

MORTGAGE AMENDMENT AGREEMENT

3

The undersigned, LAKE COUNTY TRUST COMPANY AS TRUSTEE (herein "Mortgagor"),
OF TRUST NO. 3863 (herein "Mortgagee"),
for valuable consideration given by CALUMET NATIONAL BANK (herein
"Mortgagee"), the receipt and sufficiency of which is hereby
acknowledged, does hereby agree that the certain Mortgage dated the
28th day of October, 1992, recorded the 30th day of October,
1992 in the Office of the Recorder of Lake County, Indiana
as Instrument No. 92068974 (herein the "Mortgage"), is hereby
amended as follows:

1. Modifications, Renewals, Replacements and/or Extensions.

The Promissory Note referenced in section A on page 1
of the Mortgage in the original principal amount of
\$110,000.00 and dated the 28th day of October, 1992 has
been modified renewed replaced extended as
follows: And to include as follows: To secure a Promissory Note Executed
by M.A.T.C.H. Farmers and Lake County Trust Co. as Trustee under Trust #3863
to Mortgagee, and dated September 28, 1995 in the original principal
amount of \$ 112,250.00 the Lake County Recorder's Office date of September 28, 2002.

2. Additional Indebtedness Secured by the Mortgage.

The Mortgage shall secure the following additional obligations
and/or indebtedness:

3. Amendments to Existing Mortgage Provisions.

Section of the Mortgage is amended to provide as
follows:

4. Amendments by the Addition of New Provisions.

The following provisions are hereby added to the Mortgage:

5. Amendment by Deletion.

The following provisions are hereby deleted from the Mortgage:



95066681

MARGARET J. ... AND
RECORDER

95 NOV - 2 AM 8:48

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

14.00
SK
CR# 53323

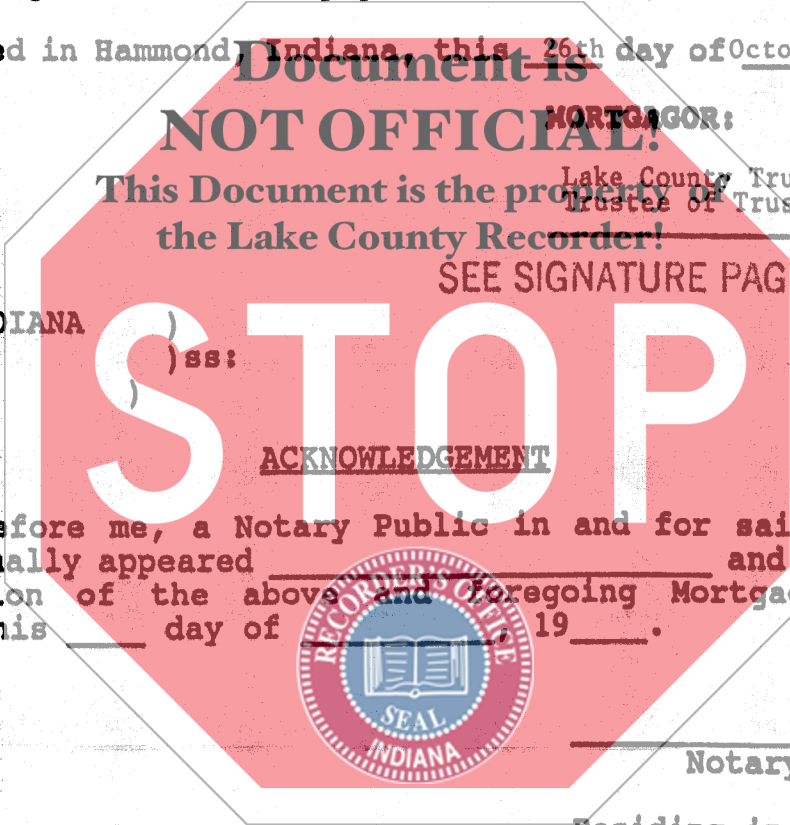
6. Miscellaneous. The Mortgagor further agrees as follows:

A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.

B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the laws of the State of Indiana.

C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

Executed in Hammond, Indiana, this 26th day of October, 19 95.



MORTGAGOR:
Lake County Trust Company as
Trustee of Trust No. 3863.

This Document is the property of
the Lake County Recorder!

SEE SIGNATURE PAGE ATTACHED

STATE OF INDIANA

LAKE COUNTY

) ss:

ACKNOWLEDGEMENT

Before me, a Notary Public in and for said County and State personally appeared _____ and acknowledged the execution of the above and foregoing Mortgage Amendment Agreement this _____ day of _____, 19 ____.



Notary Public

Residing in _____
County, Indiana

My Commission Expires:

This instrument was prepared by:
Officer Name, Title
Calumet National Bank
5231 Hohman Avenue
Post Office Box 69
Hammond, Indiana 46320-0069

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against LAKE COUNTY TRUST COMPANY on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

Nothing contained herein shall be construed as creating any liability on LAKE COUNTY TRUST COMPANY, personally under the provisions of the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) or the Indiana Responsible Property Transfer Law (the Act) as amended from time to time or any other Federal, State or local law, rule or regulation. LAKE COUNTY TRUST COMPANY, personally is not a "Transferor or Transferee" under the Act and makes no representations concerning any possible environmental defects. In making any warranty hereon the Trustee is relying solely on information furnished to it by the beneficiaries and not of its own knowledge and specifically exculpates itself from any liabilities, responsibilities or damages as a result of including any warranty in this instrument.

The information contained in this instrument has been furnished the undersigned by the beneficiaries under aforesaid Trust and the statements made therein are made solely in reliance thereon and no responsibility is assumed by the undersigned, in its individual capacity for the truth or accuracy of the facts herein stated.

IN WITNESS WHEREOF, LAKE COUNTY TRUST COMPANY, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Trust Officer and attested by its Assistant Secretary this 26th day of October, 1995.

LAKE COUNTY TRUST COMPANY, not personally but as Trustee under the provisions of a Trust Agreement dated August 15, 1988 and known as Trust No. 3863.

BY: Elaine M. Worstell
Elaine M. Worstell, Trust Officer

ATTEST:
BY: Sandra L. Stiglitz
Sandra L. Stiglitz, Assistant Secretary

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Officers of LAKE COUNTY TRUST COMPANY, who acknowledge the execution of the foregoing instrument as the free and voluntary act of said Corporation and as their free and voluntary act, acting for such Corporation, as Trustee.

Witness my hand and seal this 26th day of October, 1995.

Leah Susanne Anderson
Leah Susanne Anderson-Notary Public

My Commission Expires: 4-7-99

Resident: Lake County, Indiana