

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 9th day of September, 2002.

Witness: _____ Borrower: Susanna M. Alcazar

Witness: _____ Borrower: _____

Witness: _____ Mercantile National Bank of Indiana (Member)

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

State of Indiana)
County of Lake) SS.

The foregoing instrument was acknowledged before me this 9th day of September, 2002, by Susanna M. Alcazar

My Commission Expires: _____
My County of Residence: _____
Katrina M. Burns
Notary Public
(Printed)

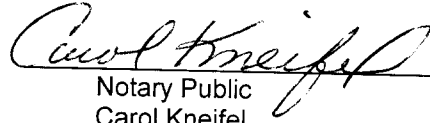
KATRINA M BURNS
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. NOV. 15, 2009

State of Indiana)
)SS:
County of Lake)

The foregoing instrument was acknowledged before me this 9th 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


Notary Public
Carol Kneifel
(Printed)



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

Mercantile National Bank
5243 Hohman Avenue
Hammond, IN 46320

“EXHIBIT A”

**LOT 30 IN BLOCK 4 IN HYDE PARK ADDITION TO HAMMOND, AS PER
PLAT THEREOF, RECORDED IN PLAT BOOK 12 PAGE 3 IN THE OFFICE OF
THE RECORDER OF LAKE COUNTY, INDIANA.**

