MEMORANDUM OF LEASE

THIS MEMORANDUM OF LEASE, dated as of MOKOTATIONAL TRUST NA not individually but as Successor Trustee under Trust Agreement dated September 30, 1980 and known as Trust No. 103192 (hereinafter called "Landlord"), and CITIBANK, FEDERAL SAVINGS BANK (hereinafter called "Tenant"):

WITNESSETH:

That by lease (hereinafter call the "Lease") dated September 30, 1993, Landiord has leased to Tenant, and Tenant has leased from Landlord, for a term commending upon the "Commencement Date" (as defined in the Lease) and, unless exignified or sooner terminated under the provisions thereof, continuing thereafter for a lease term of ten (10) years, certain premises comprising part of building located at 535 North Michigan Avenue, Chicago, Illinois, which premises are within the tract of land described in Exhibit "A" attached hereto and hereby made a part hereof.

The Lease grants to Tenant options to extend the term thereof from the date upon which it would otherwice expire for two (2) separate successive additional periods of five (5) years each upon and subject to the terms and conditions stated in the Lease.

IN WITNESS WHEREOF, Limition and Tenant have caused this Memorandum of Lease to be duly executed and sealed as of the day and year first above written.

Landloro

LASALLE NATIONAL TRUST NA TRUST under Trust No. 103192 as trustee print rect personally

By:

MENGRANT VICE DIRESIDENT

its:

Tenant:

CITIBANK, Federal Savings Bank

By:

Its

Richard Ken

ATTEST:

Assistant

Secretary

ATTEST:

on n-Assistance Secretary

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WALL TRUST, N

of the

o, at This LEASE is executed by LA SALLE MATTURAL TRUST, N.A., not personally but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trurce, and under the express direction of the beneficiaries of a certain Trust Igreement dated Screen dated at LA SALLI: NATIONAL TRUST, N.A., and known as Trust No. (03/9) to all provisions of which Trust Agreement this LEFS, is expressly made subject. It is expressly understood and agreed that nothing herein or in said LEASE contained shall be construed as creating any liability whatsoever against said Trustee personally, and in particular without limiting the generality of the foregoing, there shall be no personal liability to pay any indebtedness accruing hereunder or to perform any covenants, either express or implied, herein contained, or to keep, preserve or sequester any property of said Trust, and that all personal liability of said Trustee of every sort, if any, is hereby expressly waived by said Lessee, and that so far as said Trustee is concerned the owner of any indebtedness or liability accepting hereunder shall look solely to the premises hereby leased for the payment thereof. further understood and agreed that said Trustee has no agents or employees and merely holds naked legal title to the property herein described; that said Trustee has no control over, and under this LEASE (1) the management or control of such assumes no responsibility for property, (2) the upkeep, inspection, maintenance or repair of such property (3) the collection of rents or rental of such property, or (4) the conduct of any business which is carried on upon such premises. Trustee does not warrant, indemnify, defend title nor is it responsible for any environmental damage.

REVISED: 5/1/90

STATE OF ILLINOIS

COUNTY OF COOK
I, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that President of LA SALC FATBLET TO DEED AND DEED A
GIVEN under my hand and Notarial Seal this 30 day of <u>resulting ER</u> , 1993.
NOTARY PUBLIC "OFFICIAL SALAL"
STATE OF ILLINOIS COUNTY OF COOK SS Kathleon f., Byn Wotney Public, State of Hillards My Commission Expires 6ct, 23, 1995
I, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that RICHARD KENNEY personally known to me to be the SENIOR VICE President of Citibank, Federal Savings Bank, a federally chartered savings bank, duly licensed to transact business in the State of Illinois and ANN ROPATION personally known to me to be the Assistant Secretary of said corporation and personally known to me to be the same persons whose names are subscriped to the foregoing instrument, appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument as Senior Vice President and Secretary of said bank, and caused the Corporate Seal of said bank to be affixed thereto, pursuant to authority given by the Board of Directors of said bank, as their free and voluntary act and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.
GIVEN under my hand and Notarial Seal this 2nd day of DECEMBER 1993.
Maria Vingues NOTARY PUBLIC
Prepared by, Recording Requested by and, When Recorded, Return to: CITIBANK, F.S.B. 500 West Madison Street Chicago, Illinois 60661 Attn: Frederick M. Snow

