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LAKE COUNTY
FILED FOR RECORD

2003 075687

2003 JUL 22 11:01 AM

<p>Mortgagor's Name And Address</p> <p>P & A, LLC 392 DEER RIDGE RD. VALPARAISO, IN 46385</p> <p>("Mortgagor" whether one or more)</p>	<p>MORTGAGEE</p> <p>BANK CALUMET NATIONAL ASSOCIATION f/k/a Calumet National Bank 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>("Mortgagee")</p>	<p>Return to:</p> <p>BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320</p>
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MORTGAGE MODIFICATION AGREEMENT

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 5th day of December, 2002, recorded the 7th day of February, 2003, in the Office of the Recorder of Lake County, Indiana, as Document No. 2003 013929 (herein the "Mortgage"), is hereby amended as follows:

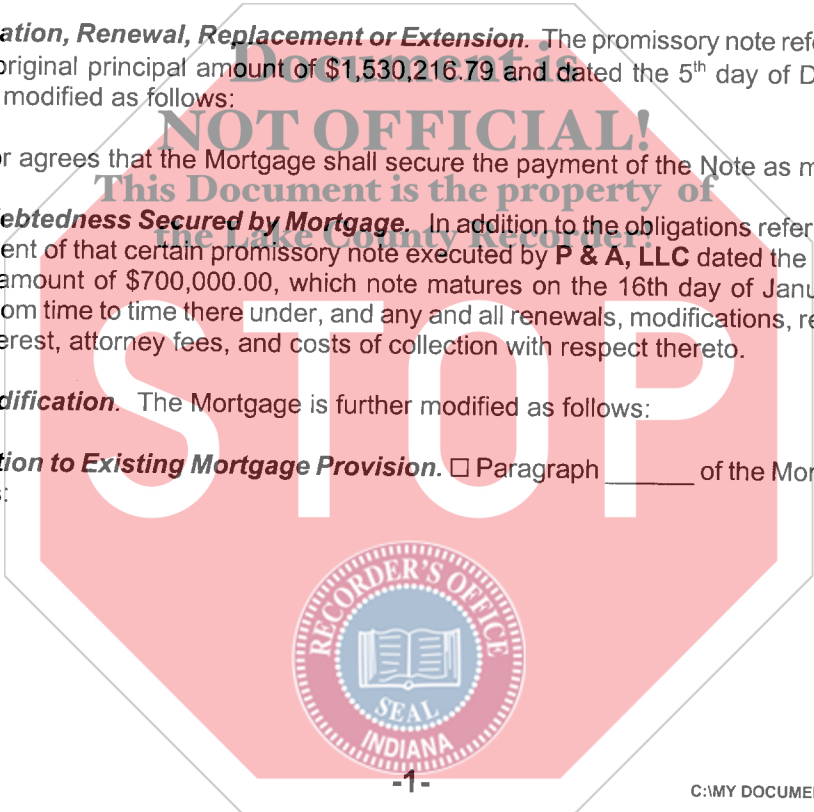
1. **Note Modification, Renewal, Replacement or Extension.** The promissory note referenced in paragraph 1 of the Mortgage in the original principal amount of \$1,530,216.79 and dated the 5th day of December, 2002, (herein the "Note") has been modified as follows:

Mortgagor agrees that the Mortgage shall secure the payment of the Note as modified.

2. **Additional Indebtedness Secured by Mortgage.** In addition to the obligations referred to in the Mortgage it shall also secure payment of that certain promissory note executed by P & A, LLC dated the 16th day of July, 2003 in the original principal amount of \$700,000.00, which note matures on the 16th day of January, 2004, together with all advances made from time to time there under, and any and all renewals, modifications, replacements and extensions thereof and all interest, attorney fees, and costs of collection with respect thereto.

3. **Additional Modification.** The Mortgage is further modified as follows:

3.01. **Modification to Existing Mortgage Provision.** Paragraph _____ of the Mortgage is amended to provide as follows:



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107343

3.02. **Addition of Additional Mortgage Provision.** The following provision is added to the Mortgage as paragraph _____:

3.03. **Deletion of Mortgage Provision.** Paragraph _____ is hereby deleted from the Mortgage.

