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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 JUL 11 AM 10:46

MICHAEL A. BROWN
RECORDER

MEMORANDUM OF LEASE 2007 055955

THIS MEMORANDUM OF LEASE,
entered into as of the 29th day of June, 2007, by
and between HARRIS, N.A. ("Harris" or
"Lessee") and HAMMOND
DEVELOPMENT CORPORATION ("HDC"
or "Lessor");

WITNESSETH:

Lessor, by a certain Existing Bank Facility Lease, of even date herewith (the "Lease"), leased to Lessee, and Lessee leased from Lessor certain premises within a four (4) story building located at 5243 Hohman Avenue in the City of Hammond, Lake County, Indiana, and more particularly described on Exhibit A attached hereto and made a part hereof.

Reference to the said Lease is hereby made for the specific provisions thereof relating to (a) the Term of the Lease, (b) the Rent for the Leased Premises, and (c) the Exclusive Use Restriction. 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 DEVELOPMENT CORPORATION

LESSEE:

HARRIS, N.A.

By: *Mark McLaugher*

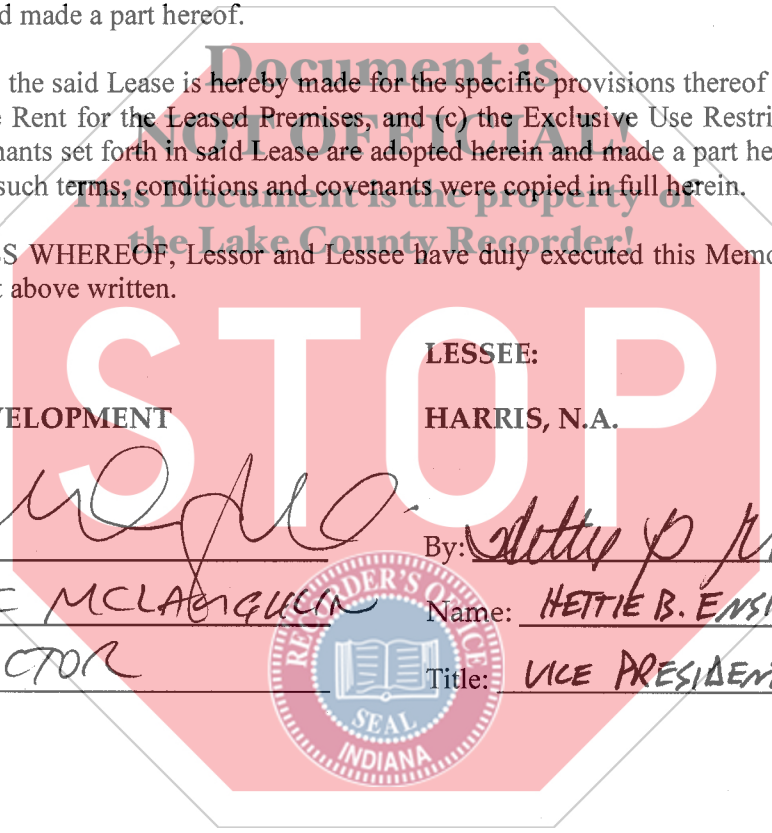
By: *Hettie B. Ensign*

Name: MARK MCLAUGHER

Name: HETTIE B. ENSIGN

Title: DIRECTOR

Title: VICE PRESIDENT



76-1211

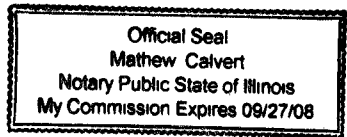
15.00
D.H.M.
STS

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. ENSIGN, 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 _____, 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 29thth day of June, 2007.

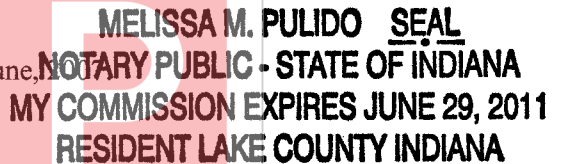
[Signature]
Notary Public



STATE OF Indiana)
)
COUNTY OF Lake)

I, Melissa Pulido, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Maak McLaughlin, the Director of HAMMOND DEVELOPMENT CORPORATION, a Indiana corp, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Director, 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 corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 29th day of June, [Signature]
Notary Public



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.

