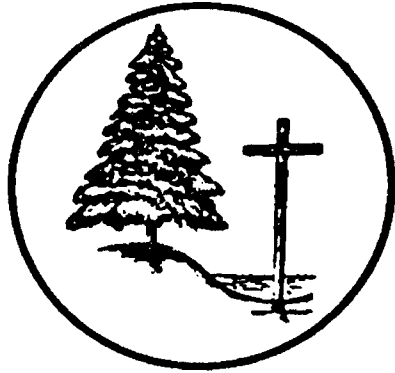


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STATE OF INDIANA
LAKE COUNTY
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MICHAEL A. DROWN
RECORDER

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**Cedar Lake
Conference Association**

STOP

Established 1915



Lease agreement

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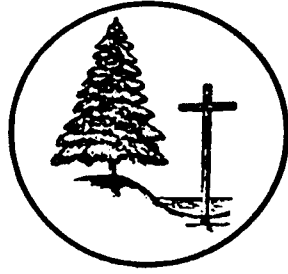
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PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

**This document contains 11 (eleven) pages.*

Dykestra 1



Cedar Lake Conference Association

Lease agreement

LEASE
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Cedar Lake Conference Association, Inc.

To

Bradley Allen Dykstra & Kelly Ann Dykstra

This lease commences on this date: October 2nd, 2006,

and shall expire on this date: October 1st, 2105

THIS INDENTURE OF LEASE, made at Cedar Lake, State of Indiana, this Monday, October 2nd 2006 by and between Cedar Lake Conference Association, a corporation organized under the laws of the State of Indiana, located at Cedar Lake, Indiana, hereinafter called Lessor, and Bradley Allen Dykstra & Kelly Ann Dykstra, husband & wife of Cedar Lake, State of Indiana, hereinafter called Lessee.

WITNESSETH: That the Lessor hereby leases to Lessee, and their heirs, executors, successors, administrators, and assigns, the premises known and described as follows:

Lots number 1 (one), 2 (two), 3 (three), 4 (four) in block 27 (twenty seven) and the south west triangular half of lot 5 (five), [which shall measure up to 5 feet along the south edge of Forrest drive]; then the south portion of lots 7 (seven) and 8 (eight), which northern boundaries shall be 5 feet from the south edge of Wood Drive as it runs along lots 7 (seven) and 8 (eight), all in Block 27.

The western boundary of this parcel shall be demarcated by a line that runs 161 ft (one hundred sixty one feet) in a northerly direction from the north eastern corner of lot 10 (ten) in Block 23 (twenty three);

Whereas the southern boundary is demarcated by a line that runs from the north-eastern corner of lot 10 (ten) in Block 23 (twenty three) for 183 ft (one hundred eighty three feet) in an easterly direction to the north eastern corner of lot 6 (six) in Block 23 (twenty three). Forrest & Wood Drive are referred to as markers, as their boundaries are marked and stand today –

The legal description is otherwise stated as follows:

PARCEL A

THAT PART OF SECTION 27, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN SAID PART BEING LOTS 1, 2, 3, 4 A PART OF LOT 5, A PART OF LOT 7 AND A PART OF LOT 8, AND A PART OF OAK STREET AND 20TH STREET AS SHOWN ON AN UNRECORDED PLAT OF THE CEDAR LAKE CONFERENCE GROUNDS BY F.L. KNIGHT AND SONS, DATED APRIL 17, 1923 AND REVISED APRIL 1, 1925 IN THE TOWN OF CEDAR LAKE, LAKE COUNTY, INDIANA AND MORE PARTICULARLY DESCRIBED AS: COMMENCING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SAID SECTION, SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, 2657.8 FEET FROM THE NORTHWEST CORNER OF SAID SECTION (BASED ON THE WEST LINE OF SAID SECTION LENGTH OF 5316.6 FEET AS MEASURED OCTOBER 26, 1998 BETWEEN FOUND LAKE COUNTY SURVEYOR'S MONUMENTS AND AN ASSUMED BEARING OF SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR SAID WEST LINE); THENCE NORTH 89 DEGREES 57 MINUTES 45 SECONDS EAST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION, 2464.80 FEET TO THE INTERSECTION WITH THE EASTERLY LINE OF THE LAND AS DESCRIBED IN A WARRANTY DEED TO JACK VAN RAMSHORST AND SHIRLEY VAN RAMSHORST, RECORDED AS DOCUMENT NUMBER 97031482 ON MAY 19, 1997 IN THE OFFICE OF THE RECORDER, LAKE COUNTY, INDIANA (ALL OF THE FOLLOWING COURSES AND DISTANCES ARE BASED ON FIELD MEASUREMENTS OF THE MONUMENTATION AT LOT, STREET AND BLOCK CORNERS AS FOUND IN PLACE ON THIS SURVEY AND IN THE LOCATION AS SHOWN AS LOTS, STREETS AND BLOCKS ON SAID KNIGHT PLAT OR AS FOUND, VERIFIED OR SET ON PREVIOUS SURVEYS RECORDED IN 1) SURVEY BOOK 08, PAGE 14 ON MAY 10, 2001 2) SURVEY BOOK 10, PAGE 75 ON DECEMBER 24, 2003, 3) SURVEY BOOK 11, PAGE 63 ON SEPTEMBER 8, 2004, 4) SURVEY BOOK 14, PAGE 70 ON MAY 8, 2006 AND ON RECORD DESCRIPTIONS OF THE SURVEYED AND ADJOINING PARCELS AS SHOWN IN THE OFFICE OF THE RECORDER, LAKE COUNTY, INDIANA. MONUMENTS RECITED AS "SET" ARE 5/8 INCH

DIAMETER IRON BARS WITH PINK PLASTIC CAPS MARKED PTA I.D. NO 0059); THENCE NORTH 03 DEGREES 48 MINUTES 59 SECONDS WEST ALONG SAID EASTERLY LINE, 202.50 FEET TO

THE NORTHWEST CORNER THE LAND DESCRIBED IN A DEED TO ALBERT O'BEEBE, RECORDED OCTOBER 6, 1897 IN RECORD 83, PAGE 128 IN SAID RECORDER'S OFFICE; THENCE NORTH 15 DEGREES 07 MINUTES 29 SECONDS WEST, CONTINUING ALONG THE EASTERLY LINE OF SAID LAND DESCRIBED IN DOCUMENT NUMBER 97031482 AND ALONG THE EASTERLY LINE OF THE LAND DESCRIBED IN A WARRANTY DEED TO CEDAR LAKE CONFERENCE ASSOCIATION, RECORDED JANUARY 10, 1992 AS DOCUMENT NUMBER 92001927, IN SAID RECORD OFFICE, 1053.70 FEET TO AN I.P. FOUND AT THE SOUTHWEST CORNER OF THE LAND DESCRIBED IN A WARRANTY DEED TO CEDAR LAKE CONFERENCE ASSOCIATION RECORDED DECEMBER 19, 1989 AS DOCUMENT NUMBER 075194 IN SAID RECORDER'S OFFICE; THENCE NORTH 15 DEGREES 07