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EXHIBIT A

TO MEMORANDUM OF LEASE LEGAL DESCRIPTION OF PROPERTY

PARCEL 1:

Lot 7 in Assessor's Division of the South half and the East 103 feet of the North half of Block 21 in Kinzie's Addition to fractional Section 10, Township 39 North, Range 14, East of the Third Principal Heridian, in Cook County, Illinois.

PARCEL 21

Lots 8 and 9 in Assessor's Division of the South half and the Eas: 103 feet of the North half of Block 21 in Kinzie's Addition to Chicago in Section 10, Township 39 North, Range 14, East of the Third Principal Heridian, in Cook County, Illinois.

PARCEL 31

Lot 7 in M.L. Newberr,'s Subdivision of the North 118 feat of the West 200 feet of Block 21 in Kinzie's Addition to Chicago in Section 10, Township 39 North, Range 14, Fast of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 41

The triangular shaped part of the East and Hest public alley lying West of and adjoining the Park line of Lot 7, extended South, to its intersection with the Fruth line of Lot 7, extended East, in said Newberry's Supply vision, being that portion of said alley variated by Ordinince passed October 11, 1961 and recorded November 1, 1961 as Document 18318484, all in Cook County, Illinois.

LESS THAT PORTION LEGALLY DESCRIBED AS FOLLOWS

Farcel A

That part of the following described area and space lying above a horizontal plane (being the floor of the third floor) which has an elevation of 51.83 feet with relation to Chicago Tity Datum and lying below a horizontal plane (being the roof of the penthouse) which has an elevation of 147.46 feet with relation to Chicago City Datum to wit: an area and space including a portion of a 33 story building with penthouse, hasement and second basement described as the South 68.0 feet of Lots 7, 8 and 9 in the Assessor's Division of the South helf and the East 100 feet of the North half of Block 21 in Kinzie's Addition to Chicago, being a Subdivision of the North fraction of Section 10, Township 37 North, Range 14 East of the Third Principal Meridian, all in Cook County, Illinois.

Parcel B

That part of the following described area and space lying above a horizontal plans (being the floor of the first floor) which has an elevation of 23.90 feet with relation to thicago City Datum and lying below a horizontal plans (being the ceiling of the first floor) which has an elevation of 36.25 feet with relation to Chicago City Datum to wit: a portion of a 33 story building with basement and second basement described as commencing at the northeast corner of Lot 7 in the Assessor's Division of the South half and the East 100 feet of the North half of Block 21 of Kinzie's Addition to Chicago, being a Subdivision of the North fraction of Section 10, Township 39 North, Fange 14 East of the Third Frincipal Meridian: thence South along the East line of said Lot 7 54.5 feet; thence West parallel to the South line of

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tots 7, 8 and 9 in the aforesaid Subdivision 85.42 feet to the point of beginning of the area herein described; thence continue West along said parallel line 29.50 feet to a point; thence North 4.93 feet to a point; thence East 0.93 feet to a point; thence North 3.93 feet to a point; thence West 41.00 feet to a point; thence South 37.14 feet to a point; thence Hest 0.80 feet to a point; thence South 4.28 feet to a point; thence East 70.35 feet to a point; thence North 32.66 feet to the point of beginning, all in Cook County, Illinois.

