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MEMORANDUM OF LEASE

THIS INDENTURE OF LEASE, made this 11th day of September, 1991, by and between LASALLE NATIONAL TRUST, N.A., as Trustee under Trust No. 116555, by Nardi Asset Management, Inc., as Agent for the beneficiaries of the Trust, hereinafter called Landlord and HOUSEHOLD CREDIT SERVICES, INC., hereinafter called Tenant.

WITNESSETH: That the Landlord having full authority to make agreements hereinafter set forth, for and in consideration of the covenants and agreements herein mentioned to be kept and performed by both parties hereto, demises and leases to the Tenant, and Tenant leases from the Landlord the premises commonly known as 1101 E. Tower Road, Schaumburg, Illinois, and legally described in Exhibit A, attached hereto and made a part hereof.

TO HAVE AND TO HOLD for a term of ten (10) years, said term to begin and end as more specifically set forth in that certain Long Form Lease dated September 11, 1991 by and between the parties hereto. Reference to said Long Form Lease is hereby made for the specific provisions relating to rentals and such other terms, conditions, agreements and covenants.

In the event of a conflict or discrepancy between the terms, conditions and provisions of such Long Form Lease and this Memorandum of Lease, the Long Form Lease shall prevail.

The purpose of this instrument is to give notice of the existence of the tenancy created hereby and by said lease and of the existence of such lease which, together with this instrument, constitutes the agreement between the parties hereto.

IN WITNESS WHEREOF said Landlord and tenant have duly executed this instrument the day and year first above written.

LASALLE NATIONAL TRUST,  
N.A. T/U/T 11655, By Nardi  
Asset Management, Inc., as  
Agent for the beneficiaries  
of the Trust

HOUSEHOLD CREDIT  
SERVICES, INC.

By: Murray J. Lewison  
Vice President

By: K. Wilson  
Vice President

LANDLORD

TENANT

This instrument was prepared by:  
A. S. P. H. T. C.  
Murray J. Lewison  
THE NARDI GROUP LTD.  
4100 Madison Street  
Hillside, Illinois 60162

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CORPORATE ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF COOK )

I, Gloria Chiaro, a Notary Public in and for said County and State aforesaid, DO HEREBY CERTIFY that Murray J. Keulson, the Vice President of Nardi Asset Management, Inc., who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such officer, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his 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 11th day of September, 1991.

Gloria Chiaro  
Notary Public

My Commission Expires:

April 26, 1992

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CORPORATE ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF COOK )

I, Gloria Chiaro, a Notary Public in and for said County and State aforesaid, DO HEREBY CERTIFY that Kenneth M. Ehner, the Vice President of Household Credit Services, Inc., who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such officer, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his 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 11th day of September, 1991.

Gloria Chiaro  
Notary Public

My Commission Expires:

April 26, 1992

**LEGAL DESCRIPTION**

Lot 16 in Schaumburg Industrial Park Unit No. 3, a subdivision of part of the West 1/2 of the South West 1/4 of Section 12, Township 41 North, Range 10 East of the Third Principal Meridian, in Cook County, Illinois and commonly known as 1301 E. Tower Road, Schaumburg, Illinois.

P.I.N. 07-12-300-012

*1301 E. Tower Rd  
Schaumburg, IL*

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**EXHIBIT A**

Property of Cook County Clerk's Office