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American States Insurance
A SAFECO Company

AMERICAN STATES INSURANCE COMPANY
INDIANAPOLIS, INDIANA

Bond # 5990187

COUNTY UNIFIED BOND

STATE OF INDIANA
LAKE COUNTY
FILED 10/27/99

KNOW ALL MEN BY THESE PRESENTS: **99088399**

99 OCT 27 AM 10:36

James Craig DBA M&R Construction

RECORDER

of Gary Indiana

as Principal and AMERICAN STATES INSURANCE COMPANY duly authorized to transact surety business in the State of Indiana, as Surety, as held and firmly bound unto

All cities, towns and municipalities in Lake County

NOT OFFICIAL!

This Document is the property of

Indiana in the penal sum of FIVE THOUSAND AND NO/100 (\$5,000.00) DOLLARS, lawful money of the United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed, sealed and dated this 23rd day of October, 1999.

Chapter 88 of IC17-2 requires the Principal to file this bond and guarantees the compliance with the ordinances and regulations of the County or a city or town within Lake County.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That if the above bounden Principal shall on and after the 23rd day of October, 1999, 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, then the above obligation shall be void, otherwise to be and remain in full force and effect.

Provided, the term of the bond is continuous.

AND, PROVIDED, the Surety may cancel this bond at any time by giving thirty (30) days notice in writing mailed to the Oblige.

PROVIDED FURTHER, 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.

PROVIDED FURTHER, regardless of the number of licenses held by the Principal within the County and the number of claims that may be filed against this bond either under a single license, the total of which may exceed the penalty of this bond, the Surety shall not be liable hereunder for a larger amount, in the aggregate, than the amount of this bond.

PROVIDED FURTHER, that this bond shall be not construed to provide indemnity as a result of the Principal's failure to perform the terms of a construction contract.

IN WITNESS WHEREOF, the parties hereto have set their hand and seals the day and year above written

By: James D. Craig
James Craig Principal

AMERICAN STATES INSURANCE COMPANY

BY Bonnie F. Kraska
Bonnie F. Kraska, Attorney-in-fact

POWER OF ATTORNEY

AMERICAN STATES INSURANCE COMPANY
INDIANAPOLIS, INDIANA 46206

No. 10345

KNOW ALL BY THESE PRESENTS:

That AMERICAN STATES INSURANCE COMPANY, an Indiana corporation, does hereby appoint
*****M. CLYDE BROWN; BONNIE F. KRASKA; Highland, Indiana*****

its true and lawful attorney(s)-in-fact, with full authority to execute on behalf of the company fidelity and surety bonds or undertakings and other documents of a similar character issued by the company in the course of its business, and to bind AMERICAN STATES INSURANCE COMPANY thereby as fully as if such instruments had been duly executed by its regularly elected officers at its home office, in amounts or penalties not exceeding the sum of:

FIVE HUNDRED THOUSAND AND NO/100 DOLLARS*****DOLLARS (\$ 500,000.00)

IN WITNESS WHEREOF, AMERICAN STATES INSURANCE COMPANY has executed and attested these presents

this 18th day of November, 19 98



R.A. Pierson
R.A. PIERSON, SECRETARY

W. Randall Stoddard
W. RANDALL STODDARD, PRESIDENT

CERTIFICATE

Extract from the By-Laws of AMERICAN STATES INSURANCE COMPANY



"Article 8, Section 8.1 1. - FIDELITY AND SURETY BONDS ... the President, any Vice President, the Secretary, and any Assistant Vice President appointed for that purpose by the officer in charge of surety operations, shall each have authority to appoint individuals as attorneys-in-fact or under other appropriate titles with authority to execute on behalf of the corporation fidelity and surety bonds and other documents of similar character issued by the corporation in the course of its business.... On any instrument making or evidencing such appointment, the signatures may be affixed by facsimile. On any instrument conferring such authority or on any bond or undertaking of the corporation, the seal, or a facsimile thereof, may be impressed or affixed or in any other manner reproduced; provided, however, that the seal shall not be necessary to the validity of any such instrument or undertaking."

I, R. A. Pierson, Secretary of AMERICAN STATES INSURANCE COMPANY, do hereby certify that the foregoing extracts of the By-Laws of this corporation, and of a Power of Attorney issued pursuant thereto, are true and correct, and that both the By-Laws and the Power of Attorney are still in full force and effect.

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

this 23rd day of October, 19 99

R.A. Pierson
R.A. PIERSON SECRETARY