AL SO

That part of the following described area and space lying above a horizontal plane (being the ceiling of the first hasement) which has an elevation of 23.02 feet with relation to Chicago City Datum and lying below a horizontal plane (being the floor of the first-floor) which has an elevation of 23.90 feet with relation to Chicago City Datum to wit: a portion of a 33 story building with basement and second basement described as commencing at the northeast corner of Lot 7 in the Assessor's Division of the South half and the East 100 feet of the North half of Block 2I of Kinzie's Addition to Chicago, being a Subdivision of the North fraction of Section 10, Township 19 North, Range 14 East of the Third Principal Horidian; thence South along the Fast line of said Lot 7 54.5 feet; thence West parallel to the South line of Lots 7, 8 and 9 in the aforesaid Subdivision 85.60 feet to the point of beginning of the area herein described; thence continue Hast along said parallel line 28.67 feet to a point; thence South 8.00 feet to a point; thence South 8.00 feet to the point of beginning, all in Cook County, Illinois.

ALS O

That part of the following described area and space lying above a horizontal plane (being the ceiling of the first basement) which has an elevation of 23.02 feet with relation to Chicago City Datum and lying below a horizontal plane (being the floor of the first floor) which has an elevation of 23.90 feet with relation to Chicago City Datum to with a portion of a 33 story building with basement and second basement described ar commencing at the northeast corner of Lot 7 in the America of Division of the South half and the East 100 feet of the North half of Block 21 of Kinzie's Addition to Chicago, being a bubdivision of the North fraction of Section 10, Township 39 North, Range 14 East of the Third Principal Heridian; thence South along the East line of said Lot 7 77.5 feet; thence West paulied to the South line of Lots 7, 8 and 9 in the aforesaid Subdivision 85.60 feet to the point of beginning of the area level described; thence continue West along said parallel line 28.67 feet to a point; thence North 8.00 feet to a point; thence Fest 29.67 feet to a point; thence South 8.00 feet to the point of beginning, all in Cook County, Illinois.

Parcal C

That part of the following described area and spec. lying above a horizontal plane (being the ceiling of the first floor) which has an elevation of 36.25 feet with relation to Chicago City Datum and lying below a horizontal plans (being the floor of the third floor) which has an elevation of 51.83 feet with relation to Chicago City Datum to wit: a portion of a 33 story building with basement and second basement described as commencing at the northeast corner of Lot 7 in the Assessor's Division of the South half and the East 100 feet of the North half of Block 21 of Kinzie's Addition to

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Chicago, being a Subdivision of the North fraction of Section 10, Township 19 North, Range 14 East of the Third Principal Heridian; thence South along the East line of said Lot 7 54.5 fact; thence Wast barallel to the South line of Lots 7, 8 and 9 in the aforessid Subdivision 85.60 feet to the point of beginning of the area herein described; thence continue Hest along said parallel line 28.67 feet to a point; thence South 8.00 feet to a point; thence East 28.67 feet to a point; thence North 8.00 feet to the point of beginning, all in Cook County, Illinois.

ALSO

That part of the following described area and space lying above a horizontal plane (being the cuiling of the first floor) which has an elevation of 36.25 feet with relation to Chicago City Datum and lying below a horizontal plane (being the floor of the third floor) which has an elevation of 51.83 feat with relation to Chicago City Datum to wit: a portion of a 33 story building with basement and second basement described as commencing at the northeast corner of Lot 7 in the Assessor's Division of the South half and the East 100 feet of the North half of Block 21 of Kinzie's Addition to Chicago, being a Subdivision of the North fraction of Section 10, Township 39 North, Range 14 East of the Third Principal Heridian; thence South along the East line of said Lot 7 77.5 feet; thence Nost parallel to the South line of Lots 7, 8 and 9 in the aforesaid Subdivision 85.60 feet to the point of beginning of the area herein described; thence continue Hest along said parallel line 28.67 feet to a point; thence North 8.00 feet to a point; thence East 28.67 feet to a point; thence North 8.00 feet to a point; thence East 28.67 feet to a point; thence South 8.00 feet to the point of beginning, all in Cook County, Illinois.

