



BOARD OF ZONING APPEALS STAFF REPORT

To: Members of the Board of Zoning Appeals

From: Jennifer Barclay, HWC Engineering

Meeting Date: November 12, 2024

Agenda Item: BZA 24-010

Hearing: Preliminary Hearing

Application Type: Developmental Standards Variances

Summary: Requesting variances from (1) Section 26-6.701(B) (5) t. Sign Standards General Sign Provisions to allow for an existing cabinet sign; (2) Table 26-6. 701. B Sign Types, Monument Sign, Dimensions and Additional Standards to replace the copy of an existing BMO Harris Bank freestanding sign; and from (3) Table 26-6. 701. B Sign Types, Wall Sign, Dimensions and Additional Standards for one new BMO Bank wall sign.

Owner: Realty Income Properties 5 LLC

Applicant: Doyle Signs; Diana Garza

Property Address: 915 Ridge Rd.

Current Zoning: General Urban – A District (CD-4.A)

Adjacent Zoning: All sides CD-4.A

Action Requested: Approval of Development Standard Variance

Actions Required: Consider Motion to Schedule Public Hearing
Review of Zoning Code(s)
Review of DEVELOPMENTAL VARIANCE
CONDITIONS OF APPROVAL

Staff Recommendation: Move petition to Public Hearing

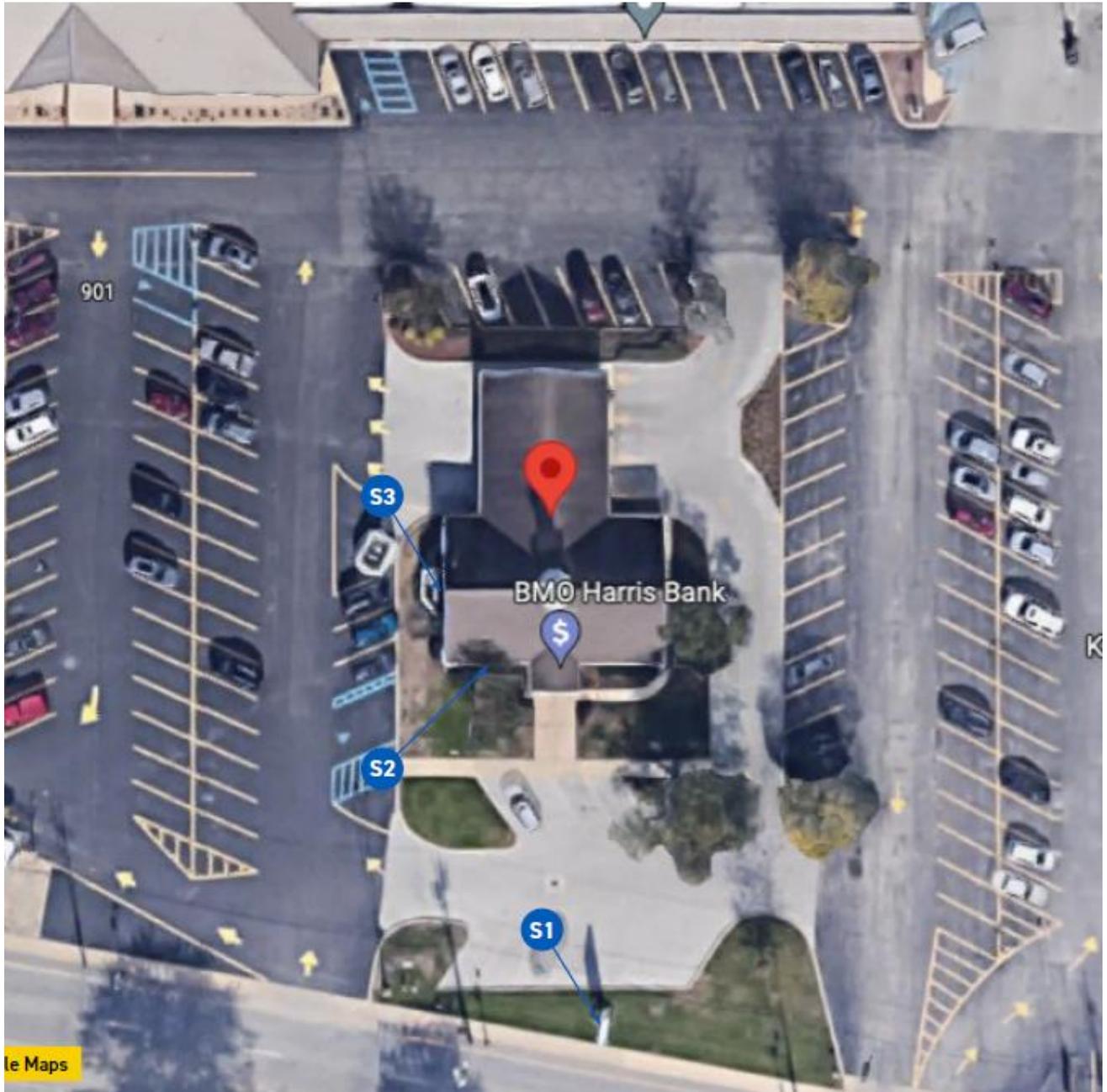
Attachments:

1. Sign Package (pg. 6)
2. Application (pg. 16)

CURRENT CONDITIONS:

