



LOAN MODIFICATION AGREEMENT

This Modification Extension of Mortgage Agreement is dated this 23rd day of December, 1994, by and between the MERCANTILE NATIONAL BANK, hereinafter referred to as "Mortgagee", and ANTHONY D. ECHTERLING and WALLIS V. ECHTERLING, husband and wife, hereinafter referred to as "Mortgagors", WITNESSETH:

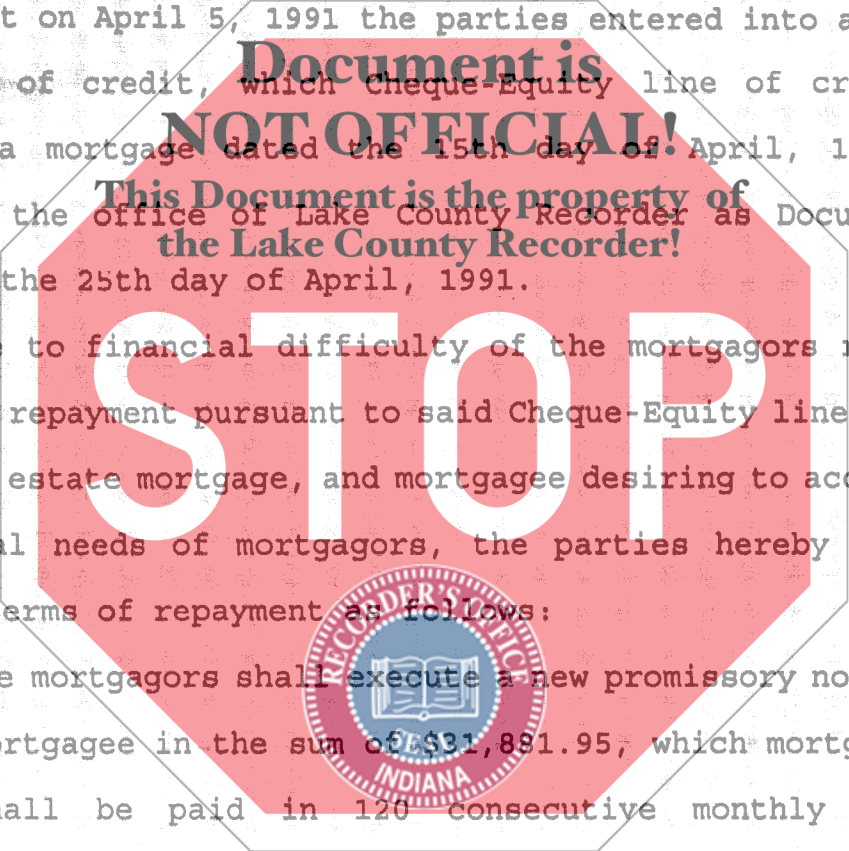
1. That on April 5, 1991 the parties entered into a Cheque-Equity line of credit, which Cheque-Equity line of credit was secured by a mortgage dated the 15th day of April, 1991, and recorded in the office of Lake County Recorder as Document No. 91019708 on the 25th day of April, 1991.

2. Due to financial difficulty of the mortgagors regarding the terms of repayment pursuant to said Cheque-Equity line, as well as said real estate mortgage, and mortgagee desiring to accommodate the financial needs of mortgagors, the parties hereby agree to modify the terms of repayment as follows:

(a) The mortgagors shall execute a new promissory note to the mortgagee in the sum of \$31,881.95, which mortgage note shall be paid in 120 consecutive monthly payments commencing on the 1st day of February, 1995 and concluding on the 1st day of January, 2005 in the sum of \$430.83, with interest at the rate of 10.50% per annum. To the principal of said mortgage note shall be the unpaid balance due and owing to the mortgagee from mortgagors and shall not exceed the sum of \$35,000.00.

