MORTGAGE AMENDMENT AGREEMENT

The undersigned, Meyers, husband and wife (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 5th day of May , 19 95 , recorded the 17th day of May , 19 96 in the Office of the Recorder of Lake County, Indiana as Instrument No. 95027022 (herein the "Mortgage"), is hereby amended as follows:

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

The Promissory Note referenced in section ______ on page _____ of the Mortgage in the original principal amount of ______ and dated the _____ day of ______, 19___ has been [] modified [] renewed [] replaced [] extended as follows:

2. [X] Additional Indebtedness Secured by the Mortgage.

The Mortgage shall secure the following additional obligations and/or indebtedness: Commercial Promissory Note dated February 22, 1996, in the amount of \$25,000.00, with a maturity date of August 20, 1996.

- 3. [] Amendments to Existing Mortgage Provisions.

 Section ____ of the Mortgage is amended to provide 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:

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- 6. Missellaneous. 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 22nd day of February, 1996.

MORTGAGOR:

Fill P. Meyers

STATE OF INDIANA

88:

LAKE COUNTY

ACKNOWLEDGEMENT

Before me, a Notary Public in and for said County and State personally appeared Lawrence D. Meyers and Jill P. Meyers and acknowledged the execution of the above and foregoing Mortgage Amendment Agreement this 22nd day of February , 19 96

Notary Public Connie Johnson

Residing in

County, Indiana

My Commission Expires: My Commission Expires December 13, 1996

This instrument was prepared by: Robert B. Rossa, V/P.

CICOMBEXMANSXXIIIX

Calumet National Bank

5231 Hohman Avenue

Post Office Box 69

Hammond, Indiana 46320-0069