

NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT entered into this 7th day of May, 1998, by and between
MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity, First Party; and _____
William S. Smith and Marie A. Smith, husband and wife,
Second Party;

WHEREAS on the 25th day of March, 1992, Second Party executed its certain Cheque-
Equity Line Agreement, with a maximum line of credit of Twenty Thousand and
no/100 Dollars, which was to be payable in minimum monthly installments of current accrued finance charges and
credit insurance premiums (if any); with interest at a variable rate, as defined in the original agreement; and with
the balance due and payable on or before May 30, 1997; and,

WHEREAS, said Cheque-Equity Line of Credit was secured by a mortgage of even date executed by the
Second Party to MERCANTILE NATIONAL BANK OF INDIANA, in the sum of Twenty Thousand
and no/100 Dollars (\$ 20,000.00); said mortgage was recorded on April 7, 1992
as Document No. 92020929 in the Office of the Recorder of Lake County, Indiana; and

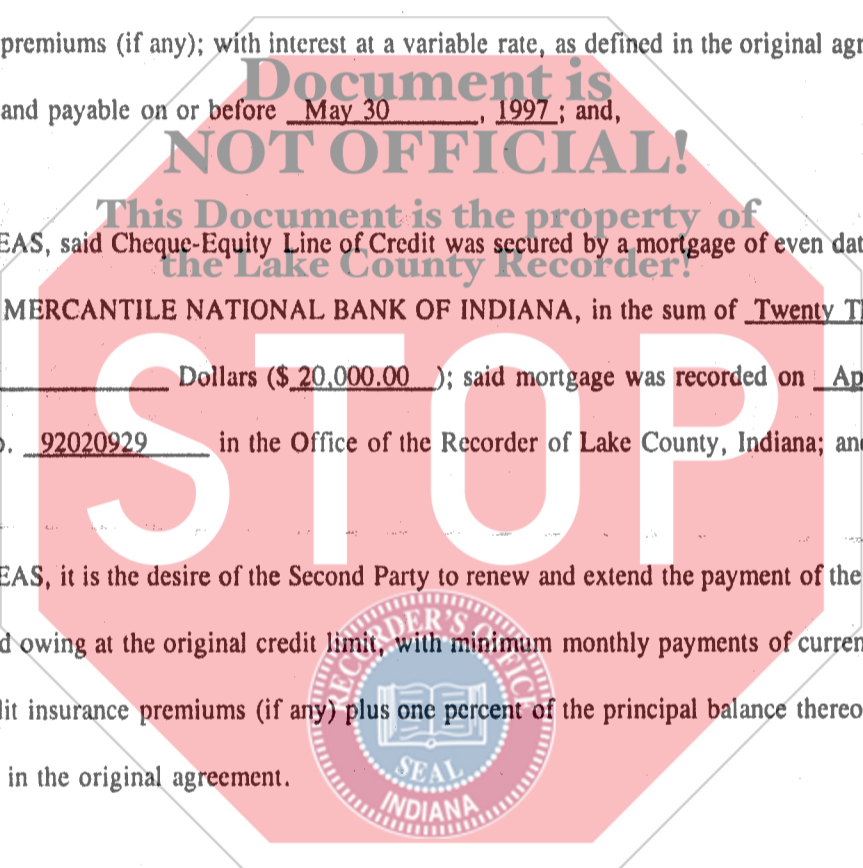
WHEREAS, it is the desire of the Second Party to renew and extend the payment of the principal balance
presently due and owing at the original credit limit, with minimum monthly payments of current accrued finance
charges and credit insurance premiums (if any) plus one percent of the principal balance thereof; with interest to
remain as stated in the original agreement.

NOW THEREFORE, in consideration of the mutual benefits to be derived from the renewal and extension
of the Cheque-Equity Line of Credit and mortgage above referred to, it is hereby agreed that:

FIRST PARTY AGREES that the aforementioned Cheque-Equity Line of Credit shall be renewed and
extended in the amount of Twenty Thousand and no/100 Dollars (\$ 20,000.00), with payments of
current accrued finance charges and credit insurance premiums (if any) and one percent of the outstanding balance
thereof, with interest to remain as stated in the original Cheque-Equity Agreement, with a new maturity date of
May 30, 2005, rather than May 30, 1997.

Return to:
Mercantile National Bank
200 W Ridge Road
Griffith, IN 46319

219200-98-200
TICOR TITLE INSURANCE
Crown Point, Indiana



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STATE OF INDIANA
LAKE COUNTY
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IT IS FURTHER AGREED that all provisions of the original Cheque Equity Line of Credit agreement and mortgage herein referred to shall continue in full force and effect except as modified by this Agreement.

WITNESS OUR HANDS AND SEALS this 7th day of May, 1998.

MERCANTILE NATIONAL BANK OF INDIANA

BY: [Signature]

ATTEST:

[Signature: Grace Rodriguez]

AND [Signature: William S. Smith]
William S. Smith

[Signature: Marie A. Smith]
Marie A. Smith

STATE OF INDIANA)

) SS:

COUNTY OF LAKE)



Before me, a Notary Public in and for said County and State, personally appeared Sandra K Lawler, AVP and Grace Rodriguez, AC respectfully of MERCANTILE NATIONAL BANK OF INDIANA, who acknowledged execution of the foregoing Note and Mortgage Modification Agreement for and on behalf of said MERCANTILE NATIONAL BANK OF INDIANA, and who, having been duly sworn, stated that the representations therein are true.

Witness my hand and Notarial Seal this 7th day of May, 1998.

[Signature: Linda Harwood]
NOTARY PUBLIC Linda Harwood

My Commission Expires: 10/9/98

County of Residence: Lake

STATE OF INDIANA)

) SS:

COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 7th day of May 1998, personally appeared: William A. Smith & Marie A. Smith, Husband & Wife and acknowledged the execution of the foregoing Note and Mortgage Modification Agreement. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

[Signature: Linda Harwood]
NOTARY PUBLIC Linda Harwood

My Commission Expires: 10/9/98

County of Residence: Lake