

**NOTE AND MORTGAGE MODIFICATION AGREEMENT**

THIS AGREEMENT entered into this 6th day of May, 1998, by and between  
MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity, First Party; and \_\_\_\_\_  
Charles P. Gamblin and Sharon L. Gamblin, husband and wife,  
Second Party;

WHEREAS on the 10th day of May, 1991, Second Party executed its certain Cheque-  
Equity Line Agreement, with a maximum line of credit of Ten 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 December 17, 1996; 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 Ten Thousand  
and no/100 Dollars (\$ 10,000.00); said mortgage was recorded on June 6,  
as Document No. 91027703 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.

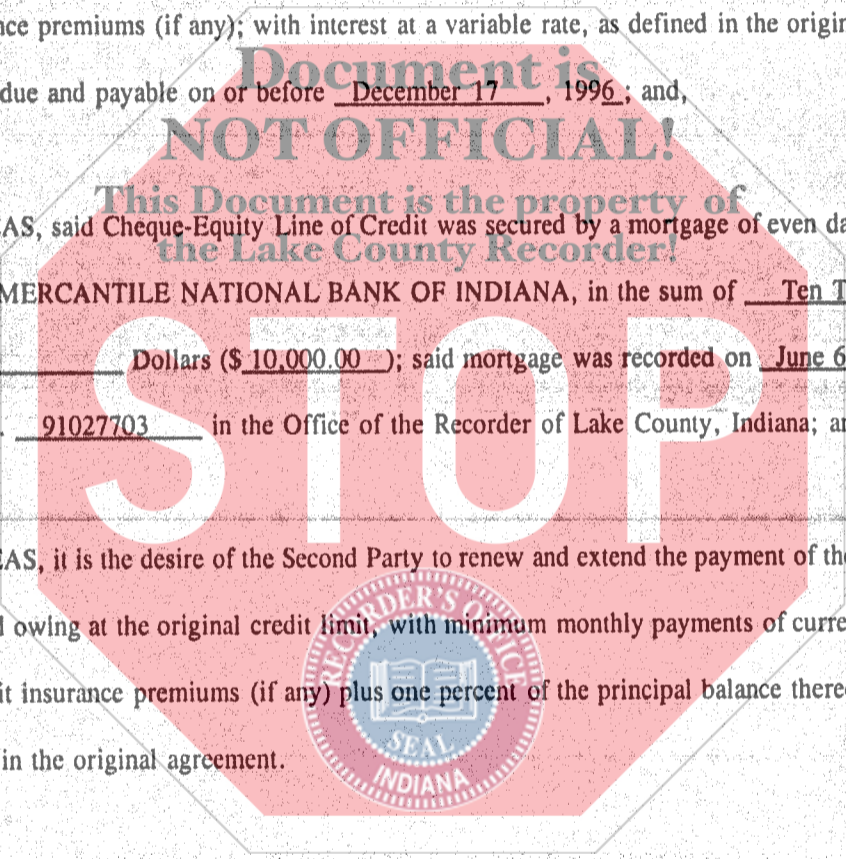
NOW THEREFORE, in consideration of the mutual benefits to be derived from the renewal and extension  
of the Cheque-Equity Line of Credit and mortgage above referred to, it is hereby agreed that:

FIRST PARTY AGREES that the aforementioned Cheque-Equity Line of Credit shall be renewed and  
extended in the amount of Ten Thousand and no/100 Dollars (\$ 10,000.00), 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  
December 17, 2004, rather than December 17, 1996.

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

219200-98-26(2)

TICOR TITLE INSURANCE  
Crown Point, Indiana



98040322

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 6th day of May, 1998.

MERCANTILE NATIONAL BANK OF INDIANA

BY: [Signature]

ATTEST:

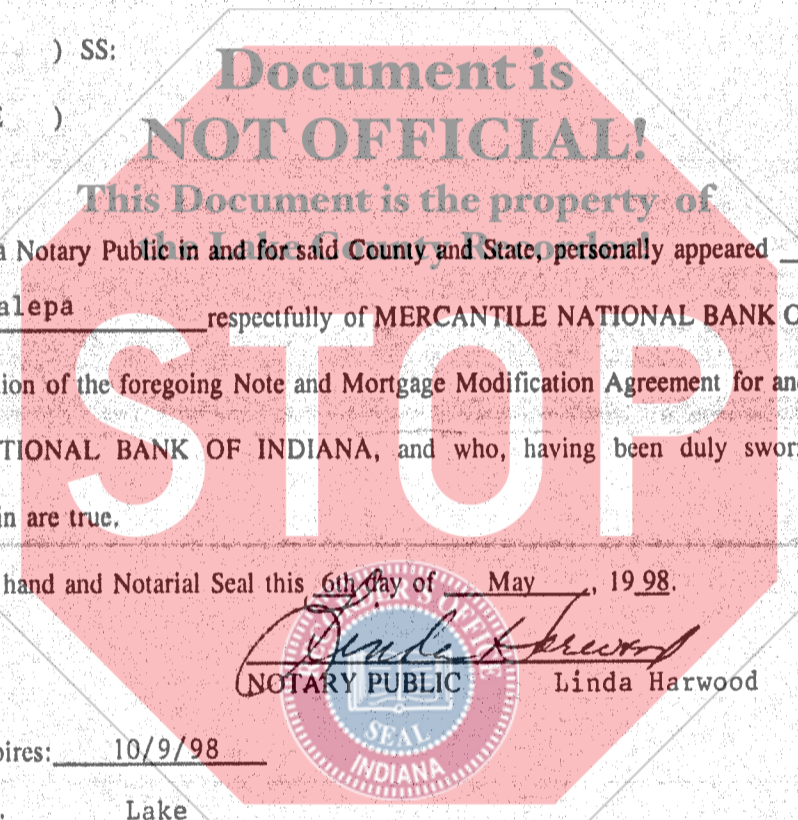
[Signature]

AND [Signature]  
Charles P. Gamblin  
[Signature]  
Sharon L. Gamblin

STATE OF INDIANA )

) SS:

COUNTY OF LAKE )



Before me, a Notary Public in and for said County and State, personally appeared Sandra Lawler, AVP and NicoleJ Nalepa 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 6th day of May, 1998.

[Signature]  
NOTARY PUBLIC Linda Harwood  
SEAL INDIANA

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 6th day of May 1998, personally appeared: Charles P. Gamblin & Sharon L. Gamblin, 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] (DEBRA MARTINEZ)  
NOTARY PUBLIC

My Commission Expires: 6-23-00

County of Residence: Lake

