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. DEPT-01 RECORDING \$31.50
. T#0005 TRAN 6968 05/09/96 10:01:00
. #9647 #BJ #-96-352939
. COOK COUNTY RECORDER

96352939

MEMORANDUM OF LEASE
BETWEEN WINDY POINT, LLC

and

FIRST BANK FSB

Dated March 15, 1996

96352939

31.50
jmw

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MEMORANDUM OF LEASE

This Memorandum of Lease is entered this 15th day of MARCH, 1996 by and between Windy Point, L.L.C., an Illinois limited liability company, having an address at 20 North Wacker Drive, Chicago, Illinois ("Landlord") and First Bank FSB, a Federal Charter Savings Bank, having an address at 20 North Wacker Drive, Chicago, Illinois ("Tenant").

KNOW ALL PERSONS BY THESE PRESENTS THAT:

1. Landlord and Tenant entered a Lease dated December 27, 1995 (the "Lease") whereby Tenant will occupy a space in the building known as or located at 20 North Wacker Drive, Chicago, Illinois, more particularly described on Exhibit A, attached hereto). Tenant's space in the Building is more particularly described as follows:

266 RSF - Corner Space at Wacker & Madison (Ground Floor)
2,100 RSF - (Ground Floor)
6 RSF - Lobby off of Wacker (Ground Floor) (ATM use only)
2,372 RSF

(the "Premises").

2. The term of the Lease will commence on March 1, 1996 and end on February 28, 2001, and Tenant shall thereafter have three (3) successive options to renew the Lease for five year renewal terms, the first of which commences March 1, 2001 and ends February 28, 2006, the second of which commences March 1, 2006 and ends February 28, 2011, and the third of which commences March 1, 2011 and ends February 29, 2016.

3. The Lease provides that the Tenant, its assigns and sublessees, shall have the right to use the Premises for a bank facility and uses ancillary thereto.

STL-588726

Husch + Eppenger
ATTN: KAREN WATKINS
100 N. Broadway, Ste 1300
St. Louis, MO 63102



29.50
26.00

55.50

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4. The Lease contains the Landlord's covenant warranting Tenant's quiet enjoyment of the Premises for the term of the Lease.

5. The terms of the Lease are incorporated herein by reference.

6. In the event of any inconsistency between the terms of the Lease and the terms of this Memorandum of Lease, the terms of the Lease shall control.

IN WITNESS WHEREOF, the parties have executed this Memorandum of Lease this 15th day of MARCH, 1996.

LANDLORD:

Windy Point, L.L.C., an Illinois limited liability company

By: 

Name: _____

Title: manager

TENANT:

First Bank FSB, a Federal Charter Savings Bank

By:  AVC

Name: Mark S. Davis

Title: Assistant Vice President

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(Landlord's Acknowledgment)

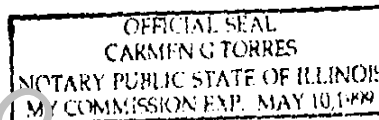
STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

On this 29th day of March, 1996, before me appeared Steven D. Fifield, to me personally known, who being by me duly sworn, did say that he is the Manager of WINDY POINT, L.L.C., an Illinois limited liability company, the limited liability company that executed the within and foregoing instrument and that said instrument was signed and sealed in behalf of said limited liability company by authority of its Board of Managers, and said Steven D. Fifield acknowledged said instrument to be the free act and deed of said limited liability company.

Carmen G. Torres
Notary Public

My commission expires:

May 10, 1999



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(Tenant Corporate Acknowledgment)

STATE OF MISSOURI)
) SS.
COUNTY OF JEFFERSON)

On this 15th day of MARCH, 1996, before me appeared Mark S. Duve, to me personally known, who being by me duly sworn, did say that he is the A.V.P. of FIRST BANK FSB, a Federal Charter Savings Bank, the bank that executed the within and foregoing instrument and that said instrument was signed and sealed in behalf of said bank by authority of its Board of Directors, and said Mark S. Duve acknowledged said instrument to be the free act and deed of said bank.

Rhonda L. White
Notary Public

My commission expires:

January 30, 1997.

RHONDA L. WHITE
NOTARY PUBLIC - STATE OF MISSOURI
JEFFERSON COUNTY
MY COMMISSION EXPIRES JAN. 30, 1997

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Exhibit A

Legal Description of Property

LOTS 1 AND 2 IN COUNTY CLERK'S DIVISION OF BLOCK 52, ORIGINAL TOWN AND WHARFING PRIVILEGES ACCORDING TO THE MAP THEREOF RECORDED MAY 10, 1878 BOOK 13 OF PLATS, AT PAGE 90, IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, EXCEPT THAT PART LYING WEST OF THE WESTERLY LINE OF THE PROPERTY CONVEYED BY DEED RECORDED AUGUST 2, 1913, AS DOCUMENT 5237569 (SAID LINE ALSO BEING THE WESTERLY FACE OF THE DOCK OR WHARF ON THE EAST BANK OF THE CHICAGO RIVER AS SHOWN ON SURVEY MADE BY THE CITY OF CHICAGO BUREAU OF SURVEYS DATED JUNE 18, 1913) IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO DESCRIBED AS ALL THAT TRACT OF LAND BOUNDED ON THE EAST BY WACKER DRIVE, ON THE SOUTH BY MADISON STREET, ON THE WEST BY THE CHICAGO RIVER AND ON THE NORTH BY WASHINGTON STREET, IN THE CITY OF CHICAGO IN COOK COUNTY, ILLINOIS.

Property ID No. 17-09-452-001

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