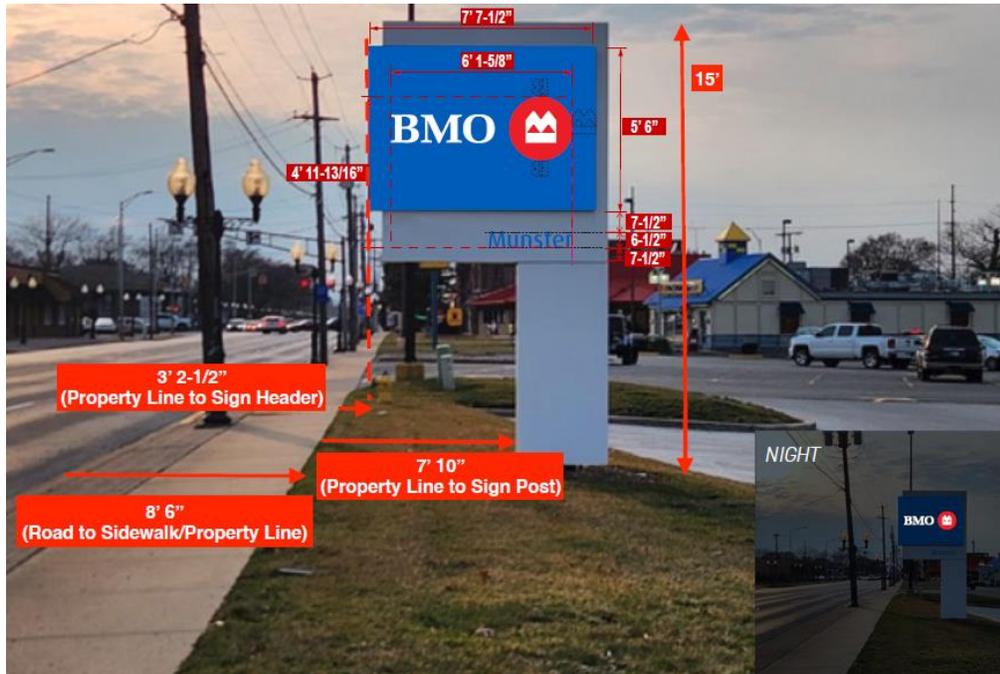
The applicant is requesting variance to several development standards regarding signs for a rebranding process. BMO is removing the 'Harris' from their brand and would like to update signage to reflect the effort.

VARIANCE REQUESTS:



S1: Monument Sign

The applicant is requesting to utilize an existing cabinet sign that is legal non-conforming. Since the proposed changes do not bring the sign into compliance with standards a variance must be received to bring the sign fully into compliance.



Section 26-6.701(B) (5) t. Sign Standards General Sign Provisions

Except as may be expressly permitted in this Article, Neon Signs, Cabinet Signs, and Projection Signs are not permitted.

Table 26-6.701(B) Monument Sign Specific Standards

Dimensions

1. Height (Max): 6-ft including base | *Proposed 15-ft*
2. Area: Standards 18-sf | *Proposed 30.42-sf*

Additional Standards

3. (a.) shall be located within the 1st lot layer and shall be set back at least 10 feet from the public right-of-way | *Proposed/Existing set back 3ft – 2.5-in*
4. (b.) shall incorporate a supporting base that is at least 100% of the width of the Sign face at its widest point | *Proposed/Existing base is less than the width of the sign face*
5. (c.) shall have a supporting base constructed of authentic brick or stone of the same type, color, and scale or that used in the associated Building | *Proposed/Existing base is not made of brick or stone*
6. (d.) shall have a Sign face made of authentic brick, stone, or solid metal or wood, with lettering, logo or branding made of solid metal or channel lettering | *Proposed vinyl on logo and “Munster”*

S2: Wall Sign

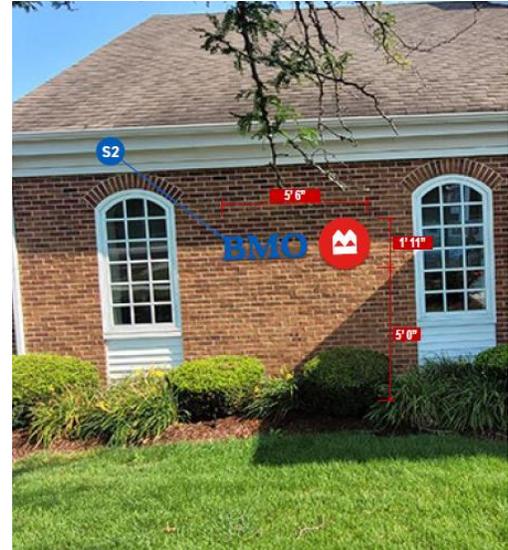
The applicant is removing the wall sign (S3, west side of the building) and installing a new sign on the south façade (S2).

Table 26-6. 701. B Wall Sign Specific StandardsDimensions

1. Depth/Projection (Max): 7-in | *Proposed 9.5-in*
2. Clearance (Min): 7-ft | *Proposed 5-ft*

Additional Standards

3. (d.) vinyl may not be used to create any design | *Proposed vinyl on logo*

**VARIANCE STANDARDS**

The variance process is established to provide relief to a property owner when, due to unique circumstances, compliance with the zoning code imposes a hardship or practical difficulty on a property owner. The BZA is under no obligation to grant a variance. It is the petitioner's responsibility to prove a hardship or practical difficulty. The BZA should ask the petition to address the criteria listed below.

Section 26-6.804. I. Deviation from Standards & Requirements (pg 392) of the Munster Zoning Code states that the basis for a variance is as follows:

g. General Standards.

A variance may be granted only if the Decision-Making Authority has made the following determinations for such variance:

- i. The practical difficulties or unnecessary hardships that would be incurred by strict application of the Use or Development standard, as applicable, are unique and not shared by all properties in the vicinity and are not self-imposed;
- ii. Such Variance is the minimum Variance that will relieve such practical difficulties or unnecessary hardships, as applicable;
- iii. Such Variance is in the spirit of the general purposes and intent of this Article as stated in Division 1; and
- iv. Such Variance is so designed as to provide reasonable consideration to, among other things, the character of the neighborhood, District, or Civic Zone, the conservation of property values in the vicinity, and the guidance of Development in accordance with the Comprehensive Plan.

h. Specific to development standards variances:

A variance from development standards may be approved or approved with conditions only if:

- i. It will not be injurious to the public health, safety, morals, and general welfare of the community;
- ii. The use and value of the area Adjacent to the property included in the Variance will not be affected in a substantially adverse manner; and
- iii. The strict application of the Development standards will result in practical difficulties in the use of the property.

The applicant has addressed these criteria (Conditions of Approval Questions Form) see page 18

STAFF FINDINGS AND RECOMMENDATION

Staff finds the application and supporting documents in order and requests that this application advance to Public Hearing.

