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AGREEMENT FOR REDUCTION OF SEWER UTILITY

THIS INDENTURE WITNESSETH that the undersigned, Larry G. & Anna J. Mackey
Larry G. & Anna J. Mackey
as owner(s) of the following described parcel of real estate, to-wit:

Account NO. 14-13R
Key Number 25-114-6

LEGAL DESCRIPTION: THE MEADOWS L.5 BL.2

STATE OF INDIANA
CLERK OF SUPERIOR COURT
CLERK OF COUNTY COURT
FILED IN RECORDS
OCT 24 1 57 PM '90
RUDOLPH CLAY
RECORDER

commonly known as 7423 W. 127th Lane, Cedar Lake, Indiana,

hereby make the following representations to the Town of Cedar Lake, its Sewer Utility, and all future owners, successors and assigns of the above-mentioned real estate, to induce said Town and Utility to reduce or eliminate the billing of the undersigned for Sewer utility services at the above-described real estate:

1. That at no time will any plumbing or sewer facilities of any type, either directly or indirectly, be installed, changed, varied, improved, modified, or added upon, to permit any sewage to flow directly or indirectly from such real estate, or any improvements thereon or added thereto, in the future, into the sewer system of the Town of Cedar Lake.
2. That in consideration thereof, the Town of Cedar Lake and its Sewer Utility agree to reduce or eliminate the billing of the undersigned for sewer utility services at the above-described real estate.
3. That in the event this AGREEMENT is violated or breached at any time, by the construction of improvements on the above-described real estate by the undersigned, its successors or assigns, the undersigned, its successors or assigns of such real estate shall be liable for the payment of the applicable sewer-tap-on-fee and the applicable monthly charge for the sewage utility from the date the billing thereof was reduced or eliminated by reason of this AGREEMENT, including, but not limited to all such billing during the period of construction of said sewer system.
4. That the payment of such charges upon a breach of this AGREEMENT, for any reason whatsoever, SHALL CONSTITUTE A LIEN upon such real estate and may be enforced according to the laws of the State of Indiana for the collection of any delinquent sewage rates or charges generally.

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MEMORANDUM OF AGREEMENT FOR
REDUCTION OF SEWER UTILITY

KNOW ALL MEN BY THESE PRESENT on the 8th day of October,
1986 that the undersigned entered into an AGREEMENT FOR REDUCTION OF SEWER
UTILITY affecting the following described real estate in Lake County, Indiana, and
constituting a lien thereon, to-wit:

Account Number 14-13R
KEY NUMBER 25-114-6

LEGAL DESCRIPTION: THE MEADOWS L.5 BL.2

COMMON ADDRESS: 7423 W. 127th Lane
Cedar Lake, IN 46303

IN WITNESS WHEREOF, the parties to said AGREEMENT have set their hands and
seals this 8th day of October, 1986

Larry G. Mackey
Larry G. Mackey

Anna J. Mackey
Anna J. Mackey

ACKNOWLEDGEMENT

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

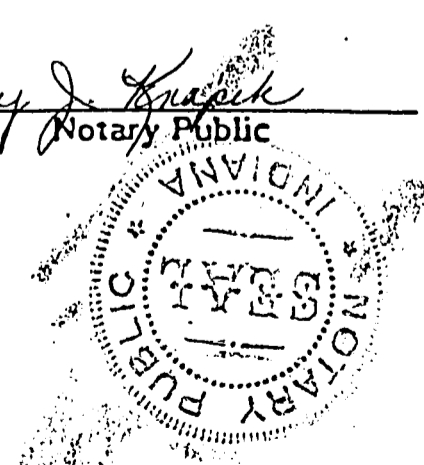
Before me, a Notary Public in and for said County and State, personally appeared
the above-signed parties herein, who acknowledged or subscribed to their respective
signatures this 8 day of October, 1986.

Mary J. Knapik
Notary Public

My Commission Expires:

9-12-90

Resident - Lake County.



This Instrument Prepared by Jim B. Brown, Attorney-at-Law
1164 South Main Street, Crown Point, Indiana 46307