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EXHIBIT-BE GEP 3



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EASEMENT INITOR LAKE COUNT

THIS EASEMENT AGREEMENT made this Aday of January by and between, WINFIELD ACQUISITIONS, INC., an Illinois Corporation, "GRANTOR", and Centier Bank, "GRANTEE".

The GRANTOR states and represents that GRANTOR owns and has title to certain Real Estate located in Winfield, Lake County, Indiana, as described in Exhibit "A" attached hereto, and desires to grant a perpetual non-exclusive easement to GRANTEE and its successors, assigns, and invitees for ingress and egress over and across said Real Estate

NOW THEREFORE, for good and valuable consideration, the receipt of which is hereby acknowledged by GRANTOR, GRANTOR does hereby grant, bargain, sell, convey and warrant unto GRANTEE, its successors, assigns, and invitees, forever, a non-exclusive easement with the right, privilege and authority in GRANTEE, at its own expense, to enter upon, along, under, over and across the above-described Real Estate owned by GRANTOR.

GRANTOR covenants for GRANTOR, GRANTOR'S grantees, successors, assigns, and invitees that GRANTOR shall not erect or maintain any building or other structure or obstruction on or over the sewer lines and appurtenances, and gives the GRANTEE the right to remove any such obstruction.

GRANTOR specifically reserves the right to use the easement in any manner not inconsistent with GRANTEE's right of ingress and egress including the right to add additional buildings, facilities or utilities, to sell or rent portions of the easement property; provided, however, that such rights retained by the GRANTOR shall not diminish GRANTEE's right of ingress and egress.

Full right and authority is hereby granted unto the GRANTEE, its successors and assigns, to assign or convey to another or others, this Access Easement.

GRANTOR hereby covenants that GRANTOR is the owner in fee simple of the Real Estate, described in Exhibit "A", is lawfully seized thereof and has good right to grant and convey the foregoing Easement herein; and GRANTOR guarantees the quiet possession hereof and shall warrant and defend GRANTEE'S title to the Easement against all lawful claims.

This Agreement shall be binding upon GRANTOR, GRANTOR's Heirs, Personal Representatives, Successors and Assigns, and upon all other Parties claiming by, through or under GRANTOR, and the same shall inure to the benefit of the GRANTEE

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herein, its Successors, Assigns and Invitees.

GRANTOR hereby covenants that the undersigned Person executing this Easement on behalf of GRANTOR, represents and certifies that GRANTOR is an Illinois Corporation, duly authorized to do business in Indiana; further, said undersigned Person is a duly elected Officer of said Corporation and is fully empowered to execute and deliver this Easement, and that all necessary corporate action for the making of this Easement has been taken and done.

GRANTEE hereby covenants that the undersigned Person executing this Easement on behalf of GRANTEE, represents and certifies that GRANTEE is an Indiana Corporation; further, said Person is a duly elected Officer of said Corporation and is fully empowered to execute and deliver this Agreement, and that all necessary corporate action for the making of this Agreement has been taken and done,

Document is IN WITNESS WHEREOF, the Parties hereto have duly executed this Easement Agreement this 3 day of January 1, 1998. A This Document is the property of

GRANTOR the Lake County Recognities

WINFIELD ACQUISITIONS, INC., CENTIER BANK an Illinois Corporation

Mark Youngman, President

Michael E. Schrage President and Chief Executive Officer

enda Stelow Attest:

STATE OF INDIANA	•					
COUNTY OF LAKE) SS:)					
Before me, the 13 day of Jacob WINFIELD ACQUISIT of the foregoing Access	1998, j TONS, INC., ar	personally a n Illinoi s Co	ppeared Mar progration, wh	k Youngman, 10 acknowled	nd State, on as Presiden ged the exec	this t of cution
IN WITNESS V	VHEREOF, I ha	ave hereunte	subscribed b	by name and a	affixed my c	fficia
My Commission Expires	s:		2+ H	M		. •
May 28, 2001	Door	Re		CAIL CO	unty, IN	
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STATE OF INDIANAS						
COUNTY OF LAKE 1						
Before me, the u						
President of CENTIER E Easement Instrument as I	BANK, who ack	knowledged	the execution	of the forego	oing Access	
IN WITNESS W seal.	HEREOF, I hav	ve hereunto	subscribed by	y name and a	ffixed my of	ficial
My Commission Expires		DER'S OF	Bund	. Sty	low	
August 11, 200		Notary Pub	lic	ake Cou	÷	
	EII.	SEAL.	<u>zzz</u>			