[Signature]
Sarah Nadelhoffer

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

EXHIBIT A
LEGAL DESCRIPTION

A PART OF LOTS 1, 2, 3 AND 40 AND THE VACATED 14 FOOT WIDE ALLEY BETWEEN SAID LOTS, IN LATHAM'S ADDITION, TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 1, PAGE 44, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS; BEGINNING AT A POINT IN THE EXISTING SOUTHEASTERLY LINE OF HOHMAN AVENUE, WHICH POINT IS IN A LINE PARALLEL TO AND 2 FEET SOUTHEASTERLY FROM THE ORIGINAL SOUTHEASTERLY LINE OF HOHMAN AVENUE AND WHICH POINT IS 148.03 FEET SOUTHERLY FROM THE SOUTH LINE OF FAYETTE STREET, WHICH HAS BEEN WIDENED 10 FEET TO THE SOUTH FOR A TOTAL WIDTH OF 60 FEET; THENCE SOUTHEASTERLY ON A LINE THAT IS PARALLEL TO AND 65 FEET NORTHEASTERLY FROM THE NORTH LINE OF A LOT IDENTIFIED AS GEORGE M. EDER LOT IN THE LEGAL SURVEY RECORDED IN SURVEYOR'S BOOK 4, PAGE 92, IN THE SURVEYOR'S OFFICE OF LAKE COUNTY, INDIANA, THIS LINE ALSO BEING PARALLEL TO THE CENTERLINE OF FAYETTE STREET, A DISTANCE OF 191.2 FEET, MORE OR LESS, TO THE WEST LINE OF A 14 FOOT WIDE PUBLIC ALLEY OCCUPYING THE EAST 14 FEET OF SAID LOT 40; THENCE SOUTHERLY ALONG THE WEST LINE OF SAID 14 FOOT WIDE PUBLIC ALLEY, A DISTANCE OF 56.02 FEET; THENCE SOUTHWESTERLY ON THE WESTERLY LINE OF THE PUBLIC ALLEY AS TAKEN PUBLIC PURPOSES AS EVIDENCED BY DEDICATION FOR PUBLIC ALLEY DATED OCTOBER 22ND AND 25TH, 1943 AND RECORDED JANUARY 7, 1944 IN MISCELLANEOUS RECORD 366, PAGE 378 AND 384 IN THE RECORDER'S OFFICE, LAKE COUNTY, INDIANA, A DISTANCE OF 30.99 FEET TO A POINT IN THE SOUTH LINE OF SAID LOT 40 THAT IS 30.74 WESTERLY FROM THE SOUTHEAST CORNER OF SAID LOT 40, MEASURED ALONG THE SOUTH LINE OF SAID LOT 40; THENCE WESTERLY ON THE SOUTH LINE OF SAID LOT 40, A DISTANCE 19.52 FEET, MORE OR LESS, TO THE CENTERLINE OF A VACATED 14 FOOT WIDE ALLEY; THENCE NORTH ON THE CENTERLINE OF SAID VACATED ALLEY A DISTANCE OF 5.00 FEET TO THE NORTH LINE OF A RECTANGULAR STRIP OF THE UNIFORM WIDTH OF 4.84 FEET AS REFERRED TO IN DEED RECORD 591, PAGE 291 AND 292, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA; THENCE NORTHWESTERLY ON SAID NORTH LINE OF SAID 4.84 FOOT STRIP A DISTANCE OF 135.85 FEET TO THE EAST LINE OF HOHMAN AVENUE; THENCE NORTHERLY ALONG SAID EAST LINE OF HOHMAN AVENUE 51.21 FEET TO A BEND IN HOHMAN AVENUE; THENCE NORTHEASTERLY ON THE EAST LINE OF HOHMAN AVENUE, A DISTANCE 64.71 FEET TO THE POINT OF BEGINNING.

Commonly called: **5243 Hohman Avenue, Hammond, Indiana 46320**
PINs: **34-271-3 and 37-271-40**