

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
LAKE COUNTY
FILED FOR RECORD

98046306

98 JUN 19 PM 3:57
MORRIS W. CHAMBER
RECORDER

REAL ESTATE MORTGAGE

THIS MORTGAGE is made on JUNE 15, 1998, between
LJL, INC AN INDIANA CORPORATION
(the "Mortgagor") whose address is PO BOX 2860
WEST LAFAYETTE, IN 47906 and LAFAYETTE SAVINGS BANK, F.S.B., a federal savings bank (the
"Lender"), whose address is 101 Main Street, Lafayette, Indiana 47902.

1. MORTGAGE. For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and to secure the Debt (hereinafter defined), Mortgagor MORTGAGES AND WARRANTS to the Lender the following described property:

LOT 2, EXCEPT THE EAST 12 FEET THEREOF, WELSH MALL, AS SHOWN IN PLAT BOOK 40, PAGE 39, LAKE COUNTY, INDIANA.

The property is commonly known as 101 W 75TH PLACE, MERRILLVILLE, IN 46410
Tax Parcel Identification Number 15-441-2

together with all buildings, structures, fixtures, improvements and replacements that may now, or at any time in the future, be a part of the real estate described above (all referred to as the "Property").

The Property shall also include all Mortgagor's rights, title and interest in and to the following:

- (a) All easements, right-of-way, licenses, privileges, royalties, appurtenances and hereditaments.
- (b) Land lying in the bed of any road or the like, opened, proposed or vacated, or any strip or gore, adjoining the Property.
- (c) All timber, crops, all diversion payments or third party payments made to crop producers.
- (d) All mineral, oil, gas rights.
- (e) All water wells, water, ditches, reservoirs, reservoir sites and dams located on the Property and all riparian and water rights associated with the Property.
- (f) All awards or payments including interest made as a result of the exercise of the right of eminent domain, the alteration of the grade of any street, any loss of or damage to any building or other improvement on the Property, any other injury to or decrease in the value of the Property, as well as any refund due on account of the payment of real estate taxes, assessments or other charges levied against or imposed upon the Property and the reasonable attorney fees, costs and disbursements incurred by the Lender in connection with the collection of any such award, payment or refund.
- (g) All of the rents, issues, income and profits of the Property under present or future leases or otherwise.

2. DEBT, CROSS-LIEN AND MAXIMUM OBLIGATION. The term "Debt" includes, but is not limited to, the following:

(a) The promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all extensions, renewals, modifications or substitutions ("Evidence of Debt").

Type	Date	Amount	Maturity
PROMISSORY NOTE	JUNE 15, 1998	\$125,000.00	JULY 1, 2018

(b) All other present and future, direct and indirect obligations and liabilities of the Mortgagor, or any one or more of them, with or without others, to the Lender, including but not limited to, future advances or other obligations from Lender or obligations to Lender under any promissory note, contract, guaranty or other Evidence of Debt and overdrafts relating to any deposit account agreement with Lender, up to a maximum of \$2,000,000.00. This shall not apply to any obligation or debt incurred for personal, family or household purposes unless the note or guaranty states

0126023437

Lafayette Savings Bank
101 Main St.
P.O. Box 1628
Lafayette, IN 47902-1628

CK# 25562
1998
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that it is secured by this Mortgage. Nothing in this Mortgage, however, shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment would need to be agreed to in a separate writing.

(c) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Mortgage, plus interest at the highest rate in effect, from time to time, as provided in the Evidence of Debt.

(d) Mortgagor's performance under the terms of any instrument evidencing a debt by Mortgagor to Lender and any mortgage securing, guaranteeing or otherwise relating to the debt.

3. PAYMENT OF DEBT AND PERFORMANCE OF OBLIGATIONS. Mortgagor shall promptly pay when due, whether by acceleration or otherwise, the Debt and shall promptly perform all obligations to which Mortgagor has agreed under the terms of this Mortgage and any loan documents evidencing the Debt.

