

FILED

Record and return to: Lake County Trust Co.
2200 N. Main St.
P.O. Box 110
Crown Point, IN NJ

FEB 28 1992

92013094

Ann M. Anton
AUDITOR LAKE COUNTY

OFFICE LEASE AGREEMENT

This Agreement is made this 20 day of February 1992, by and between Lake County Trust No. 3842 (hereafter "Lessor") and William-J. Critser and Jean A. Critser (hereafter "Lessee").

Lessor hereby leases to Lessee the following real estate located in Crown Point, Lake County, Indiana, to-wit:

One-half of the 2nd story of the building located on the following described real estate: The North 17 feet of Lot 5 and the South 3 feet of Lot 6 in Central Addition to the City of Crown Point, Indiana, as shown in Plat Book "D" page 395, in Lake County, Indiana, together with the vacated West 10 feet of the alley adjoining said Lots on the East. Commonly known as 120 South Main Street, Crown Point, Indiana.

all on the following terms and conditions:

#9-16-5

1 Term: The term of this Lease is for five (5) years beginning MARCH 1 1992 and ending April 1 1997, subject to a renewal option as outlined in Paragraph 4 below, entitled Renewal Option.

2 Rental Amount: The rent shall be Two Thousand Four Hundred Dollars (\$2,400.00) per year payable at the rate of Two Hundred Dollars (\$200.00) per month beginning MARCH 1 1992 and on the first day of each month thereafter.

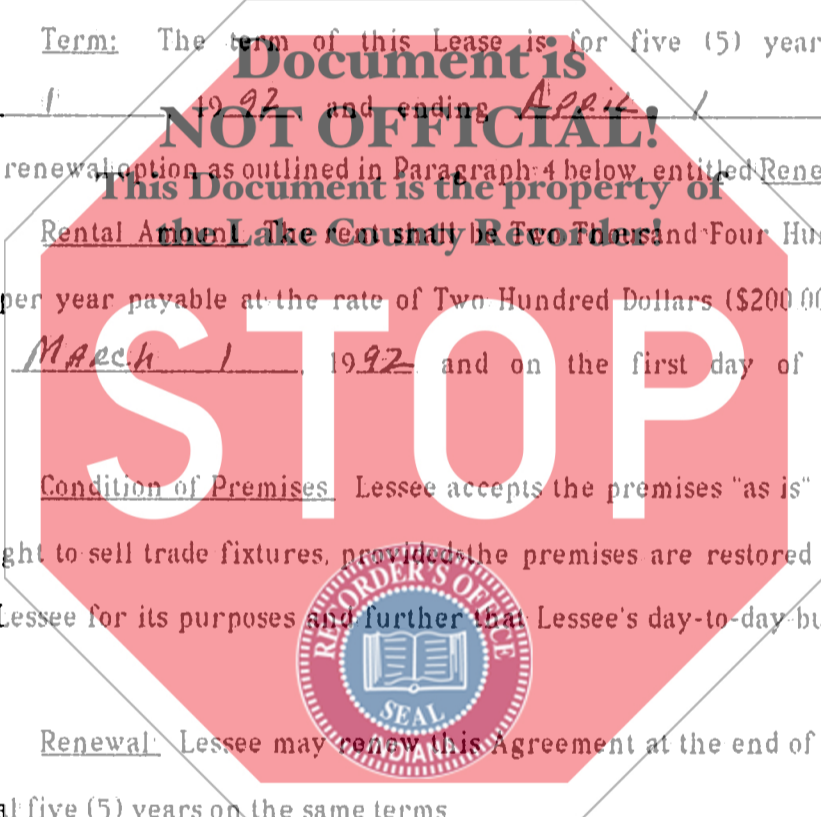
3 Condition of Premises: Lessee accepts the premises "as is". Lessor shall have the right to sell trade fixtures, provided the premises are restored in a manner suitable to Lessee for its purposes and further that Lessee's day-to-day business is not disrupted.

4 Renewal: Lessee may renew this Agreement at the end of the term for an additional five (5) years on the same terms.

5 Use of Premises: Lessee shall use the premises for offices and none other without prior written consent of Lessor.

6 Trade Fixtures: Lessee shall provide such fixture at its expense as are needed. Said fixtures may be removed at the end of the Lease subject to repair of damage occasioned thereby.

7 Improvements: Lessee may make such improvements (at its expenses) as are reasonably necessary for its business, provided that all partition walls, plumbing, electrical and the like remain and become Lessor's property upon termination. All improvements shall first be consented to by Lessor in writing and shall be accomplished in accordance with all applicable building and construction codes. Lessee shall obtain and pay all fees in connection therewith.



CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

STATE OF INDIANA
COUNTY OF LAKE
FILED FEB 28 1992

13.00 per page

01470

8. Insurance. Lessee shall maintain public liability insurance as it and Lessor shall agree to from time to time. Lessee shall further insure its contents and fixtures against loss from all perils at its expenses, and expressly releases Lessor from all liability due to loss. Lessee shall provide Lessor with current certificates verifying the existence of the foregoing with notice provision of cancellation.

9. Basement. Lessee shall have use of the basement after June 1, 1992, subject to Lessor's rights therein. The Lessee's area shall be by mutual agreement.

10. Default. Failure to abide by these terms shall give Lessor the right to terminate this Lease upon ten (10) days' notice unless such default is cured within said period of time.

11. Surrender. At the expiration of the Lease, the Lessee shall surrender the lease property in as good condition as it was at the beginning of the Lease, reasonable wear and tear and damages by the elements excepted.

12. Governing Law and Attorney Fees. This Lease is governed by the laws of the State of Indiana. Should Lessor employ the services of an attorney to enforce this Lease, it shall be entitled to recover the reasonable cost of said services.

13. Assignment/Subletting. This Lease shall not be assigned or any subletting hereunder by Lessee without the express consent of Lessor.

14. Entire Agreement/Modification. This constitutes the entire agreement. Any modifications shall be in writing and executed by all the parties hereto.

15. Notice. All notices to Lessor shall be given in care of Bruce A. Lambka, 120 1/2 South Main Street, Crown Point, Indiana 46307. All notices to Lessee shall be given at 120 1/2 S. MAIN STREET.

IN WITNESS WHEREOF, the parties have executed the document on the date set forth above at Crown Point, Indiana.

LESSOR:

LESSEE:

LAKE COUNTY TRUST NO 3842

SEE SIGNATURE PAGE ATTACHED

W. J. Critser
WILLIAM J. CRITSER

Jean A. Critser
JEAN A. CRITSER

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said COUNTY and STATE, personally appeared the within named, William J. Critser and Jean A. Critser, who acknowledge the execution of the foregoing instrument as their free and voluntary act.

WITNESS my hand and seal this 20th day of February, 1992.

My Commission Expires:
January 28, 1994



