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WAIVER

I, Terrence J. Farrell, a Senior Vice President of Calumet National Bank, hereby state on behalf of the Calumet National Bank as follows:

1. Calumet National Bank, hereinafter referred to as "Transferee" is providing financing to Bermon Investment Group III, an Indiana General Partnership, hereinafter referred to as "Transferors" the following described real estate located in Lake County, Indiana, to-wit;

Lots 27 and 28, Homestead Gardens 1st addition to the Town of Highland, as shown in Plat Book 30, page 83, in Lake County, Indiana
a/k/a 8227-8231 Kennedy Avenue, Highland, Indiana 46322

2. The Calumet National Bank is making a loan to the transferors and securing said loan by a mortgage on the above described real property.

3. The transferors are aware that I.C. 13-7-22.5 et seq. hereinafter referred to as the Responsible Property Transfer Law, requires the transferor to complete the Environmental Disclosure Document For Transfer of Real Property concerning the property being transferred and described in paragraph 2 above which such document the transferors have provided to the Calumet National Bank on this date, a copy of said Environmental Disclosure Document For Transfer of Real Property is attached hereto and marked Exhibit A.

4. That the Calumet National Bank has examined said Environmental Disclosure Document For Transfer of Real Property and accepts said document.

5. The Responsible Property Transfer Law requires the transferor to deliver the Environmental Disclosure Document For Transfer of Real Property to the Calumet National Bank at least 30 days prior to the transfer of said real estate referred to in said document.

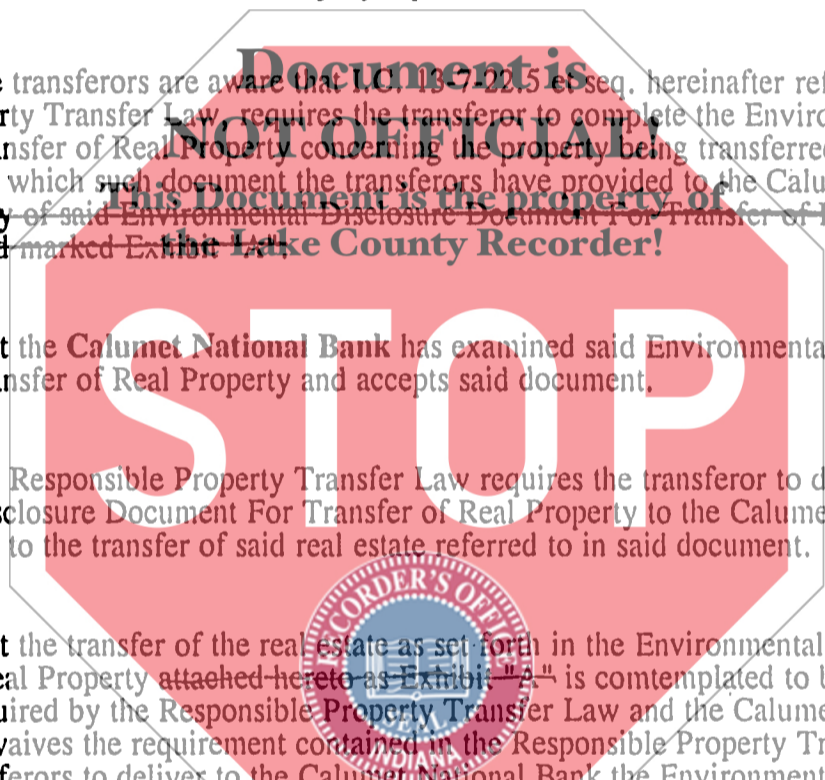
6. That the transfer of the real estate as set forth in the Environmental Disclosure document For Transfer of Real Property attached hereto as Exhibit "A" is contemplated to be completed prior to the 30 days as required by the Responsible Property Transfer Law and the Calumet National Bank hereby expressly waives the requirement contained in the Responsible Property Transfer Law requiring the transferors to deliver to the Calumet National Bank the Environmental Disclosure Document For Transfer of Real Property 30 days prior to the transfer of said real property. The Calumet National Bank further waives the remedies of the Calumet National Bank as provided in said Responsible Property Transfer Law for failure to deliver the environmental disclosure document for transfer of real property 30 days prior to the transfer of said property.

Dated: November 3rd, 1992

CALUMET NATIONAL BANK

By Terrence J. Farrell

Terrence J. Farrell
Senior Vice President
Mortgage Loan Department



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
NOV 5 10 19 1992
ROBERT REED

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STATE OF INDIANA

COUNTY OF LAKE

Before me, Susan M. Pabon in and for said County and State, personally appeared Terrence J. Farrell and acknowledged the execution of the above and foregoing to be his voluntary act and deed.

GIVEN under my hand and official seal this 3rd day of November, 1992

My Commissions expires: 8/10/93

County of residence: Lake

**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**



Notary Public Susan M. Pabon

STOP

This instrument prepared by Terrence J. Farrell

