

NOTE AND MORTGAGE EXTENSION AGREEMENT

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THIS AGREEMENT, entered into this 27th day of April, 1995, by and between
MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity, First Party; and
MERCANTILE NATIONAL BANK OF INDIANA, as Trustee under Trust No. 5188, dated April 27,
1990, Second Party;

WITNESSETH:

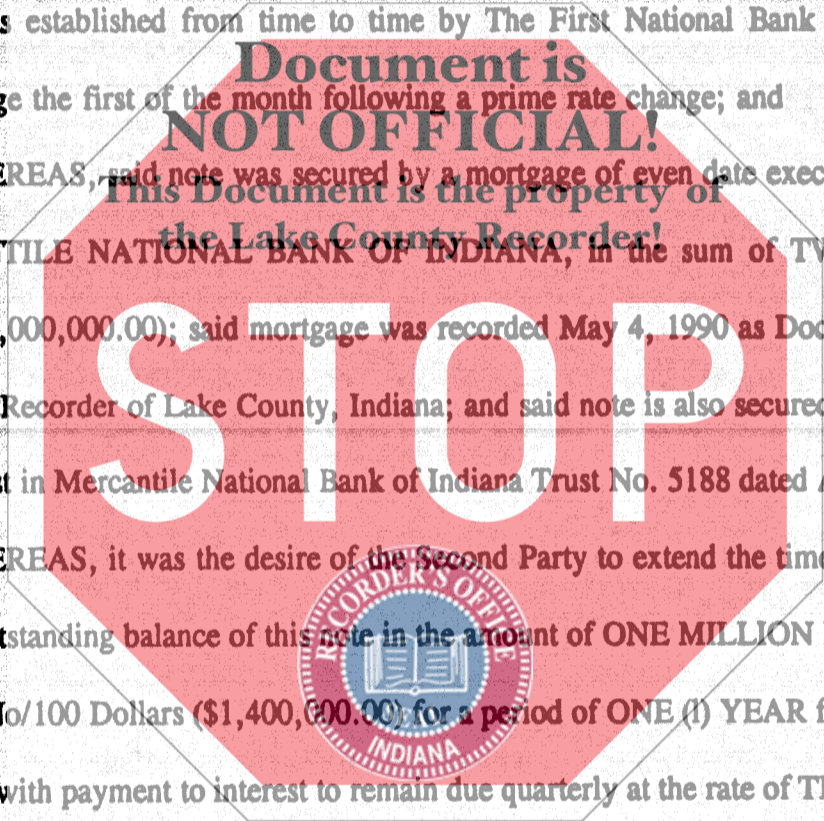
WHEREAS, on the 27th day of April, 1990, Second Party executed its certain promissory
note in the principal sum of TWO MILLION and No/100 Dollars (\$2,000,000.00), which note was
payable to the First Party on or before April 27, 1992, with interest payable quarterly at the rate of
THREE QUARTERS of ONE Per Cent (3/4%) 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 the first of the month following a prime rate change; and

WHEREAS, said note was secured by a mortgage of even date executed by the Second
Party to MERCANTILE NATIONAL BANK OF INDIANA, in the sum of TWO MILLION and
No/100 Dollars (\$2,000,000.00); said mortgage was recorded May 4, 1990 as Document No. 098899
in the Office of the Recorder of Lake County, Indiana; and said note is also secured by an Assignment
of Beneficial Interest in Mercantile National Bank of Indiana Trust No. 5188 dated April 27, 1990; and

WHEREAS, it was the desire of the Second Party to extend the time of payment of the
present principal outstanding balance of this note in the amount of ONE MILLION FOUR HUNDRED
THOUSAND and No/100 Dollars (\$1,400,000.00) for a period of ONE (1) YEAR from April 27, 1992
to April 27, 1993, with payment to interest to remain due quarterly at the rate of THREE QUARTERS
of ONE Per Cent (3/4%) 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 on
the first of the month following a prime rate change.

WHEREAS, it was the desire of the Second Party to again extend the time of payment
of this note, not to exceed SIX HUNDRED THOUSAND and No/100 Dollars (\$600,000.00), for a
period of ONE (1) YEAR from April 27, 1993 to April 27, 1994, with payment to interest to remain
due quarterly at the rate of THREE QUARTERS of ONE Per Cent (3/4%) 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 on the first of the month following a prime rate change.

Chicago Title Insurance Company



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WHEREAS, it was the desire of the Second Party to again extend the time of payment of this note, not to exceed SIX HUNDRED THOUSAND and No/100 Dollars (\$600,000.00), for a period of ONE (1) YEAR from April 27, 1994 to April 27, 1995, with payment to interest to remain due quarterly at the rate of THREE QUARTERS of ONE Per Cent (3/4%) 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 on the first of the month following a prime rate change.

WHEREAS, it is now the desire of the Second Party to again extend the time of payment of this note, not to exceed SIX HUNDRED THOUSAND and No/100 Dollars (\$600,000.00), for a period of ONE (1) YEAR from April 27, 1995 to April 27, 1996, with payment to interest to remain due quarterly at the rate of THREE QUARTERS of ONE Per Cent (3/4%) 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 on the first of the month following a prime rate change.

