

**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 November 1, 2001, as amended by an Amendment to Ground Lease dated February 25, 2005 (collectively, the "Lease").

Section 1. Name and Mailing Address of Lessor. The name and mailing address of Lessor is Donald S. Powers, Donald Powers Agency, Inc., 911 Ridge Road, Munster, Indiana 46321.

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. The original term was for three (3) years and Lessee exercised a renewal option for an additional three (3) years.

Section 3. Renewal Options. Options for two (2) additional terms of three (3) years each remain, the first for the period ending October 31, 2010 and the second for the period ending October 31, 2013.

Section 4. Legal Description and Common Address.

Part of the West Half of the Northwest Quarter of Section 19, Township 36 North, Range 9 West of the Second Principal Meridian, in the Town of Munster, Lake County, Indiana, described as follows:

Commencing at the Southwest corner of Lot 1, ~~41~~ Plat of Market Square 6<sup>th</sup> Addition to the Town of Munster as recorded in Plat Book 47, page 92 in the Office of the Recorder of Lake County, Indiana, said Southwest corner lying on the Northern line of the 80 foot wide Ridge Road right of way; thence Northwesterly along said Northern right of way line a distance of 40.00 feet to the place of beginning; thence continuing Northwesterly along said right of way line, a distance of 100.00 feet; thence North at an angle of 79° 25' 24" as measured from Northwest to North with the last described line, a distance of 30.42 feet; thence Southeasterly and parallel to said right of way line, a distance of 100.00 feet; thence South a distance of 30.42 feet to the point of beginning, containing 0.069 acres, more or less.

(An area measuring approximately 30 feet by 100 feet located in the Market Square Parking Lot on the Northside of Ridge Road at 915 Ridge Road, Munster, Indiana)

LESSOR

*Donald S. Powers*

Donald S. Powers

LESSEE

Mercantile National Bank of Indiana

By: *Patti A. Greiger*

PATTI A. GREIGER

Its: SUP + COO

**FILED**

JUN - 2 2005

STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR

00224

12-10-05

CHICAGO TITLE INSURANCE COMPANY  
620046953

LAKE COUNTY  
FILED FOR RECORD

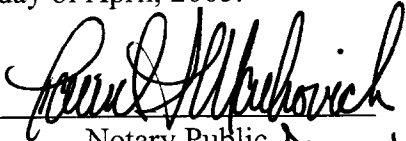
2005 JUN 02 04:54:79

2

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

Before me the undersigned, a Notary Public in and for said County and State, personally appeared Donald S. Powers who executed the foregoing Memorandum of Lease.

Witness my hand and Notarial Seal this 6 day of April, 2005.

  
Notary Public DANIEL J. MARKOVICH

Commission Expires: 03 AUG 08

County of Residence: LAKE

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

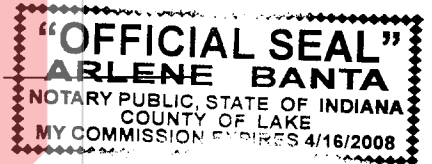
Before me the undersigned, a Notary Public in and for said County and State, personally appeared PATTI A GRIEGL a duly authorized officer of Mercantile National Bank who executed the foregoing Memorandum of Lease on behalf of such entity.

Witness my hand and Notarial Seal this 21 day of ~~April~~ <sup>May</sup>, 2005.

  
Notary Public

Commission Expires: 4/16/2008

County of Residence: \_\_\_\_\_



This instrument prepared by:

Richard D. Cohler  
Bailey Borlack Nadelhoffer LLC  
135 South LaSalle Street, Suite 3950  
Chicago, IL 60603

Please return recorded instrument to:

Richard D. Cohler  
Bailey Borlack Nadelhoffer LLC  
135 South LaSalle Street, Suite 3950  
Chicago, IL 60603

