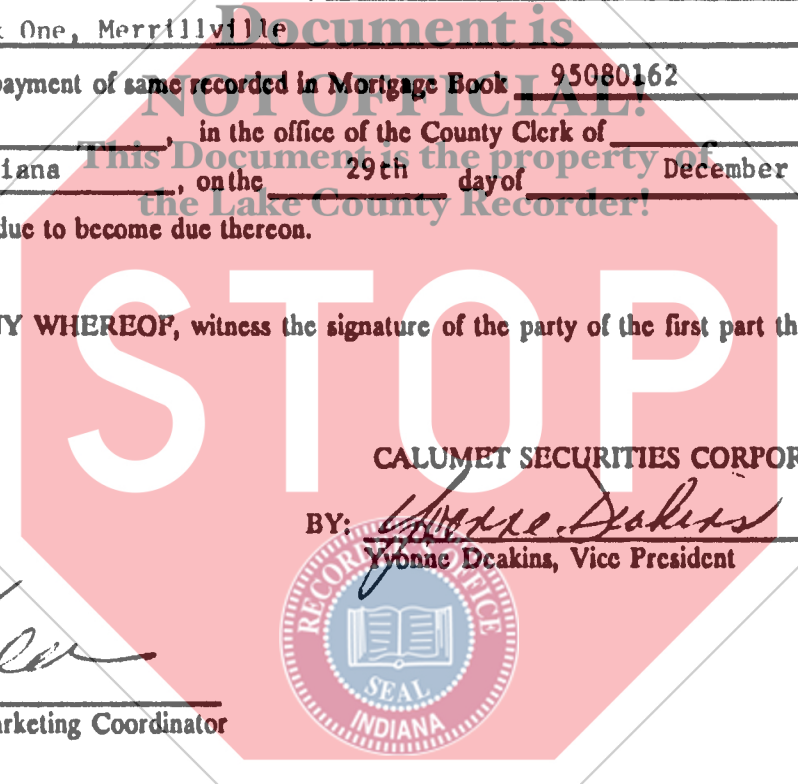


ASSIGNMENT OF REAL ESTATE MORTGAGE

This Deed of Assignment and Assignment of Real Estate Mortgage, made and entered into this 18th day of December, 1996, by and between CALUMET SECURITIES CORPORATION, party of the first part, and Bank One, Merrillville, party of the second part.

WITNESSETH: That for valuable consideration, the receipt of which is hereby acknowledged, the party of the first part does hereby assign, transfer, and set over unto the said party of the second part, its successors and assigns, a certain Mortgage Note dated the 20th day of December, 1995 executed and delivered to CALUMET SECURITIES CORPORATION, by Yuli Ratner & Galina Ratner, Husband and Wife and assigned to Bank One, Merrillville, together with the mortgage securing the payment of same recorded in Mortgage Book 95080162, page , in the office of the County Clerk of Lake County, Indiana, on the 29th day of December, 1996; and all sums of money due to become due thereon.

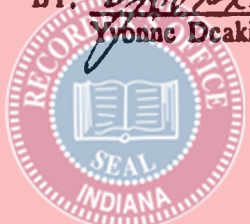


IN TESTIMONY WHEREOF, witness the signature of the party of the first part the day and year first above written.

CALUMET SECURITIES CORPORATION

BY: Yvonne Deakins
Yvonne Deakins, Vice President

ATTEST:
Raymond A. Aiken
Raymond A. Aiken, Marketing Coordinator



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 FEB -3 AM 11:23
MORRIS W. CARTER
RECORDER

State of Indiana)
County of LAKE) ss:

The foregoing instrument was acknowledged before me this 18th day of December, 1996, Yvonne Deakins, Vice President and Raymond A. Aiken, Marketing Coordinator of Calumet Securities Corporation.

My Commission Expires:
6-9-00
Resident of LAKE County

Bette J. Farmer
Bette J. Farmer



This Instrument Prepared By: DAVID M. OBERLE, EXECUTIVE VICE PRESIDENT OF CALUMET SECURITIES CORPORATION, P. O. Box 208, SCHERERVILLE, INDIANA 46375