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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97 APR 21 AM 8:40

MORRIS W. CARTER
RECORDER

MEMORANDUM OF LEASE

This Memorandum of Lease is made this 2nd day of January, 1997 between RD Merrillville Associates, L.P., as Landlord and Household Finance Corporation III, as Tenant.

1. The Landlord and Tenant entered into a lease of the premises located at Store #22, 1962 East 80 Avenue, Route 30, Merrillville, Indiana, containing approximately 1,984 square feet of floor space. See Attached Legal Description

Said lease is for a term of seven (7) years beginning December 6, 1996 and ending December 31, 2003. Tenant has the right to extend said term for one (1) additional three (3) year term upon compliance with certain lease provisions.

Additional terms and conditions are contained in the lease itself.

IN WITNESS WHEREOF, the parties hereto have executed this Memorandum of Lease on the date written above.

HOUSEHOLD FINANCE CORPORATION III RD MERRILLVILLE ASSOCIATES, L.P.

BY: [Signature]
G.M. Halvorsen
Vice President

BY: RD Merrillville, Inc., General Partner

By: [Signature]
Kenneth F. Bernstein, Vice President

ATTEST: [Signature]
R.K. Patenaude
Assistant Secretary

ATTEST: [Signature]
Robert Masters, Secretary

Signed, sealed and delivered in the presence of:

Signed, sealed and delivered in the presence of:

[Signature]
[Signature]

[Signature]
[Signature]

STATE OF ILLINOIS)
).SS
COUNTY OF COOK)

I, the undersigned Notary Public in and for said County and State, do hereby certify that G.M. Halvorsen, a Vice President and R.K. Patenaude, Assistant Secretary of Household Finance Corporation III personally known to me to be the same persons whose names are subscribed and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the purposes therein set forth.

Given under my hand and official seal this 2nd day of January, 1997.

My Commission Expires: August 20, 2000

[Signature]
Danielle M. Treanor, Notary Public

STATE OF NEW YORK)
).SS
COUNTY OF NASSAU)

OFFICIAL SEAL
DANIELLE M TREANOR
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 08/20/00

I, the undersigned Notary Public in and for said County and State, do hereby certify that Kenneth F. Bernstein and Robert Masters personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the purposes therein set forth.

Given under my hand and official seal this 24 day of February, 1997.

My Commission Expires:

[Signature]
Notary Public

PATRICIA A. SWAYNE
Notary Public, State of New York
No. 01SW5037297
Qualified in Nassau County
Commission Expires December 18, 99

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Household Finance Corp
8700 Sanders Rd.
Prospect Heights IL 60070

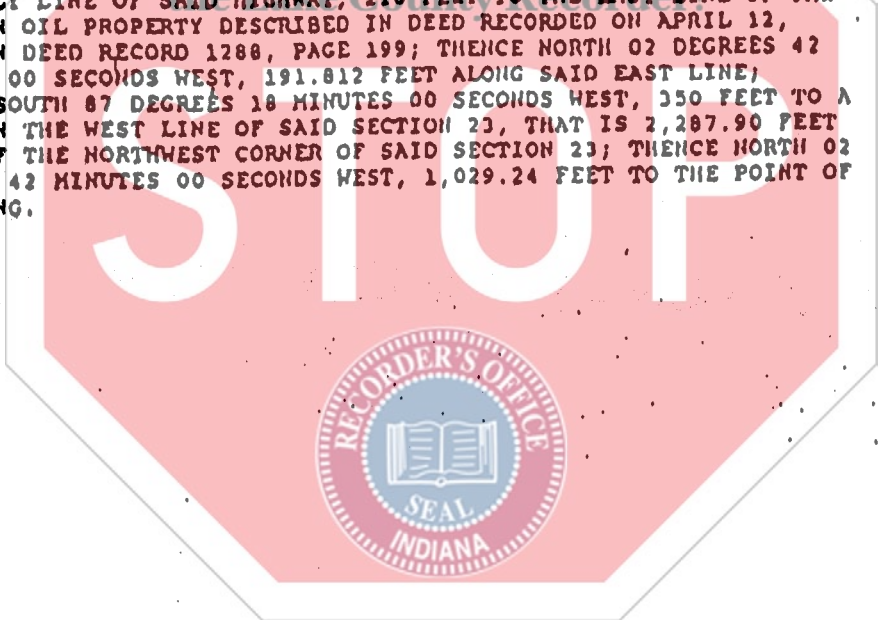
2.00
344043

Danielle H. Treanor

EXHIBIT "B"

