

**LIEN AGAINST BUSINESS ASSETS AND CASH
EFFECTIVE DATE: JULY 20, 2000**

STATE OF INDIANA)
County of Lake) ss

2000 051393

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 JUL 20 AM 11:53

MORRIS W. CENTER
RECORDER

CREDITOR
Lawrence F. Sanek, Sr.
9939 Wildwood Circle
Highland, IN 46322

DEBTOR
The Bagel Market Café, Inc.
2064 45th Street
Highland, IN 46322

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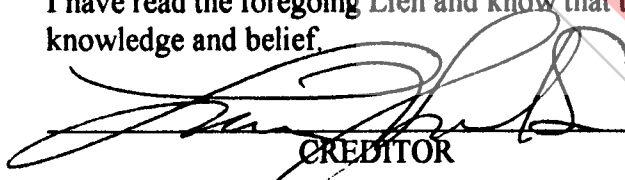
This lien is for the following reason: Non-payment of complete equity to Lawrence F. Sanek, Sr. from the sale of the condominium as outlined in Cause No. 45D03-9704-DR-1087. Legal description of the condominium is defined below. Equity was used to pay off a business loan that the President Barbara Spader was responsible for.

The amount of the lien is for the difference of what was paid and what is due. The amount of the lien is for \$49,675.49, plus 8% interest per annum, plus filing fees.

Address of Business: 2064 45th Street
Highland, IN 46322

Legal Description of Real Property: Unit 102, Underground Garage Space No.1 and Unattached Garage Space "A" in Park Ridge Horizontal Property Regime created by Declaration recorded September 12, 1989 as Document No. 057010 and recorded in Plat Book 67 page 5, in the Office of the Recorder of Lake County, Indiana. Together with the undivided (4.418%) interest in the common areas and facilities appertaining thereto.

I have read the foregoing Lien and know that the facts stated therein are true and correct to the best of my knowledge and belief.


CREDITOR

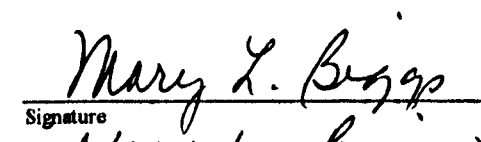
7-20-2000
DATE

State of Indiana, County of LAKE, ss

Before me, the undersigned, a Notary Public in and for said County this date 7-20, 2000 came LAWRENCE F. SANEK SR, and acknowledged the execution of the foregoing lien.

Witness my hand and official seal.

My commission expires 3-4-2008


Notary Public

County of Residence LAKE

MARY L. BIGGS (Printed)

This instrument prepared by: LAWRENCE F. SANEK SR

Resident of LAKE County

Handwritten initials: Ae, CD