MINUTES 40 SECONDS WEST ALONG THE WESTERLY LINE OF SAID LAND DESCRIBED IN DOCUMENT NUMBER 075194, 103.91 FEET TO THE NORTH LINE OF THE SOUTH 82 ACRES OF THE NORTHWEST QUARTER OF SAID SECTION 27 BEING THE SOUTH LINE OF THE LAND DESCRIBED IN A WARRANTY DEED TO MOODY CHURCH ASSEMBLY GROUNDS RECORDED MAY 27, 1916 IN DEED RECORD 223, PAGE 56 IN SAID RECORDER'S OFFICE; THENCE NORTH 89 DEGREES 21 MINUTES 47 SECONDS WEST ALONG THE NORTH LINE OF SAID SOUTH 82 ACRES, 0.45 FEET; THENCE NORTH 15 DEGREES 19 MINUTES 12 SECONDS WEST ALONG THE EASTERLY LINE OF BLOCK 24 AS SHOWN ON SAID KNIGHT PLAT, 111.68 FEET TO THE NORTHEAST CORNER OF SAID LOT 6 AND THE POINT OF BEGINNING; THENCE CONTINUING NORTH 15 DEGREES 19 MINUTES 12 SECONDS WEST ALONG THE EASTERLY LINE OF LOTS 3 AND 4 OF BLOCK 27 AND ACROSS 20TH STREET ALL AS SHOWN ON SAID KNIGHT PLAT, 88.92 FEET TO AN IRON ROD SET AT THE NORTHEAST CORNER OF SAID LOT 4; THENCE NORTH 44 DEGREES 13 MINUTES 12 SECONDS WEST ACROSS SAID LOT 5, 49.40 FEET TO A SET IRON ROD ON THE NORTH LINE OF LOT 5; THENCE NORTH 89 DEGREES 24 MINUTES 06 SECONDS WEST ALONG SAID NORTH LINE, 26.14 FEET TO A SET IRON ROD AT THE NORTHWEST CORNER OF SAID LOT 5; THENCE NORTH 58 DEGREES 30 MINUTES 12 SECONDS WEST ACROSS SAID LOT 7, 40.95 FEET TO A SET IRON ROD; THENCE NORTH 53 DEGREES 30 MINUTES 40

SECONDS WEST ACROSS SAID LOT 7 AND ACROSS SAID LOT 8, 31.82 FEET TO A SET IRON ROD ON THE NORTH LINE OF SAID LOT 8; THENCE NORTH 89 DEGREES 41 MINUTES 42 SECONDS WEST ALONG SAID NORTH LINE AND ACROSS SAID OAK STREET, 34.71 FEET TO A SET IRON ROD AT THE NORTHEAST CORNER OF LOT 11 IN BLOCK 26 AS SHOWN ON SAID KNIGHT PLAT; THENCE SOUTH 01 DEGREES 07 MINUTES 30 SECONDS WEST ALONG THE EASTERLY LINE OF SAID BLOCK 26 AND ACROSS 20TH STREET TO A SET IRON ROD AT THE NORTHEAST CORNER OF LOT 10 IN BLOCK 23 AS SHOWN ON SAID KNIGHT PLAT; THENCE SOUTH 89 DEGREES 41 MINUTES 42 SECONDS EAST ACROSS SAID OAK STREET AND ALONG THE NORTHERLY BOUNDARY OF SAID BLOCK 24, 182.46 FEET TO THE POINT OF BEGINNING.

INGRESS - EGRESS EASEMENT

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AND SAID FOREST ROAD THE FOLLOWING FOUR COURSES:

- 1.) SOUTH 53 DEGREES 30 MINUTES 40 SECONDS EAST, 30.95 FEET;
- 2.) SOUTH 58 DEGREES 30 MINUTES 12 SECONDS EAST, 34.55 FEET;
- 3.) SOUTH 89 DEGREES 24 MINUTES 06 EAST, 28.94 FEET;
- 4.) SOUTH 44 DEGREES 13 MINUTES 12 EAST, 62.87 FEET;