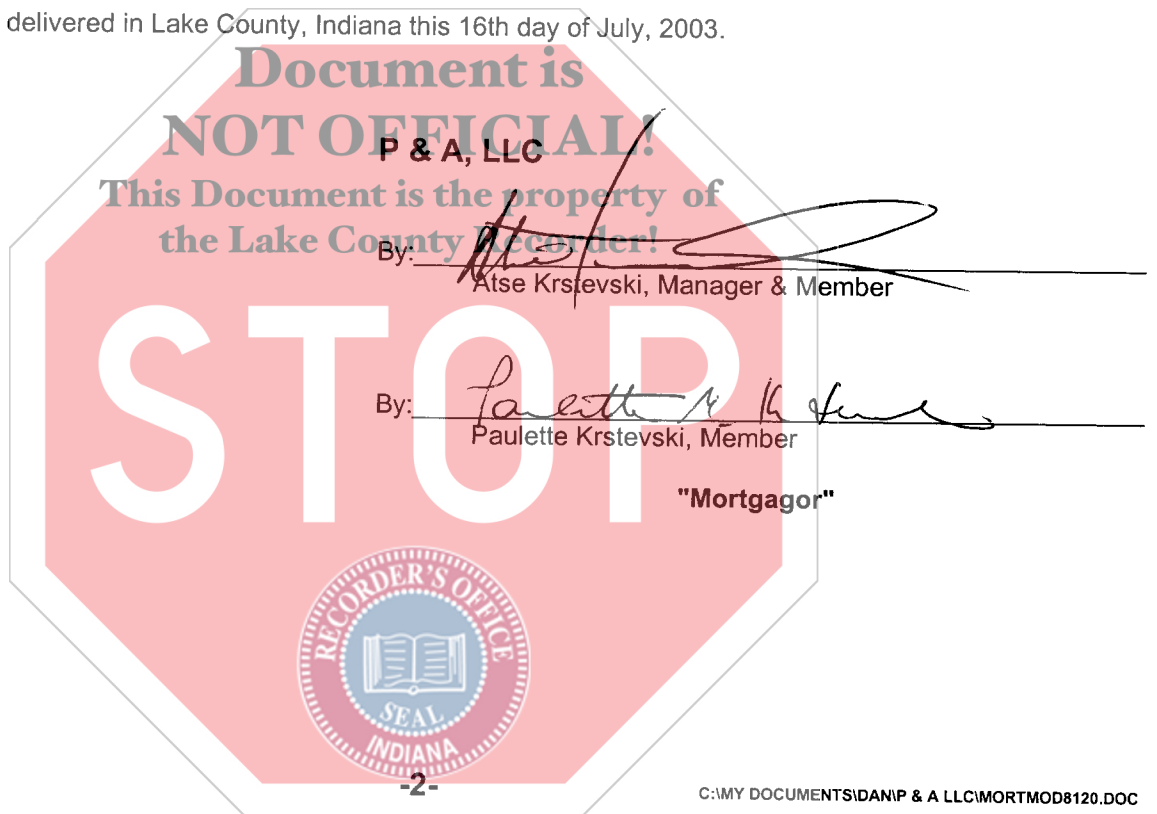
4. **Miscellaneous.** The Mortgagor further agrees as follows:

A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.

B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.

C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

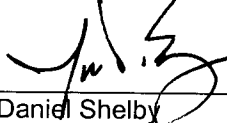
EXECUTED and delivered in Lake County, Indiana this 16th day of July, 2003.



Mortgagee's Consent to Modification

Bank Calumet National Association hereby consents to the above mortgage modification this 16th day of July, 2003.

Bank Calumet National Association

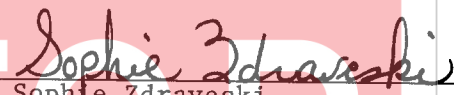
By: 
J. Daniel Shelby

Its: Assistant Vice President

STATE OF INDIANA)
)SS:
LAKE _____ COUNTY)



Before me, a Notary Public in and for said County and State personally appeared Atse Krstevski the Manager and Member and Paulette Krstevski the Member of P & A, LLC, and acknowledged the execution of the above and foregoing Mortgage Modification Agreement for and on behalf of P & A, LLC, this 16th day of July, 2003.


Sophie Zdraveski Notary Public,
Residing in Lake County, Indiana

My Commission Expires:
March 5, 2008

This instrument was prepared by: J. Daniel Shelby, Assistant Vice President/sz