MORTGAGE NOTE

\$50,,000.00

94031368

Gary, Indiana

April 14, 1994

REC.

FOR VALUE RECEIVED the undersigned jointly and severally promise(s) to pay to the order of First Financial Mortgage Corp. the principal sum of Fifty-thousand dollars and NO/100 Dollars (\$50,000.00) together with interest thereon from date at the rate of Six Percent (6%) percent per annum until maturity, said principal and interest being payable as a balloon payment due on May 1, 2004 or until said principal and interest have been paid in full, at P.O. Box 2408 Gary, Indiana 46403 or at such other place as the holder hereof may designate in writing from time to time.

This Note with interest is secured by a mortgage on real estate legally described as: Indian Hills Addition, Resub. Blk 3-7-8 Lot 33 and the East 20 feet of Lot 34 of Block 3, in the City of Gary, County of Lake, Indiana, commonly known as 5434 E. Melton Rd. Gary, Indiana, made by the maker hereof in favor of said payee.

Each maker and endorser severally waives demand, protest and notice of maturity, non-payment or protest and all requirements necessary to hold each of them liable as makers and endorsers and, should litigation be necessary to enforce this note, each maker and endorser waives trial by jury and consents to the personal jurisdiction and venue of a court of subject matter jurisdiction located in the State of Indiana and County of Lake.

Each maker and endorser further agrees, jointly and severally, to pay all costs of collection, including a reasonable attorney's fee in case the principal of this note or any payment on the principal or any interest thereon is not paid at the respective maturity thereof, or in case it becomes necessary to protect the security hereof, whether suit be brought or not.

This note is to be construed and enforced according to the laws of the State of Indiana; upon default in the payment of principal and/or interest when due, the whole sum of principal and interest remaining unpaid shall, at the option of the holder, become immediately due and payable and it shall accrue interest at the highest rate allowable by law from the date of default.

Default shall include, but not be limited to non-payment of any respective installment within ten (10) days from the due date set out herein, or payment dates on three different occasions for any installments which are in excess of five (5) days subsequent to the due date therefor set out herein.

Unless specifically disallowed by law, should litigation arise hereunder, service of process therefor may be obtained through certified mail, return receipt requested; the parties hereto waiving any and all rights they may have to object to the method by which service was perfected.

Dorothy K. Wallace, President & Secretary First Financial Business Group Inc.

orphis L. Wallace, Personally

Before Me, Donothy/Wallace appeared and executed the foregoing document this 14th day of April, 1994.

Notary Public, Resident of Porter County.

Commission Expires: 1-24-95

Davell Shult

Pap

J. S. S. MD