997.

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 release and assignments of judgements, decrees, mortgages and instruments in the nature of mortgages, . . . and to affix the seal of the Company thereto."

