

Effective Date: March 28th, 2000



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Western Surety Company

LICENSE OR PERMIT BOND

Bond No. 24561200

2000 02 12 56

KNOW ALL PERSONS BY THESE PRESENTS, that we, Affordable Remodeling
(Company Name)

John McHargue, d/b/a, 175 S. Virginia St., Hobart, Indiana 46342, as Principal,
(Owner's Name and Full Address)

and WESTERN SURETY COMPANY, with its principal office at Sioux Falls, South Dakota, as Surety, are held and firmly bound unto all Cities, Towns and Municipalities in Lake County, Indiana, hereinafter called Obligees, in the penal sum of Five Thousand Dollars (\$5,000.00), for the payment of which well and truly to be made we do hereby bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Signed and sealed this 28th day of March, 2000.

WHEREAS, the said Obligee has granted or is about to grant to the said Principal a license or permit to engage in the business of General Contractor
(Type of Business)

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NOW, THEREFORE, if the said Principal shall indemnify the Obligee against any loss directly arising by reason of the failure to comply with the laws, ordinances, resolutions, rules and regulations governing the business of

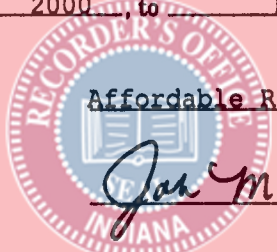
General Contractor
(Type of Business)

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

PROVIDED, HOWEVER, that the Surety shall have the right to terminate its liability hereunder by serving written notice upon the Obligee ten (10) days in advance of its intention to do so.

PROVIDED FURTHER, the aggregate liability of the Surety to any and all persons, regardless of the number of claims made against this bond or the number of years this bond remains in force, shall in no event exceed the amount set forth above.

Term of bond: March 28th, 2000, to March 28th, 2001.



Affordable Remodeling
Company Name

John McHargue
Principal

WESTERN SURETY COMPANY, Surety

By Stephen T. Late
President

Barbara Citta

Barbara Citta, Notary Public
My Commission Expires 7/5/2006

Form F5478 County of Residence: Lake

12 8 P.M.