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THIS INDENTURE WITNESSETH that TERRY R. ALLEE and KARIN L. ALLEE, husband and wife, hereinafter sometimes referred to as "Lessor", of Jasper County, Indiana has this day leased to HFS BANK, FSB, 555 East Third Street, Hobart, Indiana 46342 hereinafter sometimes referred to as "Lessee", the premises located at 114 North Main Street, Crown Point, Indiana and legally described as follows:

Part of Lot Thirty-one (31), in the Original Town of Crown Point, as shown in Deed Record "B", page 121-122, in Lake County, Indiana, described as follows: Commencing at a point 1 foot South of the Northwest Corner of said Lot 31; thence East 120 feet; thence South 20 feet; thence West to the West line of said Lot 31, and thence North 20 feet to the point of beginning.

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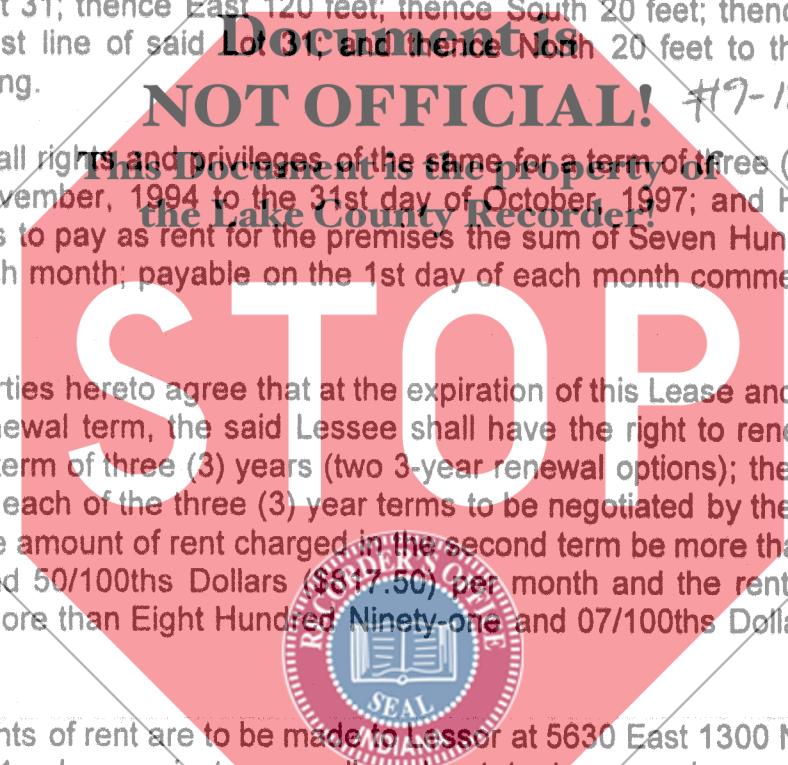
together with all rights and privileges of the same for a term of three (3) years from the 1st day of November, 1994 to the 31st day of October, 1997; and HFS BANK, FSB, hereby agrees to pay as rent for the premises the sum of Seven Hundred Fifty Dollars (\$750.00) each month; payable on the 1st day of each month commencing November 1, 1994.

The parties hereto agree that at the expiration of this Lease and at the expiration of the first renewal term, the said Lessee shall have the right to renew this Lease for an additional term of three (3) years (two 3-year renewal options); the rental to be paid by Lessee for each of the three (3) year terms to be negotiated by the parties but in no event shall the amount of rent charged in the second term be more than Eight Hundred Seventeen and 50/100ths Dollars (\$817.50) per month and the rent in the third term shall not be more than Eight Hundred Ninety-one and 07/100ths Dollars (\$891.47) per month.

