

PROMISSORY NOTE

\$36,805.47 May 9, 2007

FOR VALUE RECEIVED, the undersigned Robert Coluzzi, Jr. (the "Promisor") promises to pay to the order of Home Lumber Co., (the "Payee"), at 11200 Delaware Parkway, Crown Point, Indiana (or at such other place as the Payee may designate in writing) the sum of Thirty Six Thousand Eight Hundred Five Dollars and 47/100 Dollars (\$36,805.47) with interest from this date on the unpaid principal at the rate of 10 percent (10%) annually until paid.

Payment of principal and interest to be made as follows;

Monthly payments of \$3235.79 each, beginning June 15, 2007 and monthly thereafter on the 15th of each month. The unpaid principal and accrued interest shall be payable in full on June 15, 2008 ("Due Date").

The Promisor promises to pay a late charge of \$0.00 for each installment that remains more than 10 days unpaid after its due date. This late charge shall be paid as liquidated damages in lieu of actual damages, and not as penalty.

The undersigned grants to Home Lumber Company, a security interest in the following described property, together with all addition, accession, accessories and replacements: The East 65 feet of Lot 15, except the South 57 feet thereof, and the West 30 feet of Lot 16, except the South 60 feet thereof, in Union Addition, to the Town of Lowell, as per plat thereof, recorded in Miscellaneous Record "A" page 504 in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 714 E. Main St., Lowell, Indiana 46356

No renewal or extension of this Note, delay in enforcing any right of the Payee under this Note, or assignment by Payoff of the Note shall affect the liability of the Promisor (s). All rights of the Payee under this Note are cumulative and may be exercised concurrently or consecutively at the Payee's option.

In the event of default, the payee or legal holder shall be entitled to reasonable costs of collection, including attorney's fees and costs.

This Note shall be construed in accordance with the laws of the State of Indiana.

Not withstanding anything in for foregoing to the contrary, the promissory reserves the right to repay this note, in whole or in part, and at any time without penalty.



If any one or more of the provisions of the Note are determined to be unenforceable, in whole or in part, for any reason, the remaining provision shall remain fully operative.

All payments of principal and interest on this Note shall be paid in the legal currency of the United States.

DEBTOR ACKNOWLEDGES RECEIPT OF A TRUE COPY OF THIS INSTRUMENT.

day of M RFC Remodeling, Inc. By: Home Lumber Company Attest:

Notary Public, State of Indiana
County of Lake Margie Berger, Notary Public My Commission Expires Jun. 26, 2008 Commission Expires: 6/26/08

Lake County Resident

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Return to: Home Lumber Company

P.O. Box 11169

Crown Point, In 46308