

NOTE AND MORTGAGE EXTENSION AND MODIFICATION AGREEMENT

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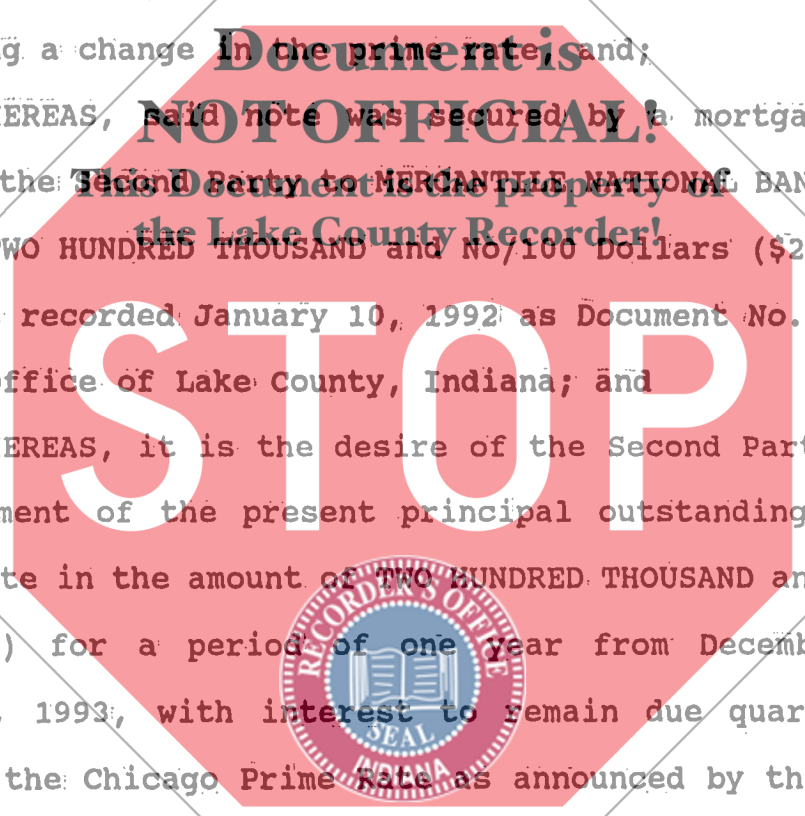
THIS AGREEMENT entered as of the 31st day of December, 1992 by and between MERCANTILE NATIONAL BANK OF INDIANA, a national banking association, First Party; and JAMES S. BIZIK AND CHARLOTTE L. BIZIK, husband and wife, Second Party;

WITNESSETH:

WHEREAS, on the 31st day of December, 1991, executed its certain promissory note in the principal sum of TWO HUNDRED THOUSAND and No/100 Dollars (\$200,000.00), which note was payable to the First Party on or before December 31, 1992 with interest due quarterly at the rate of 1% per annum over the Chicago Prime Rate as announced from time to time by the First National Bank of Chicago to change the day following a change in the prime rate, and;

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
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RECORDER

WHEREAS, said note was secured by a mortgage of even date executed by the Second Party to MERCANTILE NATIONAL BANK OF INDIANA, in the sum of TWO HUNDRED THOUSAND and No/100 Dollars (\$200,000.00); said mortgage was recorded January 10, 1992 as Document No. 92001990 in the Recorder's Office of Lake County, Indiana; and



WHEREAS, it is the desire of the Second Party to extend the time of payment of the present principal outstanding balance of the aforesaid note in the amount of TWO HUNDRED THOUSAND and No/100 Dollars (\$200,000.00) for a period of one year from December 31, 1992 to December 31, 1993, with interest to remain due quarterly at 1% per annum, over the Chicago Prime Rate as announced by the First National Bank of Chicago to change the day following a change in the prime rate, with the first payment under this agreement to be due March 31, 1993 and the remaining payments on the 31st day of each calendar month quarterly thereafter.

NOW THEREFORE, in consideration of the mutual benefits to be derived from the extension of the time of payment, and with no change in the interest rate, it is hereby agreed that;

FIRST PARTY agrees that the aforementioned note and mortgage shall be extended as set out above with the final payment to be due December 31, 1993, with no change in the interest rate and with quarterly payments to interest.

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IT IS FURTHER AGREED that all provisions of the note and mortgage herein referred to shall continue in full force and effect except as modified by this Agreement.

WITNESS OUR HANDS AND SEAL, as of the 31st day of December, 1992.

MERCANTILE NATIONAL BANK OF INDIANA

Helen T. Pennington
Helen T. Pennington
Assistant Vice President

ATTEST:

Douglas C. Scherrer
Douglas C. Scherrer
Assistant Vice President



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 31st day of December, 1992, personally appeared Helen T. Pennington, Assistant Vice President and Douglas C. Scherrer, Assistant Vice President, respectively, of Mercantile National Bank of Indiana, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Derri L. Gibson
Printed Name: Derri L. Gibson

My Commission Expires: 08/23/96
County of Residence: Lake

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public, in and for the said County and State, this 31st day of December, 1992, personally appeared James S. Bizik and Charlotte L. Bizik, husband and wife, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Derri L. Gibson
Printed Name: Derri L. Gibson

My Commission Expires: 08/23/96
County of Residence: Lake

This document prepared by Judy Somodi.