

STATE OF INDIANA
LAKE COUNTY
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ASSIGNMENT OF LEASES AND RENTS

1. **DATE AND PARTIES.** The date of this Assignment of Leases and Rents (Assignment) is 11-22-2004. The parties and their addresses are:

ASSIGNOR: J.P. COMPANY LLC
7023 CALUMET AVENUE
HAMMOND, IN 46324

Refer to the Addendum that is attached and incorporated herein for additional Assignors.

LENDER: CITY SAVINGS BANK
Organized and existing under the laws of the state of Indiana
2000 FRANKLIN ST
MICHIGAN CITY, IN 46360
35-0512693

2. **ASSIGNMENT OF LEASES AND RENTS.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Assignor's performance under this Assignment, Assignor irrevocably assigns, grants, bargains, conveys, mortgages and warrants to lender as additional security all the right, title and interest in the following (all referred to as Property).

- A. Existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of the Property, including any extensions, renewals, modifications or replacements (all referred to as Leases).
- B. Rents, issues and profits (all referred to as Rents), including but not limited to security deposits, minimum rent, percentage rent, additional rent, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, insurance premium contributions, liquidated damages following default, cancellation premiums, "loss of rents" insurance, guest receipts, revenues, royalties, proceeds, bonuses, accounts, contract rights, general intangibles, and all rights and claims which Assignor may have that in any way pertain to or are on account of the use or occupancy of the whole or any part of the Property.

INDIANA ASSIGNMENT OF LEASES AND RENTS (NOT FOR FNMA, FHLMC, OR VA USE AND NOT FOR CONSUMER PURPOSES)
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C. **Sums Advanced.** All sums advanced and expenses incurred by Lender under the terms of this Assignment.

to Lender, even if this Assignment is not specifically referenced or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Assignment, each agrees that it will secure debts incurred either individually or with others who may not sign this Assignment. Nothing in this Assignment constitutes a commitment to make additional or future loans in this Assignment which is created by waves any subsequent security interest in the Assignor's principal dwelling which is connected with a "consumer loan," as those terms are defined by federal law governing non-possessory, non-purchase money security interests in "household goods," in unfair and deceptive credit practices. This Assignment will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

B. **All Debts.** All present and future debts from Assignor and provision.

One or more of the debts secured by this Assignment contains a future advance

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A. **Specific Debts.** The following debts and all extensions, renewals, refinancings, modifications and replacements and repayments. (Include terms such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

4. **SECURED DEBTS.** This Assignment will secure the following Secured Debts:

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Assignment at any one time will not exceed \$ 175,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Assignment. Also, this Lender's security and to perform any of the covenants contained in this Assignment.

In the event any item listed as Lessees or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement.

The Property is located in LAKE County at _____, State, ZIP Code).



PLAT THEREOF, AS SHOWN IN PLAT BOOK 2, PAGE 29, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
PROPERTY: LOTS 57, 58 AND THE WEST 4 1/2 FEET OF LOT 59, BLOCK 2, HOMWOOD ADDITION TO THE CITY OF HAMMOND, AS PER
C. The term Property as used in this Assignment shall include the following described real

