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- AUTO-OWNERS INSURANCE COMPANY (Lansing, Michigan)
- HOME-OWNERS INSURANCE COMPANY (Lansing, Michigan)
- OWNERS INSURANCE COMPANY (Lima, Ohio)
- PROPERTY-OWNERS INSURANCE COMPANY (Marion, Indiana)

Bond No. 270915

SURETY BOND
Public Official, Bid, Contract,
License or Permit Bonds and
Probate Bonds

SURETY BOND

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

KNOW ALL MEN BY THESE PRESENTS

That we, Kincaid Quality Sales & Service 99084927 99 OCT 14 PM 8 20 Principal, and the
Auto-Owners Insurance Company, a corporation organized under the laws of the State of
Michigan, and having its principal office at Lansing, Michigan as Surety, are held and
 (City & State of Surety)

firmly bound unto Independence Hill Conservancy District

_____ in the penal sum of (\$ 5,000)

_____ Dollars,
lawful money of the United States of America, for which payment, well and truly to be made, we jointly and severally
bind ourselves, our successors, administrators and assigns, firmly by these presents.

SIGNED, SEALED, and DATED this 13th day of October, 19 99.

WHEREAS the aforesaid Principal has been granted a license or permit as a Plumbing
(If a bid bond insert "submitted its bid for, etc.")

Contractor by the said obligee for the period of one year from October 13th, 1999.
(If a Contract Bond insert "entered into written contract with aforesaid Obligee dated, etc.")

(If a Public Official Bond insert "been elected or appointed (name) for the terms beginning (date) and ending (date)")

(If a License or Permit Bond insert "been granted a license or permit as (name business) by the said Obligee for the period of one year from (date)")

(If a Probate Bond insert "been appointed [Executor, Administrator, Guardian, Conservator] of the estate of [name of deceased, minor or incompetent]")

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, that if the aforesaid Principal shall

Comply with the laws of the aforesaid obligee governing said license or permit.
(If a Bid Bond insert "be awarded the contract upon said bid and undertake said contract")

(If a Contract Bond insert "comply with the terms and conditions of the aforesaid contract")

(If a Public Official Bond insert "faithfully perform the duties of said office")

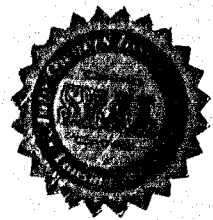
(If a License or Permit Bond insert "comply with the laws of the aforesaid Obligee governing said License or Permit")

then this obligation shall be void, otherwise to remain in full force and effect.

- PROVIDED: FIRST: - That the liability of the Surety shall in no event exceed the penalty of this Bond.
 SECOND: - If this is a Bid Bond, any proceedings at law or in equity brought against said Surety to recover
 any claim hereunder, must be instituted within six (6) months from the date of this instrument.

Provided however the Principal or Surety on this bond may terminate liability
(If no further conditions insert "no further conditions")

thereunder with respect to future acts of omissions of such principal upon 30 days written
notice to the other and to the obligee.



 Principal
Auto-Owners Insurance Company
 Surety
 By Mary Jane Kehovich
 Attorney-in-Fact

*13.00
Bign
Case*

DATE AND ATTACH TO ORIGINAL BOND
AUTO-OWNERS INSURANCE COMPANY

LANSING, MICHIGAN

NO. 270915

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the AUTO-OWNERS INSURANCE COMPANY AT LANSING, MICHIGAN, a Michigan Corporation, having its principal office at Lansing, County of Eaton, State of Michigan, pursuant to the following Resolution adopted by the directors of the said Company on January 27, 1971, to wit:

"RESOLVED, That the President or any Vice President or Secretary or Assistant Secretary of the Company shall have power and authority to appoint Attorneys-in-Fact, and to authorize them to execute on behalf of the Company, and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity, and other writings obligatory in the nature thereof. Signatures of officers and seal of Company imprinted on such powers of attorney by facsimile shall have same force and effect as if manually affixed. Said officers may at any time remove and revoke the authority of any such appointee."

does hereby constitute and appoint **Robert Rykovich, Mary Jane Rykovich and Richard Rykovich jointly and/or severally Merrillville, Indiana**

its true and lawful attorney(s)-in-fact, to execute, seal and deliver for and on its behalf as surety, any and all bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof.

provided, however, that the penal sum of any one such instrument executed hereunder shall not exceed Five Hundred Thousand and no/100 (\$500,000.00) Dollars and the execution of such instrument(s) in pursuance of these presents, shall be as binding upon the said AUTO-OWNERS INSURANCE COMPANY AT LANSING, MICHIGAN, as fully and amply, to all intents and purposes, as if the same had been duly executed and acknowledged by its regularly elected officers at its principal office.

IN WITNESS WHEREOF, the AUTO-OWNERS INSURANCE COMPANY AT LANSING, MICHIGAN, has caused these presents to be signed and its corporate seal to be affixed by its authorized officer this 1st day of March, 1999.

Attest

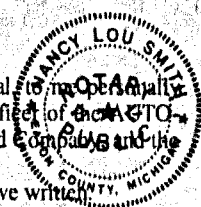
T. J. Buda, Jr.
Secretary

John W. Fisher
John W. Fisher, President

STATE OF MICHIGAN }
COUNTY OF EATON } ss.

On this 1st day of March, 1999, before me a notary public, came the individual known, who executed the preceding instrument and being by me duly sworn, said that he is the therein described and authorized officer of the AUTO-OWNERS INSURANCE COMPANY AT LANSING, MICHIGAN; that the seal affixed to said instrument is the corporate seal of said Company and the said corporate seal and his signature were duly affixed by the authority and direction of the said Corporation.

IN WITNESS WHEREOF, I have hereunto set my hand, and affixed my official seal at the City of Lansing, the day and year first above written.



My commission expires January 20, 2003

Nancy Lou Smith
Nancy Lou Smith
Notary Public

STATE OF MICHIGAN }
COUNTY OF EATON } ss.

I, T. J. Buda, Jr., Secretary of the AUTO-OWNERS INSURANCE COMPANY AT LANSING, MICHIGAN, do hereby certify that the foregoing is a true and correct copy of Power of Attorney issued by said Auto Owners Insurance Company of Lansing, Michigan, and that I have compared same with the ORIGINAL on file in the Home Office of said Company, and a transcript thereof, and of the whole of the said original, and that the said Power of Attorney has not been revoked and is now in full force and effect.

In WITNESS WHEREOF, I have hereunto subscribed my name as Secretary, and affixed the corporate seal of the Company at the City of Lansing, Michigan, this _____ day of _____, 1999.

Michigan, this _____ day of _____, 1999.

T. J. Buda, Jr.
T. J. Buda, Jr. Secretary

If the words "UNAUTHORIZED COPY" appears on the face of this document, it renders this document null and void.



EXECUTION REPORT
(Tear off and return with a copy of original bond.)

NO. 270915

Agency Name RYKOVICH INSURANCE AGENCIES INC Agency Code 02932

Name of Principal Kincaid Quality Sales & Service Effective Date 10/13/99
Mailing Address 304 E. 221st Street Lowell, IN 46356 Premium Charge _____
Name of Obligor Independence Hill Conservancy District Amount of Bond \$5,000
Address of Obligor 2193 W. 84th Place Merrillville, IN 46410 Type of Bond Surety

COMPLETE AND ATTACH ALL PAPERS UNDER THIS REPORT THE SAME DAY THE BOND SIGNED