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MEMORANDUM OF LEASE  
AND ASSIGNMENT

This memorandum is to signify that on March 26, 1998, Patricio Bedolla and Marisa Bedolla, as lessor, entered into a lease (the "Lease") with BEDOLLA ENTERPRISES, INC., as lessee, for premises located at 3850 W. North Avenue, Chicago, Illinois, which premises are legally described as follows:

LOTS 5 TO 15, BOTH INCLUSIVE, IN FOX'S SUBDIVISION OF LOTS 7 TO 10 IN BLOCK 4 OF HAGAN AND BROWN'S ADDITION TO CHICAGO IN THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 35, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 13-35-324-045-0000

Property Address: 3850 W. North Avenue, Chicago, Illinois

On April 6, 1998, BEDOLLA ENTERPRISES, INC., as lessee, and PATRICIO BEDOLLA AND MARISA BEDOLLA, as lessor, assigned for collateral purposes unto SOUTH TOWNS BUSINESS GROWTH CORPORATION and the U.S. SMALL BUSINESS ADMINISTRATION, all of its right, title, and interest in and to the Lease.

Dated: April 6, 1998

BEDOLLA ENTERPRISES, INC.,  
as assignor and lessee

BY: [Signature]  
Its: President

ATTEST: [Signature]  
Its: Secretary

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SOUTH TOWNS BUSINESS GROWTH CORPORATION, as assignee

BY: William J. Gordon  
Its: Director

ATTEST: Mary Lou Ruiz  
Its: Loan Servicing Officer

Patricio Bedolla  
PATRICIO BEDOLLA

Marisa Bedolla  
MARISA BEDOLLA

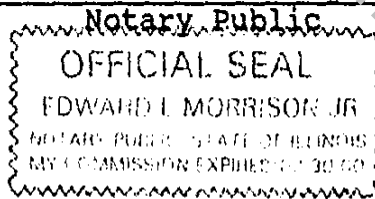
STATE OF ILLINOIS )  
COUNTY OF COOK ) SS

I, the undersigned, Notary Public in and for the County and State aforesaid, do hereby certify that William J. Gordon and Mary Lou Ruiz whose names are as Director and Loan Servicing Officer, respectively of SOUTH TOWNS BUSINESS GROWTH CORPORATION, a corporation, subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that they, being thereunto duly authorized, signed and delivered said instrument as their 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 6th day of April, 1998.

Edward L. Morrison Jr.

STATE OF ILLINOIS )  
COUNTY OF COOK ) SS



I, the undersigned, Notary Public in and for the County and State aforesaid, do hereby certify that Patricio Bedolla and Patricio Bedolla whose names are as President and Secretary, respectively of BEDOLLA ENTERPRISES, INC., subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that they, being thereunto duly authorized, signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of

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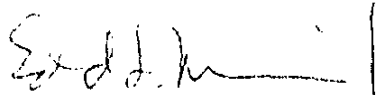
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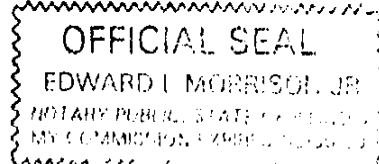
said corporation, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 6th day of April, 1998.



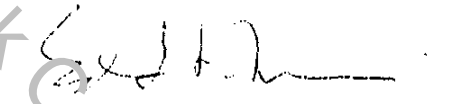
Notary Public

STATE OF ILLINOIS )  
                          ) SS  
COUNTY OF COOK    )



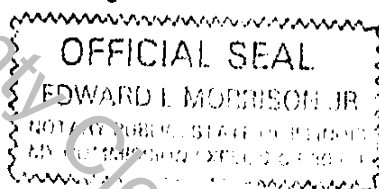
I, the undersigned, Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Patricio Bedolla and Marisa Bedolla, and known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act of said Bank, for the uses and purposes therein set forth.

Given under my hand and Notarial seal, this 6th day of April, 1998.



Notary Public

THIS INSTRUMENT WAS PREPARED BY  
AND MAIL TO:  
EDWARD L. MORRISON, JR.  
21141 GOVERNORS HIGHWAY, SUITE 200  
MATTESON, IL 60443



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