

MEMORANDUM OF LEASE

THIS MEMORANDUM OF LEASE, entered into as of the 17th day of May, 2007, by and between **HARRIS, N.A.** ("Harris" or "Lessee") and **HAMMOND INVESTMENT HOLDINGS, LLC** ("Hammond" or "Lessor");

2007 045003

WITNESSETH:

Lessor and Lessee entered into a certain Retail Lease, of even date herewith (the "Lease"), for certain premises consisting of approximately 3,305 square feet of in-line space and a vacant area in the parking lot, at what is currently commonly known as 27 East Sibley in the City of Hammond, Lake County, Indiana, and more particularly described on Exhibit A attached hereto and made a part hereof, to have and to hold for a term commencing on the Commencement Date and terminating on last day of the tenth (10th) Lease Year, together with options to extend the term for two (2) separate, consecutive, additional periods of five (5) years each.

Reference to the said Lease is hereby made for the specific provisions thereof relating to (a) the Term of the Lease, (b) Lessee's Options to extend the Term of the Lease, and (c) the Rent for the Leased Premises. All of the terms, conditions and covenants set forth in said Lease are adopted herein and made a part hereof by reference to the same extent as if all such terms, conditions and covenants were copied in full herein.

IN WITNESS WHEREOF, Lessor and Lessee have duly executed this Memorandum of Lease as of the day and year first above written.

LESSOR:

HAMMOND INVESTMENT HOLDINGS, LLC

By: _____

Name: Tony Glenn

Title: Manager

LESSEE:

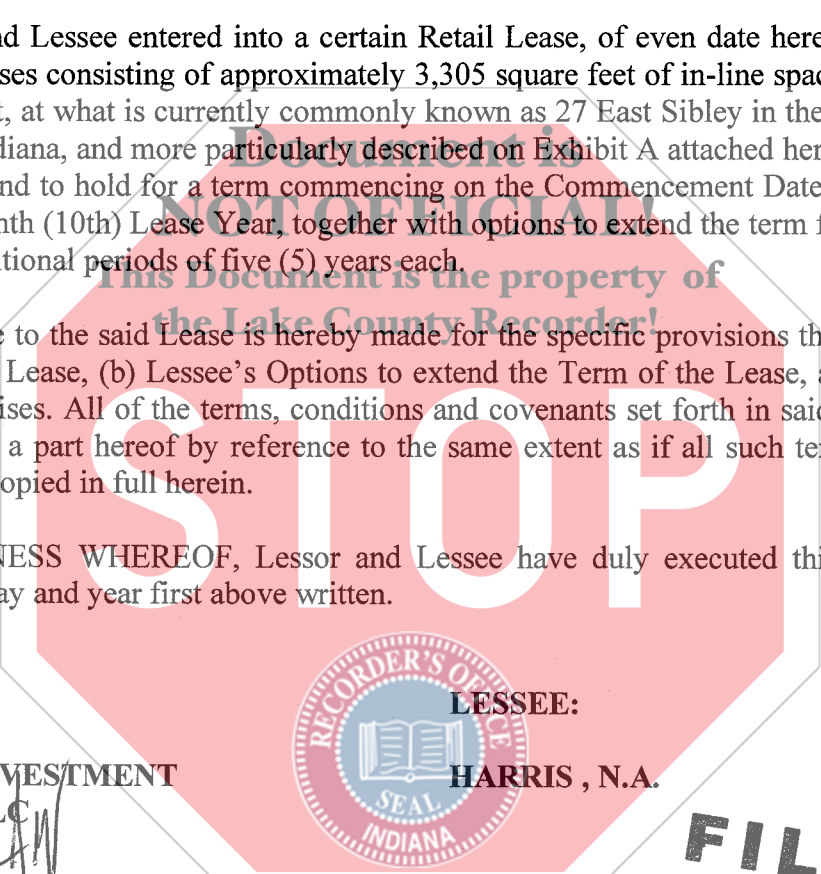
HARRIS, N.A.