Patrick D

That part of the following described area and space lying above a horizontal plane (being the floor of the first basement) which has an elevation of 14.89 feet with relation to Chicago City Datum and lying below a horizontal plane (being the ceiling of the first basement) which has an elevation of 23.02 feet with relation to Chicago City Datum to wit: a portion of a 33 story building with basement and second basement described at rommencing at the northeast corner of Lot 7 in the Assessor's division of the South half and the East 100 feet of the North malf of Block 21 of Kinzie's Addition to Chicago, being a Subdivision of the North fraction of Section 10. Township 39 North, Range 14 East of the Third Principal Heridian; theree South along the East line of said Lot 7.54.5 feet; thence West parallel to the South line of Lots 7, 8 and 9 in the afficient Subdivision 28.48 feet to the point of beginning of the area herein described; thence continue West along said parallel line 30.19 feet to a point; thence South 7.55 feet to a point; thence West 13.42 feet to a point; thence North 5.52 feet to a point; thence East 1.37 feet to a point; thence North 7.03 feet to a point; thence Hest 7.55 feet to a point; thence South 7.55 feet to a point; thence East 1.55 feet to a point; thence North 7.55 feet to a point; thence East 1.55 feet to a point; thence North 1.23 feet to a point; thence East 1.55 feet to a point; thence North 1.23 feet to a point; thence East 1.55 feet to a point; thence North 1.23 feet to a point; thence East 1.55 feet to a point; thence North 1.23 feet to a point; thence East 1.55 feet to a point; thence North 1.23 feet to a point; thence East 1.55 feet to a point; thence Northwest along a line forming an angle of 45 degrees to the left with the last described course 1.60 feet to a point; thence Northwest along a line forming an angle of 45 degrees to the right with the last described course 1.60 feet to a point; thence East

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0.52 feet to a point; thence North 2.00 feet to a point; thence Nest 0.52 feet to a point; thence North 5.03 feet to a point; thence East 34.55 feet to a point; thence South 4.76 feet to a point; thence East 7.52 feet to a point; thence North 18.65 feet to a point; thence East 0.73 feet to a point; thence North 2.00 feet to the point of beginning, all in Cook County, Illinois.

ALSO

That part of the following described area and space lying above a horizontal plane (being the plane of a stair landing) which has an elevation of 11.42 feet with relation to Chicago City Datum and lying below a horizontal plane (being the ceiling of the first basement) which has an elevation of 23.02 feet with relation to Chicago City Datum to wit: 'a portion of a 33 story building with basement and second basement described as commencing at the northeast corner of Lot 7 in the Assessor's Division of the South half and the East 100 feet of the North half of Block 21 of Kinzie's Addition to Chicago, being a Subdivision of the North fraction of Section 10, Township 39 North, Range 14 East of the Third Principal Heridian; thence South along the East line of said Lot 7 77.99 feet; thence West parallel to the South line of Lots 7, 8 and 3 in the aforesaid Subdivision 28.48 feet to the point of beginning of the area herein described; thence continue West along said parallel line 0.66 feet to a point; thence South 6.52 feet to a point; thence West 7.52 feet to a point; thence Horth 9.36 feet to a point; thence Tast 7.52 feet to a point; thence South 2.51 feet to a point of beginning, all in Cook County, Illinois.

AT.SE

That pait of the following described area and space lying above a horizontal plane (being the cailing of the second basement) which has an elevation of 14.15 feet with relation to Chicago City Datum and lying below a horizontal plane (being the floor of the first basement) which has an elevation of 14.33 feet with relation to Chicago City Datum to with a portion of a 13 stor, building with basement and second basement described at commencing at the northeast corner of Lot 7 in the Assessor's Division of the South half and the East 100 feet of the Nort, half of Block 21 of Kinzie's Addition to Chicago, being a Fubdivision of the North fraction of Section 10, Township 39 North, Range 14 East of the Third Principal Meridian; thence South 21cng the East line of said Lot 7 54.5 feet; thence West darallel to the South line of Lots 7, 8 and 9 in the aforesaid Subdivision 85.60 feet to the point of heginning of the area basein described; thence continue West along said parallel Line 28.67 feet to a point; thence South 8.00 feet to a point; thence East 28.67 feet to a point; thence South 8.00 feet to a point; thence East 28.67 feet to a point; thence South 8.00 feet to a point of heginning, all in Cook County, Illinois.

