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RETURN TO
CALUMET NATIONAL BANK
Mortgage Loan Dept.
1806 Robinhood Blvd.
Scherverville, Indiana 46375
Att: Melinda Jackman

91023180

CONDITIONAL ASSIGNMENT OF RENTALS

This indenture, made this 25th day of April 1991, by and between Calumet National Bank, A National banking association, hereinafter known and designated as "Lender," and Lake County Trust as Trustee under the terms and conditions of that certain written agreement and declaration of trust, dted the 7th of October, 1983, and know as trust number 3377, the "UNDERSIGNED",

Witnesseth:

Whereas, the UNDERSIGNED did on April 25th, 1991 execute a certain principal promissory installment note, calling for the payment of the principal sum of \$190,000.00, together with interest payable to the order of LENDER, and did secure the payment thereof by a mortgage on the following described real estate, to-wit:

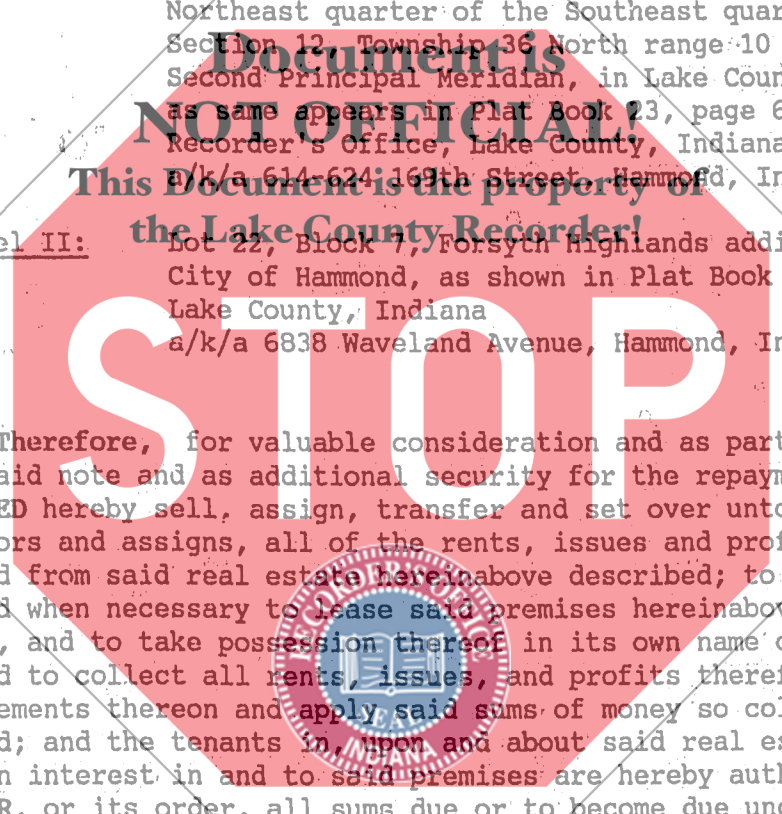
Parcel I: West 22.3 feet of the North 70 feet and the West 12.3 feet of the South 60 feet of Lot 3, and all of Lots 4 and 5 in Block 2 in ELMAC addition in the City of Hammond, being a subdivision of the North half of the Northwest quarter of the Northeast quarter of the Southeast quarter in Section 12, Township 36 North range 10 West of the Second Principal Meridian, in Lake County, Indiana as same appears in Plat Book 23, page 63, in the Recorder's Office, Lake County, Indiana a/k/a 614-624 169th Street, Hammond, Indiana 46324

Parcel II: Lot 22, Block 7, Forsyth Highlands addition to the City of Hammond, as shown in Plat Book 17 page 25, Lake County, Indiana a/k/a 6838 Waveland Avenue, Hammond, Indiana 46324

Now Therefore, for valuable consideration and as part of the consideration for said note and as additional security for the repayment of said note, the UNDERSIGNED hereby sell, assign, transfer and set over unto said LENDER, its successors and assigns, all of the rents, issues and profits due or to become due of and from said real estate hereinabove described; to operate, maintain, manage and when necessary to lease said premises hereinabove described or any part thereof, and to take possession thereof in its own name or in the name of an agent and to collect all rents, issues, and profits therefrom and of and from the improvements thereon and apply said sums of money so collected as hereinafter provided; and the tenants in, upon and about said real estate and all others having an interest in and to said premises are hereby authorized to pay unto said LENDER, or its order, all sums due or to become due under such tenancy, and said LENDER is hereby authorized to give for and in behalf of said UNDERSIGNED full receipt for any payment so made.