MOTION

The Board of Zoning Appeals may consider the following motions:

Motion to schedule a Public Hearing for BZA Docket no. 24-010 at the December 10, 2024 Board of Zoning Appeals Meeting.

BMO



5311 - Munster - B

915 Ridge Road
Munster, IN 46321



[Link to Location on Google Maps](#)



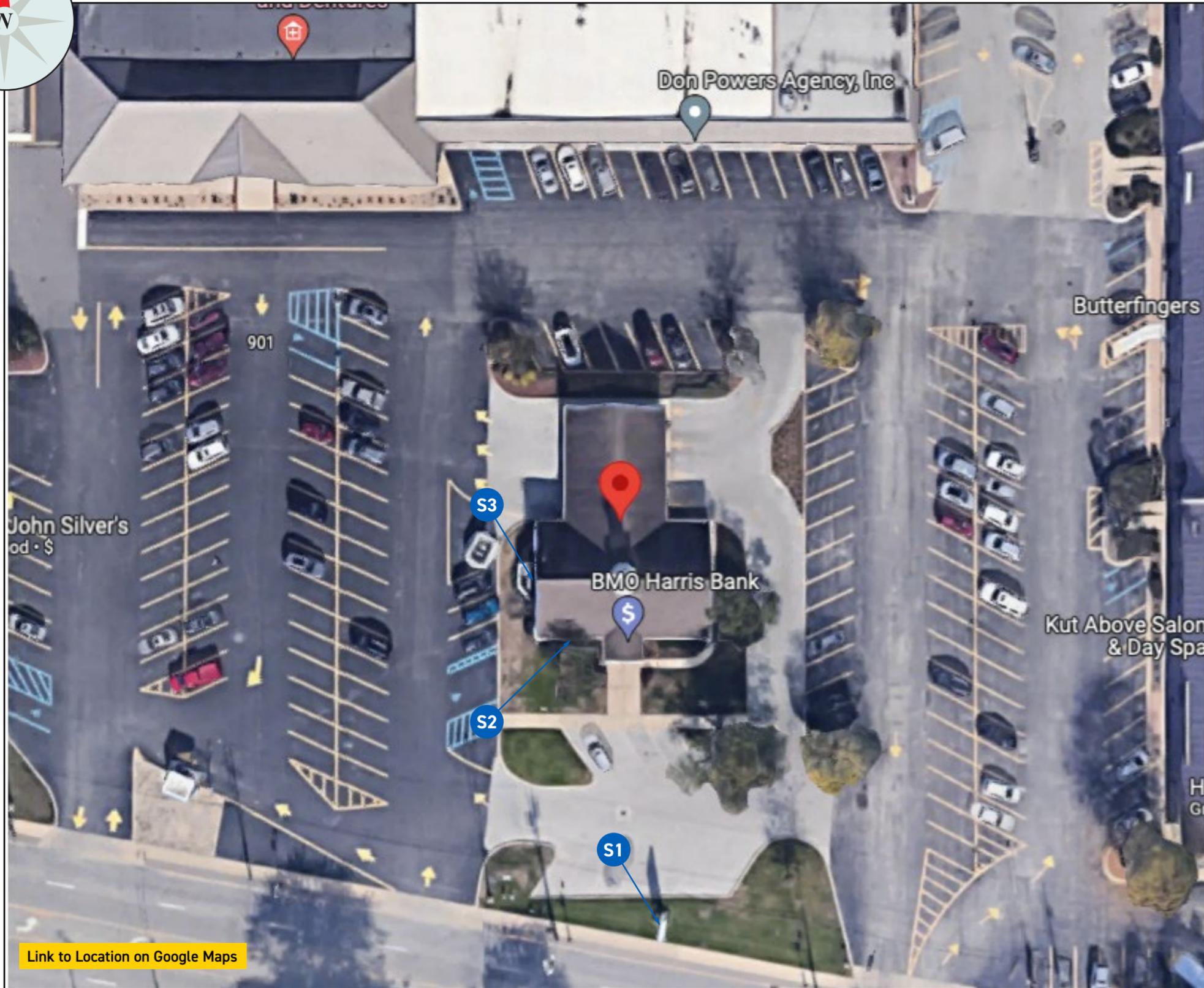
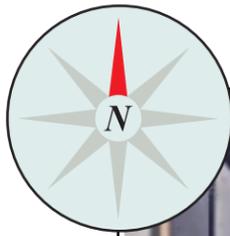
Created: 04/18/23

Designer: AC

PSCO Ref: B104921

VERSION Summary

| # | DATE | VERSION | DESIGNER | COMMENT |
|---|----------|---------|----------|------------------|
| 1 | 04/18/23 | Initial | AC | --- |
| 2 | 05/04/23 | r1 | AC | Revised as noted |
| 3 | 05/04/23 | r2 | AC | Revised as noted |
| 4 | 05/17/23 | r3 | AW | Revised as noted |
| 5 | 08/14/24 | r4 | AW | Revised as noted |
| 6 | --- | --- | --- | --- |



PRODUCT OVERVIEW

| SIGN | SIGN TYPE | ALLOWABLE SF | RECOMMENDED SF |
|------|-----------------------------|--------------|----------------|
| S1 | Pylon Reface | 18 sf | 42 sf |
| S2 | 10" Raceway Channel Letters | 50 SF | 10.5 sf |
| S3 | Removal Only | N/A | N/A |

CODE NARRATIVE:

Freestanding Signage: Pylon reface should be permissible since pylon is already existing.
 Building Signage: Proposed channel letters are under allowable square footage and should be permissible.

