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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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RECORDS TAX KEY: 14-304-1

MEMORANDUM OF LEASE

The undersigned parties (hereinafter referred to separately as "Lessor" and "Lessee") hereby set forth certain terms of a Ground Lease entered into between them on July 24, 2002 ("Lease").

Section 1. Name and Mailing Address of Lessor. The name and mailing address of Lessor is Dyer Retail, L.L.C. c/o Mid-Northern Equities Management, Ltd., 3100 W. Dundee, Suite 304, Northbrook, Illinois 60062.

Name and Mailing Address of Lessee. The name and mailing address of Lessee is Mercantile National Bank of Indiana, 5243 Hohman Avenue, Hammond, Indiana 46320.

Section 2. Term of Lease. Twenty (20) years commencing December 1, 2003.

Section 3. Renewal Options. Six (6) consecutive option terms of five (5) lease years each.

Section 4. Legal Description and Common Address.

Legal Description.

Lot 1, in Mid-Northern Equities First Commercial Resubdivision, as per plat thereof, recorded in Plat Book 94, page 17, in the Office of the Recorder of Lake County, Indiana.

Common Address.

see next page

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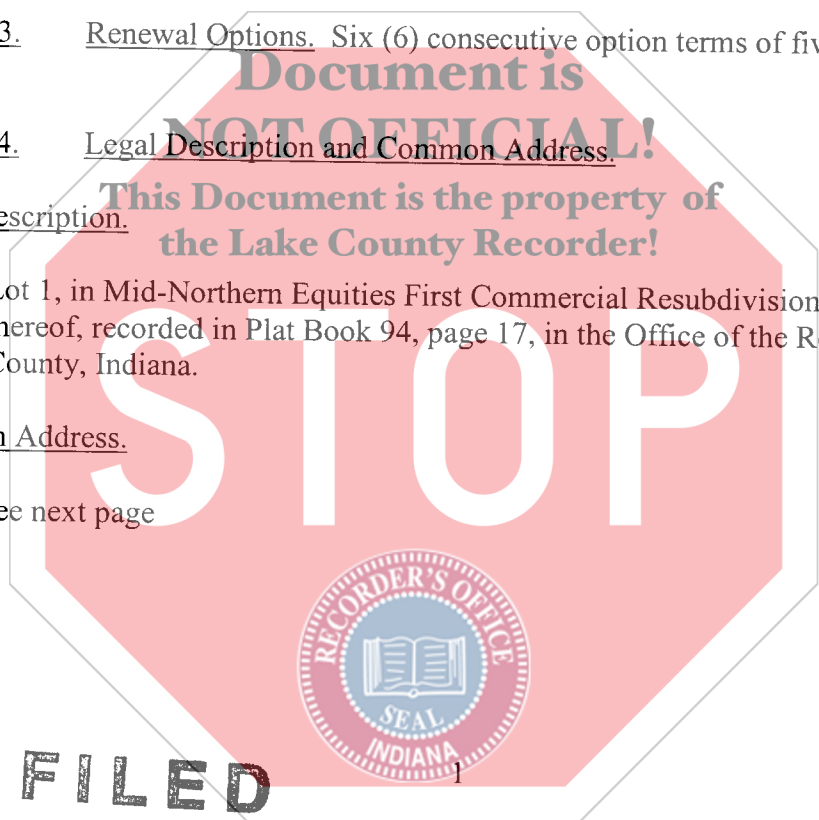
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STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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CHICAGO TITLE INSURANCE COMPANY
620046964



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me the undersigned, a Notary Public in and for said County and State, personally appeared Paul A. Greiger a duly authorized officer of Mercantile National Bank of Indiana who executed the foregoing Memorandum of Lease on behalf of such entity.

Witness my hand and Notarial Seal this 22nd day of December, 2004

Radion Howard

Notary Public

Commission Expires: 9/13/2010

County of Residence: Lake

This instrument prepared by: Patrick J. Galvin, Esq.
Krieg DeVault Galvin LLP
5231 Hohman Avenue, Suite 717
Hammond, IN 46320

Please return recorded instrument to: Patrick J. Galvin, Esq., Krieg DeVault Galvin LLP, 5231 Hohman Avenue, Suite 717, Hammond, IN 46320

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