

MEMORANDUM OF LEASE

This Memorandum of Lease dated as of the 8th day of February, 1995, is made and entered into by and between John S. Lilleberg as sole beneficiary of NBD Trust Co. of Illinois, Trust No. 66-2916 ("Lessor") and Thomas E. Zafiratos ("Lessee") respecting that certain unrecorded lease dated February 8, 1995, between the Lessor and Lessee demising the premises herein described (the "Lease").

The undersigned acknowledge and affirm that:

1. Under the Lease, Lessor leases to Lessee and Lessee leases from Lessor part of the land and part of the improvements thereon (the "Real Estate") located at 6780 Northwest Highway, Chicago, Illinois, the legal description of the Real Estate being:

LOT 13 IN BLOCK 5 IN EDISON PARK IN SECTION 36, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

and the permanent parcel index number for the Real Estate being 09-36-303-002-0000.


2. The term of the Lease is for a period of five years, commencing February 9, 1995, and ending January 31, 2000.

3. The Lease gives Lessee an option to purchase the Real Estate at the expiration of the Lease.

4. The Lease gives Lessee a right of first refusal to acquire the Real Estate on the same terms and conditions Lessor is prepared to accept for the sale of the Real Estate.

The undersigned further acknowledge and affirm that this Memorandum is not a complete summary of the Lease and that this Memorandum shall not be used in interpreting the provisions of the Lease and that, in the event of conflict between this Memorandum and the Lease, the Lease shall control.

IN WITNESS WHEREOF the parties have executed this Memorandum of Lease as of the day and year first above written.

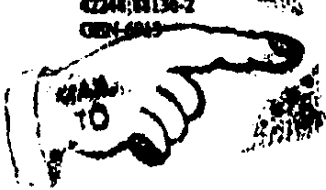

John S. Lilleberg as sole beneficiary of NBD Trust Co. of Illinois Trust No. 66-2916 (Lessor)


Thomas E. Zafiratos (Lessee)

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08-1-1995



STEVEN D. IMPARL
ATTORNEY AT LAW
180 N. LASALLE ST.
SUITE 2620
CHICAGO, IL 60601-2706

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COOK COUNTY RECORDER

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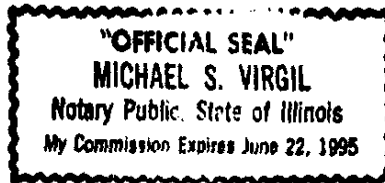
STATE OF ILLINOIS)
) SS
COUNTY OF)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY, that John S. Lilleberg, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notary Seal this 8th day of February, 1995.

Michael S. Virgil
Notary Public

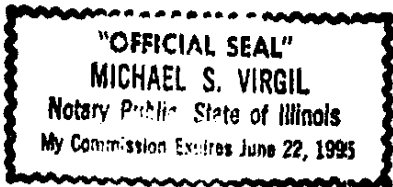
STATE OF ILLINOIS)
) SS
COUNTY OF)



I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY, that Thomas E. Zafiratos, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notary Seal this 8th day of February, 1995.

Michael S. Virgil
Notary Public



This instrument prepared by Michael S. Virgil, Lewis, Overbeck Furman, 135 S. LaSalle Street, Suite 2300, Chicago, IL 60603

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07/02/95

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