BMO



LOCATION
5311 - Munster - B
 915 Ridge Road
 Munster, IN 46321

SHEET
2

DESIGNER AC
 CREATION DATE 04/18/23
 DRAWING NUMBER B104921

SHEET COMMENTS

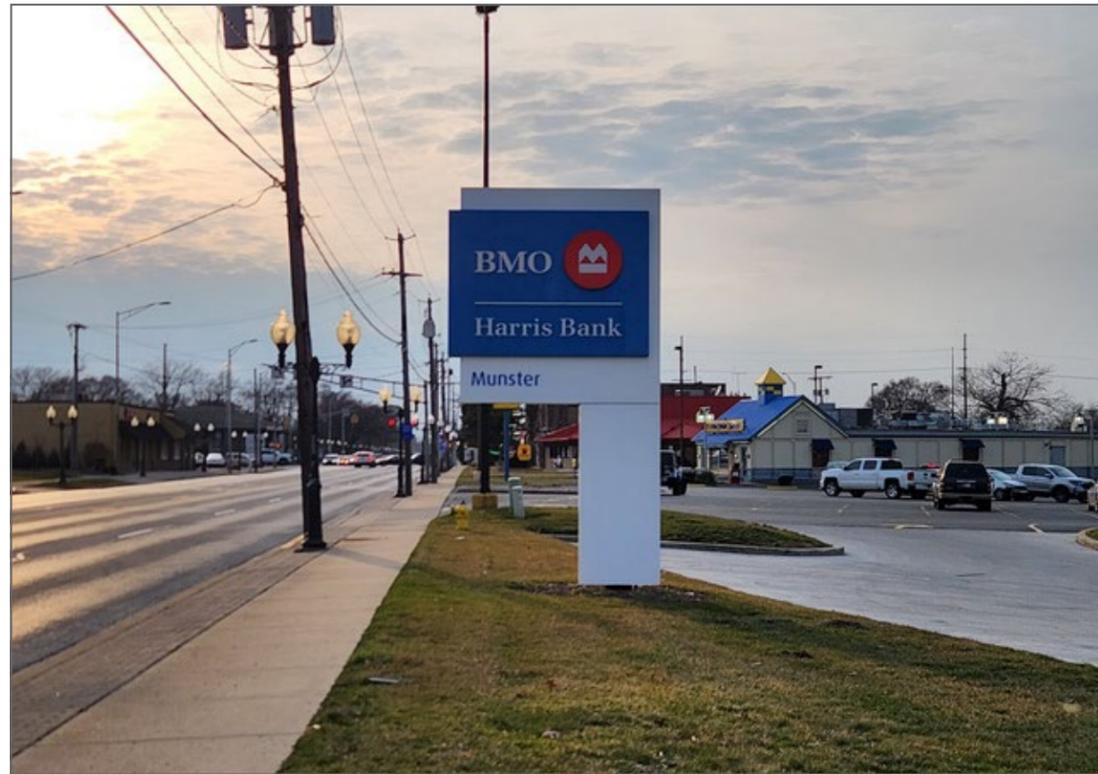


S1 PYLON ELEVATION

PYLON1-DF-42-RF - Custom Aluminum Reface 5' 6"h x 7' 7-1/2"w (2) Faces Required - 42 SF with 6-1/2"h Blue Vinyl City Copy

3' area surrounding sign post to be landscaped with shrubs, flowers and/or groundcover

EXISTING



Existing Sign Dimensions: 5' 6"h x 7' 6"w

| | |
|--|-------|
| SQUARE FOOTAGE ALLOWED: | 18 SF |
| SQUARE FOOTAGE PROPOSED: | 42 SF |
| SQUARE FOOTAGE AREA: <i>(Patch, Paint, Repair, & Type of Repair)</i> | N/A |