4. WARRANTY OF TITLE. Mortgagor covenants that Mortgagor is lawfully seized of the estate conveyed by this Mortgage and has the right to grant, bargain, convey, sell, mortgage and warrant the Property and warrants that the Property is unencumbered except for encumbrances of record or other encumbrances made known to Lender by Mortgagor in written notice.

5. PAYMENT OF CLAIMS. The Mortgagor shall pay when due, and before any interest, collection fees or penalties shall accrue, all taxes, assessments, impositions, liens, encumbrances, mechanic's liens, and other charges. Upon the failure of Mortgagor to make such payments, Lender may, at its option and at the expense of Mortgagor, pay the amounts due for the account of Mortgagor. Mortgagor shall defend the title to the Property against any claims that may impair the lien of this Mortgage. Mortgagor shall promptly notify Lender of any lien on all or any part of the Property. At the request of Lender, Mortgagor shall furnish Lender with all notices of amounts due and receipts evidencing payments.

6. EXISTING LIENS/NO ADDITIONAL LIENS. As to any prior lien or encumbrance on the Property, whether established by mortgage, security agreement or other lien document, Mortgagor shall make all necessary payments and perform all obligations and shall not agree to any modifications or renewals of the indebtedness secured thereby or accept future advances secured thereby. Mortgagor covenants and agrees not to execute any mortgage, security agreement, assignment of leases and rents or other agreement granting a lien against the interest of Mortgagor in the Property without the prior written consent of Lender.

7. DUE ON SALE. Mortgagor shall not transfer the Property, or any part thereof or interest therein, without the prior written consent of Lender. If Mortgagor is an entity other than a natural person, any change in fifty percent (50%) or more of the ownership of Mortgagor shall constitute a transfer of the Property.

8. REPRESENTATIONS AND WARRANTIES. If Mortgagor is a corporation, Mortgagor warrants and represents that it is duly organized, validly existing and in good standing under the laws of the state of its incorporation and that the execution and delivery of this Mortgage and the performance of the obligations it imposes are within its corporate powers, do not violate or contravene the terms of its articles of incorporation or by-laws and have been properly authorized by all action of its board of directors. If Mortgagor is a general or limited partnership, Mortgagor warrants and represents that it is duly organized and existing and that the execution and delivery of this Mortgage and the performance of the obligations it imposes do not violate any provision of its partnership agreement and have been properly authorized by all necessary action of its partners. Each Mortgagor warrants and represents that the execution and delivery of this Mortgage and the performance of the obligations it imposes do not violate any law or order of court or governmental agency and that Mortgagor has received all necessary governmental approval.

9. CONDITIONS, ALTERATIONS AND INSPECTIONS. Mortgagor shall keep the property in good repair, shall not commit or permit waste on the property nor do any other act causing the property to become less valuable. The Mortgagor will give Lender prompt notice of any loss or damage to the property. If Mortgagor fails to effect the necessary repairs, the Lender may, at its option and at the expense of the Mortgagor, make the repairs for the account of the Mortgagor. Mortgagor shall use and maintain the property in conformance with all applicable laws, ordinances and regulations and shall not initiate, join in or consent to any change in any private restrictive covenant, zoning ordinance or other public or private restriction limiting or defining the uses which may be made of the property, or any part thereof, without Lender's prior written consent. No buildings, structures, improvements, fixtures, personal property or other property constituting any part of the Property shall be removed, demolished or substantially altered without the prior written consent of the Lender. Mortgagor shall not partition or subdivide the Property without Lender's prior written consent. Lender, or its authorized agent, shall have the right to enter upon and inspect the Property at all reasonable times. Any such inspection shall be solely for the Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

