

2002 003100

TERMS OF AGREEMENT

1. The house and real estate located at 3744 42nd. place Highland In. is gifted to Terry & Julie Stivers also included with this gift is the washer, dryer, stove, and refrigerator.
2. Terry & Julie Stivers grants right of occupancy including use of premise and space in garage only to Barbara Kasper and no one else. No one else includes family, friends, relatives or future spouse.
4. Not required to pay for normal use of utilities. Barbara Kasper will maintain her own private phone line into premise.
5. Use of premise in a safe and cleanly matter.
6. Terms do not transfer to Barbara Kasper's heirs.
7. If Terry & Julie Stivers sell the house at 3744 42nd Place Highland In. prior to the death of Barbara Kasper, Barbara Kasper will receive a lump sum payment of \$70,000. This clause does not transfer to Barbara Kasper heirs, it expires on the death of Barbara Kasper.

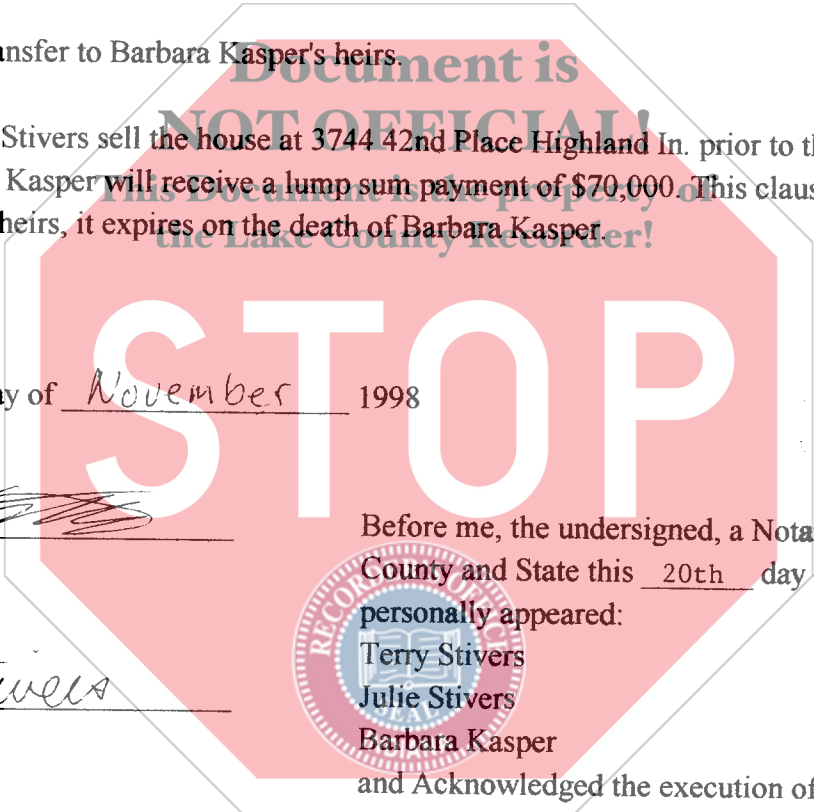
Dated this 20 Day of November 1998

[Signature]  
TERRY STIVERS

Julie J. Stivers  
JULIE STIVERS

Barbara Kasper  
BARBARA KASPER

Hilbrich Cunningham Schwerdt  
Dobosz + Vinovich  
2637 - 45th Street  
Highland, IN 46322



Before me, the undersigned, a Notary Public in and for said County and State this 20th day of November 1998 personally appeared:

Terry Stivers  
Julie Stivers  
Barbara Kasper

and Acknowledged the execution of the foregoing agreement. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires July 13, 1999

Joan C. Bukowski  
Joan C. Bukowski Notary Public  
Resident of Lake County

# 24231  
di 910  
A's