5. **PAYMENTS.** Assignor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Assignment.
6. **COLLECTION OF RENTS.** Assignor may collect, receive, enjoy and use the Rents so long as Assignor is not in default. Assignor will not collect in advance any Rents due in future lease periods, unless Assignor first obtains Lender's written consent. Upon default, Assignor will receive any Rents in trust for Lender and Assignor will not commingle the Rents with any other funds. When Lender so directs, Assignor will endorse and deliver any payments of Rents from the Property to Lender. Amounts collected will be applied at Lender's discretion to the Secured Debts, the costs of managing, protecting and preserving the Property, and other necessary expenses. Assignor agrees that this Assignment is immediately effective between Assignor and Lender and effective as to third parties on the recording of this Assignment.
7. **WARRANTIES AND REPRESENTATIONS.** To induce Lender to enter into the Loan, Assignor makes these representations and warranties for as long as this Assignment is in effect.
- A. **Power.** Assignor is duly organized, validly existing and in good standing under the laws in the jurisdiction where Assignor was organized and is duly qualified, validly existing and in good standing in all jurisdictions in which Assignor operates or Assignor owns or leases property. Assignor has the power and authority to enter into this transaction and to carry on Assignor's business or activity as now conducted.
 - B. **Authority.** The execution, delivery and performance of this Assignment and the obligation evidenced by this Assignment: are within Assignor's duly authorized powers; has received all necessary governmental approval; will not violate any provision of law or order of court or governmental agency; and will not violate any agreement to which Assignor is a party or to which Assignor is or any of Assignor's property is subject.
 - C. **Name and Place of Business.** Other than previously disclosed in writing to Lender, Assignor has not changed Assignor's name or principal place of business within the last ten years and has not used any other trade or fictitious name. Without Lender's prior written consent, Assignor does not and will not use any other name and will preserve Assignor's existing name, trade names and franchises.
 - D. **Ownership or Lease of Property.** Assignor owns or leases all property that Assignor needs to conduct Assignor's business and activities. All of Assignor's property is free and clear of all liens, security interests, encumbrances and other adverse claims and interests, except those Lender previously agreed to in writing.
 - E. **Compliance with Laws.** Assignor is not violating any laws, regulations, rules, orders, judgments or decrees applicable to Assignor or Assignor's property, except for those that Assignor is challenging in good faith through proper proceedings after providing adequate reserves to fully pay the claim and its challenge should Assignor lose.
 - F. **Title.** Assignor has good title to the Leases, Rents and Property and the right to assign, grant, bargain, convey, mortgage and warrant to Lender as additional security the Leases and Rents, and no other person has any right in the Leases and Rents.
 - G. **Recordation.** Assignor has recorded the Leases as required by law or as otherwise prudent for the type and use of the Property.
 - H. **Default.** No default exists under the Leases, and the parties subject to the Leases have not violated any applicable law on leases, licenses and landlords and tenants. Assignor, at its sole cost and expense, will keep, observe and perform, and require all other parties to the Leases to comply with the Leases and any applicable law. If Assignor or any party to the Lease defaults or fails to observe any applicable law, Assignor will promptly notify Lender.
 - I. **Lease Modification.** Assignor has not sublet, modified, extended, canceled, or otherwise altered the Leases, or accepted the surrender of the Property covered by the Leases (unless the Leases so required).
 - J. **Encumbrance.** Assignor has not assigned, compromised, subordinated or encumbered the Leases and Rents.

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8. COVENANTS. Assignor agrees to the following covenants:
- A. Rent Abatement and Insurance. When any Lease provides for an abatement of Rents due to fire, flood or other casualty, Assignor will insure against this risk with a policy satisfactory to Lender. Assignor may choose the insurance company, subject to Lender's approval, which will not be unreasonably withheld.
- B. Copies of Leases. Assignor will promptly provide Lender with copies of the Leases and will certify these Leases are true and correct copies. The existing Leases will be provided on execution of these Leases. Assignor will promptly provide Lender taking the appropriate action with respect to these Leases.
- C. Right to Rents. After default and Lender taking the appropriate action, Assignor will notify all current and future tenants and others obligated under the Leases of Lender's right to the Leases and future rents and Lender's obligation to be current, accurate and complete as of the date requested by Lender.
- D. Accounting. When Lender provides for an accounting of Rents, Assignor will prepare in a form acceptable to Lender, subject to generally accepted accounting principles and certified by Assignor or Assignor's accountant to be current, accurate and complete as of the date requested by Lender.
- E. Lease Modification. Assignor will not sublet, modify, extend, cancel, or otherwise alter the Leases, or accept the surrender of the Property covered by the Leases (unless the Leases so require) without Lender's written consent.
- F. Encumbrance. Assignor will not assign, compromise, subordinate or encumber the Leases and Rents without Lender's prior written consent.
- G. Future Leases. Assignor will not enter into any future Leases without prior written consent from Lender. Assignor will deliver such further assurances and assignments as to these future Leases as Lender requires from time to time.
- H. Personal Property. Assignor repays the Lender's personal property on the same terms as the Property.
- I. Prosecution and Defense of Claims. Assignor will remove any personal property on the title to the Leases and Rents against Lender. Assignor will prosecute its claims or interests under this Assignment and Rents against Lender, as agreed to in any action or proceeding on behalf of Lender. Assignor will also appear in any proceeding its title to the Leases and Rents against Lender. Assignor will defend its title to the Leases and Rents against Lender, as agreed to in any action or proceeding on behalf of Lender.
- J. Liability and Indemnification. Lender does not assume or become liable for the Property's maintenance, depreciation, or other losses or damages when Lender acts to manage, leasehold estate, Assignor will not cause or permit the lessor to manage, leasehold estate to the Leases.
- K. Leasehold Estate. Assignor and any merger of the Assignor and any party obligated under the Leases who is subject to an assignment for the benefit of creditors, an insolvency, dissolution or a receivership proceeding, or a bankruptcy.
- L. Insolvency. Lender will be the party obligated under the Leases if any member of the interests of Assignor and any tenant and of any other party to the Leases.
- M. Merger with Assignor's Reversinary Interest, and Agrees that the Leases shall remain in full force and effect regardless of any merger of the Assignor's interests and of any merger of the Leases to another organization or other organization, Lender may demand immediate payment if:
- N. TRANSFER OF AN INTEREST IN THE ASSIGNEE. If Assignor is an entity other than a natural person (such as a corporation or other organization), Lender may demand immediate payment if:
- O. A beneficial interest in Assignor is sold or transferred.
- P. There is a change in either the identity or number of members of a partnership or similar entity.
- Q. There is a change in ownership of more than 25 percent of the voting stock of a corporation or similar entity.