PROPOSED



Signs Rendered Proportional to Photograph



LOCATION
5311 - Munster - B
915 Ridge Road
Munster, IN 46321

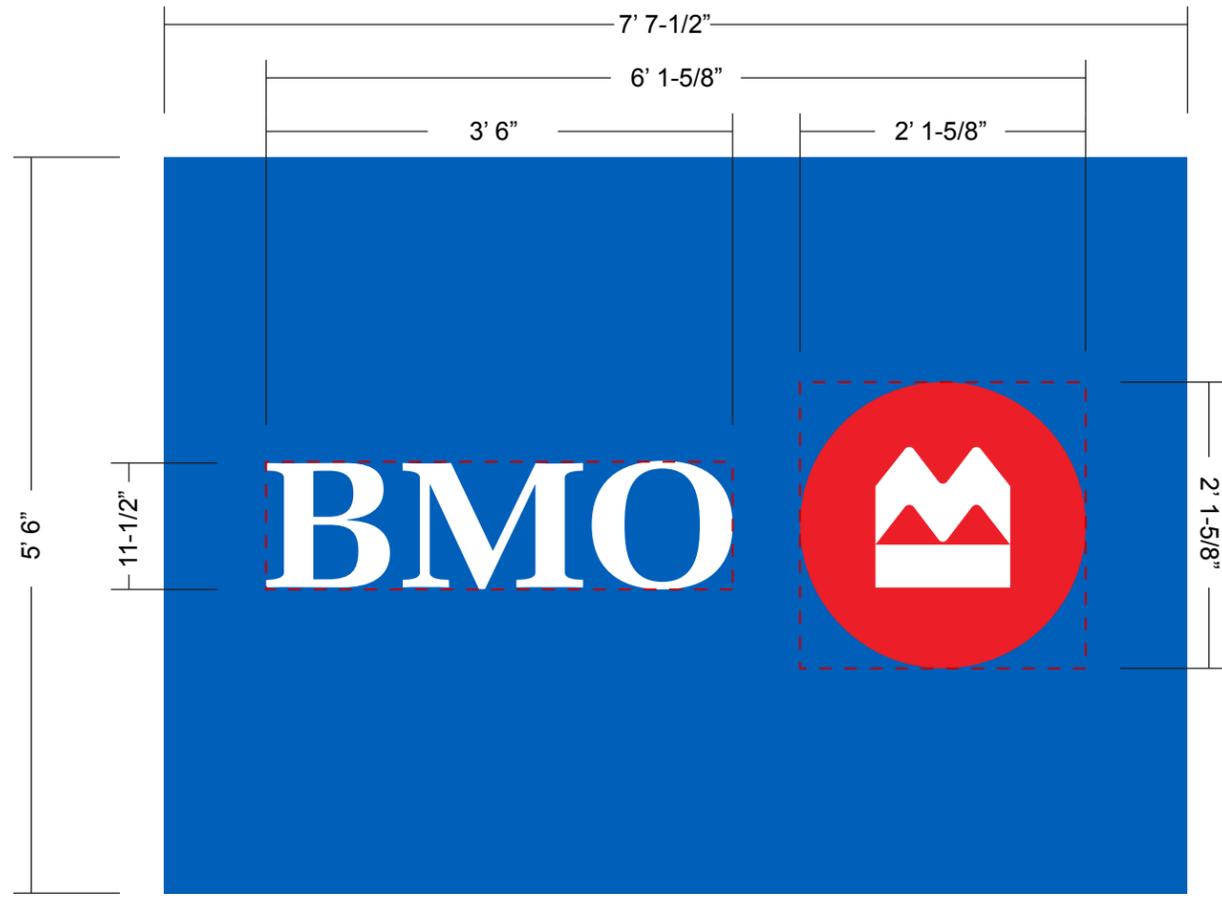
SHEET
3

DESIGNER AC
CREATION DATE 04/18/23
DRAWING NUMBER B104921

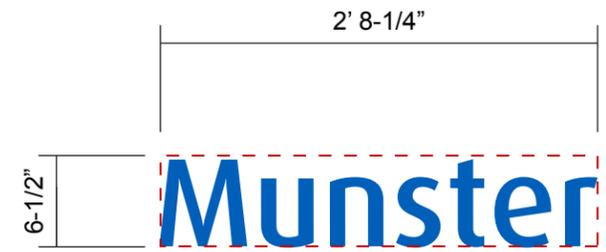
SHEET COMMENTS

S1 **PYLON ELEVATION**

PYLON1-DF-42-RF - Custom Aluminum Reface 5' 6"h x 7' 7-1/2"w (2) Faces Required - 42 SF with 6-1/2"h Blue Vinyl City Copy

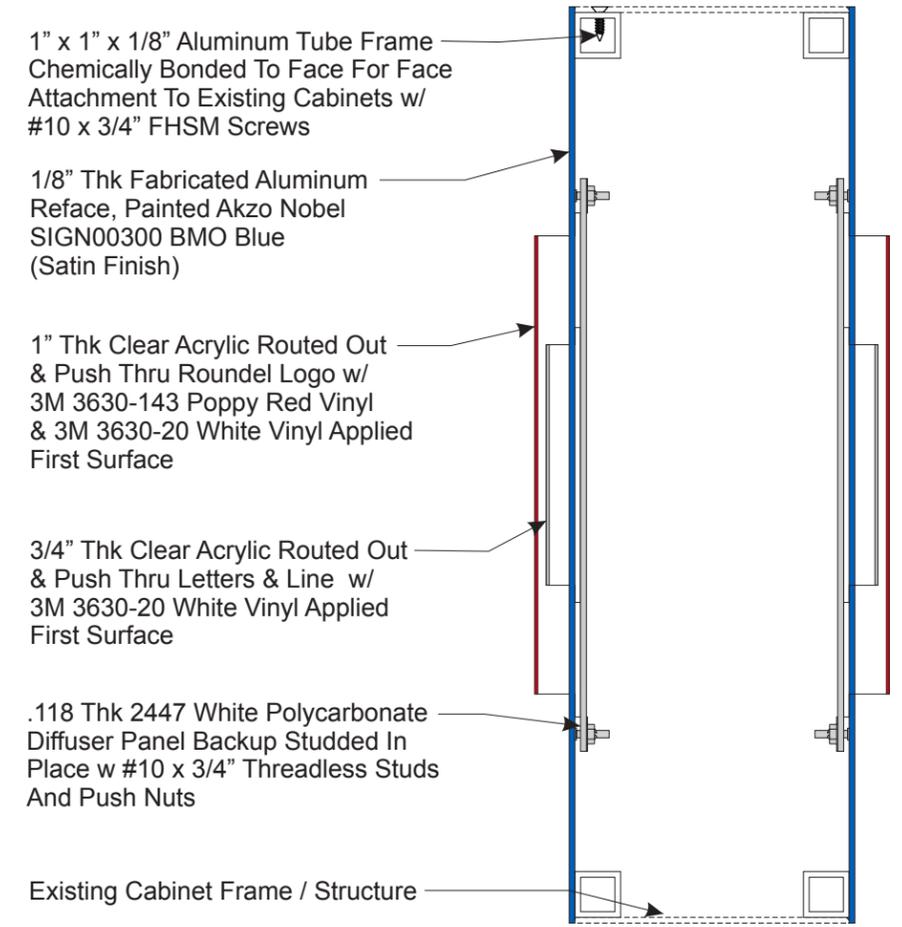


PYLON REFACE
SCALE: NTS

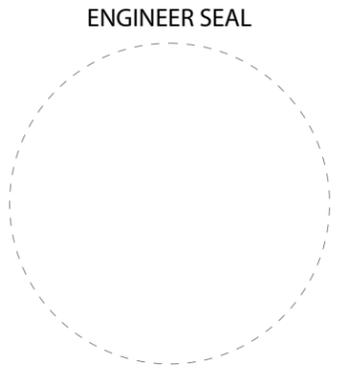


CITY BLUE VINYL
SCALE: NTS

Routed Aluminum Face



SECTION VIEW
SCALE: NTS



LOCATION **5311 - Munster - B**
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SHEET
4

DESIGNER **AC**
CREATION DATE **04/18/23**
DRAWING NUMBER **B104921**

SHEET COMMENTS

S2 SOUTH ELEVATION

IL-10-B-PERF-RW - 10"h Blue Perf Face-Lit Raceway Channel Letters 1' 11" Roundel x 5' 6" oal (10.5 SF)

