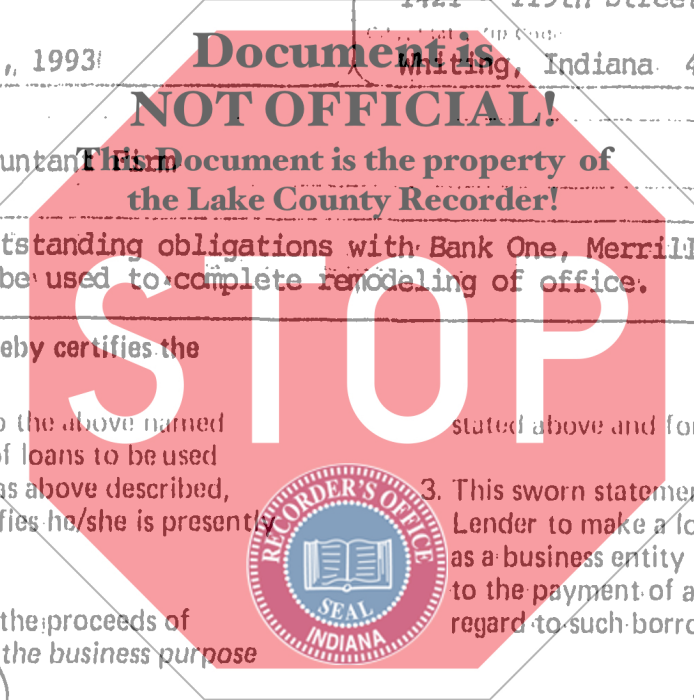


Sworn Statement to Induce Unincorporated Individual Business Entity Loans

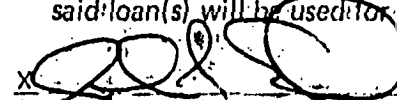
RETURN TO: Bank One, Merrillville, NA 1000 E. 80th Pl. Merrillville, IN 46410
 ATTN: Bebbie Rios-Guzman/Loan Processing

TO (Lender) 93013200 BANK ONE, MERRILLVILLE, NA 1000 E. 80th Place Merrillville, IN 46410 Date: February 16, 1993	FROM (Borrower) Actual Name of Borrower(s) John P. Singel Assumed Name of Borrower(s) d/b/a John P. Singel, C.P.A., A-Sole Proprietorship Street Address 1421 - 119th Street City, State and Zip Code Whiting, Indiana 46394
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Type of Business Certified Public Accountant	<div style="text-align: center;">  <p>Document is NOT OFFICIAL! This Document is the property of the Lake County Recorder!</p> </div>
Purpose of Loan To pay off current outstanding obligations with Bank One, Merrillville, NA and remaining funds will be used to complete remodeling of office.	

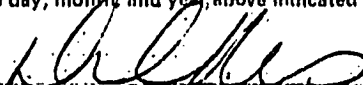
The undersigned Borrower hereby certifies the following:

- 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.
- The Borrower certifies that the proceeds of said loan(s) will be used for the business purpose stated above and for no other.
- 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  Signature of Borrower **John P. Singel**

X _____ Signature of Borrower

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

X  Notary Public **DAWN D. RES**

My Commission Expires: **JANUARY 23, 1993**

LAKE COUNTY, INDIANA

STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 SAMUEL OFFICE
 RECORDER
 MAR 18 1993

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