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ASSIGNMENT OF PROMISSORY NOTE AND MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that Bank Calumet, N.A. (hereinafter referred to as "Assignor"), with its principal offices located in Hammond, Lake County, Indiana, and Sand Ridge Bank (hereinafter referred to as "Assignee"), with its principal offices located in Highland, Lake County, Indiana, hereby agree as follows:

In consideration of the payment of \$129,315.37, paid by Assignee to Assignor, receipt of which sum is hereby acknowledged, Assignor hereby does transfer, set over, and assign to Assignee, its successors, and assigns, the following:

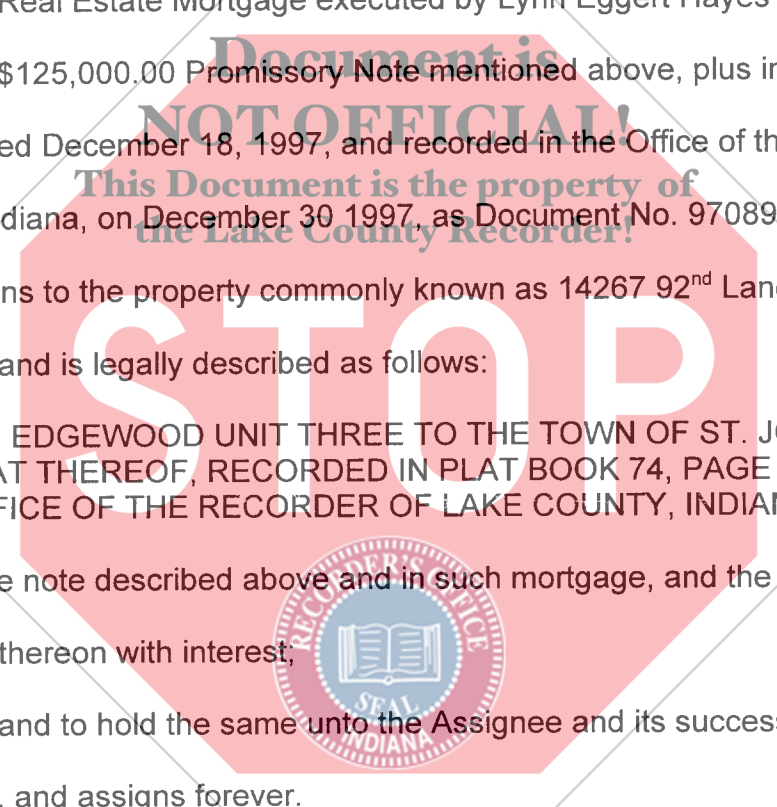
1. A Promissory Note executed by Lynn Eggert Hayes, in the original principal amount of \$125,000.00, in favor of Assignor, dated December 18, 1997

2. A Real Estate Mortgage executed by Lynn Eggert Hayes given to secure payment of the \$125,000.00 Promissory Note mentioned above, plus interest, which Mortgage is dated December 18, 1997, and recorded in the Office of the Recorder of Lake County, Indiana, on December 30 1997, as Document No. 97089209. Said Mortgage pertains to the property commonly known as 14267 92nd Lane, St. John, Indiana 46373, and is legally described as follows:

LOT 2 IN EDGEWOOD UNIT THREE TO THE TOWN OF ST. JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 74, PAGE 77, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

together with the note described above and in such mortgage, and the monies due and to become due thereon with interest;

To have and to hold the same unto the Assignee and its successors, legal representatives, and assigns forever.



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And Assignor covenants that there is not due and owing upon such Promissory Note and Mortgage, without offset or defense of any kind, the sum of \$129,315.37.

In Witness Whereof, the Assignee has executed this instrument by its duly authorized officer, this 15th day of February, 2002.

BANK CALUMET, N.A.

By: *Gregory Bracco*
Printed: Gregory Bracco

Its: Senior Vice President

STATE OF INDIANA)
) ss:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared BANK CALUMET, N.A., by Gregory Bracco, its Sr. V. P., and acknowledged the execution of the foregoing instrument.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal this 15th day of February, 2002.

Ronda A Herbert
Notary Public Ronda A. Herbert

My Commission Expires: May 7, 2008
Resident of Lake County, Indiana [SEAL]

This instrument prepared by: Rhett L. Tauber, #807-45
Tauber & Westland, P.C.
9211 Broadway
Merrillville, IN 46410
Phone: (219) 769-6474

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