

# NOT AN OFFICIAL DOCUMENT

GINA PIMENTEL  
RECORDER

2023-032111

Surety Group  
801 S. Figueroa Street, Suite 700  
Los Angeles, CA 90017, USA

STATE OF INDIANA  
LAKE COUNTY  
RECORDED AS PRESENTED

1:14 PM 2023 Nov 29

Bond Number: 100818614  
Premium: \$50.00

## IN COUNTY OF LAKE - GENERAL CONTRACTORS LICENSE BOND

### KNOWN ALL PERSONS BY THESE PRESENTS:

**FREDD CONSTRUCTION DBA FREDD CONSTRUCTION** \_\_\_\_\_ as Principal, and **AMERICAN CONTRACTORS INDEMNITY COMPANY** \_\_\_\_\_, a corporation organized and existing under the laws of California, as Surety, are held and firmly bound unto Board of Commissioners of Lake County, State of Indiana and all cities, towns, or municipalities in Lake County, Indiana as Oblige, in the Penal Sum of Five thousand and 00/100 Dollars (\$5,000.00) for the payment of which Principal and Surety bind themselves, their heirs, executors, administrators and assigns, jointly and severally, under the terms stated below.

**IN CONSIDERATION THEREOF**, the Principal is granted a License and/or Permit by the Oblige to engage in the business of **GENERAL** \_\_\_\_\_ for the period beginning on the 27th day of November, 2023.

**NOW THEREFORE**, the condition of this bond is that, if said Principal shall comply with all of the conditions of the ordinances and regulations of Oblige pertaining to said License and/or Permit, and shall indemnify and save harmless the Oblige from all damages which the Oblige shall sustain by reason of the failure of said Principal to comply with all of the conditions of said ordinances and regulations, then this obligation shall be null and void, otherwise to remain in full force and effect, subject to the following conditions:

1. This bond shall be one continuing obligation.
2. Regardless of the number of years this bond shall continue in force, the number of claims made against this bond, and the number of premiums which shall be payable or paid, the Surety's total limit of liability shall not be cumulative from year to year or period to period, and in no event shall the Surety's total liability for all claims exceed the amount set forth above. Any revision of the bond amount shall not be cumulative.
3. Surety shall not be liable under this bond for any interest, attorney's fees, or civil penalty or assessments imposed by the State.
4. If the amount of the bond is insufficient to pay all claims in full, it shall be distributed to claimants in proportion to the amount of their respective claims.
5. This bond may be cancelled by the Surety upon giving thirty (30) days written notice to the Oblige. However, the obligation of the bond shall remain in full force and effect as to the failure of the Principal to comply with the condition of this bond that occurred prior to the cancellation of the bond.
6. No suit shall be filed on this bond after one (1) year from the date of the principal's failure to comply with the condition of this bond while the bond is in effect, but if this provision is prohibited by any law or if any law provides for a lesser period of time, then it shall be deemed to be amended so as to be equal to the minimum period of limitation allowed by such law.

Signed and dated this 28th day of November, 2023.

Principal (s): FREDD CONSTRUCTION DBA FREDD CONSTRUCTION

By: \_\_\_\_\_

Surety: AMERICAN CONTRACTORS INDEMNITY COMPANY

By: ADRIAN LOO \_\_\_\_\_, Attorney in Fact



25.00  
C# 05563  
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# NOT AN OFFICIAL DOCUMENT



TOKIOMARINE  
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## POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That American Contractors Indemnity Company of the State of California, a California corporation, does hereby appoint,

**ADRIAN LOO**

its true and lawful Attorney-in-Fact, with full authority to execute on its behalf bond number 100818549  
issued in the course of its business and to bind the Company thereby, in an amount not to exceed  
Five thousand and 00/100 (\$5,000.00).

This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following resolutions adopted by the Board of Directors of AMERICAN CONTRACTORS INDEMNITY COMPANY at a meeting duly called and held on the 1<sup>st</sup> day of September, 2011.

*"Be it Resolved*, that the President, any Vice-President, any Assistant Vice-President, any Secretary or any Assistant Secretary shall be and is hereby vested with full power and authority to appoint any one or more suitable persons as Attorney(s)-in-Fact to represent and act for and on behalf of the Company subject to the following provisions:

*Attorney-in-Fact* may be given full power and authority for and in the name of and on behalf of the Company, to execute, acknowledge and deliver, any and all bonds, recognizances, contracts, agreements or indemnity and other conditional or obligatory undertakings, including any and all consents for the release of retained percentages and/or final estimates on engineering and construction contracts, and any and all notices and documents canceling or terminating the Company's liability thereunder, and any such instruments so executed by any such Attorney-in-Fact shall be binding upon the Company as if signed by the President and sealed and effected by the Corporate Secretary.

*Be it Resolved*, that the signature of any authorized officer and seal of the Company heretofore or hereafter affixed to any power of attorney or any certificate relating thereto by facsimile, and any power of attorney or certificate bearing facsimile signature or facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is attached."

The Attorney-in-Fact named above may be an agent or a broker of the Company. The granting of this Power of Attorney is specific to this bond and does not indicate whether the Attorney-in-Fact is or is not an appointed agent of the Company.

IN WITNESS WHEREOF, American Contractors Indemnity Company has caused its seal to be affixed hereto and executed by its President on this 18<sup>th</sup> day of April, 2022.



AMERICAN CONTRACTORS INDEMNITY COMPANY

By

Adam S. Pessin  
Adam S. Pessin, President

A Notary Public or other officer completing this certificate Verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

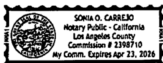
State of California  
County of Los Angeles

On this 18<sup>th</sup> day of April, 2022, before me, Sonia O. Carrejo, a notary public, personally appeared Adam S. Pessin, President of American Contractors Indemnity Company, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

Signature Adam S. Pessin (seal)



I, Kio Lo, Assistant Secretary of American Contractors Indemnity Company, do hereby certify that the Power of Attorney and the resolution adopted by the Board of Directors of said Company as set forth above, are true and correct transcripts thereof and that neither the said Power of Attorney nor the resolution have been revoked and they are now in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seals of said Companies at Los Angeles, California this 28th day of November, 2023.

Bond No. 100818549  
Agency No. 13266



Kio Lo  
Kio Lo, Assistant Secretary