



Surety Bond

License and Permit Bond

2000 046039

2000 JUN 28 9 48 AM '00
RECORDED
BOND NUMBER

Know all men by these presents:

That Alfonso G. Espinoza, Jr. DBA Espinoza Construction
6314 Jefferson Ave of Hammond

State of Indiana, as Principal, and General Accident Insurance Company of America,
as Surety, are held and firmly bound unto All cities, towns & municipalities
in Lake County Indiana, as Obligee,

in the penal sum of Five thousand Dollars (\$5,000) lawful money of
the United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors and admini-
strators, successors and assigns, jointly, severally, and firmly by these presents.

Signed, sealed and dated June 26, 2000

Whereas, the above bounden Principal has applied for license or permit as Residential General Contractor
for the term beginning 6/26/00, and ending 6/26/01,
and this Bond is to cover the term of said License or Permit.

Now, Therefore, the condition of this obligation is such that if a License is granted to the said Principal, and if such Licensee
shall during the life of said License faithfully observe all the Ordinances of said Obligee, and faithfully perform the duties
required by Ordinance, rules or regulations and will save and keep harmless and indemnify said Obligee, from all actions,
suits, costs, damages and expenses, including Attorneys' Fees which shall or may at any time happen to come to it or for or
on account of any injury or damage received or sustained by any person, than the above obligation shall be void; otherwise
to be and remain in full force and effect.

*Provided, However, that this bond shall continue in force until.

- 1. 6/26/01, or until the expiration date of any Continuation Certificate executed by the Surety, at its sole
option or
2. Cancelled by the Surety in accordance with the conditions set forth below.

It is further understood and agreed that if the Surety shall so elect, this bond may be cancelled by giving thirty days' notice
in writing to said Obligee.

Alfonso G. Espinoza, Jr.
(Principal) Alfonso G. Espinoza, Jr. (Seal)

By
(Surety) General Accident Ins.
Doris J. Havens
By Doris J. Havens Attorney-in-fact

Handwritten initials: PS, JRS



Power of Attorney

GA SB 9948342

General Accident

438 Walnut Street, Philadelphia, PA 19106

KNOW ALL MEN BY THESE PRESENTS, that the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, a Pennsylvania corporation having its principal office in Philadelphia, Pennsylvania does hereby make, constitute and appoint: Thomas A. White, Ted A. Havens

each individually if there be more than one named, its true and lawful Attorney-in-Fact, to make, execute, seal and deliver as surety for and on its behalf, and as its act and deed any and all bonds and undertakings of suretyship, and to bind the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA hereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA and sealed and attested by one other of such officers, and hereby ratifies and confirms all that its said Attorney(s)-in-Fact may do in pursuance hereof, provided that any bond or undertaking of suretyship executed under this authority shall be subject to the following limitations:

Table with 2 columns: Bond type and Amount. Includes Any Probate or Fiduciary Bond, Any Plaintiff's Court Bond, Any Public Official Bond, Any License & Permit Bond, and Any Cost on Appeal or Removal Bond.

This power of attorney is granted under and by authority of Subsection 5.1 (b) of Article V of the by-laws of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA which became effective February 20, 1992 and which provisions are in full force and effect, reading as follows:

§ 1(b) The Board of Directors or President, Vice President, or other officer designated by them or either of them shall have power to appoint Attorneys-in-Fact and to authorize them to execute on behalf of the Company bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and to attach the seal of the Company thereto; and shall also have the power to remove any such Attorney-in-Fact at any time and revoke the power and authority given to him.

This power of attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the board of directors of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, at a meeting held on the 20th day of February, 1992, at which a quorum was present, and said resolution has not been amended or repealed:

Resolved, that in granting powers of attorney pursuant to subsection 5.1(b) of the by-laws of the Company the signature of such directors and officers and the seal of the Company may be affixed to any such power of attorney or any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached.

IN WITNESS WHEREOF, GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA has caused these presents to be signed by Dennis S. Perler, its Sr. Vice President, and its corporate seal to be hereto affixed, this 8th day of April 1999



Dennis S. Perler, Sr. Vice President

Commonwealth of Pennsylvania Philadelphia County

On this 8th day of April 1999, personally appeared Dennis S. Perler to me known to be the Sr. Vice President of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, and acknowledged that he executed and attested the foregoing instrument and affixed the seal of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company, that said corporate seal and his signature were duly affixed pursuant to the by-laws and a resolution of the board of directors of said Company.



NOTARIAL SEAL LINDA MILLER, Notary Public City of Philadelphia, Phila. County My Commission Expires Sept. 3, 2001

Linda Miller, Notary Public in and for the Commonwealth of Pennsylvania

I, James E. Carroll, Assistant Secretary of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, do hereby certify that the above and foregoing is a true and correct copy of a power of attorney executed by GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, which is still in full force and effect; and that Article V, Subsection 5.1 (b) of the by-laws of the Company and the resolution set forth above are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company this 26th day of June 192000.



James E. Carroll, Assistant Secretary

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