fully as Assignor could do. Any funds collected from the operation of the Property may be applied in such order as Lender may deem proper, including, but not limited to, payment of the following: operating expenses, management, brokerage, attorneys' and accountants' fees, the Secured Debts, and toward the maintenance of reserves for repair or replacement. Lender may take such action without regard to the adequacy of the security, with or without any action or proceeding, through any person or agent, or receiver to be appointed by a court, and irrespective of Assignor's possession. The collection and application of the Rents or the entry upon and taking possession of the Property as set out in this section shall not cure or waive any notice of default under the Secured Debts, this Assignment, or invalidate any act pursuant to such notice. The enforcement of such remedy by Lender, once exercised, shall continue for so long as Lender shall elect, notwithstanding that such collection and application of Rents may have cured the original default.

H. Waiver. Except as otherwise required by law, by choosing any one or more of these remedies you do not give up any other remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

12. APPOINTMENT OF A RECEIVER. On or after an Assignor's default, Assignor agrees to Lender making an application to the court for an appointment of a receiver for the benefit of Lender to take possession of the Property and the Leases, with the power to receive, collect and apply the Rents. Any Rents collected will be applied as the court authorizes to pay taxes, to provide insurance, to make repairs and to pay costs or any other expenses relating to the Property, the Leases and Rents, and any remaining sums shall be applied to the Secured Debts. Assignor agrees that this appointment of a receiver may be without giving bond, without reference to the then-existing value of the Property, and without regard to the insolvency of any person liable for any of the Secured Debts.

13. COLLECTION EXPENSES AND ATTORNEYS' FEES. To the extent permitted by law, Assignor agrees to pay all expenses of collection, enforcement or protection of Lender's rights and remedies under this Assignment. Unless the applicable law that governs this Assignment is North Dakota, expenses include, but are not limited to, reasonable attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. These expenses will bear interest from the date of payment until paid in full at the contract interest rate then in effect for the Loan. To the extent permitted by the United States Bankruptcy Code, Assignor agrees to pay the reasonable attorneys' fees Lender incurs to collect this Assignment as awarded by any court exercising jurisdiction under the Bankruptcy Code.

14. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substances" under any Environmental Law.

Assignor represents, warrants and agrees that:

A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance has been, is, or will be located, transported, manufactured, treated, refined, or handled by any person on, under or about the Property, except in the ordinary course of business and in strict compliance with all applicable Environmental Law.

