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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MEMORANDUM OF LEASE

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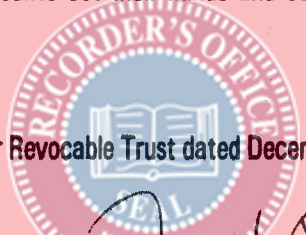
THIS MEMORANDUM OF LEASE, made and entered into by and between the parties hereto, to evidence their execution of a certain Lease effective on 16th day of June 2000.

MORRIS W. CARTER
RECORDER
WITNESSETH: *JR*

1. The name of the Landlord is Joyce Rather, Trustee of the Joyce Rather Revocable Trust dated December 16, 1998 with a principal office located at 9042 Columbia Ave., Suite A., Munster, Indiana 46321.
2. The name of the Tenant is Frederic C. Rather, D.M.D., P.C., with principal offices located at 9042 Columbia Ave., Suite A., Munster, Indiana 46321.
3. The leased premises include the real estate commonly known as 9042 Columbia Ave., Suite A., Munster, Lake County, Indiana, and legally described on Exhibit "A", which is attached hereto and made a part hereof.
4. The term of the Lease is for for a period of five (5) years, commencing on July 1, 2000, and terminating on June 30, 2005 with three (3) options to renew for five (5) years each
5. This Memorandum of Lease is being voluntarily executed by the above referenced Landlord and Tenant for the purpose of placing the Landlord's right, title and interest of record in the Office of the Recorder of LAKE County, Indiana.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals this 8th day of September, 2000.

LANDLORD: Joyce Rather, Trustee of the Joyce Rather Revocable Trust dated December 16, 1998



BY: *Joyce E. Rather, Trustee*
Joyce E. Rather, Trustee *

Joyce E. Rather, Grantor
Joyce E. Rather, Grantor *

TENANT: Frederic C. Rather, D.M.D., P.C., an Indiana Corporation

* A/K/A Joyce Rather
BY: *Frederic C. Rather Pres.*
Frederic C. Rather, President

BY: *Frederic C. Rather Sec.*
Frederic C. Rather, Secretary

F32152A

HOLD FOR FIRST AMERICAN TITLE

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Om
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STATE OF INDIANA)

) SS:

COUNTY OF LAKE)

On the 8th day of September, 2000, before me, Brian E. Rusin, a Notary Public, personally appeared Joyce E. Rather on behalf of Joyce Rather, Trustee of the Joyce Rather Revocable Trust dated December 16, 1998 personally known to me (or proved on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

JR and Grantor

Brian E Rusin

Brian E. Rusin, Notary Public

This Document is the property of the Lake County Recorder!

My Commission Expires: 04-09-08

County of Residence: Lake

(SEAL)

STATE OF INDIANA)

) SS:

COUNTY OF LAKE)

On the 8th day of September, 2000, before me, Brian E. Rusin, a Notary Public, personally appeared Frederic C. Rather, President and Secretary on behalf of Frederic C. Rather, D.M.D., P.C., personally known to me (or proved on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Brian E Rusin

Brian E. Rusin, Notary Public

My Commission Expires: 4-9-08

County of Residence: Lake

(SEAL)

Return to: Brian E. Rusin, Northwest Indiana Regional Development Company, 6100 Southport Road, Portage, Indiana 46368

Prepared by: J. Brian Hittinger, HOEPPNER, WAGNER & EVANS, 1000 E. 80th Place, Suite 606 South Tower, Merrillville, Indiana 46410

Exhibit A

Unit 9042A, Sandridge Professional Office Center, Munster, Indiana, a Horizontal Property Regime, recorded July 12, 1982, as Document Numbers 674300 and 674301 in the Recorder's Office of Lake County, Indiana, together with the undivided interest in the common elements appertaining thereto.