Payments of rent are to be made to Lessor at 5630 East 1300 North, San Pierre, Indiana 46374. Lessor is to pay all real estate taxes and assessments on said premises as the same become due and to pay for any insurance covering damage to the building. Lessee agrees to carry insurance on its personal property and to also provide a liability policy covering both Lessee and Lessor. Lessee shall pay all utilities and shall pay for all repairs under One Hundred Dollars (\$100.00). Lessor shall pay for all repairs over One Hundred Dollars (\$100.00) not caused by the negligence of the Lessee. The parties further agree that said Lessee shall have the right of first refusal should the Lessor desire to sell said premises.

This Lease shall only be assigned upon the written consent of said Lessor, which consent shall not be unreasonably withheld.

Said Lessee agrees not to commit waste or damage to said premises and said



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Lessor reserves the right of reasonable times and hours and inspect said premises for waste or damage. The parties agree that this Lease may be recorded by either party.

Lessor further agrees to permit Lessee to install a night depository and/or ATM machine on the west wall of the building and to make such other improvements as necessary for Lessee to operate its business. Lessee agrees at the termination of this Lease to remove the night depository and/or ATM and other leasehold improvements and to restore that portion of the wall where the night depository and/or ATM were located to the same condition as that of the remaining west wall.

Dated this 1st day of November, 1994.

LESSOR:

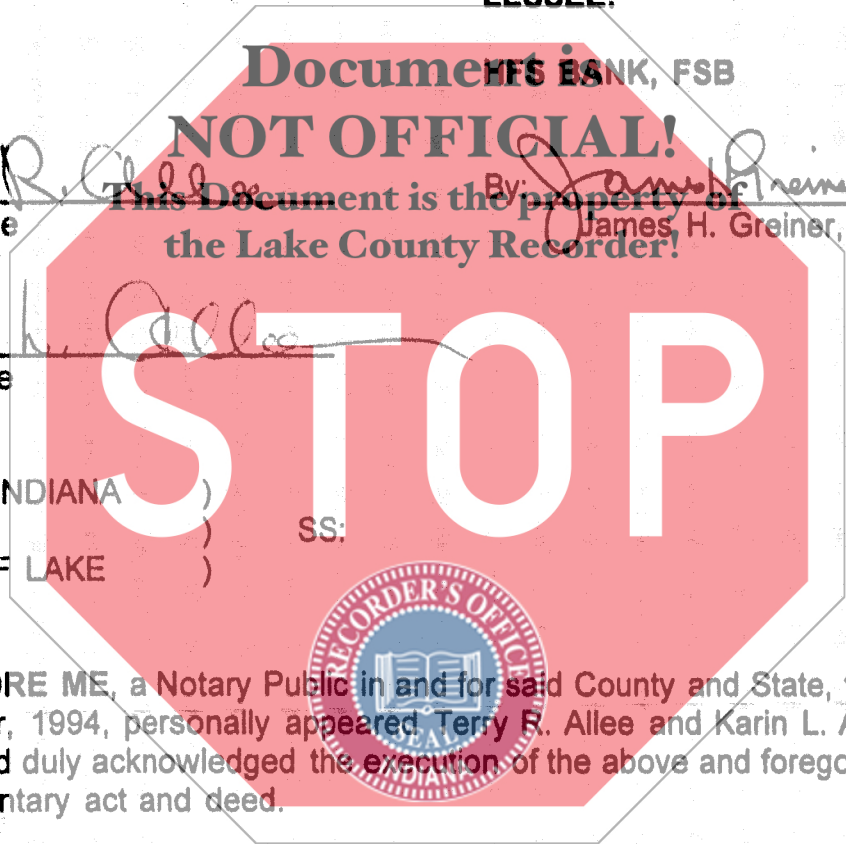
LESSEE:

Terry R. Allee
Terry R. Allee

Karin L. Allee
Karin L. Allee

STATE OF INDIANA)
COUNTY OF LAKE)

SS:



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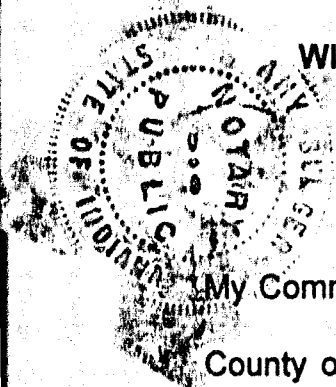
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By: James H. Greiner
James H. Greiner, President

BEFORE ME, a Notary Public in and for said County and State, this 10th day of November, 1994, personally appeared Terry R. Allee and Karin L. Allee, husband and wife, and duly acknowledged the execution of the above and foregoing Lease and as their voluntary act and deed.