10. PERFORMANCE BY LENDER AND REIMBURSEMENT OF ADVANCES, EXPENSES AND ATTORNEYS' FEES. If Mortgagor fails to perform any of its obligations under this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property (including, but not limited to, a lien priority dispute, eminent domain, code enforcement, insolvency, bankruptcy or probate proceedings), then Lender, at its sole option, may make appearances, disburse sums and take any action it deems necessary to protect its interest (including, but not limited to, disbursement of reasonable attorneys' fees and repairs to the Property or completion of any construction relating to the Property). Except when prohibited by law, Mortgagor agrees to pay all of Lender's expenses if Mortgagor breaches any covenant in this Mortgage. Mortgagor will also pay, on demand, all of Lender's expenses incurred in collecting, insuring, preserving or protecting the Property or in any inventories, audits, inspections or other examinations by Lender in respect to the Property. Mortgagor agrees to pay all costs and expenses

Incurring by Lender in enforcing or protecting Lender's rights and remedies under this Mortgage, including, but not limited to, attorneys' fees, court costs and other legal expenses. Any amounts so disbursed by Lender shall become additional Debt, shall be immediately due and payable upon notice from Lender to Mortgagor, and shall bear interest at the highest rate payable on the Debt.

11. ASSIGNMENT OF LEASES AND RENTS. As additional security for the Debt, the Mortgagor assigns to Lender all oral or written leases, and the rents, issues, income and profits under all leases or licenses of the Property present and future. Mortgagor shall promptly provide Lender with true and correct copies of all existing and future leases. Mortgagor may collect, receive, enjoy and use the rents, issues, income or profits so long as Mortgagor is not in default. Mortgagor will not collect in advance any rents, issues, income and profits due in future lease periods, unless first obtaining Lender's written consent. Upon default, Mortgagor will receive any rents, issues, income and profits in trust for Lender and Mortgagor will not commingle said sums with any other funds. Any amounts collected shall be applied, at Lender's discretion, to payments on the Debt as therein provided, to costs of managing the Property, including but not limited to, all taxes, assessments, insurance premiums, repairs, and commissions to rental agents, and to any other necessary related expenses including Lender's attorneys' fees and costs of collection. Mortgagor acknowledges that this assignment is immediately effective between the parties to this assignment and effective as to third parties on the recording of this Mortgage. Lender is entitled to notify Mortgagor or Mortgagor's tenants to make payments of rents, issues, income and profits due or to become due directly to Lender. Upon default, Mortgagor agrees that either Lender or Mortgagor may immediately notify the tenants and demand that all future rents, issues, income and profits be paid directly to Lender. Upon default, Mortgagor will endorse and deliver to Lender any payments of rents, issues, income and profits. If Mortgagor becomes subject to a voluntary or involuntary bankruptcy, Mortgagor agrees that Lender is entitled to receive relief from the automatic stay in bankruptcy for purpose of making this assignment effective and enforceable under the state and federal law and within Mortgagor's bankruptcy proceedings.

12. CONDEMNATION AND EMINENT DOMAIN. Mortgagor will give Lender prompt notice of any action, real or threatened, by private or public entities to purchase or take any or all of the Property, including any easements, through condemnation, eminent domain, or any other means. Mortgagor further agrees to notify Lender of any proceedings instituted for the establishment of any sewer, water, conservation, ditch, drainage or other district relating to or binding upon the Property or any part of it. Notwithstanding any of the above-referenced actions or proceedings, Mortgagor shall continue to pay the Debt in accordance with the underlying loan documents. By executing this Mortgage, the Mortgagor assigns the entire proceeds of any award or payment and any interest to the Lender. The proceeds shall be applied first toward reimbursement of all costs and expenses of the Lender, including reasonable attorneys' fees of the Lender in collecting the proceeds and then toward payment of the Debt whether or not then due or payable, or the Lender, at its option, may apply the proceeds, or any part thereof, to the alteration, restoration or rebuilding of the Property.

