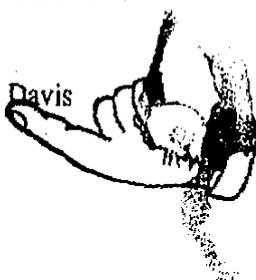


THIS DOCUMENT WAS PREPARED BY:

AND RETURN TO:

Michael A. Chivell
Armstrong, Teasdale, Schlafly & Davis
Suite 2600
One Metropolitan Square
St. Louis, MO 63102



MEMORANDUM OF LEASE

KNOW ALL MEN BY THESE PRESENTS that as of the 14th day of August, 1997, Clark Refining & Marketing, Inc., a Delaware corporation (as "Tenant") and Steve Stavropoulos, Jarilyn Stavropoulos and Continental Community Bank and Trust Company, formerly known as Maywood Proviso State Bank, as Trustee under Trust Agreement dated March 26, 1987, and known as Trust Number 7376 (as "Landlord") did enter into a written lease (hereinafter referred to as the "Lease") whereunder and whereby said Landlord did and does lease, rent and demise unto said Tenant the property in the City of Maywood, State of Illinois, more particularly described in EXHIBIT A attached hereto and incorporated herein by this reference (all of which is in said Lease and is hereinafter referred to as the "Premises").

TO HAVE AND TO HOLD the Premises unto Tenant upon its paying the rent and other charges therein provided for and observing the covenants and conditions therein set forth for a term of five (5) years from the commencement date thereof, with Tenant holding the right to extend said term for five (5) successive terms of five (5) years each. The Lease contains a right of first refusal and an option in favor of Tenant to purchase the Premises and to lease the property adjacent to the Premises more particularly described on EXHIBIT B attached hereto and incorporated herein by this reference.

THE ABOVE SPACE IS FOR RECORDING

This Memorandum of Lease is executed by the undersigned parties with the intention that the same shall be filed for the record in the Office of the Recorder of Deeds of Cook County, Illinois, to give notice of the existence of Tenant's leasehold estate under said Lease in and to the Premises, but execution of this Memorandum shall not change, alter or modify the provisions of said Lease.

IN WITNESS WHEREOF, the undersigned parties have each caused this Memorandum of Lease to be executed as of the 14th day of August, 1997.

LANDLORD:

Steve Stavropoulos

Steve Stavropoulos

Jarilyn Stavropoulos

Jarilyn Stavropoulos

S-YES
P-6
N-NO
M-YES

UNOFFICIAL COPY

Property of Cook County Clerk's Office

CONTINENTAL COMMUNITY BANK AND TRUST COMPANY, formerly known as, MAYWOOD PROVISO STATE BANK, as Trustee under Trust Agreement dated March 26, 1987, and known as Trust Number 7376

AS TRUSTEE AFORESAID AND NOT PERSONALLY.

By: [Signature]
Title: VICE PRESIDENT & TRUST OFFICER

TENANT:

CLARK REFINING & MARKETING, INC., a Delaware corporation

[Signature]
Jeffrey W. Jones, Vice President-Finance, Real Estate and Administration

STATE OF MISSOURI)
) SS
COUNTY OF ST. LOUI)

On this 14th day of August, 1997, before me appeared Jeffrey W. Jones to me personally known, who, being by me duly sworn, did say that he is the Vice President-Finance, Real Estate and Administration of Clark Refining & Marketing, Inc., a corporation of the State of Delaware, and that said instrument was signed and sealed in behalf of said corporation, by authority of its Board of Directors; and said Jeffrey W. Jones acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

[Signature]
Notary Public

My term expires

Dev Zurosky, Notary Public
St. Louis County, State of Missouri
My Commission Expires 6/3/2000

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Rev. 3/2010
St. Louis County
The Commission on the Status of Women

97647270

STATE OF ILLINOIS)
COUNTY OF COOK) SS

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

IN TESTIMONY WHEREOF, I have hereunto set my hand and a affixed my official seal in the County and State aforesaid, the day and year first above written.

"OFFICIAL SEAL"
GAIL NELSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 8/21/99
Notary Public

My Commission Expires:

STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, the undersigned, a Notary Public, in and for said County and State aforesaid, DO HEREBY CERTIFY THAT Jarilyn Stavropoulos personally known to me to be the same person whose name is subscribed to the foregoing instrument, as having executed the same, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act for the uses and purposes therein set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and a affixed my official seal in the County and State aforesaid, the day and year first above written.

"OFFICIAL SEAL"
GAIL NELSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 8/21/99
Notary Public

My Commission Expires:

Property of Cook County Clerk's Office

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STATE OF Illinois)
COUNTY OF Cook)

On this 12 day of August, in the year 1997, before me, a Notary Public in and for said State, personally appeared Joseph Caron VICE PRESIDENT & TRUST OFFICER of CONTINENTAL COMMUNITY BANK AND TRUST COMPANY, formerly known as, MAYWOOD PROVISIO STATE BANK, as Trustee under Trust Agreement dated March 26, 1987, and known as Trust Number 7376, to me known to be the person who executed the within instrument, and acknowledged to me that he executed the same for the purposes therein stated.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the Cook County and State aforesaid, the day and year first above written.

G. Nelson
Notary Public



My Commission Expires _____

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LEGAL DESCRIPTION

PARCEL 1:

The East 23 feet of Lots 1, 2 and 3 as measured along the South line of Lot 3 and that part of the West 1/2 of vacated alley lying east of and adjoining Lots 1, 2 and 3 in Block 192 in Maywood, being a subdivision of the South 1/2 of the Southwest 1/4 of Section 2; the West 1/2 of Section 11 and the Northwest 1/4 of Section 14, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 2:

Lots 17, 18, 19 and 20 in Block 192 in Maywood, (Except that part of Lot 17 aforesaid falling within the following described tract, beginning in the East line of Block 192, at a point 100 feet North of the Southeast corner of said block, running thence North on said East line 70 feet; thence running westerly at right angles to said East line to the center line of the alley in said Block 192; thence running South along the center line of said alley a distance of 70 feet; thence running easterly at a straight line to the point of beginning) in said Maywood, being a subdivision of the South 1/2 of the Southwest 1/4 of Section 2; the West 1/2 of Section 11 and the Northwest 1/4 of Section 14, Township 39 North, range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 3:

That part of the East 1/2 of the vacated alley lying West of adjoining Parcel 2 aforesaid, all in Cook County, Illinois.

15 11 138 013 0000



15 11 138 009 0000 L-17



15 11 138 008 0000 L-18

15 11 138 007 0000 L-19+20

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LEGAL DESCRIPTION OF ADJACENT PREMISES

Lot 15 (except the South 4.9 feet thereof), Lot 16 and the South 11.6 feet of Lot 17 in Block 192 in Maywood, being a subdivision in Sections 2, 11 and 14, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

15-11-138-014-0000

THIS PROPERTY INDEX NUMBER IS DATA PROVIDED AT THE DISCRETION OF THE CLERK OF DEEDS. THE CLERK OF DEEDS DISCLAIMS LIABILITY FOR ANY ERROR OR INACCURACY IN THE PROPERTY INDEX NUMBER. THE CUSTOMER ACCEPTS ALL RESPONSIBILITY FOR THE CORRECTNESS OF THIS PROPERTY INDEX NUMBER.

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