THENCE SOUTH 15 DEGREES 19 MINUTES 12 SECONDS EAST ALONG THE WESTERLY LINES OF, LOTS 6, 4 AND 1 BLOCK 28, PART OF LOT 1 OF BLOCK 25, AND ACROSS 20TH STREET, 205.82 FEET; THENCE SOUTH 89 DEGREES 21 MINUTES 47 SECONDS EAST, 0.45 FEET; THENCE SOUTH 15 DEGREES 07 MINUTES 40 SECONDS EAST ACROSS PART OF SAID PARCEL DESCRIBED IN DOCUMENT NUMBER 075194, 103.91 FEET; THENCE SOUTH 15 DEGREES 07 MINUTES 29 SECONDS EAST ALONG THE WESTERLY LINE OF BLOCKS 22, 21, AND 20 AND ACROSS 19TH AND 18TH STREETS, ALONG THE WESTERLY LINE OF BLOCK 19 AND 18 AND ACROSS 17TH, 16TH AND 15TH STREET, THE WESTERLY LINE OF BLOCKS 19, 18, 17, 16, 15, 14, 12 AND PART OF 11 AND ACROSS 14, 13, 12, 11 AND 10TH STREETS, 1055.68 FEET; THENCE SOUTH 03 DEGREES 48 MINUTES 59 SECONDS EAST ALONG THE WESTERLY LINE OF LOTS 1 OF BLOCKS 10, 9, AND PART OF 11 AND ACROSS 9TH, 8TH, AND 7TH STREETS, 222.50 FEET TO THE SOUTH LINE OF SAID 7TH STREET; THENCE SOUTH 86 DEGREES 08 MINUTES 18 SECONDS WEST ALONG SAID SOUTH LINE, 20.0 FEET; THENCE NORTH 03 DEGREES 51 MINUTES 42 SECONDS WEST, 18.04 FEET TO THE POINT OF BEGINNING.

TO HAVE AND TO HOLD the same for the term of *ninety-nine years (99)*, commencing January 2nd 2006, and set to expire on January 1, 2105 and renewable to the said Lessee for a like term of years upon the terms and conditions herein mentioned.

1. **ASSESSMENT PAYMENT.** The Lessee agrees to pay assessment fees, taxes, and other obligations as established by the Lessor. Said installments shall be due and payable to the offices of Cedar Lake Conference Association, Cedar Lake, Indiana, or such other place as they may from time to time designate, and unless paid by stated date, an additional charge of ten percent will be added to the sum due. In case any installment, assessment, taxes or other payments are not paid within ninety days after due, this lease may be terminated, at the option of the Lessor, by written notice to Lessee.

2. **CONSTRUCTION.** The Lessee agrees that before any buildings shall be erected upon the said premises, or alterations made to any building already erected upon the said premises, plans for such buildings or alterations shall be submitted to Lessor, and a permit obtained from Lessor. Not more than one cottage or other dwelling shall be allowed upon any single lot without first obtaining a permit from Lessor. The CLCA Resident Manual containing guidelines for maintaining leased land, cottage, yard and surroundings is incorporated herein by reference.

3. **MORTGAGE OF LEASE.** Lessor shall not unreasonably withhold its consent to a mortgage of this Lease if the appraised value of Lessee's leasehold interest and the term and amount of the mortgage are acceptable to Lessor. Lessee agrees to reimburse Lessor for all out of pocket expenses incurred by it in preparing, reviewing, and monitoring the mortgage. If the Lessee defaults on any of its obligations under the terms of this lease, Lessor shall provide written notice of such default to the Leasehold Mortgagee. The Leasehold Mortgagee shall then have thirty (30) days in which to cure Lessee's default ("Cure Period.") This Lease shall not be terminated if the Leasehold Mortgagee cures Lessee's default. If the Leasehold Mortgagee does not cure Lessee's default within the Cure Period, this Lease may be terminated. If the Lessee is in default for failure to satisfy obligations due to the Leasehold Mortgagee, the Leasehold Mortgagee shall provide written notice of such default to Lessor. If the Lessee fails to cure the default within sixty (60) days, Lessor may terminate this Lease upon written notice to Lessee.

4. **TERMINATION OF CONSENT TO A MORTGAGE OF LEASE.** Lessor's consent to a mortgage of this Lease may be terminated as follows:

(a) **Triggering Event.** A triggering event occurs when the Leasehold Mortgagee fails to cure Lessee's defaults within the Cure Period, when Lessee fails to cure defaults under the loan or mortgage, when the Leasehold Mortgagee elects to foreclose on Lessee's leasehold interest, when this Lease terminates by its own terms if not renewed, when Lessee breaches any of the covenants in this lease, or when the Lessee files for bankruptcy protection.

