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STATE OF INDIANA
CROSS REFERENCE: 2003031889
FILED FOR RECORD

2005 051804 MORTGAGE MODIFICATION AGREEMENT
2005 JUN 23 11:15:05

THIS AGREEMENT is made this 8th day of June, 2005, between ATG HOMES, LLC, an Indiana limited liability company ("Mortgagor") and UNION PLANTERS BANK, N.A., a national banking association ("Mortgagee").

RECITALS

Pursuant to an April 23, 1999 Amended and Restated Credit Agreement by and between Mortgagor and Mortgagee, as amended, Mortgagee has agreed to loan to Borrower the sum of Eight Million Dollars and No Cents (\$8,000,000.00), evidenced by a 2003 Amended Note dated March 26, 2003 ("Note"), which is secured by a 2003 Amended Mortgage ("Mortgage") dated March 26, 2003 which was filed in the Office of the Recorder of Lake County, Indiana, on March 28, 2003 as Instrument No. 2003 031889, as amended.

Borrower has requested that Lender make certain modifications to the terms of the Mortgage. Lender has consented to such modifications, but only to the extent specifically provided for and upon the terms and conditions contained herein and in the Mortgage.

The Mortgage is hereby amended and modified as follows:

1. The "Mortgaged Property" as defined in the Mortgage is hereby amended to add as additional "Mortgaged Property" the real estate described on the attached Exhibit A. From and after the date hereof, all references to the "Mortgaged Property" shall mean the "Mortgaged Property" as set forth in the Mortgage, as amended by recorded Mortgage Modification Agreements, including this Agreement.
2. Except as modified by this Agreement, all terms, conditions and obligations set forth in the Mortgage shall remain unaffected and in full force and effect.
3. This Agreement and the Mortgage, as amended, constitute the entire agreement of Lender and Borrower regarding the subject matter hereof, and no oral understandings, written agreements or representations exist which are in addition to or contract or expand the terms hereof. No amendment, variation, waiver or modification to this Agreement shall be effective unless in writing and signed by the parties hereto.
4. This Agreement shall be governed by the laws of the State of Indiana.
5. This Agreement shall be binding upon and be for the benefit of the successors and assigns of the respective parties hereto.

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IN WITNESS WHEREOF, the undersigned have set their hands and affixed their seals hereunto on the date first above written.

MORTGAGOR: ATG HOMES, LLC
an Indiana limited liability company

By: [Signature]
Eric T. Gastevich, President

MORTGAGEE: UNION PLANTERS BANK, N.A.
a national banking association

By: [Signature]
Brent M. Talcott, Senior Vice President

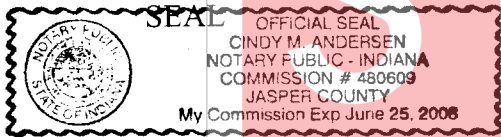
STATE OF INDIANA)

LAKE COUNTY)

SS:

Before me, the undersigned Notary Public, personally appeared Eric T. Gastevich, as President of ATG Homes, LLC, an Indiana Limited liability company, who on behalf of ATG Homes, LLC acknowledged the execution of the foregoing instrument and swore to the truth of the statements made therein.

Witness my hand and Notarial Seal this 8th day of June, 2005.



Cindy M. Andersen
Notary Public Signature

Cindy M. Andersen
Printed Name

My Commission Expires: June 25, 2008

County of Residence: Jasper

STATE OF INDIANA)
)
TIPPECANOE COUNTY)

SS:

Before me, the undersigned Notary Public, personally appeared Brent M. Talcott, as Senior Vice President of Union Planters Bank, N.A., a national banking association, who on behalf of Union Planters Bank, N.A. acknowledged the execution of the foregoing instrument and swore to the truth of the statements made therein.

Witness my hand and Notarial Seal this 8th day of June, 2005.



SEAL
Mary Lynn Davis
Resident of Benton County, IN
Commission Expires: August 20, 2006

Mary Lynn Davis

Notary Public Signature

Printed Name

My Commission Expires: _____

County of Residence: _____

This instrument was prepared by:

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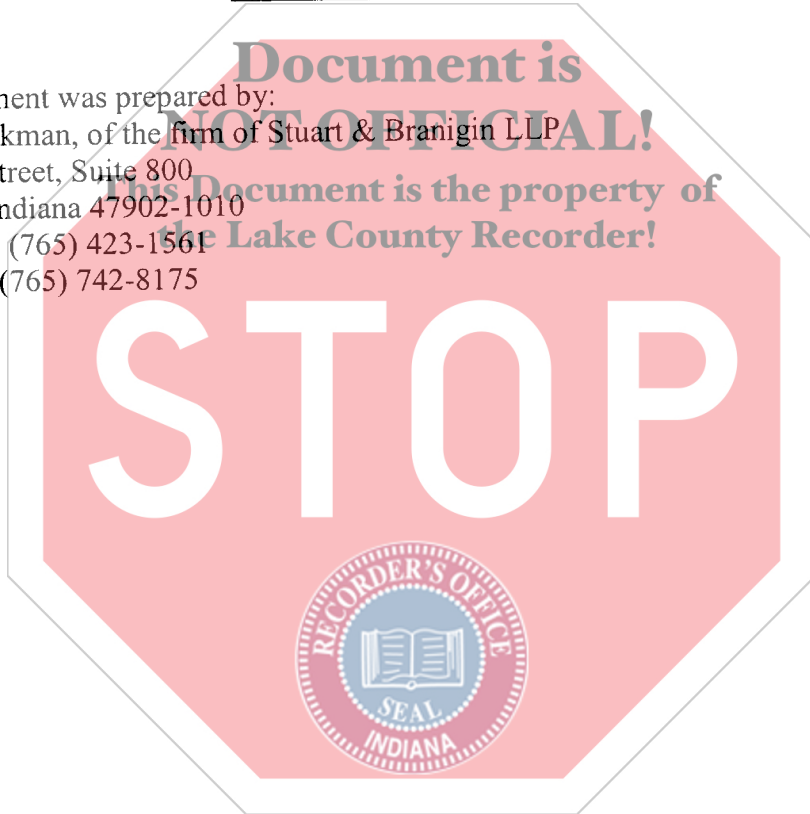


EXHIBIT A
Additional Mortgaged Property

Lots 17 and 18, Cambridge Court and Cambridge Center, a Planned Unit Development to the Town of Munster, as per plat thereof, recorded in Plat Book 93 page 43, in the Office of the Recorder of Lake County, Indiana.

Lots 28 and 29, Lakewood Estates, an addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 92 page 3, in the Office of the Recorder of Lake County, Indiana.