ALSO

That part of the following described area and space lying above a horizontal plane (being the ceiling of the second basement) which has an elevation of 14.16 feet with relation to Chicago City Datum and lying below a horizontal plane (being the floor of the first basement) which has an elevation of 14.89 feet with relation to Chicago City Datum to vit: a portion of a 33 story building with basement and second basement described as commencing at the northeast corner of lot? In the Assessor's Division of the South half and the East 100 feet of the North half of Block 21 of Kinzie's Addition to Chicago, being a Subdivision of the North fraction

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of Section 10, Township 39 North, Range 14 East of the Third Principal Heridian; thence South along the East line of said Lot 7 77.5 feet; thence West parallel to the South line of Lots 7, 8 and 9 in the aforesaid Subdivision 85.60 feet to the point of beginning of the area herein described; thence continua West along said parallel line 28.67 feet to a point; thence Worth 8.00 feet to a point; thence East 28.67 feet to a point; thence South 8.00 feet to the point of beginning, all in Cook County, Illinois.

Parcel E

That part of the following described area and space lying above a horizontal plane (being the floor of the second basement) which has an elevation of 3.96 feet with relation to Chicago City Datum and lying below a horizontal plane 'being the cailing of the second basement) which has an elevation of 14.16 feet with relation to Chicago City Datum to wit: a portion of a 33 story building with basement and second basement described as commencing at the northeast corner of Lot 7 in the Assessor's Division of the South half and the East 100 feet of the North half of Block 21 of Kinzie's Addition to Chicago, being a Bubdivision of the North Traction of Section 10, Township 39 North, Range 14 East of the Third Principal Meridian; thence South slong the East line of said Lot 7.83 feet; thence Hest parallel to the South line of Lots 7, 8 and 8 in the aforesaid Subdivision 41.49 foet to the point of beginning of the area herein described; thence continue Mest along said parallel line 16.08 feet to a point; thence South 7.55 feet to a point; thence Mest 12.68 feet to a point; thence North 3.7 feet to a point; thence East 1.55 feet to a point; thence Mest 7.22 feet to a point; thence South 44.85 feet to a point; thence South 7.53 feet to a point; thence North 1.23 feet to a point; thence East 1.55 feet to a point; thence North 1.24 feet to a point; thence North 2.06 feet to a point; thence North 2.07 feet to a point; thence North 2.08 feet to a point; thence North 2.09 feet to a point; thence East 0.68 feet to a point; thence East 29.54 feet to a point; thence North 2.00 feet to a point; thence East 0.67 feet to a point; thence North 2.00 feet to a point; thence East 0.67 feet to a point; thence North 2.00 feet to the point of beginning, all in Cook County, Illinois.

ALSO

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That part of the following described area and space lying above a horizontal plane which has an elevation of 5.31 feet with relation to Chicago City whim and lying below a horizontal plane which has an elevation of 10.04 feet with relation to Chicago City Datum to the aportion of a 33 story building with basement and second basement described as commencing at the northeast corner of 10 feet of the North half of Block 21 in Kinzie's Addition to Chicago, being a Subdivision of the North fraction of Section 10, Township 39 North, Range 14 East of the Third Principal Maridian; thence South along the East line of said Lot 7 77.3 feet thence West parallel to the South line of Lots 7, 2 and 9 in the aforesaid Subdivision 41.49 feet to the point of Jajinning of the area herein described; thence continue West along said parallel line 0.66 feet to a point; thence South 20.62 feet to a point; thence West 0.68 feet to a point; thence North 2.00 feet to a point; thence East 30.20 feet to a point; thence South 2.00 feet to the point of beginning, all in Cook County, Illinois.

Properly address 535 D. Michigan ave Chep, II Tax number 17-10-122-003

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