

in their individual capacity. In addition, the Tenant covenants that it shall use every reasonable means to assure that all persons having dealings with Landlord through Tenant shall be informed that the private property of the Shareholders and of the Trustees shall not be subject to claims against or obligations of the Trust to any extent whatever.

All the terms, conditions, provisions and covenants of the Lease are incorporated in this Memorandum of Lease by reference as though written out at length herein, and the Lease and this Memorandum of Lease shall be deemed to constitute a single instrument or document; and in the event of any ambiguity or inconsistency between the terms of this Memorandum and the terms of the Lease, the terms of the Lease shall govern.

IN WITNESS WHEREOF, the parties hereto have executed this Memorandum of Lease as of the date first above written.

LANDLORD:

In the Presence of:

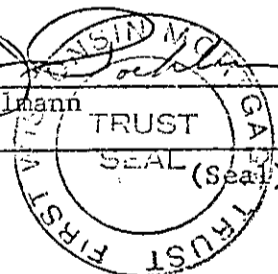
Ruth H. Olds
Ruth H. Olds

FIRST WISCONSIN MORTGAGE TRUST

By James E. Liek
James E. Liek
Title President

Deanna Wallrath
Deanna Wallrath

Attest John J. Pöehlmann
John J. Pöehlmann
Title Secretary



TENANT:

In the Presence of:

David L. Weckes

V.H.W. GROUP, a general partnership

By David L. Weckes
David L. Weckes, General Partner

Keith L. Halderman

And Attest Keith L. Halderman
Keith L. Halderman, General Partner

(Seal)