- 10. DEFALKT.** Assignor will be in default if any of the following occur with regard to the Secured Debts that are secured by this Assignment:
- However, Lender may not demand payment in the above situations if it is prohibited by law as of the date of this Assignment.
- A. Payments. Assignor fails to make a payment in full when due.
- B. Insolvency or Bankruptcy. Assignor makes an assignment in full which benefits creditors or becomes insolvent, either because Assignor's liabilities exceed Assignor's assets or protection under to pay Assignor's debts as they become due; or Assignor petitions for protection under federal, state or local bankruptcy, insolvency or debtor relief laws, or is the subject of a petition or action under such laws and fails to have the petition or action dismissed within a reasonable period of time not to exceed 60 days.
- C. Death or Incapacity. If Assignor is an individual, Assignor dies or is declared legally incompetent.
- D. Businesses Termination. If Assignor is not an individual, Assignor merges, dissolves, declares itself incapable or ends its business or existence, or a partner or majority owner dies or is declared legally incompetent.
- E. Failure to Perform. Assignor fails to perform any condition or to keep any promise or covenant of this Assignment, any other document evidencing or pertaining to the Loan, or any other debt or agreement Assignor has with Lender.
- F. Misrepresentation. Assignor makes any verbal or written statement or provides any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
- G. Property Transfer. Assignor transfers all or a substantial part of Assignor's money or property to cure the default, Lender may at Lender's option do any one or more of the following:
- A. Acceleration. Lender may make all or any part of the amount owing by the terms of the following:
- B. Additional Security. Lender may demand additional security or additional parties to be obligated to pay the Secured Debts.
- C. Sources. Lender may use any and all remedies Lender has under the state law where the property is located or federal law or in any instrument evidencing or pertaining to the Secured Debts.
- D. Insurance Benefits. Lender may make a claim for any and all insurance benefits or refunds that may be available on Assignor's default.
- E. Payments Made On Assignor's Behalf. Amounts advanced on Assignor's behalf will be immediately due and may be added to the Secured Debts.
- F. Rents. Lender may terminate Assignor's right to collect Rents and directly collect and retain Rents in Lender's name without taking possession of the Property and to demand, collect, receive, and sue for the Rents, giving proper receipt and releases. In addition, after reducing all reasonable expenses of collection from any collected and retained Rents,
- G. Entry. Lender may enter, take possession, manage and operate all or any part of the Property; make, modify, enforce or cancel or accept the surrender of any Leases; obtain or evict any tenants and licensees; increase or reduce Rents; decorate, clean and make repairs or do any other act or incur any other cost Lender deems proper to protect the Property as or do any other act or incur any other cost Lender deems proper to protect the Property as

11. REMEDIES. After Assignor defaults, and after Lender gives any legally required notice and opportunity to cure the default, Lender may at Lender's option do any one or more of the following:

- H. Property Value. The value of the Property decreases or is impaired.
- I. Name Change. Assignor changes his name or assumes an additional name without notifying Lender before making a change.
- J. Material Change. Without notifying Lender, there is a material change in Assignor's business, including ownership, management, and financial conditions.
- K. Insolvency. Lender reasonably believes that Lender is insecure.
- L. Acceleration. Lender may make a claim for any and all insurance benefits or refunds that may be available on Assignor's default.
- M. Secured Debts Immediately Due. Lender may demand immediate payment of all Secured Debts.
- N. Acceleration. Lender may make a claim for any and all insurance benefits or refunds that may be available on Assignor's default.
- O. Additional Security. Lender may demand additional security or additional parties to be obligated to pay the Secured Debts.
- P. Sources. Lender may use any and all remedies Lender has under the state law where the property is located or federal law or in any instrument evidencing or pertaining to the Secured Debts.
- Q. Payments Made On Assignor's Behalf. Amounts advanced on Assignor's behalf will be immediately due and may be added to the Secured Debts.
- R. Rents. Lender may terminate Assignor's right to collect Rents and directly collect and retain Rents in Lender's name without taking possession of the Property and to demand, collect, receive, and sue for the Rents, giving proper receipt and releases. In addition, after reducing all reasonable expenses of collection from any collected and retained Rents,
- S. Entry. Lender may enter, take possession, manage and operate all or any part of the Property; make, modify, enforce or cancel or accept the surrender of any Leases; obtain or evict any tenants and licensees; increase or reduce Rents; decorate, clean and make repairs or do any other act or incur any other cost Lender deems proper to protect the Property as

Debts are subsequently invalidated, declared void or voidable, or set aside and are required to be repaid to a trustee, custodian, receiver or any other party under any bankruptcy act or other state or federal law, then the Secured Debts will be revived and will continue in full force and effect as if this payment had not been made.

