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STATE OF ILLINOIS
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FRONTIER INSURANCE COMPANY
LICENSE AND PERMIT BOND

(For County, 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 Bonds.)

L & P # No 002840

KNOW ALL MEN BY THESE PRESENTS:

That we, Region Fence Sales, Inc., as Principal, and FRONTIER INSURANCE COMPANY, a New York Corporation, as Surety, are held and firmly bound unto Lake County of Indiana hereinafter called the Obligee, in the amount of _____

Valid only when County, City, Town or Village

-----Five Thousand----- (\$---5,000.00---) Dollars, lawful money of the United States, to be paid to the

Not valid for more than \$25,000

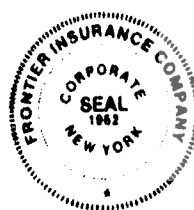
said Obligee, for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, that whereas, the Principal has been licensed as a(an) Fence Installer by the Obligee.

NOW THEREFORE, if the Principal shall faithfully perform the duties and comply with the laws and ordinances pertaining to the license or permit, then this obligation shall be void, otherwise to remain in full force and effect. Any liability under this bond shall commence on the 1st day of January, 1997, and end one full calendar year thereafter.

The Surety may cancel this bond at any time, by filing with the Obligee and the Principal, thirty (30) days written notice of its desire to be relieved of liability under this bond. Upon termination, the Surety shall be relieved from any liability for any subsequent acts or omissions of the Principal.

Dated this 1st day of January, 1997.



Region Fence Sales, Inc.
(Principal)

James Vanfergiff, Pres.
BY: (Signature/Principal)

FRONTIER INSURANCE COMPANY

[Signature]
(Vice President)

ACKNOWLEDGEMENT OF SURETY

State of Illinois
County of Cook

On January 1, 1997, before me, a Notary Public in and for said County and State, residing therein, duly commissioned and sworn, personally appeared David E. Campbell who acknowledged himself to be the aforesaid officer of FRONTIER INSURANCE COMPANY, the corporation described in and that executed the within and foregoing instrument, and known to me to be the person who executed the said instrument in behalf of the said corporation, and he duly acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF, I have set my hand and affixed my official seal, the day and year stated in this certificate above.



Bonnie Kruse
(Signature/Notary)
Notary Public, Illinois

10.00
CS