(b) **Lessor's Buy-Back Option.** Lessor shall have the option to satisfy Lessee's outstanding obligations owed to the Leasehold Mortgagee upon the occurrence of a triggering event. If this option is exercised, Lessee shall forfeit all remaining rights to the property.

(i) **Option Period.** The Lessor's option to satisfy Lessee's outstanding Leasehold Mortgage obligations must be exercised within sixty (60) days of the election to terminate this Lease

("Option Period"). Lessor may exercise the option by sending written notice of its intent to do so to the Leasehold Mortgagee.

(ii) Lien on Premises. In the event that Lessor exercises its option under this Subparagraph 4(b) of this Rider, it shall have a lien on the Premises for payments made to the Leasehold Mortgagee, any unpaid rent and all costs or expenses incurred by Lessor in connection with Lessee's defaults.

(c) Failure to exercise Buy-Back Option. If Lessor fails to exercise its option under Subparagraph 4(b) of the Lease, the Leasehold Mortgagee shall have the right to demand that Lessor execute a replacement Lease for the Premises in favor of a Substitute Lessee.

(d) Replacement Lease. The replacement Lease shall commence on the day this Lease is terminated. The replacement Lease shall be governed by all other provisions of this Lease.

(e) Substitute Lessee. The Substitute Lessee shall be chosen from a list of "approved purchasers" maintained by Lessor. Upon expiration of the Option Period, the Leasehold Mortgagee shall have confidential access to the list for the sole purpose of marketing the Premises. The Substitute Lessee shall assume all obligations owed by Lessee to the Leasehold Mortgagee and all obligations owed by the Lessee to Lessor.

(i) Designated Substitute Lessee. If no person on the list of "approved purchasers" desires to act as Substitute Lessee, or if no such person qualifies under the Leasehold Mortgagee's loan requirements, the Leasehold Mortgagee is then free to accept any party recommended by the designated Lessee who meets all of the requirements for membership and leaseholder status at Cedar Lake Conference Association, is in agreement with Cedar Lake Conference Association's statement of beliefs and agrees to abide by Cedar Lake Conference Association's Standards of Conduct. The Leasehold Mortgagee shall promptly send written notice of the designation to Lessor.

(ii) Objection to Designated Substitute Lessee. If Lessor objects to the Substitute Lessee designated by the Leasehold Mortgagee, for whatever reason, it shall have a further option to satisfy Lessee's outstanding obligations owed to the Leasehold Mortgagee. The option shall be waived if it is not exercised within thirty (30) days of Lessor's receipt of notice of the designation. Lessor may exercise the option by sending a written notice of its intent to do so to the Leasehold Mortgagee.

5. *ACCESS AND EGRESS RIGHTS.* During the term of this Lease, and for such renewal terms as may be agreed to from time to time between the parties, Lessor hereby grants to Lessee the right to use all roads and by-ways within the real property owned by Lessor for purposes of access and egress to public highways. If a Substitute Lessee is designated under Subparagraph 4(b) of this Lease, Lessor shall grant such Substitute Lessee the access and egress rights granted herein to Lessee.

6. *REPAIR AND MAINTENANCE.* All dwellings or other buildings erected upon said premises shall be kept in a reasonable state of repair, and in case of refusal or neglect of Lessee to

make reasonable and necessary repairs, then, at any time after ninety (90) days from date of written notice duly served upon Lessee, Lessor shall have the right to make such reasonable and necessary repairs, and the cost of such repairs, including attorney's fees, shall be paid to Lessor by the Lessee within thirty (30) days from the date of completion of said repairs.

Lessor shall have the right to enter upon said premises at reasonable times for the purpose of inspection and making repairs, and the right is reserved by Lessor, its successors and assigns, to lay and maintain conduits, sewer and water pipes, and to erect poles for carrying electric or telephone wires, in, through, or over the rear five (5) feet of Premises leased herein. In case of the destruction of any dwelling erected upon said premises, the Lessee agrees to remove the debris within ninety (90) days.

