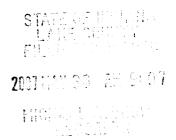


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U.S. Bank National Association Attn: Closing Audit Department 9918 Hibert Street, 2nd Floor San Diego, CA 92131

TO:

MEMORANDUM OF LEASE

This Memorandum of Lease dated as of May 01, 2007 is entered into between Dr. Irfan A. Atcha ("Landlord") and Irfan Atcha D.D.S., P.C. ("Tenant").

Recitals

A. On or about May 01, 2007, Landlord and Tenant entered into a lease agreement ("Lease"), pursuant to which Landlord leased to Tenant and Tenant leased from Landlord property located at 890 Richard Road, Dyer, IN 46311, APN No. 00912-14-0176-0018, and more particularly described in attached Exhibit "A" and incorporated by reference ("Premises").

For good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties agree as follows:

Section 1

Term.

Landlord leases to Tenant the Premises for a term of 25 years commencing on May 01, 2007 and ending on April 30, 2032.

Section 2

Lease Terms.

This lease of the Premises to Tenant is on all of the terms and conditions of the Lease, which is incorporated in this Memorandum by reference.

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Section 3

Assignment.

Tenant's rights and obligations under the Lease shall not be assigned without Landlord's prior written consent, and any assignment without this consent shall be void.

Section 4

Successors and Assigns.

This Memorandum and the Lease shall bind and inure to the benefit of the parties and their respective heirs, successors, and assigns, subject, however, to the provisions of the Lease on assignment.

Section 5

Governing Law.
This Memorandum and the Lease are governed by Indiana State Law. Document is
Executed as of the date first written above. NOT OFFICIAL!
Landlord: Dr. Irfan A. Atcha Document is the property of
By:
Tenant: Irfan Atcha D.D.S., P.C.
By:
By:
Irfan A. Atcha, Secretary

(ALL SIGNATURES MUST BE NOTARIZED AND ACKNOWLEDGEMENTS ATTACHED)

ALL-PURPOSE ACKNOWLEDGMENT
State of
County of COOK
On 5/10/07 before me, January Public NAME OF NOTARY PUBLIC
personally appeared 1. W. J. Han Hacher, NAME(S) OF SIGNER(S)
personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
OFFICIAL SEAL JANICE SHARP NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:02/09/10 WITNESS my hand and official seal.
Place Notary Seal or Stamp Here This Document is the Signature of Notary of
ATTENTION NOTARY: Although the information requested below is OPTIONAL, it may prove valuable to persons relying on this Acknowledgment and could prevent fraudulent reattachment of this certificate to another document.
DESCRIPTION OF ATTACHED DOCUMENT
THIS CERTIFICATE MUST BE ATTACHED MENTOCAN COMENT TITLE OR TYPE OF DOCUMENT
TO THE DOCUMENT DESCRIBED AT RIGHT NUMBER OF PAGES DATE OF DOCUMENT
SIGNER(S) OTHER THAN NAMED ABOVE
SIGNER(2) OTHER THAN NAMED ABOVE

1 .

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No: 920072617

LEGAL DESCRIPTION

The East 130.0 feet of the West 215.0 feet of Lot 12 in Cheker Commercial Park Addition to the Town of Dyer, as per plat thereof, recorded in Plat Book 51 page 100, in the Office of the Recorder of Lake County, Indiana., EXCEPTING the South 80.33 feet of the West 15 feet and ALSO EXCEPTING the South 80.33 feet of the East 15 feet.

