

3



PAWNBROKER SURETY BOND
Part of State Form 50292 (5-07) / Form PB B

2010 06072

Bond Number 71009536

Amount \$ 50,000.00

KNOW ALL PERSONS BY THESE PRESENTS, that we,
Highland Jewelry & Loan, Inc.
(applicant/licensee name)

of the City of Highland County of Lake, State of
Indiana as principal and obligor, and WESTERN SURETY COMPANY, as Surety, are held
and firmly bound unto the State of Indiana, Department of Financial Institutions (hereinafter "the DFI") in the penal sum
of \$ 50,000.00 for the use of the DFI for the recovery of expenses, fines, and fees levied by the DFI,
and for any and all expenses, fines, and fees that become lawfully due pursuant to a final judgment or order and that are
not promptly paid by the Principal, and for losses or damages which are determined by the DFI to have been incurred by
any borrower or consumer as a result of the Principal's failure to faithfully comply with the provisions of Indiana law,
including the requirements of the Pawnbroking Law, IC 28-7-5 et seq. and amendments thereto, or any rule or regulation
lawfully adopted under said statute, for payment of which, well and truly to be made, we hereby bind ourselves and each
of our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, Principal is applying to become a licensed Pawnbroker pursuant to IC 28-7-5, and seeks to
establish, meet, and maintain the financial responsibility requirements of the DFI during the term of the subject license by
tender of the within bond,

NOW, THEREFORE, the conditions of this bond are such that if the above bonded Principal will faithfully
conform to and abide by the provisions of all applicable law, including applicable provisions of the Indiana Pawnbroking
Law, as well as any rules and regulations lawfully adopted thereunder, and shall pay any and all amounts which become
due or owed thereunder, then this obligation is null and void, but otherwise to remain in full force and effect,

PROVIDED that the Surety's aggregate liability for any and all claims which may arise under this bond shall in
no event exceed the amount of this bond, regardless of the number of claims or claimants, and

FURTHER PROVIDED that this bond shall remain effective continuously until released by the DFI. The surety
shall have the right to terminate or reduce its liability hereunder only by giving the Principal and the DFI written notice of
such termination via certified mail to the State of Indiana, Department of Financial Institutions, at least thirty (30) days
prior to the effective date of such termination; provided, however, that no liability incurred while said bond is in force and
prior to said effective date of termination or reduction of liability shall be released or reduced by giving such notice, and

FURTHER PROVIDED, that after giving notice of termination or reduction of liability, the surety may reinstate
or increase its liability by the execution and filing of a new bond or by mailing written notice to the DFI indicating that
the surety desires to continue as surety for the licensee and that its prior notice of termination or reduction of liability is
withdrawn and rescinded.

FURTHER PROVIDED that, if this bond is not previously terminated as set forth above, the liability of the surety
shall expire two (2) years after the date of the surrender, revocation, or expiration of the subject license, whichever shall
first occur.

12/2007

AMOUNT \$ 16
CASH CHARGE _____
CHECK # _____
OVERAGE _____
COPY _____
NON-COM _____
CLERK CIA

THIS BOND shall be effective on and after October 20th, 2010, if left blank, the day of execution by surety shall be the effective date of the bond. The bond shall be effective, if accepted by the DFI, without further notice.

IN WITNESS WHEREOF, we have duly executed the foregoing obligation this 15th day of October, 2010

[Corporate Seal]
(If Any)

LICENSEE:
Highland Jewelry & Loan, Inc.
(Licensee's Name)

(Signature)

(Print Signature Name)

(Title) (Date)

Surety Must Attach Power of Attorney

WESTERN SURETY COMPANY

[SURETY SEAL]

(Surety)
L. Mock
(Signature)

L. Mock, Ass't. Sec.
(Print Signature Name)

(605) 336-0850 10-15-10
(Telephone Number) (Date)

Name, address, and telephone number of the Surety representative to contact in the event a claim must be filed:

WESTERN SURETY COMPANY
P.O. Box 5077
Sioux Falls, SD 57117

Western Surety Company

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That WESTERN SURETY COMPANY, a corporation organized and existing under the laws of the State of South Dakota, and authorized and licensed to do business in the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, and the United States of America, does hereby make, constitute and appoint

L. Mock of Sioux Falls,
State of South Dakota, with limited authority, its true and lawful Attorney-in-Fact, with full power and authority hereby conferred to sign, execute, acknowledge and deliver for and on its behalf as Surety and as its act and deed, the following bond:

One PAWNBROKER

bond with bond number 71009536

for HIGHLAND JEWELRY & LOAN, INC.

as Principal in the penalty amount not to exceed: \$50,000.00

Western Surety Company further certifies that the following is a true and exact copy of Section 7 of the by-laws of Western Surety Company duly adopted and now in force, to-wit:

Section 7. All bonds, policies, undertakings, Powers of Attorney, or other obligations of the corporation shall be executed in the corporate name of the Company by the President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The President, any Vice President, Secretary, any Assistant Secretary, or the Treasurer may appoint Attorneys-in-Fact or agents who shall have authority to issue bonds, policies, or undertakings in the name of the Company. The corporate seal is not necessary for the validity of any bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation. The signature of any such officer and the corporate seal may be printed by facsimile.

In Witness Whereof, the said WESTERN SURETY COMPANY has caused these presents to be executed by its Senior Vice President with the corporate seal affixed this 15th day of October, 2010.

ATTEST

A. Vietor

A. Vietor, Assistant Secretary

WESTERN SURETY COMPANY

By Paul T. Bruffat

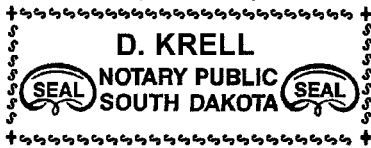
Paul T. Bruffat, Senior Vice President



STATE OF SOUTH DAKOTA }
COUNTY OF MINNEHAHA } ss

On this 15th day of October, 2010, before me, a Notary Public, personally appeared Paul T. Bruffat and A. Vietor

who, being by me duly sworn, acknowledged that they signed the above Power of Attorney as Senior Vice President and Assistant Secretary, respectively, of the said WESTERN SURETY COMPANY, and acknowledged said instrument to be the voluntary act and deed of said Corporation.



My Commission Expires November 30, 2012

D. Krell

Notary Public