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**PREPARED BY:**

James J. Riebandt  
RIEBANDT & DEWALD, P.C.  
3025 Salt Creek Lane  
Arlington Heights, IL 60005

96494924

**UPON RECORDING, RETURN TO:**

Liana Smolensky  
AT&T SMALL BUSINESS LENDING CORPORATION  
2 Gatchall Drive  
Parappany, NJ 07054-0440

DEPT-01 RECORDING \$27.00  
T#0012 TRAM 1104 06/26/96 15:39:00  
\$4746 TD \*-96-494924  
COOK COUNTY RECORDER

AT&T SMALL BUSINESS LENDING CORPORATION

## MEMORANDUM OF LEASE

27<sup>th</sup>  
w

This Memorandum of Lease is made and entered into this 26<sup>th</sup> day of June, 1996, by and between The Ross Group, Inc., as Agent (hereinafter "Lessor"), whose address is 154 West Hubbard, Suite 200, Chicago, Illinois and ETB, Inc., (hereinafter "Lessee"), whose address is 1315 Gregory Avenue, Wilmette, Illinois 60091.

Lessor hereby grants, demises and leases to Lessee all that certain land, together with the improvements thereon, in the City of Chicago, County of Cook, State of Illinois, more particularly described as follows:

See Exhibit "A" attached hereto and made a part hereof.

The Lease is dated January 25, 1996, and the term of said Lease is Ten (10) years commencing April 1, 1996. Lessee also has the option to extend the Lease for One (1) additional term of Five (5) years each.

The above constitutes a summary of the Lease only, is intended solely for purposes of recording and public notice, and is not intended to supersede or modify the terms of the subject Lease.

Dated: June 26, 1996

LESSOR: THE ROSS GROUP, INC., as Agent

[Signature]  
C. Ross

WITNESS:

[Signature]

LESSEE: ETB INC.

BY: [Signature]  
MATTHEW B. BOHLIN, PRESIDENT

WITNESS:

[Signature]

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## EXHIBIT "A"

That certain store premises of approximately 3,563 square feet located on the first floor of that building having a common address of 154 West Hubbard Street, Chicago, Illinois, which building is legally described as:

The West 23 Feet of Lot 12 and all of Lots 13 and 14 in Block 8 of Newberry's Addition to Chicago, being a subdivision in Section 9, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index Number:

17-09-252-014

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ENCLOSURE

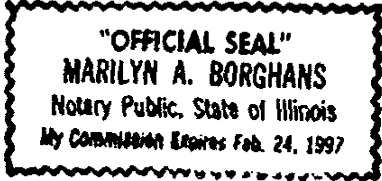
STATE OF ILLINOIS )  
 )  
COUNTY OF Cook ) SS

I, Marilyn A. Borghans, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY, that Eugene Ross personally known to me to be the Chairman of THE ROSS GROUP, INC. whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument of writing as Chairman of said Corporation, and caused the seal of said Corporation to be thereunto affixed, pursuant to the authority given by the Board of Directors of said Corporation as his/her free and voluntary act of said Corporation, for the uses and purposes set forth.

GIVEN under my hand and seal this 26th day of June, 1996.

Marilyn A. Borghans  
NOTARY PUBLIC

MY COMMISSION EXPIRES: \_\_\_\_\_



Notary Public of Cook County Clerk's Office

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ENCLOSURE

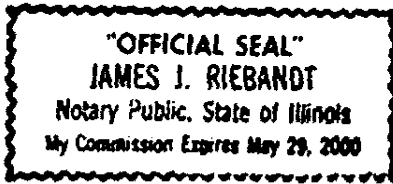
STATE OF ILLINOIS )  
 )  
COUNTY OF LAKE ) SS

I, JAMES J. RIEBANDT, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY, that Matthew B. Bohlin personally known to me to be the president of BTB INC. whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument of writing as president of said Corporation, and caused the seal of said Corporation to be thereunto affixed, pursuant to the authority given by the Board of Directors of said Corporation as his free and voluntary act of said Corporation, for the uses and purposes set forth.

GIVEN under my hand and seal this 26<sup>th</sup> day of June, 1996.

James Riebandt  
NOTARY PUBLIC

MY COMMISSION EXPIRES: MAY 29 2000



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