

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 5th day of June, 2002.

Witness: _____ Borrower: Brian James Kazmierski

Witness: _____ Borrower: Lisa Antoinette Kazmierski

Witness: _____ Mercantile National Bank of Indiana (Member)

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

State of Indiana)
County of Lake) SS.

The foregoing instrument was acknowledged before me this 5 day of June, 2002, by Brian James & Lisa antoinette Kazmierski

My Commission Expires: _____ My County of Residence: _____ Notary Public

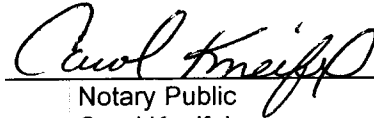
(Printed) **KATRINA M BURNS**
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. NOV. 15, 2005

State of Indiana)
)SS:
County of Lake)

The foregoing instrument was acknowledged before me this 5th day of
June, 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



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"

LOT 9 AND THE EAST HALF OF LOT 10 IN BLOCK 1 IN SOUTH HAMMOND
SUBDIVISION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN
PLAT BOOK 2 PAGE 38, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,
INDIANA

Parcel ID Number: 36-70-8 UNIT 26
534 LOCUST STREET
HAMMOND
("Property Address"):

which currently has the address of
[Street]
[City], Indiana 46324 [Zip Code]

