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NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT entered into this 25th day of March, 1992,  
by and between MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity,  
First Party; and Frank A. Kyle and  
Pauline F. Kyle, husband and wife, Second Party;

WHEREAS on the 6th day of February, 1987, Second Party  
executed its certain Cheque-Equity Line Agreement, with a maximum line of credit  
of Fifty Thousand and no/100 Dollars,  
which was to be payable in minimum monthly installments of current accrued  
finance charges and credit insurance premiums (if any); with interest at a variable  
rate, as defined in the original agreement; and with the balance due and payable  
on or before March 10, 1992; and;

WHEREAS, said Cheque-Equity Line of Credit was secured by mortgage of  
even date executed by the Second Party to MERCANTILE NATIONAL BANK OF  
INDIANA, in the sum of Fifty Thousand and no/100  
Dollars (\$ 50,000.00 ); said mortgage was recorded on February 27,  
1987 as Document No. 904039 in the Office of the Recorder of Lake County,  
Indiana; and

WHEREAS; it is the desire of the Second Party to renew and extend the  
payment of the principal balance presently due and owing at the original credit  
limit, with minimum monthly payments of current accrued finance charges and  
credit insurance premiums (if any) plus one percent of the principal balance  
thereof; with interest to remain as stated in the original agreement, with the first  
payment due on May 10th, 1992, rather than March 10,  
1987.

NOW THEREFORE, in consideration of the mutual benefits to be derived from  
the renewal and extension of the Cheque-Equity Line of Credit and mortgage above  
referred to, it is hereby agreed that:

FIRST PARTY AGREES that the aforementioned Cheque-Equity Line of Credit  
shall be renewed and extended in the amount of Fifty Thousand and no/100  
Dollars (\$ 50,000.00 ), with payments of current accrued finance charges and  
credit insurance premiums (if any) and one percent of the outstanding balance  
thereof, with interest to remain as stated in the original Cheque-Equity Agreement,  
with a new maturity date of March 25th, 1997, rather than  
March 10, 1992.



STATE OF INDIANA / S.S. NO.  
LAKE COUNTY  
FILED FOR RECORDING  
MAY 8 10 58 AM '92  
ROBERT BOGGS BELAND  
RECORDER



9.07

IT IS FURTHER AGREED that all provisions of the original Cheque Equity Line of Credit agreement and mortgage herein referred to shall continue in full force and effect except as modified by this Agreement.

WITNESS OUR HANDS AND SEALS this 25th day of March, 1992,

MERCANTILE NATIONAL BANK OF INDIANA

BY: [Signature]  
Scott T. Angel

ATTEST:

[Signature]  
Tamara Whitfield

AND

[Signature]  
Frank A. Kyle  
Pauline F. Kyle

STATE OF INDIANA )

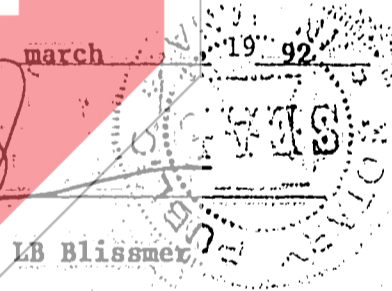
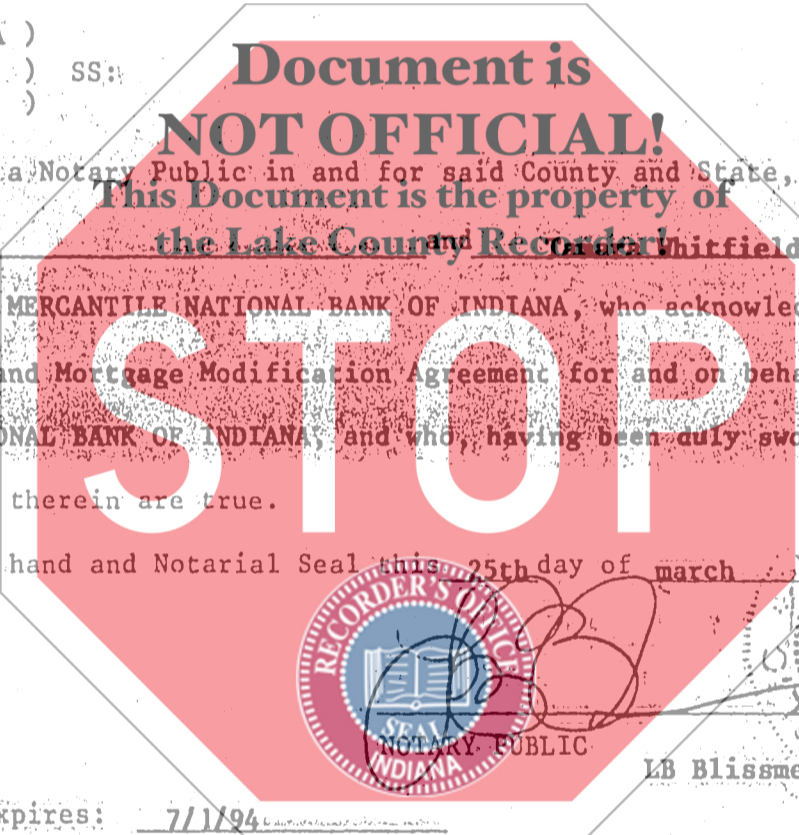
) SS:

COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, personally appeared Scott T. Angel and Tamara Whitfield

respectfully of MERCANTILE NATIONAL BANK OF INDIANA, who acknowledged execution of the foregoing Note and Mortgage Modification Agreement for and on behalf of said MERCANTILE NATIONAL BANK OF INDIANA, and who, having been duly sworn, stated that the representations therein are true.

Witness my hand and Notarial Seal this 25th day of march, 1992



My Commission Expires: 7/1/94

County of Residence: Lake

STATE OF INDIANA )

) SS:

COUNTY OF LAKE )

Before me, the undersigned, a Notary Public in and for said County and State, this 25th day of March, 1992, personally appeared: Frank A. Kyle and Pauline F. Kyle and acknowledged the execution of the

foregoing Note and Mortgage Modification Agreement. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

[Signature]  
NOTARY PUBLIC LB Blissmer

My Commission Expires: 7/1/94

County of Residence: Lake