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MEMORANDUM OF LEASE

LOWELL NATIONAL BANK AS TRUSTEE UNDER TRUST NO. 114 and DEWEY SNOW and JANE SNOW, Husband and Wife, of St. John, Indiana, (hereinafter called Lessor), and JAMES B. STEFFENS and SHARI J. STEFFENS, Husband and Wife, Jointly and Individually, (hereinafter called Lessee), of Gary, Indiana, hereby agree as follows:

1. Lessor has leased to Lessee under Lease dated the 1st day of January, 1986, a certain tract of real estate at 9543 Wicker Avenue, St. John, Indiana, the legal description of which is as follows:

A single story commercial dwelling consisting Af approximately one thousand (1,000) square feeting whose common address is known as 9543 Wicker Avenue, St. John, Indiana together with the right to use the parking lot lying south and west thereof and specifically the North 140 feet by parallel lines of the following described tract of land, to-wit: Part of the West half of the Northwest quarter of Section 33, Township 35 North, Range 9 West of the 2nd P.M., described as commencing at a point 1659.28 feet South and 33 feet East of the Northwest corner of said Section and running thence South 493 feet; thence East 632.35 feet; thence North 493 feet; thence West 633.6 feet to the place of beginning, in the Town of St. John, Lake County, Indiana, except the East 266.34 feet thereof.

Dated this <u>lst</u> day of January, 1986.

LOWELL NATIONAL BANK AS TRUSTEE UNDER TRUST NO. 114 SOLELY AS TRUSTEE AND NOT INDIVIDUALLY

D Vi	ONALD L. HAWKINS "Lessor" 3-3-86					
	ce President - Trust Officer					
STATE OF INDIANA)) SS:						
COUNTY OF LAKE	MARCH					
	this <u>3rd</u> day of January, 1986, 500 ONAL BANK AS TRUSTEE UNDER TRUST NO. tion of the above and foregoing					
WITNESS my hand and notaria	l seal.					
	Notary Public A. Christine Crane					
My Commission Expires: 5-17-88 County of Residence: Lake						
DEWEY SNOW	Jane Snow					
DEWEY SNOW	JANE ŚNOW					
"Lessor"						
STATE OF INDIANA)) SS:						
COUNTY OF LAKE)	MARCH					
personally appeared DEWEY SNOW	this let day of January, 1986, and JANE SNOW, and acknowledged the going Memorandum of Lease to be their					
WITNESS my hand and notaria	l seal.					
	Notary Public					
My Commission Expires: SEPT-County of Residence: Lake	3, 1987					
	A II A I					

JAMES B. STEFFENS

Mari Mteffens:

"Lessee"

S	TATE	OF.	INDIANA	

SS:

COUNTY OF LAKE

Before me, a Notary Public, this 4th day of February, 1986, personally appeared JAMES B. STEFFENS and SHARI J. STEFFENS, and acknowledged the execution of the above and foregoing Memorandum of Lease to be their voluntary act and deed.

WITNESS my hand and notarial seal.

Notary Public

Lynda S. Tomecko

My Commission Expires:

5/27/89

County of Residence: Lake

This Memorandum of Lease prepared by:
Michael L. Muenich, Attorney at Law,
3235 - 45th Street, Highland, Indiana 46322