PART OF LAND TAXED UNDER TAX KEY 26-379-6 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 September 1, 1979 ("Lease").

Name and Mailing Address of Lessor. The name and mailing address of Lessor is Simon Property Group, L.P., a Delaware limited partnership, 115 West Washington Street, Indianapolis Indiana 46204. Simon Property Group, L.P. is the Transferee of all rights, title and interest from Griffith Plaza Company.

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.

Term of Lease. Thirty (30) years. Section 2.

Renewal Options. Two (2) additional terms of ten (10) years each. Section 3.

Legal Description and Common Address. Section 4.

That part of Lot 1 of Plat of Subdivision of Ridge Realty Subdivision One as recorded October-5, 1978 in Book 49, Page 46, described as beginning at the intersection of the North right-of-way line of Ridge Road (also being the South line of said Lot 1) and the East line of said Lot 1; thence North 81°00'44" West 25.31 feet along the South line of said Lot 1; thence North 0°01'16" East 326.94 feet; thence due East 25 feet to the Northwest corner of the land conveyed to the Lake Commercial Corporation by deed dated June 1, 1966, thence South along the West line of said land conveyed to Lake Commercial Corporation by deed dated June 1, 1966, to the point of beginning, all in the Town of Griffith, Lake County, Indiana; FXTPTRG THEREFROM that part deeded to the Town of Griffith in doc. 2003 076839, recorded July 24,2003. (Parcel of land containing an area measuring approximately 25 feet by 331 feet located at 200 West Ridge Road, Griffith, Indiana)

LESSOR

Simon Property Group, L.P., a

nership roup, Delaware limited party Inc.

By:

Chief Executive Officer

LESSEE

Mercantile National Bank of Indiana, a national banking association

STATE OF INDIANA

) SS:

COUNTY OF MARION

Before me the undersigned, a Notary Public in and for said County and State, personally appeared David Simon, CEO of SPG. Inq. General Partner of Simon Property Group, L.P. who executed the foregoing Memorandum of Lease on behalf of said entity.

Witness my hand and Notarial Seal this 29th day of December, 2004.

Commission Expires: /0-22-2009

County of Residence:

JOHNSON



JAN L LOCKE Comm. Exp. 10-22-2009 Res. of Johnson Co.

JUN - 2 2005

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR

STATE OF INDIANA)) SS:
COUNTY OF LAKE)
Memorandum of Lease on 1	
Witness my hand an	nd Notarial Seal this 220day of December, 2004. Notary Public
Commission Expires:	County of Residence:
This instrument prepared b	Krieg DeVault Galvin LLP 5231 Hohman Avenue, Suite 717 Hammond, IN 46320 Recorder!
Please return recorded inst Suite 717, Hammond, IN	rument to: Patrick J. Galvin, Esq. Krieg DeVault Galvin LLP, 5231 Hohman Avenue, 46320
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