This Instrument was prepared by Austgen, Reed & Decker, by David M. Austgen, 130 North Main Street, Crown Point, Indiana 46307

EXHIBIT "A"

That part of the Southwest Quarter of Section 4, Township 34 North, Range 7 West of the Second Principal Meridian, Described as Follows: Beginning at the Intersection of the North Line of the South 635.00 feet of said Southwest Quarter with the East Line of the West 50.00 feet of said Southwest Quarter; thence North 0° 04' 12" West, along said East Line, 50.00 feet; thence South 89° 44' 05" East, along a line parallel to the South Line of said Southwest Quarter, 190.12 feet; thence Northeasterly, along a curve convex to the Southeast, having a radius of 30.00 feet, and whose center point 707.13 feet North of the South Line of said Southwest Quarter and 220.00 feet East of the West Line of said Southwest Quarter, an arc distance of 25.07 feet to a point of tangency lying on the East Line of the West 250.00 feet of said Southwest Quarter; thence North 0° 04' 12" West, along said East Line, 409.70 feet to a point on the North Line of the South 1117.00 feet of said Southwest Quarter; thence South 89° 44' 05" East, along said North Line, 30.81 feet to a point on a curve convex to the Southwest, having a radius of 32.50 feet and whose center point is 1121.64 feet North of the South Line of said Southwest Quarter and 313.00 feet East of the West Line of said Southwest Quarter; thence Southeasterly, along said curve, 46.55 feet to a point of tangency; thence North 89° 59' 52" East 3.02 feet to a point of curvature; thence Northeasterly, along a curve convex to the Southeast, having a radius of 3.50 feet and whose center point is 1092.65 feet North of the South Line of said Southwest Quarter and 315.99 feet East of the West Line of said Southwest Quarter, 5.50 feet to a point of tangency; thence North 0° 00' 08" West 14.50 feet; thence North 89° 59' 52" East 284.63 feet; thence South 45° 02' 10" East 230.03 feet; thence South 0° 00' 08" East 238.68 feet; thence South 3° 16' 46" East 46.97 feet; thence South 0° 00' 08" East 373.48 feet to a point of tangency; thence Southeasterly, along a curve convex to the Southwest, having a radius of 49.50 feet and whose center point is 287.90 feet North of the South Line of said Southwest Quarter and 818.09 feet East of the West Line of said Southwest Quarter, 19.30 feet to a point of reverse curvature; thence Southeasterly, along a curve convex to the Northeast, having a radius of 50.50 feet and whose center point is 249.46 feet North of the South Line of said Southwest Quarter and 725.55 feet East of the West Line of said Southwest Quarter, 19.51 feet to a point of tangency; thence South 0° 12' 12" East 188.52 feet; thence South 89° 47' 48" West 244.04 feet; thence South 0° 12' 12" East 9.36 feet to a point on the North Line of the South 50.00 feet of said Southwest Quarter, said point being 532.47 feet East of the West Line of said Southwest Quarter; thence South 89° 44' 05" West, along said North Line, 54.68 feet to a point 477.79 feet East of the West Line of said Southwest Quarter; thence North 0° 15' 55" East, along a line perpendicular to said North Line, 217.76 feet to a point on a curve convex to the Northeast, having a radius of 30.00 feet and whose center point is 238.29 feet North of the South Line of said Southwest Quarter and 473.31 feet East of the West Line of said Southwest Quarter; thence Northwesterly, along said curve, 5.74 feet to a point of tangency; thence South 89° 59' 52" West 163.72 feet to a point of curvature; thence Northwesterly, along a curve convex to the Southwest, having a radius of 60.00 feet and whose center point is 327.52 feet North of the South Line of said Southwest Quarter and 309.70 feet East of the West Line of said Southwest Quarter, an arc distance of 0.57 feet; thence North 0° 15' 55" East, along a line perpendicular to the South Line of said Southwest Quarter, 15.00 feet to a point on a curve convex to the Southwest, having a radius of 45.00 feet and whose center point is 327.52 feet North of the South Line