7. **LIENS AND ENCUMBRANCES.** The Lessee herein agrees that no mechanic's liens shall be allowed to remain against said premises, and in case any such lien or liens shall be filed against the said premises, shall, within thirty (30) days from date of receiving notice from Lessor, to either pay or contest said lien, cause the same to be paid, or take the statutory steps to require suit to be brought upon the said lien. In case the said lien is not paid within the thirty (30) days from receipt of notice from Lessor, or within thirty (30) days from date of the rendition of any judgment thereon in case of suit; then Lessor shall have the right to pay said lien or judgment without further action, and the amount paid by Lessor, together with eight percent (8%) interest thereon. All expenses of collection, including attorney's fees, shall be paid to Lessor by the Lessee within thirty (30) days from date of said payments.

8. **TAXES AND ASSESSMENTS.** In addition to the sums hereinbefore stipulated to be paid by the Lessee, the Lessee agrees to pay all lawful taxes and assessments on the premises leased herein, made and levied by any and all lawful authorities, promptly as they may become due. It is further agreed that all taxes and assessments or other yearly charges shall be prorated between Lessor and the Lessee in the year of commencement or of termination of this lease.

9. **USE OF PREMISES.** This Lease is granted and accepted and the use of land leased hereby is subject to all the Rules and Regulations which may from time to time be adopted by the Lessor and promulgated for the government of Cedar Lake Conference Association.

10. **RIGHTS AND REMEDIES.** In case Lessee herein shall neglect or refuse to pay any of the sums of money stipulated herein to be paid in manner as stipulated herein, or shall fail to observe and comply with any of the covenants stipulated herein, or shall fail to conform with the Rules and Regulations of Cedar Lake Conference Association for its government, or in case of the sale of the Lessee's interest herein by judicial sale or otherwise, unless with the consent of Lessor in writing first having been obtained, then in such an event this Lease shall terminate, at the option of Lessor, unless the Lessee shall comply with all such covenants, Rules and Regulations, within thirty days from receiving notice from Lessor of such default, except in cases where the termination is otherwise expressly provided for herein, and in case of the termination of this Lease by reason of the default of the Lessee, Lessor shall have a right of action against the Lessee for damages it may suffer thereby.

11. **ASSIGNMENT.** This Lease shall not be assigned, demised, set over, or otherwise disposed of, without the consent of Lessor in writing, first having been obtained. All residents, (relatives, renters or friends) must be approved by Lessor prior to occupancy. In all cases of proposed assignment of the entire interest, Lessor shall have the option of purchasing the balance of the term for a sum equal to the highest bona fide offer made to Lessee, but unless said option is exercised by Lessor within five (5) days from notice of Lessee, said option shall become void. This option shall not apply in connection with ownership or possession obtained through the law of inheritance and descent. In all cases of assignment of the entire interest in this Lease, the conveyance or assignment shall be in writing and triplicate, and accepted by Lessor in writing, one of which original triplicate agreements of assignment shall be delivered to Lessor at the time of the assignment.

12. **CONVEYANCE BY LESSOR.** In case Lessor shall at any time during the term of this Lease decide to abandon its religious work at this place for any purpose whatsoever, and to sell and transfer any or all of the property of which the premises described in this lease are a part, then at such time, after giving at least six (6) months' notice of its intention to abandon its work and sell its said property, Lessor shall, at its option, have the right to terminate this lease by conveying all of its right, title, and interest in and to said property to Lessee, or at the option of Lessor, to pay Lessee a sum equal to the amount paid hereunder as rental and for permanent improvement hereon, less reasonable depreciation, to be determined by appraisers as herein provided.

13. **NOTICE.** The delivery to whatsoever person may be living upon the Premises describe herein, or the mailing by registered mail to the last known address of the Lessee herein, furnished Lessor by the Lessee, shall be held to constitute a sufficient delivery of any notice required to be served upon the Lessee by Lessor.

14. **WAIVER.** In no event shall the waiving of any default or strict compliance by the Lessee of any of the covenants herein, by Lessor, be held to constitute a continued waiver of said covenants, nor shall such waiver be held to stop Lessor from enforcing the strict compliance of said covenants.

