

Lessee to Maintain Premises

Lessee shall keep the said premises in a clean, sightly and healthful condition, and in good repair, except as hereinafter provided under "Covenants of Lessor", all at his own expense, and shall yield the same back to Lessor upon termination of the said lease, whether such termination shall occur by expiration of the term hereof or in any other manner whatsoever, in the same condition of cleanliness, repair and sightliness as at the date of the execution hereof, loss by fire or by the elements, and reasonable wear and tear excepted. If, however, the said premises shall not thus be kept in good repair and in a clean, sightly and healthful condition by Lessee, as aforesaid, Lessor may enter the same, himself or by his agents, servants or employees, without such entering causing or constituting a termination of this lease or an interference with the possession of the premises by Lessee, and Lessor may replace the same, in the same condition of repair, sightliness, healthfulness and cleanliness as existed at the date of execution hereof, and Lessee agrees to pay Lessor, in addition to the rent hereby reserved, the expenses of Lessor in thus replacing the premises in that condition. Lessee shall not permit any waste or misuse of the premises.

Further Covenants of Lessee

Lessee does further covenant and agree that he will pay all bills and charges for water, sewage, gas, electric current, and heating costs, which may be assessed or charged against the occupant of said premises during said term or any extension thereof; that he will not use or occupy said premises for any unlawful purpose; that he will not use or permit the leased premises to be used in violation of any law, order or regulation of any governmental authority relating to the use or occupancy of said premises; that if any use by Lessee of the leased premises increases the insurance rates thereon, Lessee will pay to Lessor the amount of increases in premium caused by such increase in rates; that he will make no alterations or additions in or to said premises without the written consent of said Lessor; that he will permit said Lessor, or his agents, to enter upon said premises at all reasonable times, to examine the condition thereof; and that he will not assign this lease or underlet said premises, nor any part thereof, without the written consent of Lessor.

Covenants of Lessor

LESSEE KNOWS AND AGREES THAT THE COVENANTS AND AGREEMENTS WITH LESSOR THAT SAID LESSEE SHALL BE KEPT AND PERFORMED BY HIMSELF OR BY HIS ASSIGNS, SERVANTS OR EMPLOYEES, WITHOUT SUCH ENTERING CAUSING OR CONSTITUTING A TERMINATION OF THIS LEASE OR AN INTERFERENCE WITH THE POSSESSION OF THE PREMISES BY LESSEE, AND LESSOR MAY REPLACE THE SAME, IN THE SAME CONDITION OF REPAIR, SIGHTLINESS, HEALTHFULNESS AND CLEANLINESS AS EXISTED AT THE DATE OF EXECUTION HEREOF, AND LESSEE AGREES TO PAY LESSOR, IN ADDITION TO THE RENT HEREBY RESERVED, THE EXPENSES OF LESSOR IN THUS REPLACING THE PREMISES IN THAT CONDITION. LESSEE SHALL NOT PERMIT ANY WASTE OR MISUSE OF THE PREMISES.

Remedies of Lessor

If said rent, or any part thereof, shall at any time be in arrears and unpaid, and without any demand being made therefor; or if said Lessee, or his assigns, shall fail to keep and perform any of the covenants, agreements or conditions of this lease, on his part to be kept and performed, and such default is not cured within 30 days after written notice from Lessor setting forth the nature of such default; or if said Lessee shall be adjudged a bankrupt, or shall make an assignment for the benefit of creditors, or if the interest of said Lessee hereunder shall be sold under execution or other legal process, or if Lessee shall file a voluntary petition in bankruptcy, or shall be placed in the hands of a receiver, it shall be lawful for Lessor, his heirs or assigns without notice or process of law, to enter into said premises, and again have, repossess and enjoy the same as if this lease had not been made, and thereupon this lease and everything herein contained on the part of said Lessor to be done and performed shall cease, terminate and be utterly void, all at the election of Lessor; without prejudice, however, to the right of the Lessor to recover from said Lessee, or assigns, all rent due up to the time of such entry. In case of any such default and entry by Lessor, Lessor may relet said premises for the remainder of said term for the highest rent obtainable and may recover from Lessee any deficiency between the amount so obtained, and the rent hereinabove reserved. Failure on the part of Lessor to avail himself of any right or remedy hereunder shall not constitute a waiver thereof as to any future default or breach by Lessee, his heirs and assigns.

Risk of Loss

In case any building on said premises, or any substantial part of said premises, without any fault or neglect of either party, shall be destroyed or so injured by the elements, or other cause, as to be unfit for occupancy, then this lease may be cancelled or terminated by either party at their election, subject, however, to the following: No Exceptions

Lessor May Mortgage Premises

The Lessor may at any time mortgage the demised premises, or any part thereof, and this lease shall be subordinate to the lien of any such mortgage; and Lessee agrees to execute any documents which may be required by any lending institution for the purpose of such a subordination; provided, however, that any such mortgagee shall be required to give notice of any default to Lessee and Lessee shall have the opportunity to correct any such default and to credit the same against all sums due and to become due under this lease, and to recover from Lessor the excess of such cost over said sums.