of said Southwest Quarter and 309.70 feet East of the West Line of said Southwest Quarter; thence Northwesterly, along said curve, 47.44 feet; thence South 61° 01' 52" West 15.00 feet to a point on a curve convex to the Southwest, having a radius of 60.00 feet and whose center point is 327.52 feet North of the South Quarter; thence Northwesterly, along said curve, 30.33 feet to a point of tangency; thence thence North 0° 00' 08" West 283.98 feet to a point of curvature; thence Northwesterly, along a curve convex to the Northeast, having a radius of 30.00 feet, and whose center point is 611.08 feet North of the South Line of said Southwest Quarter and 220.03 feet East of the West Line of said Southwest Quarter an arc distance of 27.55 feet; thence North 89° 44' 05" West, along a line parallel to the South Line of said Southwest Quarter, 188.28 feet to the point of beginning (excepting therefrom that part thereof described as follows: Commencing at the intersection of the South Line of said Southwest Quarter with the East Line of the West 786.00 feet of said Southwest Quarter; thence North 0° 04' 12" West, along said East Line, 316.35 feet; thence South 89° 59' 52" West 52.97 feet to a point of beginning; thence continuing South 89° 59' 52" West 188.00 feet; thence North 0° 00' 08" West 142.50 feet; thence South 89° 59' 52" West 1.00 foot; thence North 0° 00' 08" West 144.06 feet; thence North 44° 59' 53" East 23.25 feet; thence North 68° 47' 45" West 13.15 feet to a point on a curve convex to the Northwest, having a radius of 199.50 feet and whose center point is 570.18 feet North of the South Line of said Southwest Quarter and 740.63 feet East of the West Line of said Southwest Quarter: thence Northeasterly, along said curve, 10.46 feet to a point of tangency; thence North 18° 37' 03" East 39.08 feet to a point of curvature; thence Northeasterly, along a curve convex to the Southeast, having a radius of 230.50 feet and whose center point is 742.66 feet North of the South Line of said Southwest Quarter and 345.82 feet East of the West Line of said Southwest Quarter, 74.91 feet to a point of tangency; thence North 0° 00' 08" West 84.07 feet to a point of curvature; thence Northwesterly, along a curve convex to the Northeast, having a radius of 150.50 feet and whose center point is 827.10 feet North of the South Line of said Southwest Quarter and 425.92 feet East of the West Line of said Southwest Quarter, 236.40 feet to a point of tangency; thence South 89° 59' 52" West 116.13 feet to a point of curvature; thence Northwesterly, along a curve convex to the Southwest, having a radius of 29.50 feet and whose center point is 1006.56 feet North of the South Line of said Southwest Quarter and 310.00 feet East of the West Line of said Southwest Quarter, 46.30 feet to a point of tangency; thence North 0° 04' 12" West 19.06 feet to a point of curvature; thence Northeasterly, along a curve convex to the Northwest, having a radius of 32.50 feet and whose center point is 1025.64 feet North of the South Line of said Southwest Quarter and 313.00 feet East of the West Line of said Southwest Quarter, 51.09 feet to a point of tangency; thence North 89° 59' 52" East 5.32 feet; thence North 0° 00' 08" West 0.50 feet; thence North 89° 59' 52" East 230.00 feet; thence South 45° 00' 08" East 159.13 feet; thence South 0° 00' 08" East 140.00 feet; thence North 89° 59' 52" East 15.00 feet; thence South 0° 00' 08" East 99.17 feet; thence North 89° 59' 52" East 5.00 feet; thence South 0° 00' 08" East 100.83 feet; thence North 89° 59' 52" East 25.00 feet to a point that is 607.96 feet North of the South Line of said Southwest Quarter and 705.36 feet East of the West Line of said Southwest Quarter; thence South 66° 02' 29" East 29.54 feet; thence North 89° 59' 52" East 1.00 foot; thence South 0° 00' 08" East 280.00 feet to the point of beginning); all in Lake County, Indiana and containing 14.069 acres therein.