**Note: Raceway Painted to Match Fascia*

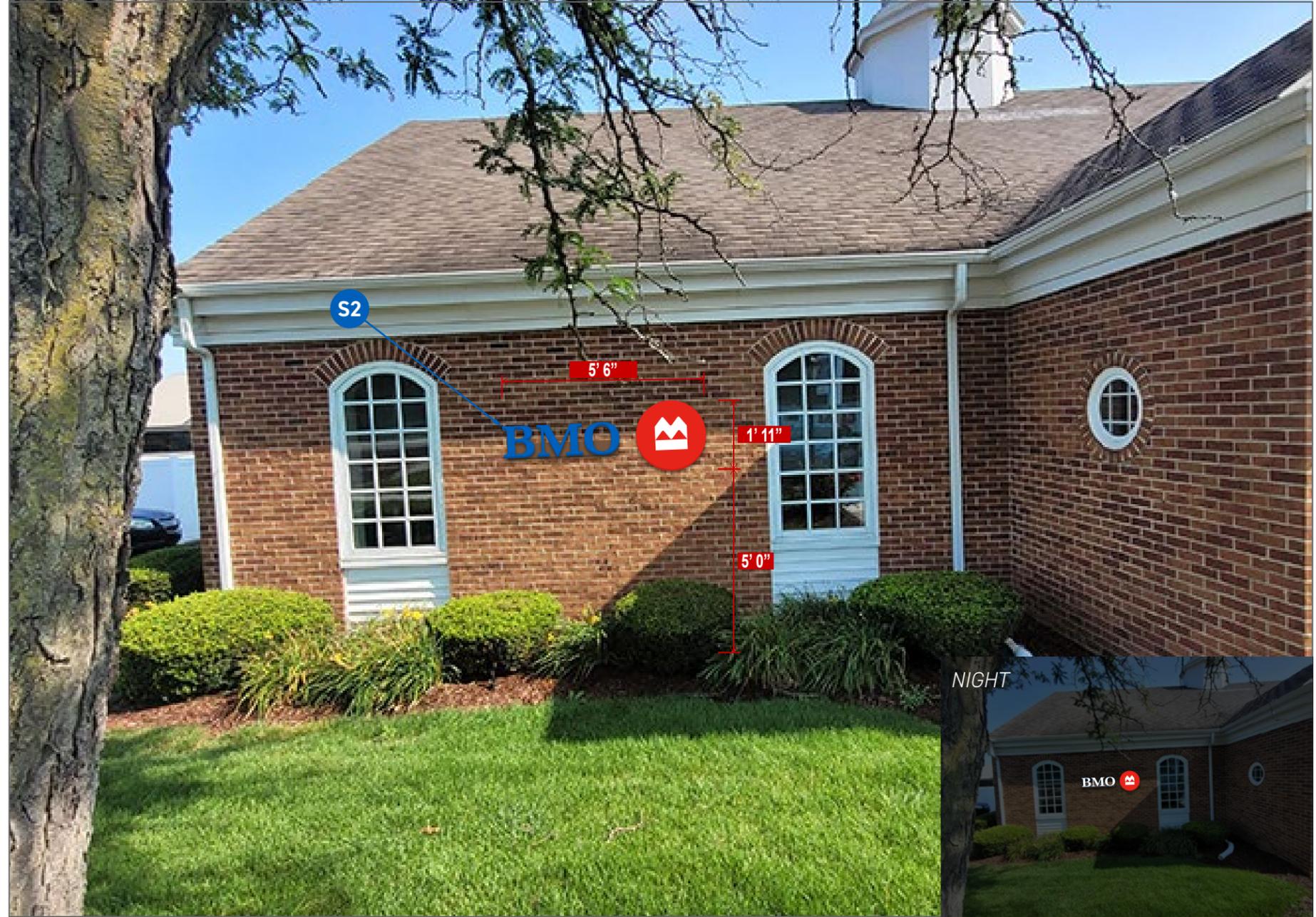
EXISTING



Existing Sign Dimensions: N/A

| | |
|--|---------|
| SQUARE FOOTAGE ALLOWED: | 50 sf |
| SQUARE FOOTAGE PROPOSED: | 10.5 sf |
| SQUARE FOOTAGE AREA: <i>(Patch, Paint, Repair, & Type of Repair)</i> | N/A |

PROPOSED



Signs Rendered Proportional to Photograph

BMO



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SHEET
5

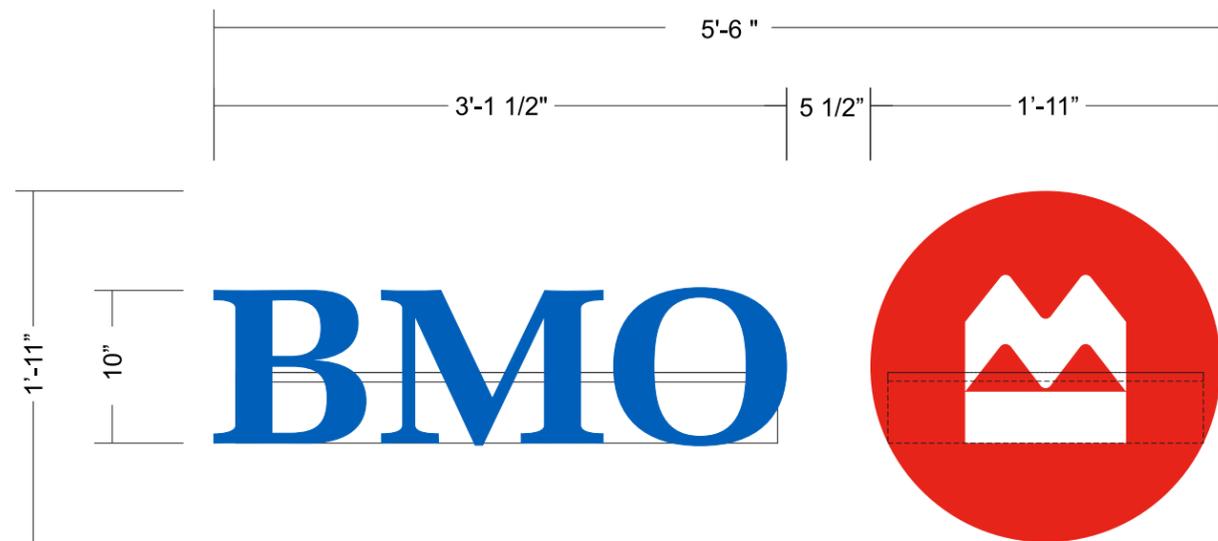
DESIGNER AC
CREATION DATE 04/18/23
DRAWING NUMBER B104921

