

refinancing, unless the property continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), (iii), and (iv) contained herein; and

- (iv) The obligation to repay the Subsidy to the Member shall terminate after any foreclosure. Otherwise the covenants contained herein shall continue until released by the Member in writing or the expiration of the Retention Period, whichever shall first occur.

IN WITNESS WHEREOF, the Borrower(s) and the member, by its duly authorized representative, has executed this Agreement as of this 11th day of September, 2002.

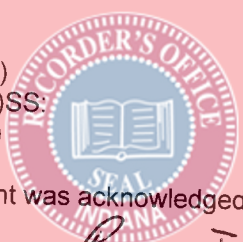
Witness: _____ Borrower: Ruby J. Blackman
Ruby J. Blackman a/k/a
Ruby J. Blackmon

Witness: _____ Borrower: _____

Witness: _____ Mercantile National Bank of Indiana
(Member)

Witness: _____ By: [Signature]
Art Mulholland, Vice President
(Printed Name and Title)

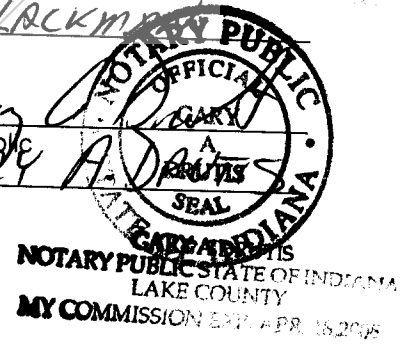
State of IN)
~~LAKE~~)
County of LAKE) SS:



The foregoing instrument was acknowledged before me this 11th day of Sept., 2002, by Ruby J. Blackman

My Commission Expires: 4/18/08
My County of Residence: LAKE

[Signature]
Notary Public
GARY A. DAVIS
(Printed)



State of Indiana)
)SS:
County of Lake)

The foregoing instrument was acknowledged before me this 11th day of
September, 2002, by Art Mulholland
the Vice President of Mercantile National Bank of Indiana
(Member) for and on behalf of such organization.

My Commission Expires: 3/9/07

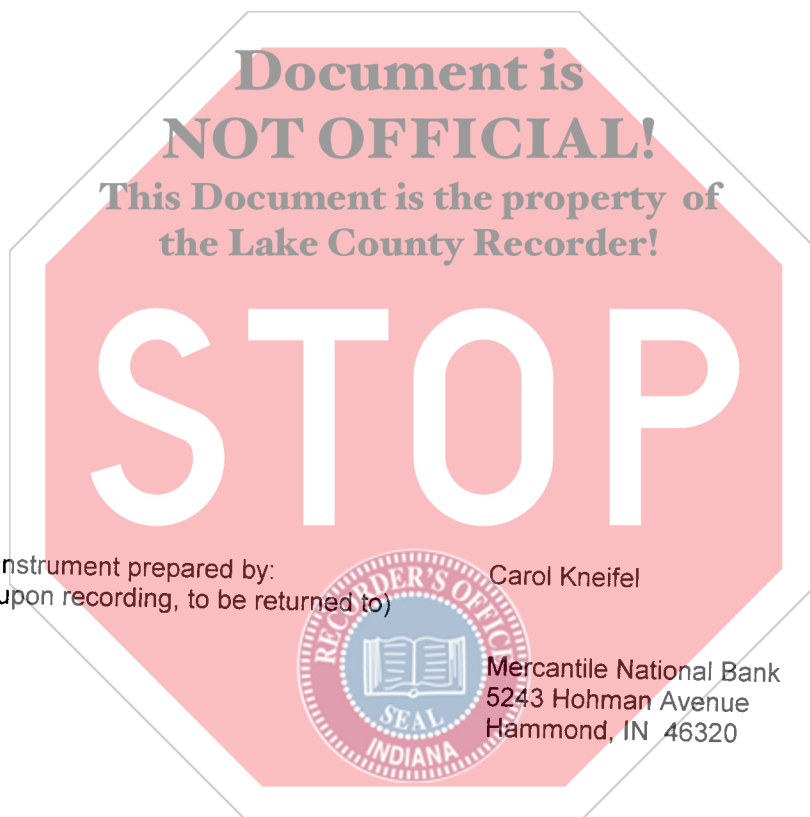
My County of Residence: Lake

Carol Kneifel

Notary Public

Carol Kneifel

(Printed)



This Instrument prepared by:
(and upon recording, to be returned to)

Carol Kneifel

Mercantile National Bank
5243 Hohman Avenue
Hammond, IN 46320

“EXHIBIT A”

LOTS 9 AND 10 IN BLOCK 4 IN V.H. MESSENGER’S SUBDIVISION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2 PAGE 43, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