13. INSURANCE. Until the Debt is fully paid, the Mortgagor shall keep the Property, and the present future buildings and other improvements on the Property, constantly insured for the benefit of the Lender at replacement cost, against fire and such other hazards and risks customarily covered by the standard form of extended coverage endorsement available in the State of Indiana, including risk of vandalism and malicious mischief, and shall further provide flood insurance (if the Property is situated in an area designated as a flood risk area by the appropriate governmental entity), and such other appropriate insurance as the Lender may require from time to time. All insurance policies and renewals must be acceptable to Lender, must provide for payment to Lender in the event of loss, regardless of any act or omission of Mortgagor, must require thirty (30) day notice to the Lender in event of non-renewal or cancellation, and must be delivered to Lender. Upon Mortgagor's failure to insure or fail to pay the premiums on any insurance or fail to deliver policies or certificates of renewal to Lender, then Lender, at its option, may have the insurance written or renewed and pay the premiums for the account of Mortgagor. In the event of loss or damage, the proceeds of the insurance shall be paid to Lender alone. No loss or damage shall itself reduce the Debt. The Lender is hereby authorized to adjust and compromise a loss without the consent of the Mortgagor, to collect and receive any proceeds in the name of the Mortgagor, and to endorse in Mortgagor's name upon any check in payment of proceeds. Proceeds shall be applied first toward reimbursement of all costs and expenses of the Lender in collecting the proceeds, and then toward payment of all or any part of the Debt, whether or not then due or payable, or Lender, at its option, may apply all or any part of the proceeds to the repair or rebuilding of the Property provided that Mortgagor is not then or at any time during the course of restoration of the Property in default under this Mortgage and has complied with the requirements for application of the proceeds to restoration of the Property as Lender, in its sole discretion, may establish.

14. FINANCIAL REPORTS AND ADDITIONAL INFORMATION. Upon request, Mortgagor will provide to Lender any financial statement or information Lender may deem necessary. Mortgage warrants and represents that all financial statements Mortgagor provides to Lender are, or will be, accurate, correct and complete and fairly reflect the financial condition of the organizations and persons to which they apply on their effective dates. Mortgagor agrees to sign, deliver, and file, as Lender may reasonably request, any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Mortgage and Lender's lien status on the Property. If Mortgagor fails to do so, Lender may sign, deliver and file such documents or certifications in Mortgagor's name and Mortgagor hereby irrevocably appoints Lender or Lender's agent as attorney-in-fact to do the things necessary to comply with this section.

15. ENVIRONMENTAL MATTERS. Mortgagor warrants and represents to Lender that (a) Mortgagor has not used Hazardous Materials (as defined below), on, from or affecting the Property in any manner which violates any Governmental Regulation (as defined below) governing the use, storage, treatment, transportation, manufacture, refinement, handling, production or disposal of Hazardous Materials and, to the best of Mortgagor's knowledge, no prior owner of the Property or any existing or prior tenant or occupant has used Hazardous Materials on, from or affecting the Property in any manner which violates any Governmental Regulation governing the use, storage, treatment, transportation, manufacture, refinement, handling, production or disposal of