Notices

Any notice to be given under this lease shall be made in person or by certified mail to Lessor at 1000 East 80th Place, Merrillville, IN 46410, and to Lessee at c/o Joel Brosk, 101 North Wacker Drive, Suite 1130, Chicago, IL 60606

or to such other address as may be given by either party in writing, in person or by certified mail. Notice, if made by certified mail, shall be deemed given on the date of postmark.

Additional Covenants

This lease, and the covenants herein contained, shall extend to and be binding upon the heirs, executors and assigns of the parties to this lease.

ADDITIONAL COVENANTS

A. The Lessor shall have the right to sell this property free of the lease at any time during the term of the lease, provided a right of first refusal is given. If the Lessor or Lessor's successor shall, during the terms of this lease, receive a bona fide written offer to purchase the demised premises or any part thereof, which offer shall be acceptable to the Lessor or such future Lessor, the Lessor or future Lessor shall give to the Lessee the privilege of purchasing the demised premises on the same terms, conditions and price as are contained in the acceptable offer. Lessor shall give such offer to Lessee by written notice given in accordance with the provisions hereof, setting forth the identity of the person or firm making the acceptable offer and the price, terms and conditions of the acceptable offer, and shall require the Lessee within twenty (20) days of the receipt of such notice, to sign a suitable contract of purchase consistent with the terms set forth in said notice. If the Lessee shall fail to accept such offer and sign a suitable contract as determined by the Lessor within the time allowed, this first refusal and the right and privilege given to the Lessee shall be null and void and the Lessor or any future Lessor shall be free to sell the demised premises to the purchaser named in the notice to Lessee, free and clear of the rights of the Lessee hereunder, which includes this right of first refusal and the term of the lease. The Lessee shall then become a month-to-month tenant at the rental set out for that particular year. Any sale to Lessee shall be subject to such other terms, conditions, covenants, restrictions, liabilities and encumbrances, as may be set forth in the bona fide offer to purchase, which was the subject of the notice to the Lessee or to which the demised premises shall be subject.

B. This lease is made pursuant to a conditional assignment of rentals dated February 27, 1981, recorded as document No. 620093 with the Recorder's Office of Lake County, Indiana, which is attached hereto and made a part of this lease.

C. This lease is subject to the terms and conditions of the Rider attached to the lease and marked Exhibit "A". The lessee shall have all of the rights and obligations set out in said Rider, as if the language were made a part of this lease. This Rider was made as part of a proposed lease between S. Ryan as a Lessor and the numbers of the Rider do not correspond with the numbers of this Lease, but are nevertheless incorporated.

IN WITNESS WHEREOF, the said parties have hereunto set their hands and seals this 5TH day of SEPTEMBER, 1983.

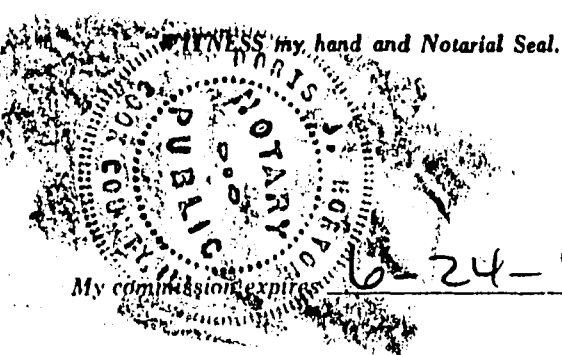
GARY CHECK CASHER #2, INC.

By: Leonard Keller (Seal) Joseph Wolfberg (Seal)
President (Lessee) (Lessor)

By: Sara R. Glass (Seal) James A. Holcomb (Seal)
Secretary (Lessee) (Lessor)

Illinois
State of ~~Illinois~~ }
County of Cook } ss:

Before me, a Notary Public in and for said County and State, on this _____
personally appeared JOSEPH WOLFBERG, President
and also appeared LEONARD KELLER, Secretary
and each acknowledged the execution of the above and foregoing Lease to be his and her voluntary act and deed.



James A. Holcomb
Notary Public
Resident of COOK County

State of Indiana }
County of Lake } ss:

Before me, a Notary Public in and for said County and State, on this 5th day of September, 1983
personally appeared James J.L. Dandurand
and also appeared Sara R. Glass, President and Cashier of Bank of Indiana, and
James A. Holcomb, pursuant to the authority granted them by Bank
of Indiana
and each acknowledged the execution of the above and foregoing Lease to be his and her voluntary act and deed.



James A. Holcomb
Notary Public
My commission expires 5/16/88 Resident of Lake County

This instrument was prepared by James A. Holcomb, Lucas, Holcomb & Medrea Attorney at Law
1000 E. 80th Place, Suite 606 South, Merrillville, IN 46410

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GUARANTY

Guarantor's guaranteed payment of rent under the attached lease, pursuant to the terms thereof. If the Lessee defaults in the payment of any installment of rent, Guarantor shall pay the amount of such installment within ten (10) days after receipt of notice of default and demand for payment. Guarantor's liability hereunder shall not be affected by reason of any extension of time for payment of any installment granted by Lessor to Lessee.

Joseph Wolfberg
JOSEPH WOLFBERG

Leonard Keller
LEONARD KELLER