By: _____

Name: JUN - 1 2007

Title: PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

CHICAGO TITLE INSURANCE COMPANY



FILED

22-1-20

CM 620071759

007246

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LESSOR:

HAMMOND INVESTMENT HOLDINGS, LLC

By: _____

Name: _____

Title: _____

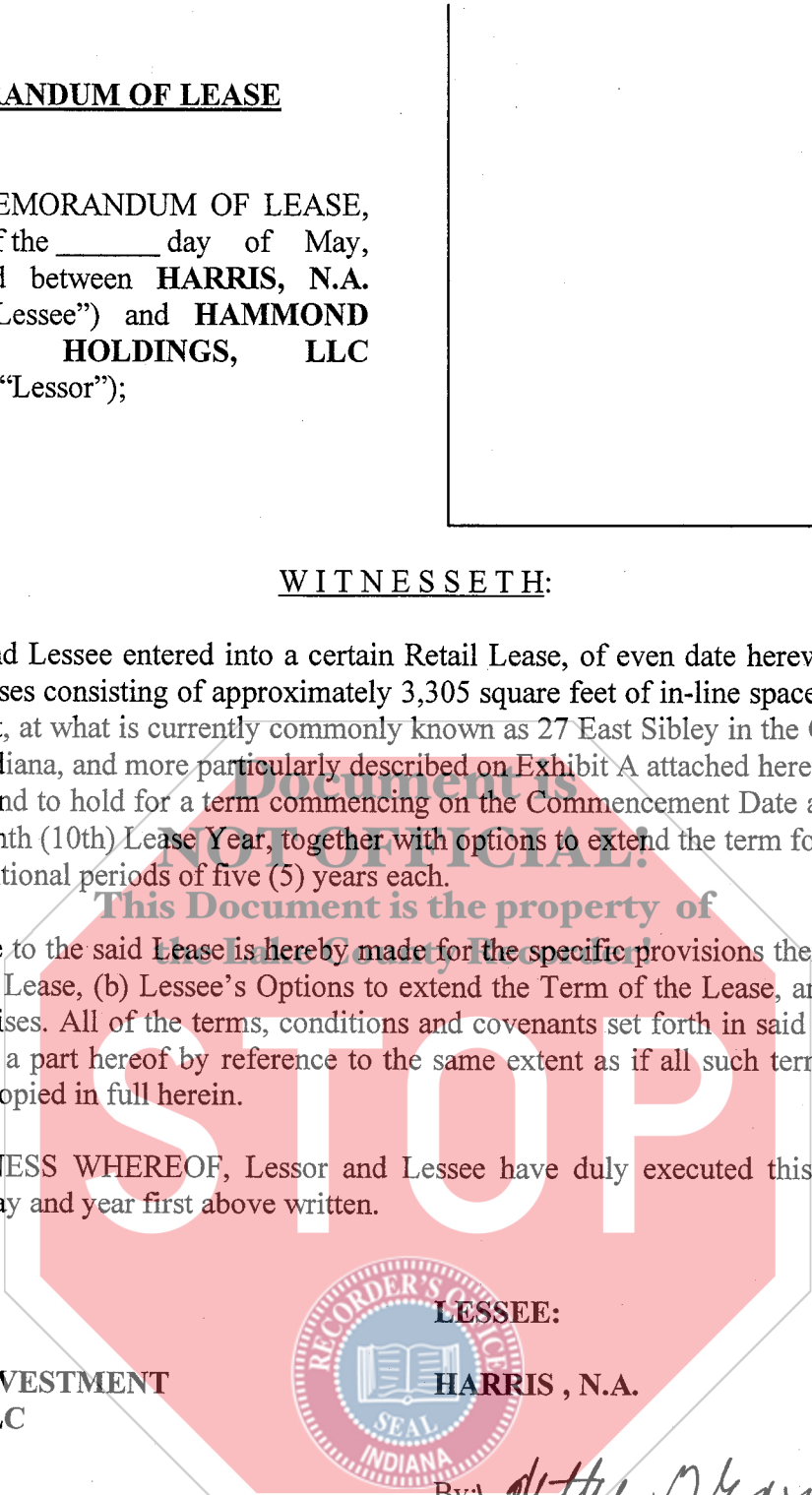
LESSEE:

HARRIS, N.A.

By:  _____

Name: HETTIE B. ENSIGN

Title: VICE PRESIDENT



STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, _____, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____, the _____ of HARRIS, N.A., a national banking association, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such _____, appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his or her own free and voluntary act, and as the free and voluntary act of said national banking association, for the uses and purposes therein set forth.

Given under my hand and notarial seal this _____th day of _____, 2007.

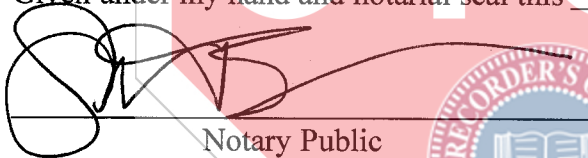
Notary Public

STATE OF Illinois)
)
COUNTY OF COOK)

Document is NOT OFFICIAL!

I, Sonia M Torres, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Tony Glenn, the manager of HAMMOND INVESTMENT HOLDINGS, LLC, a single individual, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such manager, appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his or her own free and voluntary act, and as the free and voluntary act of said individual, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 17th day of may, 2007.