SHEET COMMENTS

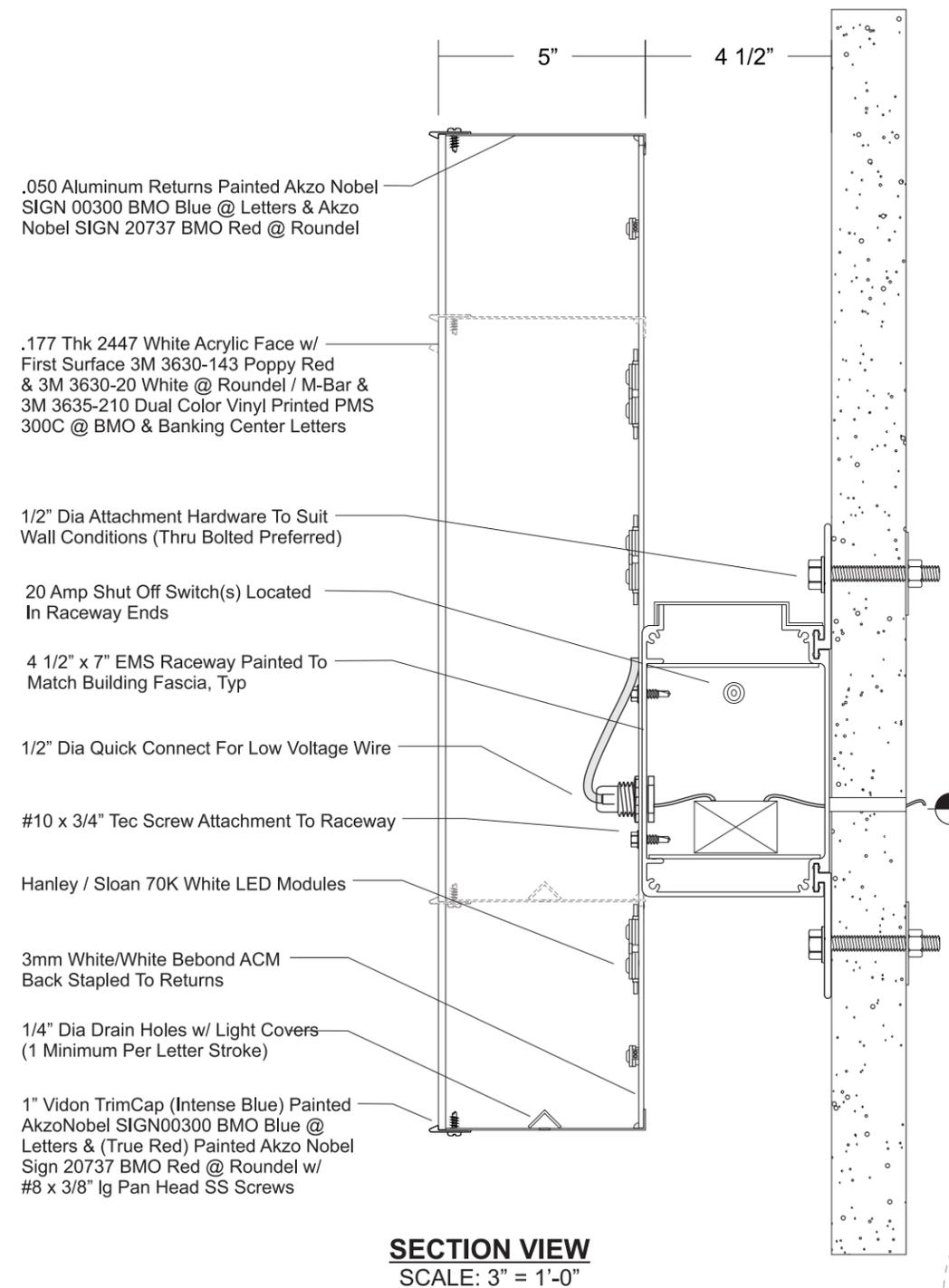
S2 SOUTH ELEVATION

IL-10-B-PERF-RW - 10"h Blue Perf Face-Lit Raceway Channel Letters 1' 11" Roundel x 5' 6" oal (10.5 SF)

**Note: Raceway Painted to Match Fascia*



FRONT ELEVATION
10" Blue FL / RW LETTERSET
BMO IL 10 B PERF RW
 SCALE: 1" = 1'-0"



.050 Aluminum Returns Painted Akzo Nobel SIGN 00300 BMO Blue @ Letters & Akzo Nobel SIGN 20737 BMO Red @ Roundel

.177 Thk 2447 White Acrylic Face w/ First Surface 3M 3630-143 Poppy Red & 3M 3630-20 White @ Roundel / M-Bar & 3M 3635-210 Dual Color Vinyl Printed PMS 300C @ BMO & Banking Center Letters

1/2" Dia Attachment Hardware To Suit Wall Conditions (Thru Bolted Preferred)

20 Amp Shut Off Switch(s) Located In Raceway Ends

4 1/2" x 7" EMS Raceway Painted To Match Building Fascia, Typ

1/2" Dia Quick Connect For Low Voltage Wire

#10 x 3/4" Tec Screw Attachment To Raceway

Hanley / Sloan 70K White LED Modules

3mm White/White Bebond ACM Back Stapled To Returns

1/4" Dia Drain Holes w/ Light Covers (1 Minimum Per Letter Stroke)

1" Vidon TrimCap (Intense Blue) Painted AkzoNobel SIGN00300 BMO Blue @ Letters & (True Red) Painted Akzo Nobel Sign 20737 BMO Red @ Roundel w/ #8 x 3/8" lg Pan Head SS Screws

ENGINEER SEAL



LOCATION **5311 - Munster - B**
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SHEET
6

