

ASSIGNMENT OF PROMISSORY NOTE AND MORTGAGE

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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 One Hundred Forty-two Thousand Eighty-one and 16/100ths (\$142,081.16) Dollars, 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:

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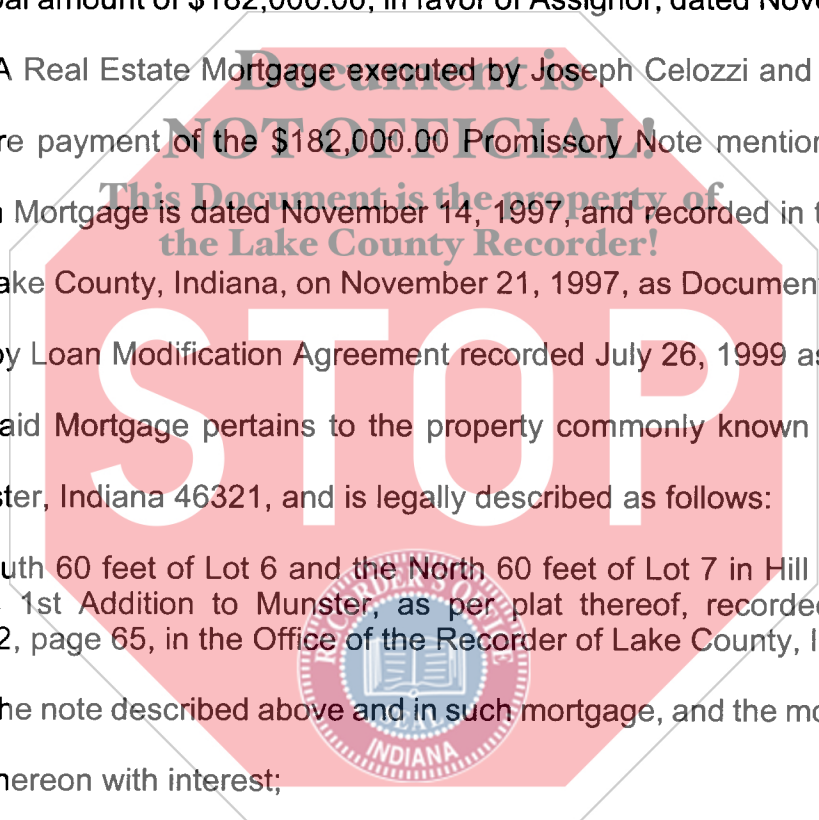
1. A Promissory Note executed by Joseph Celozzi and Mary F. Celozzi, in the original principal amount of \$182,000.00, in favor of Assignor, dated November 14, 1997,

2. A Real Estate Mortgage executed by Joseph Celozzi and Mary F. Celozzi given to secure payment of the \$182,000.00 Promissory Note mentioned above, plus interest, which Mortgage is dated November 14, 1997, and recorded in the Office of the Recorder of Lake County, Indiana, on November 21, 1997, as Document No. 97079991, as amended by Loan Modification Agreement recorded July 26, 1999 as Document No. 99061661. Said Mortgage pertains to the property commonly known as 8635 Baring Avenue, Munster, Indiana 46321, and is legally described as follows:

The South 60 feet of Lot 6 and the North 60 feet of Lot 7 in Hill and Vale Estates 1st Addition to Munster, as per plat thereof, recorded in Plat Book 32, page 65, 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.



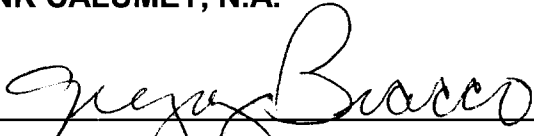
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And Assignor covenants that there is now due and owing upon such Promissory Note and Mortgage, without offset or defense of any kind, the sum of One Hundred Forty-two Thousand Eighty-one and 16/100ths (\$142,081.16) Dollars.

IN WITNESS WHEREOF, the Assignee has executed this instrument by its duly authorized officer, this 29th day of January, 2004.


BANK CALUMET, N.A.

By: 
Printed: Gregory Bracco
Its: Sr. Vice President, Mortgage Loan

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. Vice President, Mortgage Loan and acknowledged the execution of the foregoing instrument.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal this 29th day of January, 2004.


Notary Public Joan C. Bukowski

My Commission Expires: July 19, 2007
Resident of Lake County, Indiana

[SEAL]

This instrument prepared by: David W. Westland, #18943-64
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