15. **PARTIES BOUND.** Whenever the term Lessor or Lessee is used herein, it shall be held to include the heirs, executors, administrators, successors, and assigns of either or both.

16. **QUIET ENJOYMENT.** Lessor herein will, and its successors and assigns, shall, warrant and defend the Lessee in the enjoyment and peaceable possession of the above demised premises, and the Lessee herein shall have the right to enjoy, in common with all other Lessees, the privileges of the lake front, beach, and such park lands as may from time to time be so designated by Lessor. Such right of enjoyment shall be subject to the Rules and Regulations of Cedar Lake Conference Association, and shall not be construed to limit the right of Lessor to change, improve, or withdraw from this privilege any of the so-called park lands.

THIS Lease has been executed by the undersigned on the date first written above.

IN WITNESS WHEREOF, the First Party has set its hand on the date first written above

LESSOR: CEDAR LAKE CONFERENCE ASSOCIATION, INC.

Carl R. Smits
Signature

CARL R. SMITS (President of the Board of Directors)
Printed Name

Luke Schowalter
Signature

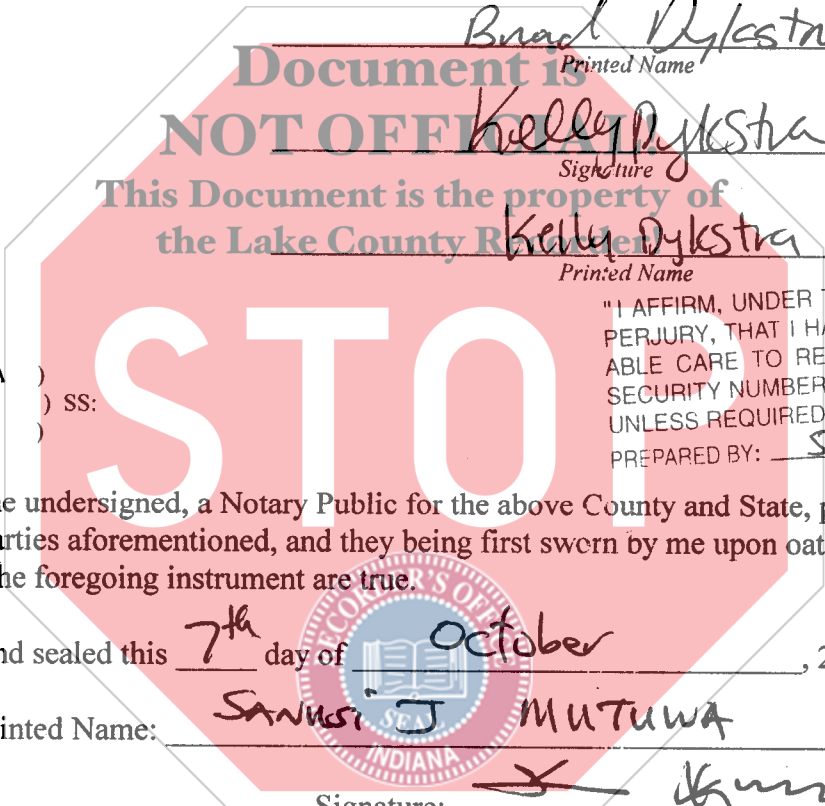
Luke Schowalter (Member of the Board of Directors)
Printed Name

LESSEE: Bruce Dykstra
Signature

Bruce Dykstra
Printed Name

Kelly Dykstra
Signature

Kelly Dykstra
Printed Name



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before the undersigned, a Notary Public for the above County and State, personally appeared both parties aforementioned, and they being first sworn by me upon oath, state that the facts alleged in the foregoing instrument are true.

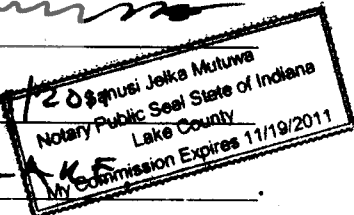
Signed and sealed this 7th day of October, 2006.

