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THIS IS TO CERTIFY That the certain mortgage for the principal sum of TWELVE THOUSAND SEVEN HUNDRED FIFTY AND NO/100 (\$12,750.00) Dollars, executed by JAMES D. CHILDERS and JOAN R. CHILDERS, individually and as husband and wife, to MERCANTILE NATIONAL BANK OF HAMMOND, a corporation, dated July 20, 1962, recorded on July 24, 1962 in Book 1421 at Page 163 in the office of the Recorder of Lake County, State of Indiana and assigned to JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY by instrument dated August 10, 1962, and recorded on on August 29, 1962 in Book 1426 at Page 413; hereby acknowledges full payment of the debt thereby secured and discharges, satisfies and releases the lien of said mortgage.

TICOR TITLE INSURANCE
Crown Point, Indiana

IN WITNESS WHEREOF, The said JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, by Ronald E. Poch, one of its Assistant Treasurers, has hereunto set its corporate name and seal, at Boston, Massachusetts, this thirtieth day of October, 1987.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY

BY: Ronald E. Poch
Ronald E. Poch Assistant Treasurer

ATTEST: Darryl P. Sullivan
Assistant Secretary

THE COMMONWEALTH OF MASSACHUSETTS)
)ss.
COUNTY OF SUFFOLK)

BEFORE ME, a Notary Public within and for said Commonwealth, duly commissioned and qualified, this thirtieth day of October, 1987, personally appeared the above named Ronald E. Poch, Assistant Treasurer, and acknowledged the execution of the foregoing instrument as the corporate act and deed of JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

Witness my hand and notarial seal,

Marie C. O'Brien
Marie C. O'Brien, Notary Public

My commission expires: September 1, 1989

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L.C. RE. RIDER

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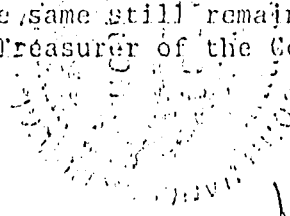
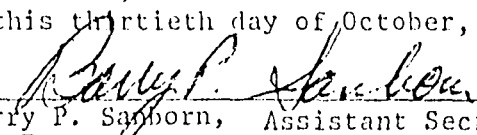
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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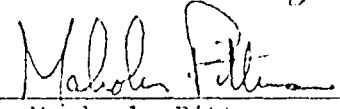
At a meeting of the Board of Directors of John Hancock Mutual Life Insurance Company held December 8, 1986, a quorum being present, it was

VOTED: That the Chairman of the Board, the President, any Sector President, the Chief Financial Officer, the General Counsel, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, any Treasury Officer, any Senior Investment Officer, any Investment Officer, any Senior Real Estate Investment Officer, any Real Estate Investment Officer, any Senior Real Estate Mortgage Officer, any Real Estate Mortgage Officer, any Senior Real Estate Management Officer and any Real Estate Management Officer of the Company, or any one of them, are hereby authorized to execute and seal with the corporate seal, acknowledge, and deliver any and all instruments required in connection with any investment, sale, or loan authorized by the Committee of Finance.

I hereby certify that the above is a true copy of a vote passed December 8, 1986, by the Board of Directors of John Hancock Mutual Life Insurance Company; that the same still remains in full force; and that Ronald E. Poch is an Assistant Treasurer of the Company, this thirtieth day of October, 1987.



Barry P. Saborn, Assistant Secretary

THIS INSTRUMENT WAS PREPARED BY:


Malcolm Pittman

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, John Hancock Place, P. O. Box 111, Boston, Massachusetts