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NOTE AND MORTGAGE EXTENSION AND MODIFICATION AGREEMENT

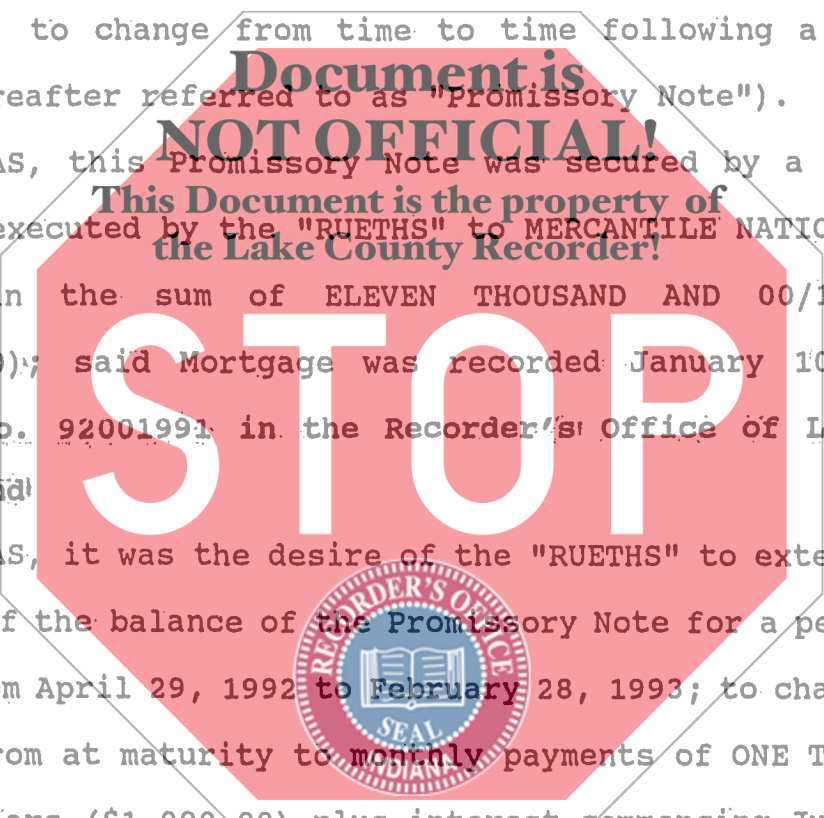
THIS AGREEMENT entered into this 12th day of May, 1993, by and between MERCANTILE NATIONAL BANK OF INDIANA, "MERCANTILE", in its corporate capacity; and TIMOTHY M. RUETH and SUSAN L. RUETH, "RUETH".

WHEREAS, on the 31st day of Dec., 1991, "RUETHS" executed its certain Promissory Note in the principal sum of ELEVEN THOUSAND AND 00/100 Dollars (\$11,000.00), which note is payable to the "MERCANTILE" on or before April 29, 1992, with interest payable at the rate of ONE AND ONE HALF per cent (1-1/2%) per annum, variable, over the prime commercial rate, or its equivalent, as established from time to time by The First National Bank of Chicago, or its successors, to change from time to time following a prime rate change (hereafter referred to as "Promissory Note").

WHEREAS, this Promissory Note was secured by a Mortgage of even date executed by the "RUETHS" to MERCANTILE NATIONAL BANK OF INDIANA, in the sum of ELEVEN THOUSAND AND 00/100 Dollars (\$11,000.00); said Mortgage was recorded January 10, 1992 as Document No. 92001991 in the Recorder's Office of Lake County, Indiana; and

WHEREAS, it was the desire of the "RUETHS" to extend the time of paying of the balance of the Promissory Note for a period of TEN MONTHS, from April 29, 1992 to February 28, 1993; to change payment schedule from at maturity to monthly payments of ONE THOUSAND AND 00/100 Dollars (\$1,000.00) plus interest commencing June 28, 1992 and with interest to remain at ONE AND ONE HALF per cent (1-1/2%) per annum, variable, over the prime commercial rate, or its equivalent, as established from time to time by The First National Bank of Chicago, or its successors, to change from time to time following a prime rate change.

WHEREAS, it is again the desire of the "RUETHS" to extend the time of paying of the balance of the Promissory Note for a period of TEN MONTHS, from February 28, 1993 to December 28, 1993; and to increase the outstanding principal balance from THREE THOUSAND NINE HUNDRED TWENTY AND 96/100 Dollars (\$3,920.96) to ELEVEN THOUSAND SIXTEEN AND 98/100 Dollars (\$11,016.98), with interest to remain at



STATE OF INDIANA/S.S.NO.
LAKE COUNTY
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SERIAL ORIGIN
RECORDER

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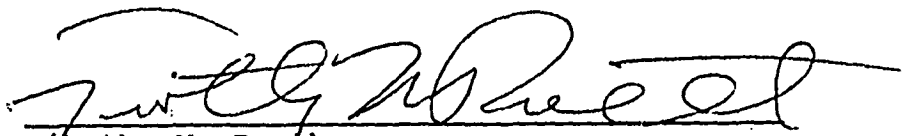
ONE AND ONE HALF per cent (1-1/2%) per annum, variable, over the prime commercial rate, or its equivalent, as established from time to time by The First National Bank of Chicago, or its successors, to change from time to time following a prime rate change; the monthly payments to principal are to remain at ONE THOUSAND AND 00/100 Dollars (\$1,000.00) plus interest continuing as of March 28, 1993.

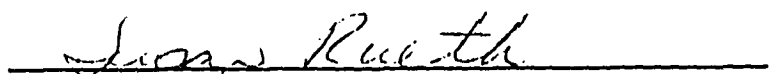
WHEREAS, it is again the desire of the "RUETHS" to modify the payments of the Promissory Note to full payment of principal plus interest at maturity of December 28, 1993.

NOW THEREFORE, in consideration of the mutual benefits to be derived from the manner of payment of said Note and Mortgage above referred to, it is hereby agreed as follows:

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- (1) That the time for payment of the Promissory Note will continue to be December 28, 1993.
- (2) That the principal balance is ELEVEN THOUSAND SIXTEEN AND 98/100 Dollars (\$11,016.98).
- (2) That the interest rate of the Promissory Note shall remain at ONE AND ONE HALF per cent (1-1/2%) per annum, variable, over the Chicago Prime Rate as stated above and all provisions of the Promissory Note and Mortgage herein referred to shall continue in full force and effect except as modified by this agreement.
- (3) That the payment schedule will be principal plus interest due at maturity.

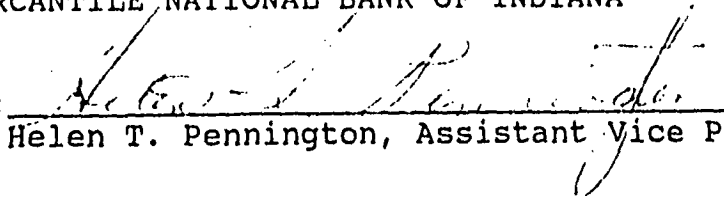
WITNESS our Hand and Seal this 12th day of May, 1993.


Timothy M. Rueth


Susan L. Rueth

MERCANTILE NATIONAL BANK OF INDIANA

BY:


Helen T. Pennington, Assistant Vice President

