

WITNESSES:

John G. Haber VP

DEBTOR: Robert and Jane Tuerk

Robert Tuerk

Robert Tuerk

Jane Tuerk MA for JANE TUERK
Jane Tuerk

STATE OF IN)
COUNTY OF MARION) SS.

On this 1st day of August 1997,
before me personally appeared ~~Robert Tuerk, James Tuerk MA for~~ JANE TUERK
who, being first duly sworn, deposes and says that he signed the
foregoing Negative Pledge Agreement on behalf of
~~First of America Bank, N.A.~~ BANK, as its BANK,
in my presence.

Jacquelyn F. Dahby
JACQUELYN F. DAHBY NOTARY PUBLIC
COUNTY OF RESIDENCE: MARION
Notary Public, MARION County
State of IN
My Commission Expires: 9-13-98

WITNESSES:

Jane Tuerk

BANK:

FIRST OF AMERICA BANK, N.A.
a national banking association

By: John G. Haber

Its: Vice President

STATE OF IN)
) SS.
COUNTY OF MARION)

On this 1st day of AUGUST 1997,
before me personally appeared JOHN A. RASKE VP,
who, being first duly sworn, deposes and says that he signed the
foregoing Negative Pledge Agreement on behalf of
FIRST of AMERICA BANK, N.A., as its VICE PRESIDENT,
in my presence.

Jacquelyn R. Dalby
JACQUELYN R. DALBY NOTARY PUBLIC
COUNTY OF RESIDENCE, MARION
Notary Public, MARION County
State of IN
My Commission Expires: 9-13-98

THIS INSTRUMENT DRAFTED BY
AND WHEN RECORDED RETURN TO:

Mr. Walter L. David
101 West Ohio Street, Suite 1400
Indianapolis, IN 46204-1296

EXHIBIT A

LEGAL DESCRIPTION:

PART OF LOTS 3 AND 4, KENNEDY INDUSTRIAL PARK ADDITION TO THE CITY OF HAMMOND, DESCRIBED AS FOLLOWS.

STARTING AT THE NORTHEAST CORNER OF LOT 4 PROCEED SOUTH 25 DEGREES, 44 MINUTES WEST ALONG THE EASTERLY LINE OF LOT 4 A DISTANCE OF 365.33 FEET; THENCE PROCEED NORTH 64 DEGREES, 16 MINUTES WEST AT RIGHT ANGLES TO THIS LINE A DISTANCE OF 300.00 FEET TO THE PLACE OF BEGINNING:

THENCE PROCEED NORTH 25 DEGREES, 44 MINUTES EAST ON A LINE A LINE PARALLEL WITH THE EASTERLY LINE OF LOT 4 A DISTANCE OF 366.82 FEET MORE OR LESS TO A POINT ON THE NORTHERLY LINE OF LOT 4; THENCE PROCEED WESTERLY ALONG SAID NORTHERLY LINE A DISTANCE OF 250.03 FEET; THENCE PROCEED SOUTH 25 DEGREES, 44 MINUTES WEST A DISTANCE OF 370.58 FEET; THENCE PROCEED SOUTH 64 DEGREES, 16 MINUTES EAST A DISTANCE OF 250.03 FEET TO THE PLACE OF BEGINNING:

ALL IN KENNEDY INDUSTRIAL PARK ADDITION TO THE CITY OF HAMMOND, A PART OF THE SOUTH HALF OF SECTION 15, TOWNSHIP 36, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN AS MARKED AND LAID DOWN IN PLAT BOOK 38 PAGE 55 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.