Hazardous Materials; (b) the Mortgagor has never received any notice of any violations (and is not aware of any existing violations) of any Governmental Regulation governing the use, storage, treatment, transportation, manufacture, refinement, handling, production or disposal of Hazardous Materials at the Property and, to the best of Mortgagor's knowledge, there have been no actions commenced or threatened by any party for non-compliance which affects the Property; (c) Mortgagor shall keep or cause the Property to be kept free of Hazardous Materials except to the extent that such Hazardous Materials are stored and/or used in compliance with any Governmental Regulation; and, without limiting the foregoing, Mortgage shall not cause or permit the premises to be used to generate, manufacture, refine, transport, treat, store, handle, dispose of, transfer, produce, or process Hazardous Materials, except in compliance with any Governmental Regulations, nor shall Mortgagor cause or permit, as a result of any intentional or unintentional act or omission on the part of Mortgagor or any tenant, subtenant or occupant, a release, spill, leak or emission of Hazardous Materials onto the Property or onto other contiguous property; (d) the Mortgagor shall conduct and complete all investigations, including a comprehensive environmental audit, studies, sampling, and testing, and all remedial, removal and other actions necessary to clean up and remove all Hazardous Materials on, under, from or affecting the Property as required by any Governmental Regulation, to the satisfaction of the Lender, and in accordance with the orders and directives of all federal, state and local governmental authorities. If the Mortgagor fails to conduct an environmental audit or remediate or clean up the Property required by such governmental authorities or the Lender, then the Lender may, at its option and at the expense of Mortgagor, conduct such audit and remediation. Any environmental audit or remediation conducted by the Lender shall be conducted solely for its own benefit and to protect its own interest, and shall not be relied on by Mortgagor or any third party for any purpose whatsoever, including but not limited to, any obligation on their part to conduct their own independent environmental audit or remediation. By conducting environmental audits or remediations, the Lender does not assume any control over the environmental affairs or operations of the Mortgagor, nor does it assume any obligations or liabilities to the Mortgagor or any third party. As a consequence of any breach of any representation, warranty or promise made in this section; (1) Mortgagor will indemnify and hold Lender and Lender's successors or assigns harmless from and against all losses, claims, demands, liabilities, damages, clean up, response and remediation cost, penalties and expenses, including without limitation, all costs of litigation and attorneys' fees, which Lender and Lender's successors or assigns may sustain; and (2) at Lender's discretion, Lender may release this Mortgage and in return Mortgagor will provide Lender with collateral of at least equal value to the Property secured by this Mortgage without prejudice to any of Lender's rights under this Mortgage. Notwithstanding any of the language contained in this Mortgage to the contrary, the terms of this section shall survive any foreclosure or satisfaction of this Mortgage or the Debt regardless of any passage of title to Lender or any disposition by Lender of any or all of the Property. Any claims and defenses to the contrary are hereby waived. For purposes of this Mortgage, "Hazardous Materials" means any materials or substance: (a) which is or becomes defined as a "hazardous substance", "pollutant" or "contaminant" pursuant to the Comprehensive Environmental Response, Compensation and Liability Act (42 U.S.C. § 9601 et. seq.) and amendments thereto and regulations promulgated thereunder; (b) containing gasoline, oil, diesel fuel or other petroleum products; (c) which is or becomes defined as a "hazardous waste" pursuant to the Federal Resource Conservation and Development Act (42 U.S.C. § 6901 et. seq.) and amendments thereto and regulations promulgated thereunder; (d) containing polychlorinated biphenyls (PCBs); (e) containing asbestos; (f) which is radioactive; (g) presence of which requires an investigation or remediation under Governmental Regulation; or (g) which is or becomes defined as "hazardous waste", "hazardous substance", "pollutant", "contaminant" or biologically Hazardous Material under any Governmental Regulation. "Governmental Regulation(s)" means any law, regulation, rule, policy, ordinance or similar requirement of the United States, any state, and any county, city or other agency or subdivision of the United States or any state.