3. The real estate mortgage heretofore referred to above

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MARGARETTEN CLEVELAND
LAKE COUNTY RECORDER
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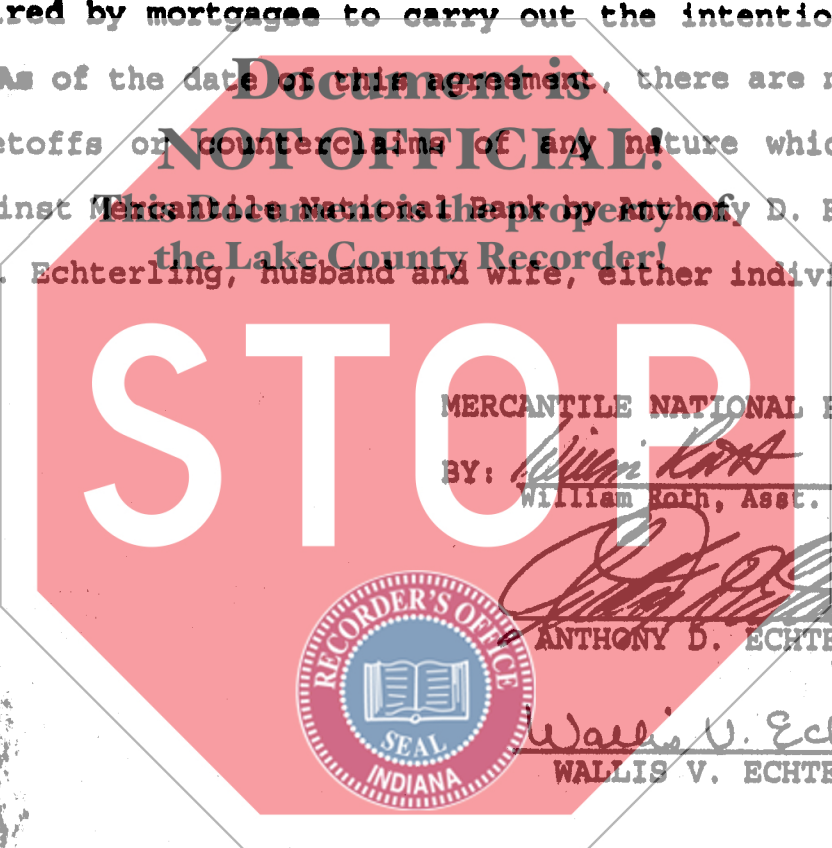
STATE OF INDIANA
LAKE COUNTY
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shall remain in full force and effect, except the terms of repayment are modified herein.

4. Except as expressly modified herein, all terms and conditions of the loan documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified.

5. Mortgagors agree to execute any additional documents which may be required by mortgagee to carry out the intention of this agreement. As of the date of this agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Mercantile National Bank by Anthony D. Echterling and Wallis V. Echterling, husband and wife, either individually or jointly.

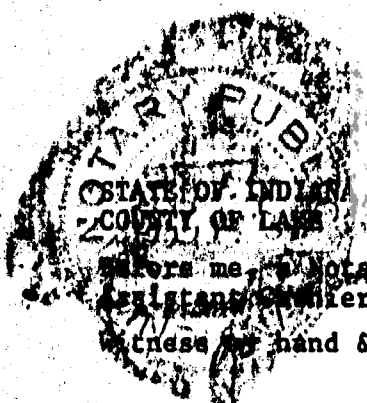


MERCANTILE NATIONAL BANK

BY: William Roth
William Roth, Asst. Cashier

Anthony D. Echterling
ANTHONY D. ECHTERLING

Wallis V. Echterling
WALLIS V. ECHTERLING



Before me, a Notary Public in and for said County & State, appeared William Roth, Assistant Cashier of the Mercantile National Bank of Indiana.

Witness my hand & Notarial Seal this 23rd day of December, 1994

My Commission Expires 10/9/98
County of Residence: Lake

Linda Harwood
Linda Harwood

STATE OF INDIANA
COUNTY OF LAKE

Before me, a Notary Public in and for said County & State, appeared Anthony D and Wallis V. Echterling, who acknowledged the execution of the foregoing Loan Modification Agreement as their free and voluntary act.

Witness my hand & Notarial Seal this 23rd day of December, 1994

My Commission Expires: 10/9/98
County of Residence: Lake

Linda Harwood
Linda Harwood