

Sworn Statement to Induce Unincorporated Individual Business Entity Loans

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

TO (Lender) Bank One, Merrillville, NA 1000 E. 80th Place Merrillville, Indiana 46410 94004290	FROM (Borrower) Actual Name of Borrower(s) Tomislav Spirov. Assisted Name of Borrower(s) d/b/a Mira Dental Lab Street Address 7500 Locust Avenue Gary, Indiana 46403
--	--

Date: January 5, 1994

Type of Business: Dental Lab

Purpose of Loan: To Consolidate Personal Debts

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.

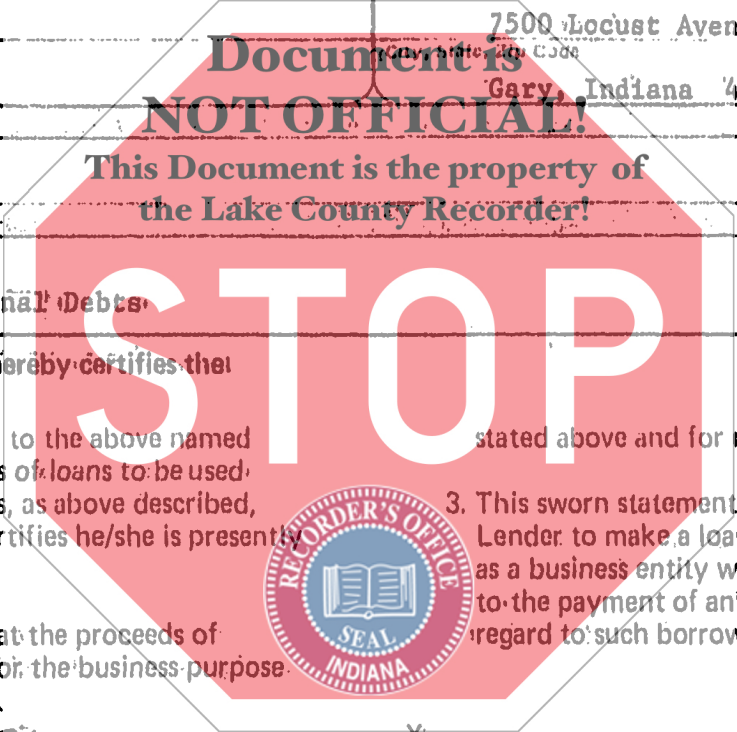
X: *Tomislav Spirov*
 Signature of Borrower **Tomislav Spirov**

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*. County, Lake

X: *Carol D. Dotson* C.D.
 Notary Public: **Carol D. Dotson**

My Commission Expires: November 11, 1997 11-11-97



STATE AND COUNTY RECORDS
 JAN 19 9 05 AM '94
 LAKE COUNTY INDIANA
 REC'D

lock