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The Merchants National Bank of Indiana
P.O. Box 249
Hammond, In. 46325

NOTE AND MORTGAGE EXTENSION AGREEMENT

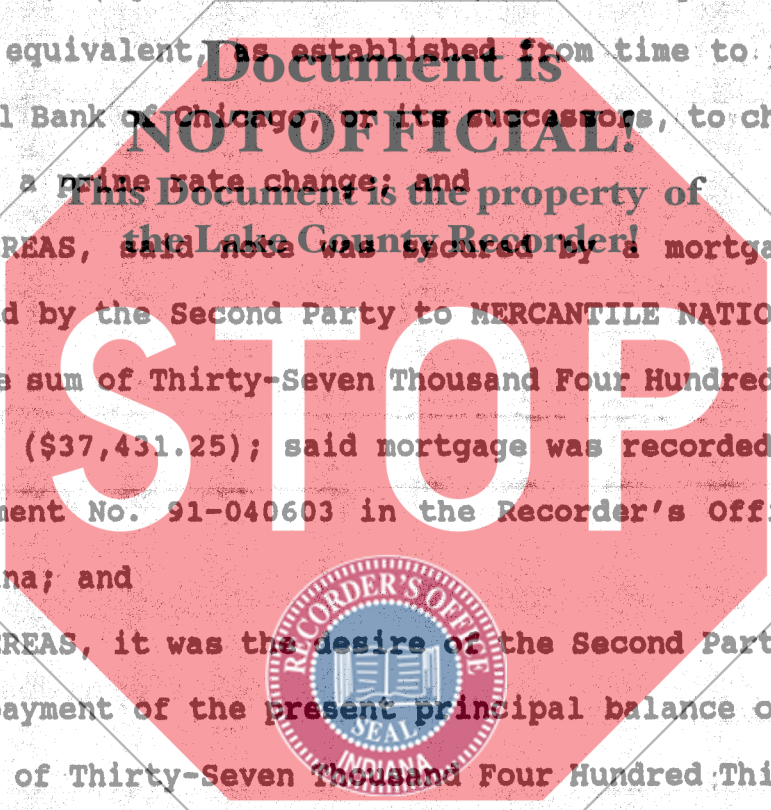
THIS AGREEMENT, entered as of the 5th day of August 1995, by and between MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity, First Party; and John Thomas Taylor, M.D. and Barbara S. Taylor, husband and wife, Second Party; WITNESSETH:

95056697

WHEREAS, on the 7th day of August, 1991, Second Party executed its certain promissory note in the principal sum of Thirty-Seven Thousand Four Hundred Thirty-One and 25/100 (\$37,431.25), which note was payable to the First Party before August 7, 1992, with interest payable quarterly at the rate of ONE percent (1%) 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 day following a prime rate change; and

95 SEP 24 PM 8:50
MARCUS J. CURE AND
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



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 Thirty-Seven Thousand Four Hundred Thirty-One and 25/100 (\$37,431.25); said mortgage was recorded August 12, 1991 as Document No. 91-040603 in the Recorder's Office of Lake County, Indiana; and

WHEREAS, it was the desire of the Second Party to extend the time of payment of the present principal balance of this note in the amount of Thirty-Seven Thousand Four Hundred Thirty-One and 25/100 (\$37,431.25) for a period of 365 DAYS, from August 7, 1992 to August 7, 1993 with payments of \$800.00 monthly beginning 10/7/92 with interest to accrue at the rate of one per cent 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 day following a prime rate change;

WHEREAS, it was the desire of the Second Party to extend the time of payment of the present principal balance of this note in the amount of Thirty-One Thousand One Hundred Nine and 80/100 (\$31,109.80) for a period of 363 days, from August 7, 1993 to August 5th, 1994 with payments to remain due monthly in the amount of \$800.00 with the rate to be unchanged as previously stated above

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of one per cent per annum over the Chicago Prime Rate, variable, or its equivalent, as established from time to time by the First National Bank of Chicago, or its successors, to change the day following a prime rate change;

WHEREAS, it is now the desire of the Second Party to extend the time of payment of the present principal balance of this note in the amount of Twenty Three Thousand Five Hundred Fifty Two and 08/100--- (\$23,552.08) for a period of 365 days, from August 5, 1994 to August 5th, 1995 with payments to remain due monthly in the amount of \$800.00 with the rate to be unchanged as previously stated above of one per cent per annum over the Chicago Prime Rate, variable, or its equivalent, as established from time to time by the First National Bank of Chicago, or its successors, to change the day following a prime rate change;

WHEREAS, it is now the desire of the Second Party to extend the time of payment of the present principal balance of this note in the amount of Fifteen Thousand Seventy-Eight and 81/100--- (\$15,078.81) for a period of 365 days, from August 5, 1995 to August 4th, 1996 with payments to remain due monthly in the amount of \$800.00 with the rate to be unchanged as previously stated above of one per cent per annum over the Chicago Prime Rate, variable, or its equivalent, as established from time to time by the First National Bank of Chicago, or its successors, to change the day following a prime rate change;

NOW THEREFORE, in consideration of the mutual benefits to be derived from the extension of the time of payment, it is hereby agreed that,

FIRST PARTY agrees that the interest rate of the note and mortgage herein referred to shall remain at one per cent per annum over the Chicago Prime Rate, variable, as stated above, as well as 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 AS OF THIS 5th day of August, 1995.

MERCANTILE NATIONAL BANK OF INDIANA

Helen T. Pennington
Helen T. Pennington, Vice President

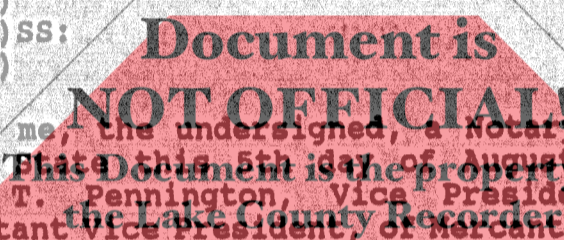
ATTEST:

Robert W. Bielfeldt
Robert W. Bielfeldt, Assistant Vice President

AND

John Thomas Taylor
John Thomas Taylor, M.D.
Barbara S. Taylor
Barbara S. Taylor

STATE OF INDIANA)
COUNTY OF LAKE)



Before me, the undersigned, a Notary Public in and for said County and State this 5th day of August, 1995, personally appeared Helen T. Pennington, Vice President and Robert W. Bielfeldt, Assistant Vice President, of Mercantile National Bank of Indiana, and acknowledged the execution of the foregoing document.

Derri L. Gibson
Printed Name DERRI L. GIBSON

My commission expires: 08-23-96
County of Residence: LAKE

STATE OF INDIANA)
COUNTY OF LAKE)



Before me, the undersigned, a Notary Public in and for said County and State this 5th day of August, 1995, personally appeared John Thomas Taylor, M.D. and Barbara S. Taylor, acknowledged the execution of the foregoing document.

Derri L. Gibson
Printed Name DERRI L. GIBSON

My commission expires: 08-23-96
County of Residence: LAKE

This instrument prepared by HTP/mmw