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MEMORANDUM OF CONTRACT

THIS AGREEMENT made and executed this 1st day of May, 1991, by and between Ralph A. Luke, hereinafter called the Seller and Harbhajan Sahi and Ravinder Sidhu, hereinafter called the Buyer, that for and in consideration of the premises, the payments reserved, and the agreements and covenants contained herein, the Seller does hereby sell and demise unto the Buyer, the Buyer does hereby buy and take from the Seller the following described premises:

The Service Station building and real estate known as Miller One Stop and more particularly described as follows:

PARCEL 1: Lots 1-4, both inclusive and the North 2 feet of Lot 5, Block 2, Duneland Park Subdivision, City of Gary, as shown in Plat Book 21, page 38, Lake County, Indiana.

PARCEL 2: The West 55 feet of the South 28 feet of Lot 5, except the West 10 feet thereof, and the West 55 feet of the North 9 feet of Lot 6, except the West 10 feet thereof, Block 2, Duneland Park Subdivision, City of Gary, Indiana, as shown in Plat book 21, page 38, Lake County, Indiana.

including all fixtures and equipment both above and below ground.

AND, That the Contract calls for the payment of the purchase price over a period of ten (10) years with no pre-payment penalty.

AND, That the Contract sets forth certain rights and obligations of the parties during the contract period.

AND, That the Contract requires consent of Seller for assignment.

That this is only a memorandum of Contract and the original of the contract should be consulted for complete terms and obligations of the parties.

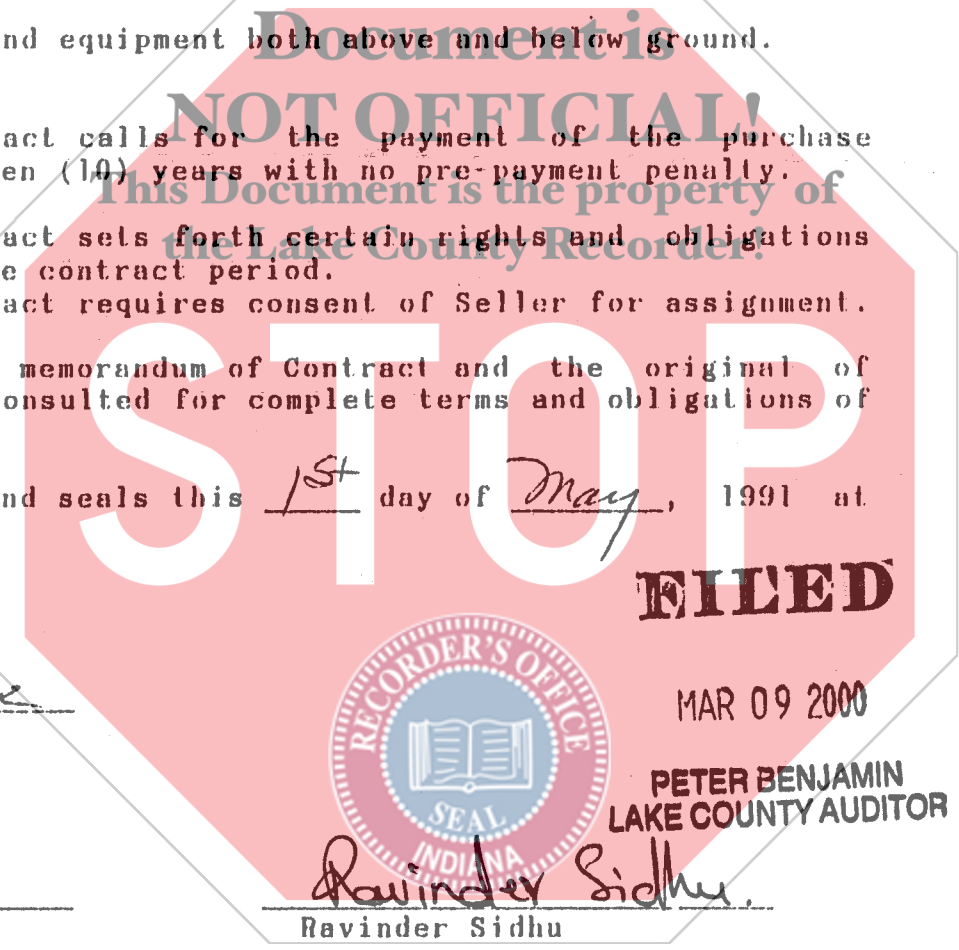
Witness our hands and seals this 1st day of May, 1991 at Lake County, Indiana.

SELLER

Ralph A. Luke
Ralph A. Luke

BUYERS

Harbhajan Sahi
Harbhajan Sahi



STATE OF INDIANA)

COUNTY OF LAKE)

I hereby certify that on this date, before me, a Notary Public in and for the State of Indiana, personally appeared

to me known to be the persons described in and who executed the foregoing instrument and acknowledged before me that they executed the same.

Witness my hand and seal in said county and State this 1st day of May, 1991

Constance P. Bell

My comm. expires: May 2, 1991
Resident of Porter, County

This instrument prepared by Steven W. Kristoff, Attorney at law
HARBHAJAN SAHI
1317 LANTZ LANE
SCHERERVILLE IN 46375

9:00 am
1800 CS