

~~STATE PROMISSORY NOTE~~  
LAKE COUNTY  
FILED FOR RECORD  
Secured by Real Estate Mortgage

2002 105503

2002 NOV 18 PM 2: 38

November 7, 2002

\$3,000.00

MORRIS W. CARTER  
RECORDER

Munster, Indiana

We promise, jointly and generally to pay to the order of Robert Garzinski, 250 Chapel Drive, Springboro, OH, 45066, the sum of Three Thousand Dollars (\$3,000.00) as follows:

The principal of this Promissory Note shall be payable on demand and it is understood by the payee that there is no interest to be charged with respect to said principal indebtedness.

Upon default in the payment herein required when the same shall become due, the entire unpaid principal and other indebtedness on account of this obligation and mortgage securing the same shall, at the option of the holder hereof, become due and payable immediately without notice of non-payment or demand for payment, and the entire indebtedness may be collected by appropriate proceedings. No failure on the part of the holder of this obligation in exercising said option to declare the whole of said indebtedness due or to proceed to collect the same shall operate as a waiver of the right to do so or preclude the exercise of such option at any time during the continuance of such default or the occurrence of a succeeding default. Advance payment may be made in any amount toward the principal amount of said indebtedness.

The holder of this obligation may renew the same or extend time of payment of the indebtedness or any part thereof or reduce the payments thereon; any and all such renewal, extension or reduction shall not release any maker, endorser, or guarantor from any liability on said obligation.

The drawers, sureties, guarantors, and endorsers severally waive presentment for payment, protest, notice of protest and non-payment of this Note. The extension of time shall not release or discharge any surety, guarantor or endorser on this Note.

  
*Judith Garzinski*  
Judith Garzinski

*William Garzinski*  
William Garzinski

This Instrument Prepared By:  
Stuart J. Friedman  
PINKERTON AND FRIEDMAN, P.C.  
9245 Calumet Avenue, Suite 201  
Munster, Indiana 46321  
(219) 836-3050  
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*William Garzinski*  
*8236 Howard Ave.*  
*Munster, In. 46321*

*10.00*  
*2P*  
*Cash*