

Sworn Statement to Induce Unincorporated Individual Business Entity Loans

94024286

Bank One P.O. Box 10189, Merrillville 46441

(Lender)
 BANK ONE, MERRILLVILLE, NA
 1000 E. 80th Place
 Merrillville, IN 46410

PROM (Borrower)
 Actual Name of Borrower(s)
 EMBRY W. CARTER, JR.
 Assumed Name of Borrower(s)
 d/b/a RIDGEWAY DEVELOPERS & PROPERTY MANAGEMENT
 Street Address
 3655 Monroe St.
 City, State, Zip Code
 Gary, IN 46408

Date
 March 16, 1994

Type of Business
 Contractor for rehabilitation of properties

Purpose of Loan
 Working Capital

STATE OF INDIANA
 FILED
 COUNTY OF LAKE
 RECORDER
 APR 4 8 37 AM '94

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.

Embry W. Carter, Jr.
 Signature of Borrower EMBRY W. CARTER, JR.

Signature of Borrower

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

LAKE County, INDIANA

Jeffery W. Smith
 Notary Public JEFFERY W. SMITH

My Commission Expires: 01-02-98