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Prepared by and Return to:
Hinckley Allen & Snyder
28 State Street
Boston, MA 02109
Attn: Paul A. Hedstrom, Esq.

Doc#: 0802247025 Fee: \$40.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/22/2008 12:08 PM Pg: 1 of 9

MEMORANDUM/NOTICE OF LEASE

Date: June 14, 2007

Notice is hereby given of the following Lease, and this Memorandum/Notice of Lease is made and entered into as of the date hereof by the Parties to Lease as set forth below:

(1) PARTIES TO LEASE:

Landlord: Inland American CFG Portfolio, L.L.C., a Delaware limited liability company, with a mailing address of:
2901 Butterfield Road
Oak Brook, Illinois 60523

Tenant: Charter One Bank, N.A., A National Banking Association, with a mailing address of:
c/o Citizens Financial Group, Inc.
480 Jefferson Blvd.
Warwick, Rhode Island 02886

(2) DATE OF EXECUTION: June 14, 2007

(3) TERM: The Lease is for a term of fifteen (15) years plus the balance of any days remaining in the calendar month in which the fifteenth (15th) anniversary of the commencement date occurs. The Lease term commences on June 14, 2007, and ends on June 30, 2022.

(4) EXTENSION OPTIONS: Four (4) extension periods of five (5) years each, exercisable by notice to Landlord no later than twelve (12) months prior to the expiration of the then existing term of the Lease.

(5) RIGHT OF FIRST OFFER TO PURCHASE: Tenant has a right of first offer with respect to the sale of the Property by Landlord to a party other than an affiliate of Landlord, as more particularly set forth in the Lease.

(6) PROPERTY DESCRIPTION: The property being leased by Tenant is located at 101 Dixie Highway, Chicago Heights, Illinois and is more particularly described in Exhibit A attached hereto (the "Premises").

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This instrument is executed and recorded in order to give third parties notice of the existence of and some of the terms of the Lease, but does not purport to include all of the provisions thereof, and is not intended to vary or modify the terms and conditions thereof. Both the Landlord and Tenant have in their possession a fully executed original of the Lease.

This Memorandum/Notice of Lease may be executed in several counterparts, each of which when executed and delivered is an original, but all of which together shall constitute one instrument. In making proof of this Memorandum/Notice of Lease, it shall not be necessary to produce or account for more than one such counterpart which is executed by the party against whom enforcement of this Memorandum/Notice of Lease.

[Page ends here; signature(s) follow]

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WITNESS the execution hereof under seal as of the date first above written.

WITNESS:

Ku Y

Kristen A. York

TENANT

Charter One Bank, N.A., A National
Banking Association

By: *David Howe*

David Howe
Vice President

LANDLORD

Inland American CFG Portfolio, L.L.C, a
Delaware limited liability company

By: Inland American Real Estate Trust,
Inc., a Maryland corporation, its sole
member

By: _____
Carol Hoffman
Assistant Secretary

UNOFFICIAL COPY

WITNESS the execution hereof under seal as of the date first above written.

WITNESS:

TENANT

Charter One Bank, N.A., A National
Banking Association

By: _____

LANDLORD

Inland American CFG Portfolio, L.L.C, a
Delaware limited liability company

By: Inland American Real Estate Trust,
Inc., a Maryland corporation, its sole
member

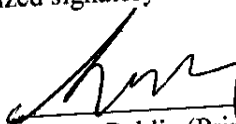
Janet Hughes

By: Carol M Hoffmann
Carol Hoffman
Assistant Secretary **Carol M. Hoffmann**
Assistant Secretary

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COMMONWEALTH OF MASSACHUSETTS
COUNTY OF SUFFOLK

On this 11th day of June, 2007, before me, the undersigned notary public, personally appeared David Howe, Vice President of Charter One Bank, N.A., a national banking association, proved to me through satisfactory evidence of identification, which was photographic identification with signature issued by a federal or state governmental agency, oath or affirmation of a credible witness, personal knowledge of the undersigned, to be the person whose name is signed on the preceding page, and acknowledged to me that he signed it voluntarily for its stated purpose and was his free act and deed as authorized signatory of Charter One Bank, N.A., a national banking association.
(official seal)


Notary Public (Print Name): _____
My Commission Expires: Lori-Ann Zannini
Notary Public
Commonwealth of Massachusetts
Commission Expires June 19, 2009



STATE OF ILLINOIS
COUNTY OF DU PAGE

On this the _____ day of June, 2007 before me, the undersigned officer, personally appeared Carol Hoffmann, who acknowledged herself to be an Assistant Secretary of Inland American Real Estate Trust, Inc., a Maryland corporation, the sole member of Inland American CFG Portfolio, L.L.C., a Delaware limited liability company, and that she as such Assistant Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained on behalf of said Inland American Real Estate Trust, Inc. as sole member of said Inland American CFG Portfolio, L.L.C.

Notary Public/Justice of the Peace
Print Name:
My Commission Expires:

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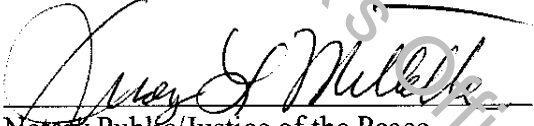
COMMONWEALTH OF MASSACHUSETTS
COUNTY OF SUFFOLK

On this ___ day of June, 2007, before me, the undersigned notary public, personally appeared ___
_____ of Charter One Bank, N.A., a national banking
association, proved to me through satisfactory evidence of identification, which was
photographic identification with signature issued by a federal or state governmental agency,
oath or affirmation of a credible witness, personal knowledge of the undersigned, to be the
person whose name is signed on the preceding page, and acknowledged to me that he signed it
voluntarily for its stated purpose and was his free act and deed as authorized signatory of Charter
One Bank, N.A., a national banking association.
(official seal)

Notary Public (Print Name): _____
My Commission Expires: _____

STATE OF ILLINOIS
COUNTY OF DU PAGE

On this the 8th day of June, 2007 before me the undersigned officer, personally
appeared Carol Hoffmann, who acknowledged herself to be an Assistant Secretary of Inland
American Real Estate Trust, Inc., a Maryland corporation, the sole member of Inland American
CFG Portfolio, L.L.C., a Delaware limited liability company, and that she as such Assistant
Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein
contained on behalf of said Inland American Real Estate Trust, Inc. as sole member of said
Inland American CFG Portfolio, L.L.C.



Notary Public/Justice of the Peace
Print Name:
My Commission Expires:




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EXHIBIT A

DESCRIPTION OF PREMISES

ATTACHED HERETO

Property of Cook County Clerk's Office



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IL7
101 Dixie Highway
Chicago Heights, IL

THAT PART OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTHEASTERLY OF THE CENTER LINE OF DIXIE HIGHWAY, ALL IN COOK COUNTY, ILLINOIS, EXCEPT THAT PORTION AS TAKEN FOR ROADS AND HIGHWAYS, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 32-18-213-051-0000

Property of Cook County Clerk's Office

UNOFFICIAL COPY

IL7
101 Dixie Highway
Chicago Heights, IL

THAT PART OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTHEASTERLY OF THE CENTER LINE OF DIXIE HIGHWAY, ALL IN COOK COUNTY, ILLINOIS, EXCEPT THAT PORTION AS TAKEN FOR ROADS AND HIGHWAYS, IN COOK COUNTY, ILLINOIS.

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