

MEMORANDUM OF COMMERCIAL LEASE AGREEMENT

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This Memorandum of Commercial Lease Agreement, made and entered into this 31st day of October, 1995, by and between MERCANTILE NATIONAL BANK, AS TRUSTEE UNDER TRUST NO. 255702, as "Landlord", and APELLA CORP., an Indiana Corporation, as "Tenant",

WITNESSETH:

The Landlord has agreed to and does by these presents hereby lease unto the Tenant the real estate and the improvements thereon legally described as follows:

Lot 1, Schuyler Square West - a Planned Unit Development, in the Town of Highland, as shown in Plat Book 47, page 137, in Lake County, Indiana.

commonly known as 9010 Indianapolis Boulevard, Highland, Indiana.

for a term of five (5) years which commences on August 1, 1996, and ends on July 31, 2001, together with a five (5) year renewal option subject to and upon the conditions set forth in the aforescribed Commercial Lease.

It is the intention of the parties hereto, that this instrument shall be recorded in the Office of the Recorder of Lake County, State of Indiana, for the purpose of executing and for the purpose of providing constructive notice of the leasehold estate of the Tenant herein, and to the above-described premises.

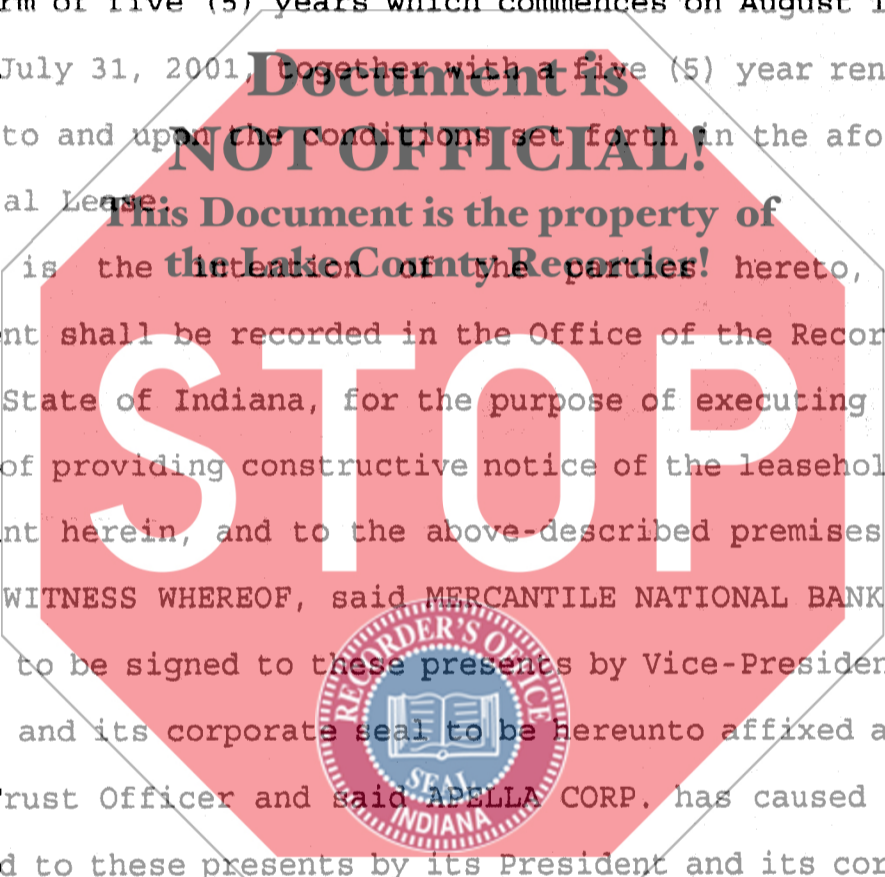
IN WITNESS WHEREOF, said MERCANTILE NATIONAL BANK has caused its name to be signed to these presents by Vice-President and Trust Officer, and its corporate seal to be hereunto affixed and attested by the Trust Officer and said APELLA CORP. has caused its name to be signed to these presents by its President and its corporate seal to be hereunto affixed, the day and year first above written.

MERCANTILE NATIONAL BANK, AS TRUSTEE UNDER TRUST NO. 255702.

By: David Forbes
DAVID FORBES
Vice President and Trust Officer

Attest:
Christopher W. Yugo
CHRISTOPHER W. YUGO
TRUST OFFICER

APELLA CORP.
By: Minas E. Litos
Minas E. Litos, President



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MARGARET M. HARRIS
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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SU
CK# 3025

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

I, ARLENE BANTA, a Notary Public, in and for said County and State aforesaid, do hereby certify that DAVID FORBES of the MERCANTILE NATIONAL BANK and CHRISTOPHER W. YUGO of said bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such senior vice president and trust officer and assistant trust officer respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act of said Mercantile National Bank, as Trustee, for the uses and purposes herein set forth; and the said assistant trust officer did also then and there acknowledge that he, as custodian of the corporate seal of said Mercantile National Bank, did affix the said corporate seal of said Mercantile National Bank to said instrument as his own free and voluntary act, and as the free and voluntary act of said Mercantile National Bank, as Trustee, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 8th day of November, 1995.

Arlene Banta

Document is NOT OFFICIAL!
ARLENE BANTA Notary Public

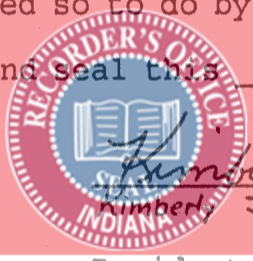
My Commission Expires: 7/16/96 Resident of Lake County

This Document is the property of the Lake County Recorder!

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State, personally appeared the within named Minas E. Litos, personally known to me to be the President of APELLA CORP., who acknowledged the execution of the foregoing instrument to be his voluntary act and deed as he is authorized so to do by the aforesaid corporation.

GIVEN under my hand and seal this 17th day of November, 1995.



Kimberly J. Fase
Kimberly J. Fase Notary Public

My Commission Expires: 6-8-99 Resident of JASPER County

This instrument prepared by: William Theodoros
Theodoros, Theodoros & Rooth, P.C.
404 E. 86th Avenue
Merrillville, IN 46410