16. DEFAULT AND ACCELERATION: Mortgagor will be in default if any of the following occur:

- a. Any party obligated on the Debt fails to make payment when due.
- b. A breach of any term or covenant in this Mortgage, any prior mortgage or any construction loan agreement, any loan agreement, any security agreement or any other document evidence, guaranteeing, securing or otherwise relating to the Debt.
- c. The making or furnishing of any verbal or written representation, statement or warranty to Lender that is false or incorrect, in any material respect, by Mortgagor or any person or entity obligated on the Debt.
- d. Mortgagor fails to pay when due any amount payable under any loan or agreement evidencing debt to the Lender or defaults under the terms of any agreement or instrument relating to or securing any debt or borrowed money owed to the Lender.
- e. Any party obligated on the Debt or the Mortgagor: (1) makes an assignment for the benefit of creditors; (2) is subject to the appointment of a custodian, receiver or trustee for itself or for a substantial of its assets or (3) is a debtor, voluntarily or involuntarily, under any bankruptcy reorganization, liquidation, insolvency or similar laws of any jurisdiction.
- f. Any proceedings are initiated for the foreclosure or collection of any mortgage, judgment or lien affecting the Property.
- g. Mortgagor sells, transfers or hypothecates any part of the Property, except as provided in this Mortgage, without prior written consent of the Lender.
- h. Mortgagor or any party obligated on the Debt dies.
- i. A material change in Mortgagor's business including, but not limited to, the dissolution or change in ownership, management or financial conditions, which Lender, in its opinion, believes impairs the value of the Property or the repayment of the Debt.
- j. At any time Lender, in good faith, deems: (i) itself insecure with respect to any person or entity obligated on the Debt; (ii) the prospects of any payment is impaired; or (iii) the value of the Property is impaired.

17. REMEDIES ON DEFAULT. Upon Mortgagor's default, Lender may accelerate the Debt and foreclose this Mortgage in a manner provided by law and in addition or alternatively to take any other action permitted under applicable law. The Property may be sold in one parcel as a entirety or in such parcels, manner and order as Indiana law allows. Proceeds of such sale shall

be retained by the Lender, up to the amounts due it, including costs of sale, any environmental investigation and remediation paid by the Lender, and reasonable attorneys' fees and costs of collection. By executing this Mortgage, the Mortgagor waives, in the event of foreclosure of this Mortgage or the enforcement by the Lender of any other rights and remedies in this Mortgage, any right otherwise available in respect to marshalling of assets which secure the Debt or to require the Mortgage to pursue its remedies against any other such assets or entities. The acceptance by Lender of any sum in payment or partial payment of the Debt after the balance is due or accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require full and complete cure of any existing fault. All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether expressly set forth or not. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's rights to later consider the event a default if it continues or happens again. The Mortgagor consents to the appointment of receiver under Indiana law should the Lender elect to foreclose this Mortgage and seek such relief.

18. **WAIVERS.** Except to the extent prohibited by law, Mortgagor waives and releases any and all rights and remedies Mortgagor may now have or acquire in the future relating to redemption and reinstatement. Mortgagor waives all rights in valuation and appraisal.

19. **NOTICE.** Notice from one party to another relating to this Mortgage shall be deemed effective if made in writing and delivered to the recipient's address set forth above by any of the following means: (a) hand delivery; (b) registered or certified mail, postage prepaid, with return receipt requested; (c) first class or express mail, postage prepaid; (d) federal express, or like overnight courier service. Notice made in accordance with this paragraph shall be deemed delivered upon receipt if delivered by hand, three (3) business days after mailing if mailed by first class, registered or certified mail, or one (1) business day after mailing or deposit with an overnight courier service if delivered by express mail or overnight courier. This notice provision shall be inapplicable to any judicial or non-judicial proceeding where Indiana law governs the manner and timing of notices in foreclosure or receivership proceedings.

20. **APPLICABLE LAW, SEVERABILITY INTERPRETATION.** This Mortgage is governed by the laws of the State of Indiana. This Mortgage is complete and fully integrated, and may not be amended or modified by oral agreement. Any section or clause of this Mortgage, attachments, or any agreements relating to the Debt that conflict with applicable law will not be effective unless the law expressly or impliedly permits the variation by written agreement. If any section or clause of this Mortgage cannot be enforced according to its terms, such section or clause will be severed and will not affect the enforceability of the remainder of this Mortgage. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Mortgage are for convenience only and are not to be used to interpret or define the terms of this Mortgage. Time is of the essence in this Mortgage.

