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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. CARTER
RECORDER

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FIRST AMENDMENT TO REAL ESTATE MORTGAGE

THIS FIRST AMENDMENT TO REAL ESTATE MORTGAGE is made on the 2nd day of July, 1999 between Bulk Petroleum Corporation, a Delaware corporation ("Mortgagee") whose address is 9653 N. Granville Road, Mequon, Wisconsin 53097, and Shamsheer Singh, whose address is 6890 E. 85th Court, Merrillville, Indiana 46410 ("Mortgagor").

Recitals

A. Mortgagor has executed and delivered to Mortgagee a Real Estate Mortgage dated December 11, 1997 (the "Mortgage") which was recorded in the Office of the Recorder for Lake County, Indiana on January 7, 1998 as Document No. 98001329.

B. The Mortgage covers the following described property (the "Property"):

Lots 15 through 21, both inclusive, Block 15, in Junedale Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 19 page 3, in the Office of the Recorder of Lake County, Indiana.

The address of the Property is 4890 Broadway, Gary, Indiana.

C. Mortgagee has made an additional loans to Mortgagor secured by the Mortgage, and the parties desire to amend the Mortgage to identify these additional loans. The Mortgage, as modified by this Amendment, is referred to as the "Mortgage." Capitalized terms not otherwise defined in this Amendment have the meanings ascribed to them in the Mortgage.

Agreement

In consideration of the foregoing recitals and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows.

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SW

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