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MORTGAGE AMENDMENT AGREEMENT

The undersigned, ROGER K. REEDER & MELINDA REEDER (herein "Mortgagor"), 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 20th day of December, 1995, recorded the 28th day of December, 1995 in the Office of the Recorder of Lake County, Indiana as Instrument No. 95079727 (herein the "Mortgage"), is hereby amended as follows:

1. [] Additional Indebtedness Secured by the Mortgage.

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

Loan date January 2, 1996 for \$56,250.00 to Reeder Companies, LLC and Roger K. Reeder and Melinda Reeder.

2. 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.

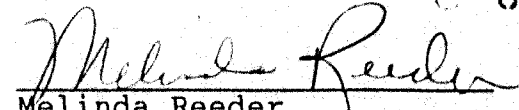
C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

Executed in Hammond, Indiana, this 2nd day of January, 1996.

MORTGAGOR:



Roger K. Reeder



Melinda Reeder

STATE OF INDIANA)
) ss:
LAKE COUNTY)

96009836

MAEL REEDER
RECORDER

96FEB 14 AM 9:35

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

1996
1/14/96

ACKNOWLEDGEMENT

Before me, a Notary Public in and for said County and State personally appeared Roger K. Reeder & Melinda Reeder and acknowledged the execution of the above and foregoing Mortgage Amendment Agreement this 2nd day of January, 1996.

Judith L. Scott
Notary Public
Residing in Leke
County, Indiana

My Commission Expires:

5/24/97

This instrument was prepared by:
Robert B. Gardiner, Vice President
Calumet National Bank
5231 Hohman Avenue
Post Office Box 69
Hammond, Indiana 46320-0069

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