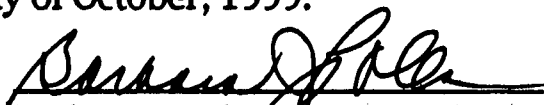


STATE OF INDIANA, COUNTY OF LAKE, SS:

Subscribed and sworn to before me, a Notary Public in and for said County and State this 28th day of October, 1999.


Barbara J. Polen, Notary Public

My Commission Expires: 7/16/2001
County of Residence of Notary Public: LAKE

This instrument prepared by: John R. Sorbello, attorney at law.

