

Sworn Statement to Induce Unincorporated Individual Business Entity Loans

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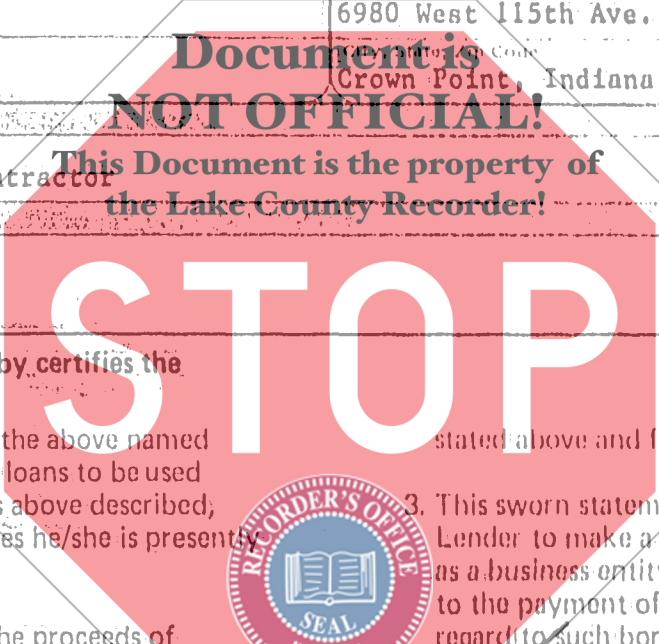
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TO (Lender) BANK ONE, MERRILLVILLE, NA 1000 E. 80th Place Merrillville, Indiana 46410	FROM (Borrower) Actual Name of Borrower(s) S.N.S. CONSTRUCTION, a Indiana General Partner- Assumed Name of Borrower(s) ship d/b/a: Street Address 6980 West 115th Ave.
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Date: April 3, 1992

County: Lake County, Indiana 46307

Type of Business Excavation and General Contractor	Purpose of Loan Various Business Loans	STATE OF INDIANA'S S.N.O. FILED RECORDS MAY 8 10 44 AM '92 RECORDS SECTION
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Document is NOT OFFICIAL!
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The undersigned Borrower hereby certifies the following:

- The Borrower has applied to the above named Lender for a loan or series of loans to be used in the Borrower's business, as above described, in which the Borrower certifies he/she is presently engaged; stated above and for no other.
- The Borrower certifies that the proceeds of said loan(s) will be used for the business purpose of S.N.S. CONSTRUCTION, an Indiana General Partnership; X
- This sworn statement is given to induce the Lender to make a loan or loans to the Borrower as a business entity which, under law, may agree to the payment of any rate of interest with regard to such borrowings; X

X [Signature] Signature of Borrower Angelo Sabato, a general partner

X [Signature] Signature of Borrower Richard Nicks, a general partner

SUBSCRIBED TO AND SWORN BEFORE ME by each of the Borrowers shown above on the day, month, and year above indicated*.

X Susan M. Bellaire Notary Public: Susan M. Bellaire

Lake County, Indiana

My Commission Expires: 09/03/95