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MEMORANDUM OF CONTRACT (REAL ESTATE CONTRACT SHORT FORM)

This Contract is made and entered into on the 15th day of July, 1985, by and between Louis Sertich, Barbara Sertich, Matt Tonkovich (the "Sellers"), and HRA, Inc., an Indiana Corporation (the "Buyer").

The Sellers agree to sell to the Buyer the following described real property:

Part of the Southwest 1/4 of the Northeast 1/4 of Section 7, Township 34 North, Range 8 West of the Second Principal Meridian in Lake County, Indiana, more particularly described as follows: Beginning at a point on the West line of said Southwest 1/4 of the Northeast 1/4 which is 305.5 feet North of the Southwest corner of said Southwest 1/4, Northeast 1/4, thence East 210.0 feet, thence North 245.0 feet, thence West 210.0 feet to the West line of said Southwest 1/4, Northeast 1/4, thence South along said West line Southwest 1/4, Northeast 1/4 245.0 feet to the place of beginning. Also beginning at a point 305.5 feet North 210.0 feet East of the Southwest corner of said Southwest 1/4, Northeast 1/4, being the point of beginning of this description, thence North 245.0 feet, thence East 30.0 feet, thence South 245.0 feet, thence West 30.0 feet to the point of beginning.

Subject to taxes for the year 1984 and subsequent years, and all covenants, easements, and restrictions of record.

Key Nos. 7-5-53 and 7-5-58

The Contract is subject to the terms, conditions and restrictions contained in that certain unrecorded Contract between the Sallers and the Buyer dated July 12, 1985.

IN WITNESS WHEREOF, the parties hereto have executed and affixed their respective seals to this Lease as of the day and year first above written.

HRA, Inc.

Sertich

Peter Makris,

President

Attest:

Danyiy

Secretary

STATE OF INDIANA)

COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 15th day of July, 1985, personally appeared Peter Makris and Danny Tzotzos, and acknowledged themselves to be the President and Secretary, respectively, of HRA, Inc., and that they as such President and Secretary being authorized so to do, executed the

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Ednestice Elliott
Notary Public - Ernestine Elliott

My Commission Expires: 10-29-88

foregoing Memorandum of Contract.

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County and State, this 15th day of July, 1985, personally appeared Louis Sertich, Barbara Sertich, and Matt Tonkovich, and acknowledged themselves to be the Sellers and they as such Sellers executed the foregoing Memorandum of Contract.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Beverly J. Lukacis Notary Public - BEVERLY J

My Commission Expires:

4/5/86

County of Residence:

LAKE

This instrument prepared by: Demetri J. Retson

Goldman & Piersma, P.C. 2833 Lincoln Street

Highland, IN 46322