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Merc. Natl Bank
200 W. Ridge Rd
Griffith In
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NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT entered into this 15th day of June, 1992,
by and between MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity,
First Party; and Harold L. Kimmel and
Mary Lou Kimmel, husband and wife, Second Party;

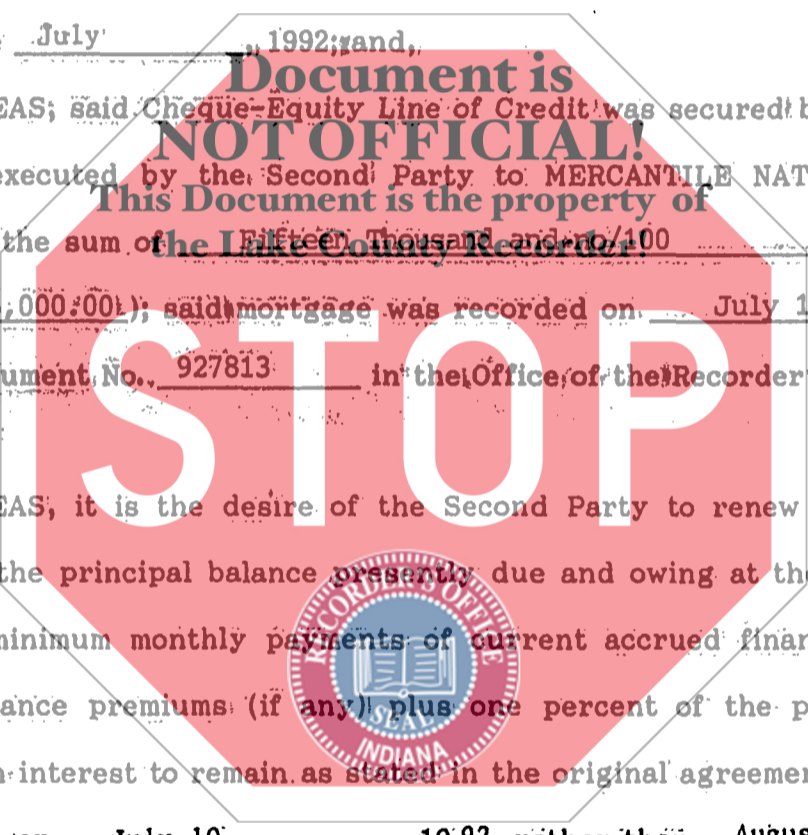
WHEREAS on the 9th day of July, 1987, Second Party
executed its certain Cheque-Equity Line Agreement, with a maximum line of credit
of Fifteen Thousand and no/100 Dollars,
which was to be payable in minimum monthly installments of current accrued
finance charges and credit insurance premiums, (if any); with interest at a variable
rate, as defined in the original agreement; and with the balance due and payable
on or before July, 1992; and,

WHEREAS; said Cheque-Equity Line of Credit was secured by a mortgage of
even date executed by the Second Party to MERCANTILE NATIONAL BANK OF
INDIANA, in the sum of Fifteen Thousand and no/100
Dollars (\$ 15,000.00); said mortgage was recorded on July 14
1987 as Document No. 927813 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 July 10, 1992, rather than August 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 Fifteen Thousand and no/100
Dollars (\$ 15,000.00); 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 June, 1997, rather than
July, 1992.



STATE OF INDIANA / S. S. AND
LAKE COUNTY
FILED FOR RECORD
JUN 22 9 53 AM '92
ROBERT R. ELAND
RECORDER



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