Notary Public Printed Name: SANUSI J MUTUWA

Signature: [Signature]

My Commission Expires: 11/17/2011

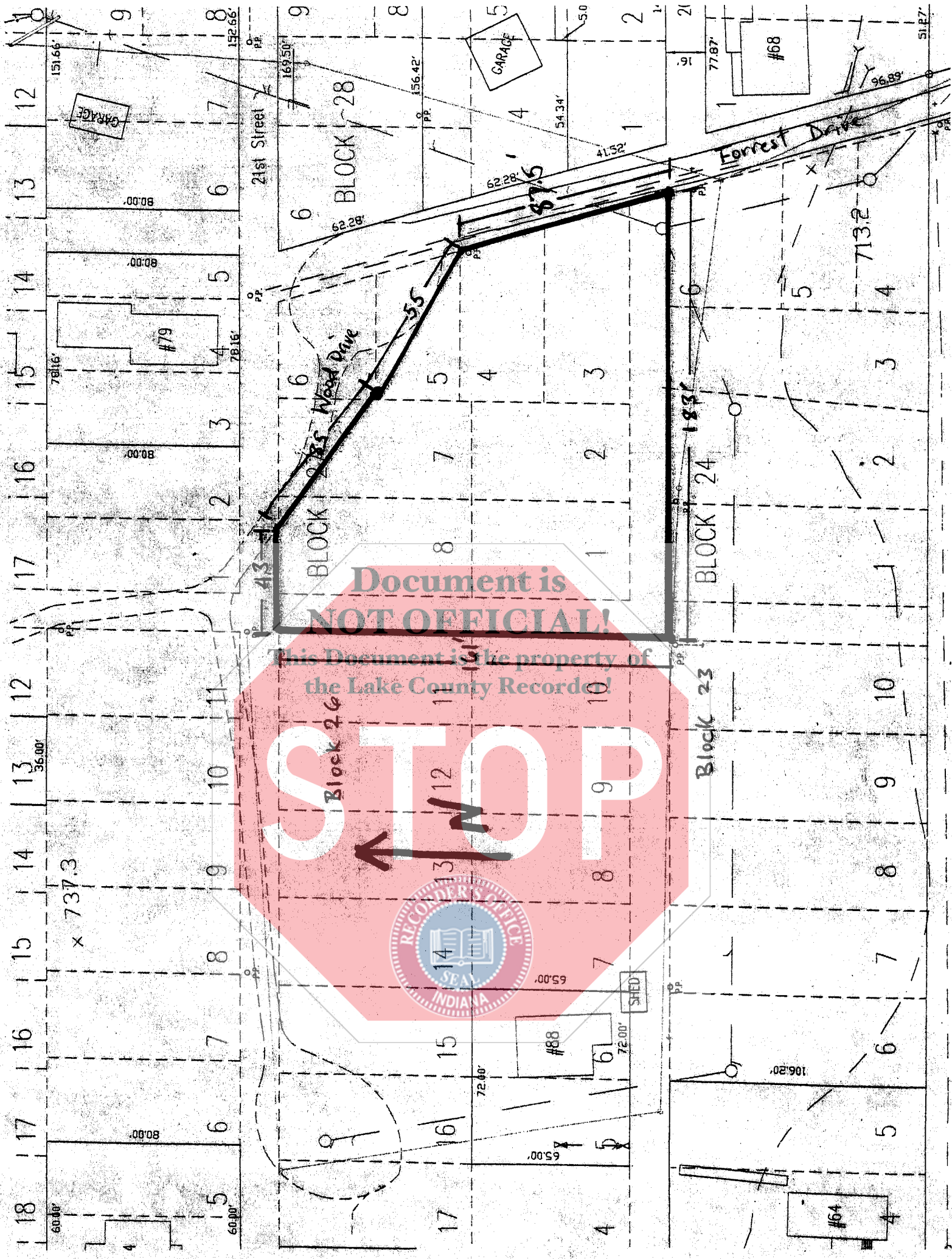
County of Residence: LAKE



Notary Stamp.

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