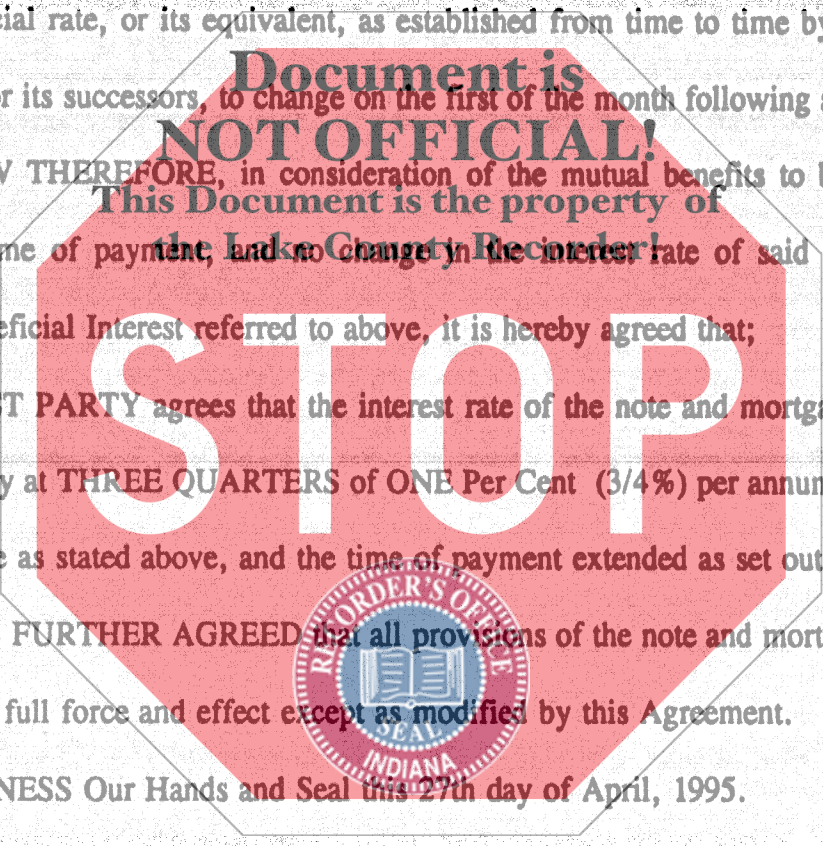
NOW THEREFORE, in consideration of the mutual benefits to be derived from the extension of the time of payment, and no change in the interest rate of said note, mortgage and Assignment of Beneficial Interest referred to above, it is hereby agreed that;

FIRST PARTY agrees that the interest rate of the note and mortgage referred to shall remain due quarterly at THREE QUARTERS of ONE Per Cent (3/4%) per annum, variable, over the Chicago Prime Rate as stated above, and the time of payment extended as set out above.

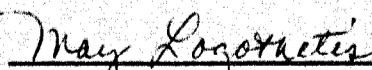
IT IS FURTHER AGREED that all provisions of the note and mortgage herein referred to shall continue in full force and effect except as modified by this Agreement.

WITNESS Our Hands and Seal this 27th day of April, 1995.

MERCANTILE NATIONAL BANK OF INDIANA


Mary Ann Zembala
Mary Ann Zembala, Assistant Cashier

ATTEST:


May Logothetis, Vice President

AND

MERCANTILE NATIONAL BANK OF INDIANA, as Trustee
under Trust No. 5188, dated April 27, 1990

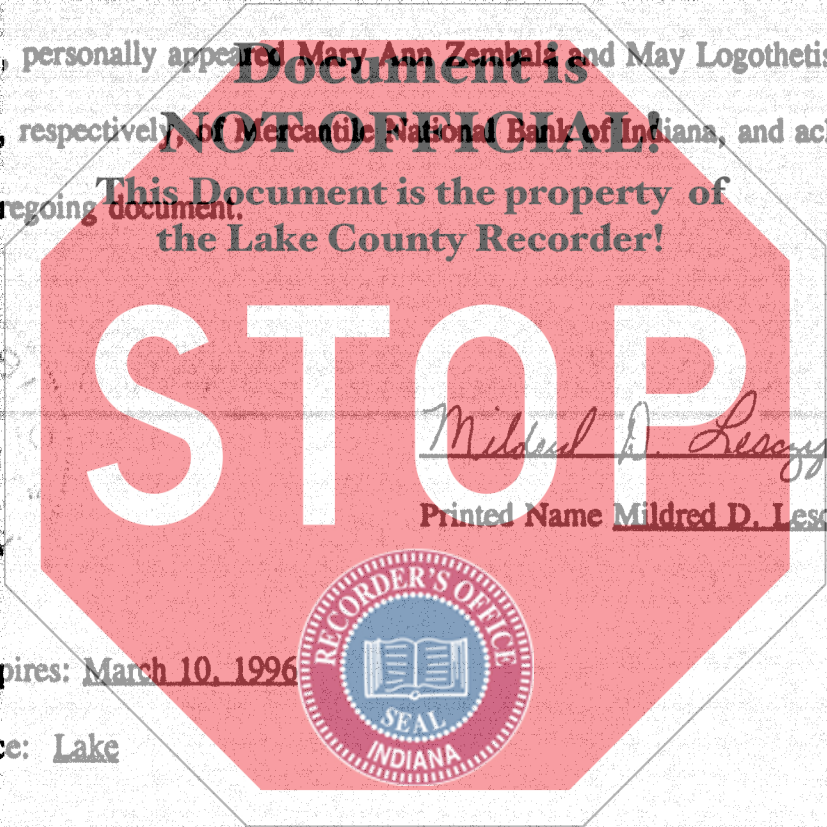
SEE SIGNATURE PAGE ATTACHED

STATE OF INDIANA)

)SS:

COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State this 27th day of April, 1995, personally appeared ~~Mary Ann Zembala~~ and May Logothetis, Assistant Cashier and Vice President, respectively, of ~~Mercantile National Bank of Indiana~~, and acknowledged the execution of the foregoing ~~document~~.



Mildred D. Leszczynski
Printed Name Mildred D. Leszczynski

My commission expires: March 10, 1996

County of Residence: Lake

This instrument prepared by Mary Ann Zembala, Asst. Cashier