Said LENDER is further authorized, but shall not be obligated, to pay taxes, assessments and charges on the premises, insure, repair and/or improve the building located thereon; and expend such sums of money as may be necessary to defend the title or property or the use thereof, or receive rents and profits, or protect rental rights, and/or make such other expenditures for said property as it may in its sole discretion deem necessary, proper or expedient. Said LENDER, may not be obligated, to advance funds for any of the above purposes, and any amount so advanced shall be a first and prior claim on the rents and profits realized from the said property and shall be repaid to said LENDER before any distribution as hereinafter set out. Should the rents and profits be insufficient to pay advances so made by LENDER, any unpaid balance shall become part of the debt secured by the mortgage and shall bear interest at the rate equal to the rate on the note from the date of the debt has been reduce to judgement the UNDERSIGNED will, subject to the other terms, covenants, and condition herein contained, pay such advancements with interest to said LENDER in addition to any amount necessary to pay and satisfy the judgment, interest and cost, or to redeem the property from foreclosure sale, and said LENDER shall be entitled to retain possession of the property until such advancements and interest are fully paid.

For msg see doc. #1023179



CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

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STATE OF INDIANA/S.S. NO.
LAKE COUNTY
FILED

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It is further agreed that said LENDER shall, be required to account for only such rentals and payments, as are actually collected by it. Nothing herein contained shall be deemed to create any liability on the part of said LENDER for failure to rent the premises or any part thereof, or for failure to make collection of rentals, or for failure to do any of the things which are authorized herein. This instrument is a grant of rights and privileges to said LENDER only and shall not be held to create any duties or liabilities, except as herein expressly set out. For the purpose of accounting, the correctness of the books and records of said LENDER shall be deemed conclusive.

It is further understood and agreed that the acceptance by said LENDER of any payments under any lease or contract with reference to the said premises from any tenants or other persons shall not bar or abridge any of the rights of said LENDER under its mortgage and note.

This contract shall remain in full force and effect so long as the above described mortgage remains an enforceable lien; and in the event of a foreclosure, then during the pendency of the foreclosure suit and the period of stay of execution until recording the Sheriff's deed issued under such foreclosure proceedings. In event of the termination of this agreement the UNDERSIGNED will approve and accept any and all outstanding leases made by said LENDER and/or its agent, but only to the extent of a period of one (1) year from the date of the termination of this agreement.

The provisions of this agreement are a covenant running with the land herein described and shall bind all persons hereinafter acquiring any interest in said premises, and it is expressly agreed that the within assignment and grant of rights and powers is coupled with an interest.

Any amount received or collected by said LENDER by virtue of this agreement shall be applied as follows, but not necessarily in the order stated, the priority of payment of such items to be within the sole discretion of said LENDER:

1. The repayment to said LENDER of any and all amounts advanced by it under the terms of this agreement together with interest as provided on the respective advancements from the date of the same;
2. To the payment of taxes, assessments and charges and the expenses of insurance; but said LENDER shall not be obligated to keep insurance on said premises or to make repairs to and/or improvements on said property;
3. To the payment of all other necessary expenses to the management, protection and/or preservation of the property;
4. To the payment of all amounts due or to become due under the said mortgage and/or to the payment of any judgements rendered thereon together with costs and expenses;
5. The surplus, if any, after full payment of the above, shall be paid to the then owner of the said premises at the time such payment is made.

It is understood and agreed that this agreement is but additional security for the payment of said mortgage debt, and shall not be deemed to be any payment thereof except as to money actually received by said LENDER and applied as such payment under the terms of this agreement; nor shall this agreement be deemed a waiver of any default occurring hereinafter in the full performance of the conditions of the said mortgage, nor shall the application of any or all money received by said LENDER under this agreement toward curing such default in any manner waive such default or prevent foreclosure because of the same, said LENDER hereby expressly reserving all of its rights and privileges under the said mortgage as fully as though this agreement had not been entered into.