16. CO-SIGNERS. If Assignor signs this Assignment but does not sign the Secured Debts, Assignor does so only to assign Assignor's interest in the Property to secure payment of the Secured Debts and Assignor does not agree to be personally liable on the Secured Debts. If this Assignment secures a guaranty between Lender and Assignor, Assignor agrees to waive any rights that may prevent Lender from bringing any action or claim against Assignor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws.

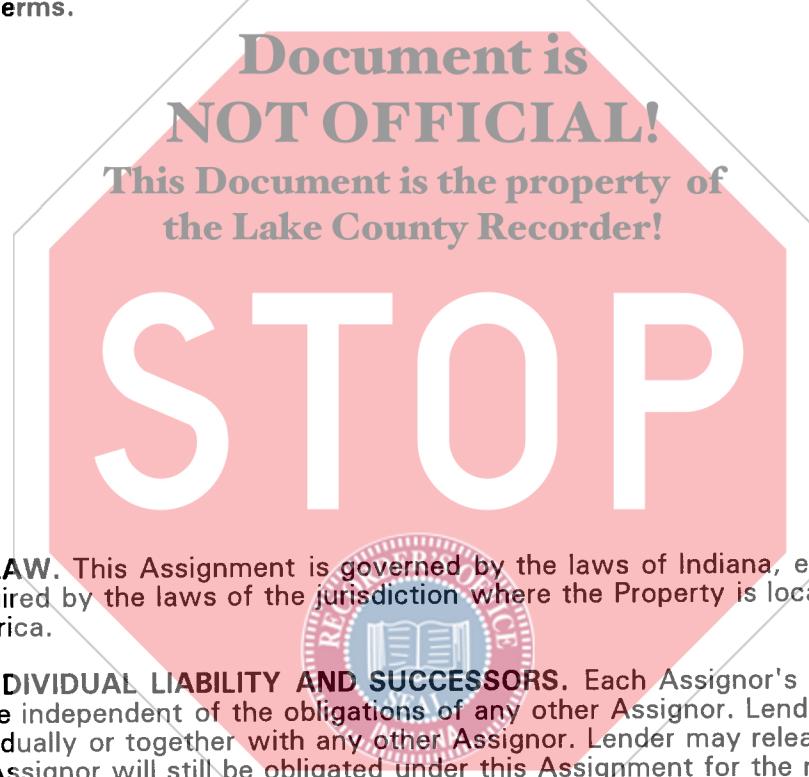
17. WAIVERS. Except to the extent prohibited by law, Assignor waives all rights of valuation and appraisement relating to the Property.

18. U.C.C. PROVISIONS.

Construction Loan. This Assignment secures an obligation incurred for the construction of an improvement on the Property.

19. OTHER TERMS. If checked, the following are applicable to this Assignment:

Line of Credit. The Secured Debts include a revolving line of credit provision. Although the Secured Debts may be reduced to a zero balance, this Assignment will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.
 Additional Terms.



20. APPLICABLE LAW. This Assignment is governed by the laws of Indiana, except to the extent otherwise required by the laws of the jurisdiction where the Property is located, and the United States of America.

21. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS. Each Assignor's obligations under this Assignment are independent of the obligations of any other Assignor. Lender may sue each Assignor individually or together with any other Assignor. Lender may release any part of the Property and Assignor will still be obligated under this Assignment for the remaining Property. The duties and benefits of this Assignment will bind and benefit the successors and assigns of Lender and Assignor.

15. TERM. This Assignment will remain in full force and effect until the Secured Debts are paid or otherwise discharged and Lender is no longer obligated to advance funds under any loan or credit agreement which is a part of the Secured Debts. If any or all payments of the Secured

J. Lender has the right, but not the obligation, to perform any of Assignor's obligations under this section at Assignor's expense.