WITNESS my hand and Notarial Seal.



Amy Bulger
Notary Public

AMY L BULGER
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. AUG. 2, 1998

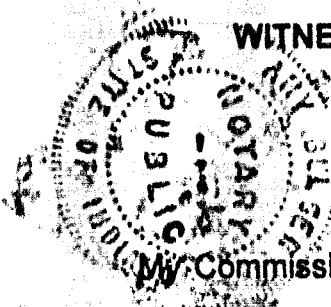
My Commission Expires: 8/2/98

County of Residence: Lake

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, a Notary Public in and for said County and State, this 10th day of November, 1994, personally appeared HFS Bank, FSB, by James H. Greiner, its President, who duly acknowledged the execution of the above and foregoing Lease for and on behalf of said HFS Bank and as its voluntary act and deed.

WITNESS my hand and Notarial Seal.



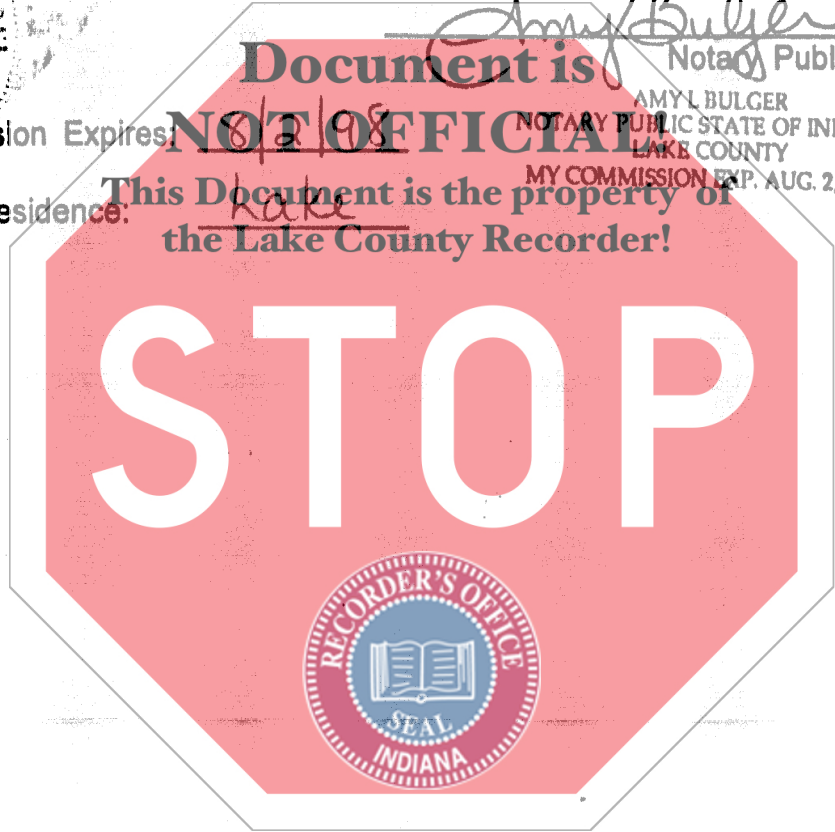
Amy Bulger

Notary Public

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AMY L BULGER
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. AUG. 2, 1998

My Commission Expires: 8/2/98
County of Residence: Lake

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This instrument prepared by Richard E. Anderson
Anderson, Tauber & Woodward, P.C.
8935 Broadway
Merrillville, IN 46410
(219) 769-1892