Said LENDER shall not be liable for any act or failure to act under the terms of this agreement except for willful misconduct or gross negligence, nor shall the said LENDER shall have used reasonable care in the selection of such agent.

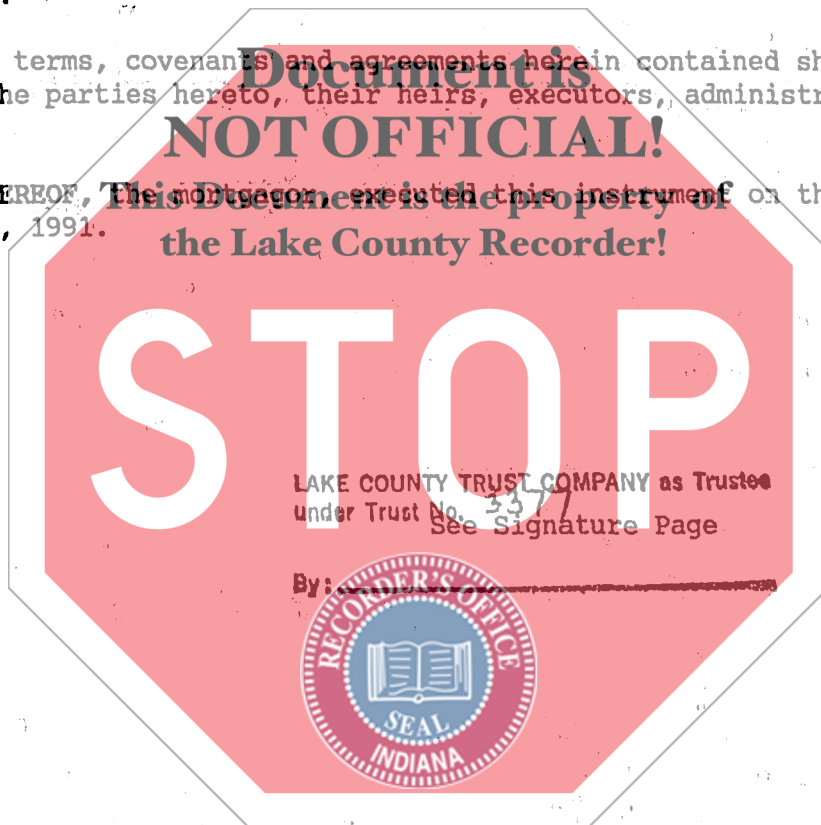
Notwithstanding that this instrument is a present and executed assignment of the rents, issues and profits and a present and executed grant of the powers herein before granted to said LENDER, it is agreed that so long as the said mortgage and note is not in default the UNDERSIGNED is to be permitted to collect and retain said rent, issues, and profits; provided, however, that in no event shall the UNDERSIGNED have authority to collect any rents, issues or profits for any period in excess of thirty (30) days from the date of any such collection; and preceded further that if the real estate hereinabove described shall come into the hands of any officer of any court on any writ of any nature whatsoever against said real estate, as the property of the UNDERSIGNED, then upon the happening of any one or more such events, without any notice of election on the part of said Lender being given, said LENDER shall have the immediate and automatic right to the management and control of the said real estate and the improvements thereon to the full extent of all rights given to it under this agreement even though there be no existing default on the part of the UNDERSIGNED.

This agreement shall not be terminated except as herein provided, and shall not be altered, modified or amended except by written agreement signed by the parties hereto.

That the terms, covenants and agreements herein contained shall be binding alike on the parties hereto, their heirs, executors, administrators, and/or assigns.

IN WITNESS WHEREOF, This Document is the property of the Lake County Recorder!
25th, day of April, 1991.