K. As a consequence of any breach of any representation, warranty or promise made in this section, (1) Assignor will indemnify and hold Lender and Lender's successors or assigns harmless from and against all losses, claims, demands, liabilities, damages, cleanup, response and remediation costs, penalties and expenses to the extent permitted by law, including without limitation all costs of litigation and attorney's fees, which Lender and Lenders' successors or assigns may sustain; and (2) at Lender's discretion, Lender may release this Assignment and in return Assignor will provide Lender with collateral of at least equal value to the Property secured by this Assignment without prejudice to any of Lender's rights under this Assignment.

L. Notwithstanding any of the language contained in this Assignment to the contrary, the terms of this section will survive any foreclosure or satisfaction of this Assignment regardless of any passage of title to Lender or any disposition by Lender of any or all of the property. Any claims and defenses to the contrary are hereby waived.

H. Assignor will permit, or cause any tenant to permit, Lender or Lenders's agent to enter and inspect the Property and review all records at any time to determine (1) the existence, location and nature of any Hazards Substance on, under or about the Property; (2) the existence, location, location and magnitude of any Hazardous Substance on, under or about the Property; (3) whether or not Assignor and any tenant are in compliance with applicable Environmental Law.

I. Upon Lender's request and at any time, Assignor's expense, to engage a qualified environmental engineer to prepare an environmental audit of the Property and to submit the results of such audit to Lender. The choice of the environmental engineer who will perform such audit is subject to Lender's approval.

J. Lender has the right, but not the obligation, to perform any of Assignor's obligations under

D. Except as previously disclosed and acknowledged in writing to Lender, Assignor has no knowledge of or reason to believe there is any kind relating to (1) any Hazardous Substance located on, under or about the Property, or (2) any violation by Assignor or any tenant of any Environmental Law.

E. Assignor will immediately notify Lender in writing as soon as Assignor has reason to believe there is any such pending or threatened investigation, claim, or proceeding of any kind relating to (1) any Hazardous Substance located on, under or about the Property, or about any violation by Assignor or any tenant of any Environmental Law.

F. Except as previously disclosed and acknowledged in writing to Lender, Assignor and every tenant have been, are and will remain in full compliance with any applicable Environmental Law.

G. Assignor will regularly inspect the Property, monitor the activities and operations on the and no such tank, dump or well will be added unless Lender first consents in writing.

H. Property, and confirm that all permits, licenses or approvals required by any applicable law are obtained and maintained by the Assignor.

B. Except as previously disclosed and acknowledged in writing to Lender, Assignor has not and will not cause, contribute to, or permit the release of any Hazardous Substance on the property.

C. Assignor will immediately notify Lender if (1) a release or threatened release of Hazardous Substance occurs on, under or about the property or threatens to migrate from nearby property; or (2) there is a violation of any Environmental Law concerning the property. In such an event, Assignor will take all necessary remedial action in accordance with the law.

- 22. AMENDMENT, INTEGRATION AND SEVERABILITY.** This Assignment may not be amended or modified by oral agreement. No amendment or modification of this Assignment is effective unless made in writing and executed by Assignor and Lender. This Assignment is the complete and final expression of the agreement. If any provision of this Assignment is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.
- 23. INTERPRETATION.** Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Assignment.
- 24. NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS.** Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail and by registered or certified mail, return receipt requested, to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one party will be deemed to be notice to all parties. Assignor will inform Lender in writing of any change in Assignor's name, address or other application information. Assignor will provide Lender any financial statements or information Lender requests. All financial statements and information Assignor gives Lender will be correct and complete. Assignor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Assignor's obligations under this Assignment and to confirm Lender's lien status on any Property. Time is of the essence.

- 25. SIGNATURES.** By signing, Assignor agrees to the terms and covenants contained in this Assignment. Assignor acknowledges receipt of a copy of this Assignment.

J.P. COMPANY LLC
(Entity Name)

[Signature] JOHN J. CONWAY, MEMBER

[Signature] JOSEPH P. CONWAY, MEMBER

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NOT OFFICIAL

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the Lake County Recorder

STOP



[Handwritten signature]

ExperetTM, © 2001 Bankers Systems, Inc., St. Cloud, MN Form ASM-T-RENT-IN 2/24/2002

This instrument was prepared by (name, address): SANDRA K. TIEBERT, CITY SAVINGS BANK
2000 FRANKLIN ST
MICHIGAN CITY, IN 46360