21. **MISCELLANEOUS.** These promises and agreements shall bind and these rights shall be to the benefit of the parties and their respective heirs, successors and assigns. If there is more than one Mortgagor or party obligated on the Debt, the obligations under this Mortgage shall be joint and several. No waiver by the Lender of any right or remedy granted or failure to insist on strict performance by the Mortgagor shall affect or act as a waiver of any right or remedy of the Lender, nor affect the subsequent exercise of the same right or remedy by the Lender for any subsequent default by the Mortgagor, and all rights and remedies of the Lender are cumulative.



MORTGAGOR

LJL, INC

BY: LAWRENCE T OATES

LJL Incorporated
By [Signature]

15 June 1998

ACKNOWLEDGEMENT

STATE OF INDIANA)
) SS:
COUNTY OF TIPPECANOE

Before me, Notary Public in and for the stated County and State, on JUNE 15, 1998, came LJL, INC, who acknowledged the execution of the foregoing instrument and, if the instrument is being executed on behalf of a business organization, then the representative appearing before me certified that all required action for the authorization, execution and delivery of the instrument by the representative has been taken by the organization.

Karen L Delashmit
Signature

KAREN L DELASHMIT
Printed Name

MY COMMISSION EXPIRES:

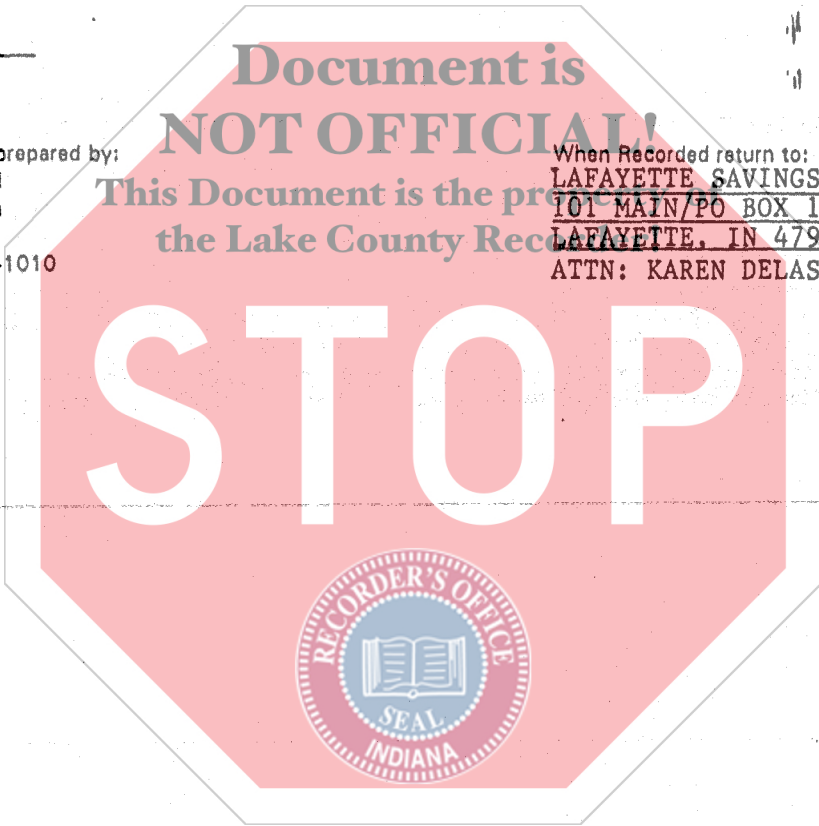
MAY 7, 2008

COUNTY OF RESIDENCE:

TIPPECANOE

This instrument was prepared by:
STUART & BRANIGIN
By: Kevin D. Nicoson
P. O. Box 1010
Lafayette, IN 47902-1010
(317) 423-1661

When Recorded return to:
LAFAYETTE SAVINGS BANK FSB
101 MAIN/PO BOX 1628
LAFAYETTE, IN 47902
ATTN: KAREN DELASHMIT



38235.