UNDERSIGNED:

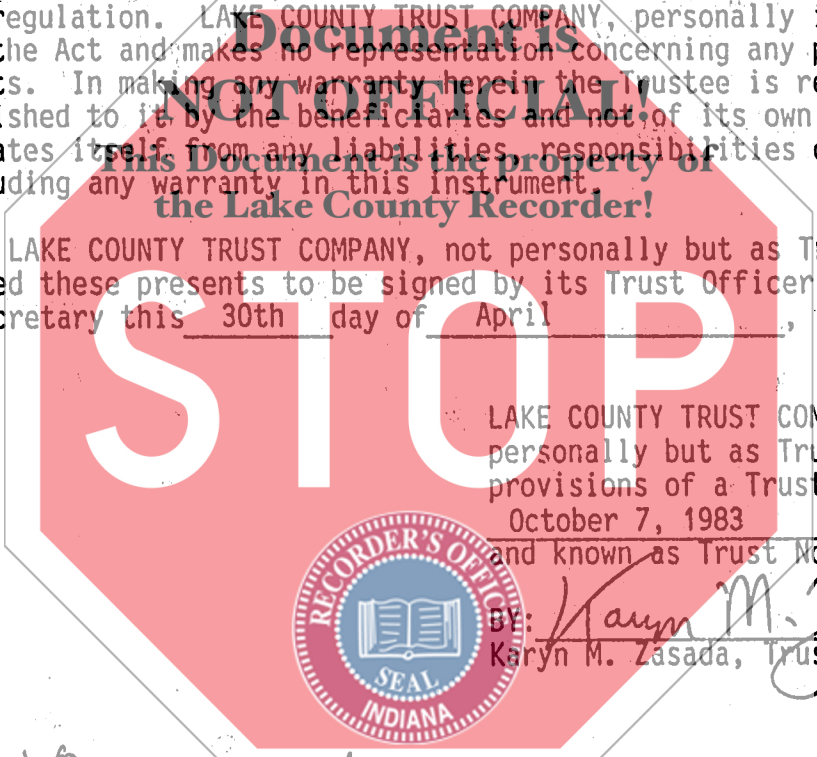


This instrument was prepared by: Terrence J. Farrell, Senior VP.

It is expressly understood and agreed that this Assignment of Rents is executed by the LAKE COUNTY TRUST COMPANY herein designated as Trustee not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is further expressly understood and agreed that LAKE COUNTY TRUST COMPANY, as Trustee as aforesaid, has no right or power whatsoever to manage, control or operate said real estate in any way or to any extent and is not entitled at any time to collect or receive for any purpose, directly or indirectly, the rents, issues, profits or proceeds of said real estate or any lease or sale or any mortgage or any disposition thereof. Nothing herein or in said mortgage contained shall be construed as creating any liability on the Lake County Trust Company herein designated as Trustee, either individually or as Trustee aforesaid, personally to pay the said mortgage or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by the Assignee and by every person now or hereafter claiming any right or security hereunder, and that so far as the Lake County Trust Company herein designated as Trustee, either individually or as Trustee aforesaid, or its successors, personally are concerned, the legal holder or holders of said mortgage and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises described herein for the payment thereof, by the enforcement of the lien hereby created in the manner herein and in said mortgage provided or by action to enforce the personal liability of guarantor, if any.

Nothing contained herein shall be construed as creating any liability on LAKE COUNTY TRUST COMPANY, personally under the provisions of the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) or the Indiana Responsible Property Transfer Law (the Act) as amended from time to time or any other Federal, State or local law, rule or regulation. LAKE COUNTY TRUST COMPANY, personally is not a "Transferor" under the Act and makes no representation concerning any possible environmental defects. In making any warranty herein the Trustee is relying solely on information furnished to it by the beneficiaries and not of its own knowledge and specifically exculpates itself from any liabilities, responsibilities or damages as a result of including any warranty in this instrument.

IN WITNESS WHEREOF, LAKE COUNTY TRUST COMPANY, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Trust Officer and attested by its Assistant Secretary this 30th day of April, 19 91



LAKE COUNTY TRUST COMPANY; not personally but as Trustee under the provisions of a Trust Agreement dated October 7, 1983 and known as Trust No. 3377

BY: Karyn M. Zasada
Karyn M. Zasada, Trust Officer

ATTEST:
BY: Angela Newcomb
Angela Newcomb, Assistant Secretary

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Officers of Lake County Trust Company, who acknowledge the execution of the foregoing instrument as the free and voluntary act of said corporation, and as their free and voluntary act, acting for such corporation, as Trustee.

Witness my hand and seal this 30th day of April, 19 91



Angela Bravos
Angela Bravos Notary Public

Resident: Lake County, Indiana.

May 15, 1993