Legal Description

PART OF THE NORTH HALF OF SECTION 23, TOWNSHIP 35 NORTH, RANGE 8 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN LAKE COUNTY, INDIANA, LYING SOUTHWESTERLY OF THE 100 FOOT RIGHT OF WAY OF THE CHESAPEAKE AND OHIO RAILROAD AND NORTH OF THE 200 FOOT RIGHT OF WAY OF U. S. HIGHWAY NO. 30, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 23; THENCE SOUTH 02 DEGREES 42 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF SAID SECTION 23 A DISTANCE OF 1,258.66 FEET TO THE POINT OF BEGINNING OF THIS DESCRIBED PARCEL; THENCE NORTH 87 DEGREES 18 MINUTES 00 SECONDS EAST, 721.33 FEET, MORE OR LESS, TO THE SOUTH LINE OF SAID 100 FOOT WIDE CHESAPEAKE AND OHIO RAILROAD RIGHT OF WAY; THENCE SOUTH 62 DEGREES 42 MINUTES 00 SECONDS EAST ALONG SAID SOUTH RIGHT OF WAY, 819.41 FEET TO A POINT 1,652.33 FEET, SOUTH 62 DEGREES 42 MINUTES 00 SECONDS EAST, FROM THE WEST LINE OF SAID SECTION 23 AND MEASURED ALONG THE SOUTH LINE OF SAID RAILROAD RIGHT OF WAY; THENCE SOUTH 27 DEGREES 18 MINUTES 00 SECONDS WEST, 354.33 FEET; THENCE NORTH 62 DEGREES 42 MINUTES 00 SECONDS WEST, 36.92 FEET; THENCE SOUTH 27 DEGREES 18 MINUTES 00 SECONDS WEST, 614.54 FEET, MORE OR LESS, TO THE NORTHERLY RIGHT OF WAY LINE OF U. S. HIGHWAY NO. 30; THENCE WESTERLY ALONG THE NORTHERLY LINE OF SAID HIGHWAY, 44.97 FEET; THENCE NORTH 01 DEGREES 35 MINUTES 00 SECONDS WEST, 43.06 FEET; THENCE NORTH 88 DEGREES 25 MINUTES 00 SECONDS EAST, 17.0 FEET; THENCE NORTH 01 DEGREES 35 MINUTES 00 SECONDS WEST, 150 FEET; THENCE SOUTH 88 DEGREES 25 MINUTES 00 SECONDS WEST, 326.65 FEET; THENCE SOUTH 01 DEGREES 35 MINUTES 00 SECONDS EAST, 193.56 FEET TO THE NORTHERLY RIGHT OF WAY OF U. S. HIGHWAY NO. 30; THENCE WESTERLY ALONG THE NORTHERLY LINE OF SAID HIGHWAY, 210 FEET TO THE EAST LINE OF THE AMERICAN OIL PROPERTY DESCRIBED IN DEED RECORDED ON APRIL 12, 1965, IN DEED RECORD 1288, PAGE 199; THENCE NORTH 02 DEGREES 42 MINUTES 00 SECONDS WEST, 191.812 FEET ALONG SAID EAST LINE; THENCE SOUTH 87 DEGREES 18 MINUTES 00 SECONDS WEST, 350 FEET TO A POINT ON THE WEST LINE OF SAID SECTION 23, THAT IS 2,287.90 FEET SOUTH OF THE NORTHWEST CORNER OF SAID SECTION 23; THENCE NORTH 02 DEGREES 42 MINUTES 00 SECONDS WEST, 1,029.24 FEET TO THE POINT OF BEGINNING.



AD