Notary Public



THIS INSTRUMENT WAS PREPARED BY AND SHOULD BE RETURNED TO :


SARAH NADELHOFFER, ESQ.
BAILEY BORLACK NADELHOFFER LLC
135 SOUTH LASALLE ST., SUITE 3950
CHICAGO, IL 60603

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Heather Johns

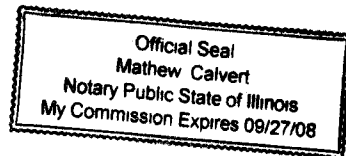
STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, MATHEW CALVERT, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that HETTIE B. EGGSON, the VICE PRESIDENT of HARRIS, N.A., a national banking association, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such VICE PRESIDENT, appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his or her own free and voluntary act, and as the free and voluntary act of said national banking association, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 15 th day of MAY, 2007.



Notary Public

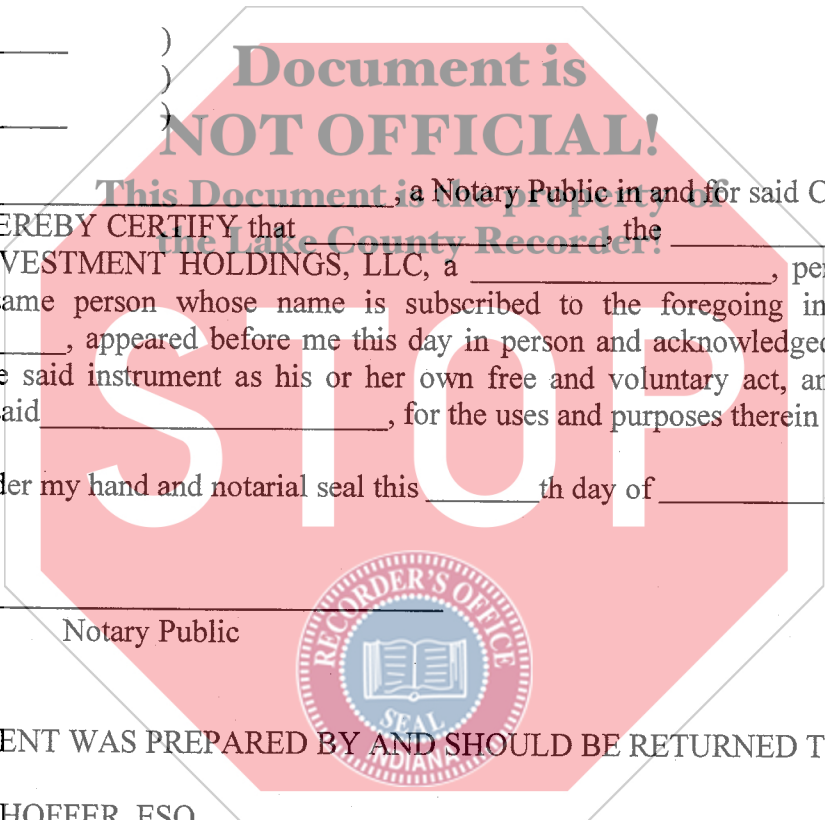


STATE OF _____)
)
COUNTY OF _____)

I, _____, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____, the _____ of HAMMOND INVESTMENT HOLDINGS, LLC, a _____, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such _____, appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his or her own free and voluntary act, and as the free and voluntary act of said _____, for the uses and purposes therein set forth.

