

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

MEMORANDUM OF AGREEMENT

PROMISSORY NOTE  
2000 004328  
JAN 21 AM 11:23

MORRIS W. CARTER  
RECORDER

\$ 25,000.00

APRIL 24, 1996

MR. AND MRS. GEIGER  
THE UNDERSIGNED PROMISES TO PAY TO THE ORDER OF WARD E. AND M. LUCILLE  
THE SUM OF TWENTY-FIVE THOUSAND DOLLARS, TOGETHER WITH THE IN-  
TEREST AT 15% (FIFTEEN PERCENT) PER ANNUM PAYABLE AT 8731 ORCHARD DRIVE,  
HIGHLAND, INDIANA 46322. THIS PROMISSORY NOTE IS FOR A (12) TWELVE  
MONTH PERIOD AND IS SECURED BY LOT #20; TWIN LAKES ESTATES, LOWELL,  
LAKE COUNTY, INDIANA.

PAUL STUPECK, P & L BUILDERS & REMODELING, INC., (BORROWER) COULD AT  
ANY TIME RETURN WARD E. AND M. LUCILLE GEIGER'S \$25,000.00 PLUS ACCRUED  
INTEREST DURING THE (12) TWELVE MONTH PERIOD.

Document is  
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*Paul Stupeck*  
SIGNATURE OF BORROWER

(PAUL STUPECK/P & L BUILDERS & REMODELING, INC.)

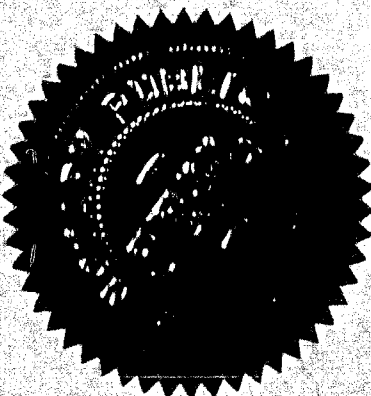
*Ward E. Geiger*  
SIGNATURE OF LENDER  
(WARD E. GEIGER)

*M. Lucille Geiger*  
SIGNATURE OF LENDER  
(M. LUCILLE GEIGER)

LAKE COUNTY, STATE OF INDIANA  
CAME BEFORE ME THIS 24TH DAY OF APRIL, 1996

WITNESS MY OFFICIAL SEAL:

*Natalie Fabian-Evans*  
NATALIE FABIAN-EVANS  
MY COMMISSION EXPIRES: 11-04-96



10.00 on  
cash

James J. Naggy, Atty.  
1630 - 45th Ave Rm. 103  
MUNSTER, IN 46321

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