

**HELM**  
**FINANCIAL CORPORATION**

September 18, 2001

One Embarcadero Center • San Francisco, CA 94111

415/398-4510

FAX 415/398-4816

RECORDATION NO. 19692-B FILED

SEP 25 '01 3-85 PM

**SURFACE TRANSPORTATION BOARD**

Mr. Vernon Williams  
Secretary  
Surface Transportation Board  
1925 K Street, N.W.  
Washington, D.C. 20423-0001

RE: Termination of Lease of Railroad Equipment dated August 31, 2001 by Helm Financial Corporation ("**Lease Termination**").

Dear Mr. Williams:

On behalf of Helm Financial Corporation, I submit for filing and recording, under 49 U.S.C. Section 11303(a) and the regulations promulgated thereunder the following document:

Two (2) fully-executed originals of the above-referenced Lease Termination.

In connection with the recording of the Lease Termination, please note the following information:

Name and Address of Lessor: Helm Financial Corporation  
One Embarcadero Center, Suite 3700  
San Francisco, CA 94111

Name and Address of Lessee: Iowa Northern Railway Company  
17177 North Laurel Dr., Suite 423  
Livonia, MI 48152

Equipment: 4 GP38 Locomotives  
IANR 3606, 3607, 3609 and 3611

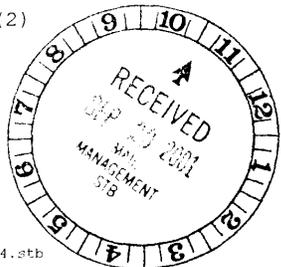
Please record this Lease Termination as a supplemental agreement to STB Recordation No. 19692 filed on November 7, 1995 at 3:20 PM. The filing fee of \$28,00 is included in our enclosed Check No. 46802 in the amount of \$588.00.

Summary: Termination of Lease of Railroad Equipment dated August 31, 2001 by Helm Financial Corporation for 4 GP38 locomotives, IANR 3606, 3607, 3609 and 3611, to be filed as a supplemental agreement. Please file this Lease Termination as a supplemental agreement to STB Recordation No. 19692.

Yours truly,

*Sharon L. Van Fossan*  
Sharon L. Van Fossan  
Supervisor Contract Administration

/svf  
Enclosures (2)



19692-B

TERMINATION OF LEASE OF RAILROAD EQUIPMENT

THIS TERMINATION OF LEASE OF RAILROAD EQUIPMENT ("Termination") is dated as of August 31, 2001 by HELM FINANCIAL CORPORATION, a California corporation ("Lessor").

1. **Recitals.** Lessor entered into the Lease of Railroad Equipment dated as of March 28, 1995, as amended ("**Lease**"), with **Iowa Northern Railway Company**, an Iowa corporation, with respect to the four (4) locomotives described in Schedule A attached hereto. The Lease is on file at the Surface Transportation Board ("**STB**") of the Department of Transportation under STB Recordation Number 19692 filed on November 7, 1995 at 3:20 PM.

The Lease was terminated on January 3, 2001. The purpose of this Termination is to provide a formal termination document for filing with the STB.

2. **Termination.** The Lease is hereby formally terminated.

IN WITNESS WHEREOF, Lessor, pursuant to due corporate authority, has caused this Termination of Lease to be signed in its corporate name as of the date first written above.

HELM FINANCIAL CORPORATION

By: Barbara W. Wilson  
Name: Barbara W. Wilson  
Title: Senior Vice President & CFO

RECORDATION NO. 19692-B FILED  
OCT 09 '01 3-05 PM  
SURFACE TRANSPORTATION BOARD

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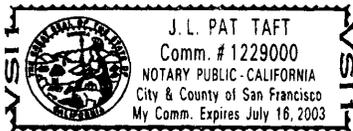
STATE OF CALIFORNIA            )  
  ) S.S.  
COUNTY OF SAN FRANCISCO    )

On September 4, 2001, before me, J. L. Pat Taft, personally appeared Barbara W. Wilson, Senior Vice President and Chief Financial Officer of **HELM FINANCIAL CORPORATION**,

X personally known to me -OR-

\_\_\_\_\_ proved to me on the basis of satisfactory evidence

to be the person(~~s~~) whose name(~~s~~) is/~~are~~ subscribed to the within instrument and acknowledged to me that ~~he~~/she/~~they~~ executed the same in ~~his~~/her/~~their~~ authorized capacity(~~ies~~), and that by ~~his~~/her/~~their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.



Witness my hand and official seal.

  
SIGNATURE OF THE NOTARY

by

SCHEDULE A

Description: Four (4) GP38 locomotives

Unit Numbers:

IANR 3606  
IANR 3607  
IANR 3609  
IANR 3611