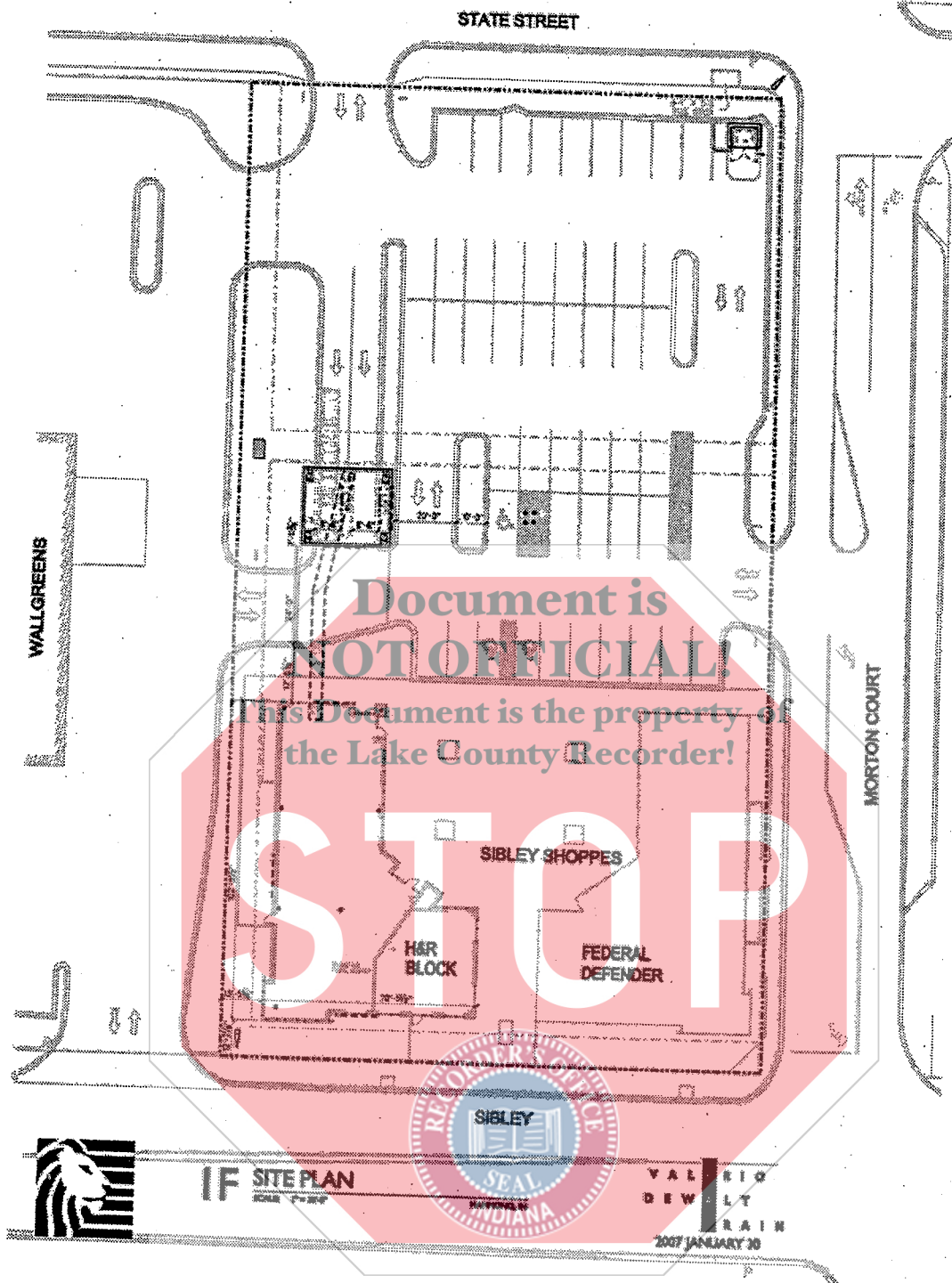
Given under my hand and notarial seal this _____ th day of _____, 2007.

Notary Public



THIS INSTRUMENT WAS PREPARED BY AND SHOULD BE RETURNED TO :

SARAH NADELHOFFER, ESQ.
BAILEY BORLACK NADELHOFFER LLC
135 SOUTH LASALLE ST., SUITE 3950
CHICAGO, IL 60603



No: 620071759

LEGAL DESCRIPTION

A part of Lot 2, in the Twenty-First Century Resubdivision of the Original Town of Hammond Second Addition to the City of Hammond, as per plat thereof, recorded in Plat Book 91 page 79, in the Office of the Recorder of Lake County, Indiana, described as follows:

Commencing at the Southwest corner of said Lot 2; thence North 27 degrees 06 minutes 48 seconds East (basis of bearings being the Westerly line of said Lot 2 bearing North 27 degrees 06 minutes 48 seconds East as shown on the recorded Plat of Subdivision), 155.95 feet along the Westerly line of said Lot 2 for the place of beginning; thence continuing North 27 degrees 06 minutes 48 seconds East, 96.63 feet along the Westerly line of said Lot 2; thence South 63 degrees 03 minutes 12 seconds East, 52.12 feet; thence South 26 degrees 56 minutes 48 seconds West, 96.62 feet; thence North 63 degrees 03 minutes 12 seconds West, 20.13 feet; thence South 26 degrees 56 minutes 48 seconds West, 41.31 feet to a point on an existing building wall line; thence North 63 degrees 03 minutes 12 seconds West, 7.82 feet along said wall line; thence North 26 degrees 56 minutes 48 seconds East, 41.31 feet; thence North 63 degrees 03 minutes 12 seconds West, 24.45 feet to the Westerly line of said Lot 2 and the point of beginning.