DESIGNER **AC**
 CREATION DATE **04/18/23**
 DRAWING NUMBER **B104921**

SHEET COMMENTS



S3 REMOVAL ONLY

Removal Only - Existing Channel Letters to be removed - sign not allowed on this elevation per city

EXISTING



Existing Sign Dimensions: 1' 3"ltrs x 2' 4"logo x 20'bal - 46.66

| | |
|--|----------|
| SQUARE FOOTAGE ALLOWED: | N/A |
| SQUARE FOOTAGE PROPOSED: | N/A |
| SQUARE FOOTAGE AREA: <i>(Patch, Paint, Repair, & Type of Repair)</i> | 46.66 sf |

PROPOSED



Signs Rendered Proportional to Photograph

BMO



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SHEET
7

DESIGNER AC
CREATION DATE 04/18/23
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SHEET COMMENTS

Code Check Form

Customer Name: 915 RIDGE ROAD Zoning: CD-4.A, General Urban - A District
 Project Name: BMO5311 Jurisdiction: Town of Munster
 Address: 915 RIDGE ROAD Contact Name: Thomas Vander Woude, Planning Director
 City: MUNSTER State: IN Phone: 219-836-6995
 Zip: 46321 E-Mail: tvanderwoude@munster.org
 Master Sign Program (MSP): Yes No

Ground Signs - Pylon (Pole) & Monument

Are ground signs allowed? Yes No Minimum frontage to qualify: No
 Pole Monument Distance to adjacent ground signs: No
 Number of signs allowed: 1/ frontage Based on: Street frontage
 Maximum SF allowed: 18 SF Based on: NTE set allowance
 Minimum setback: 10 feet From: ROW Visibility Triangle: Cannot block line of sight
 Maximum Overall Height: 6 feet
 Lighting Restrictions: No flashing, blinking, glare, animation, moving, or intermittent light. No neon signs or cabinet signs.
 Will adding plate letters count as additional SF? Yes No How many faces count toward sign area? 1
 Can you add to legal-non-conforming signage: Yes No Do decorative elements count towards sign area? Yes No

Notes: - If decorative elements are integral to the sign copy then it counts towards the area.

Wall Signs

Are wall signs allowed? Yes No Square footage based on: Street Frontage Building Frontage % of wall area
 Number of signs allowed: 1/ façade Maximum Projection: 7 inches
 Maximum SF allowed: N/A Formula for area calculation: NTE 1.5 SF/ 1' linear of façade/ building frontage
 Maximum Height: NTE roofline Max. Letter Height: NTE 3' Max. Logo Height: 3' Max. Sign Width: See Notes
 Can sign project above roofline? Yes No If yes, how much? _____
 Lighting Restrictions: See Notes Is area transferable to another elevation? Yes No
 How is area measured? The smallest rectangle encompassing the letters/logo, including anything integral to the copy of the sign. Is backer panel area included in sign area? Yes No
 Are permits required for the following: (If yes, then state any restrictions and square footage allowed.)
 ATM Signage: Yes No N/A
 Door / Window Vinyls: Yes No See Notes
 Plaques: Yes No NTE 1 SF, Max Width: 18", Max Height: 2', Mounting Height: 7'

Notes: - Cabinet signs are prohibited.
- Max Sign Width: Can be 100% of the width of the facade.
- Lighting Restrictions: No flashing, blinking, glare, animation, moving, or intermittent light. No neon signs or cabinet signs. Must be externally illuminated or backlit.

Directionals / Regulatory

Are directionals allowed? Yes No Notes: - Exempt from permits
 Are permits required? Yes No
 Number of signs allowed? Not regulated
 Maximum SF allowed: NTE 4 SF
 Maximum Overall Height: Not regulated
 Directionals count towards allowed SF? Yes No
 Are interior lot directionals restricted? Yes No
 Name / Logos allowed? Yes No

Temporary Signs

Are coming soon ground signs allowed: Yes No If yes, how many: Not regulated
 Are temporary banners allowed: Yes No If yes, for how long: 60
 Notes: - NTE 5' OAH, Can not be illuminated.

Face Replacements

Are face replacements allowed? Yes No Are permits required? Yes No
 Notes: _____

Window Signs

Are window signs allowed? Yes No Distance from setback from glass to
 Is illumination allowed? Yes No not count as a window sign: See Notes
 Signs count towards allowed SF? No % of glass allowed: See Notes
 Maximum SF allowed: See Notes
 Are permits required for illuminated window signs: Yes No

Notes: - Applied directly on the inside of the window or hanging inside the window.
- Max % of the glass allowed: NTE 25% of the glass if made up of individual letters, NTE 15% of glass if on an opaque background.

Projecting Signs

Are projecting signs allowed? Yes No Feet from property line: Not regulated
 Allowed over public ROW? Yes No Clearance to grade: 8 feet
 Maximum projection: 4 feet

Notes: - 1/ business, no closer than 18' from another projecting sign. Needs to be externally illuminated.
NTE 8 SF (including mounting hardware)
Letter Height: Max 8"

Awnings

Are awnings allowed? Yes No Square footage allowed: See Notes
 Allowed above first story? Yes No Copy / Logo allowed? Yes No
 Clearance from grade to bottom of awning: See Notes Valance only? Yes No
 Max projection allowed: _____ Illumination allowed? Yes No

Notes: - 1/ principal frontage
- Awnings: NTE 70% of the valance area. Letter Height: Min of 6" and a Max of 10"
- Canopy: Removable letter height: Max 6" Fixed Letter height: Max 8"
- Awnings: Min Clearance 8"
- Canopy: Min Clearance 10"
- Valance Height: NTE 12"
- Awnings: No illumination allowed
- Canopy: Can be internally lighted or backlit



LOCATION **5311 - Munster - B**
915 Ridge Road
Munster, IN 46321

SHEET **8**

DESIGNER **AC**
 CREATION DATE **04/18/23**
 DRAWING NUMBER **B104921**

SHEET COMMENTS



ATM

Is ATM signage allowed: Yes No Do they count against overall SF: Yes No
 Are ATM sunscreens allowed: Yes No Do they count against overall SF: Yes No
 SF allowance: N/A

Notes: - Per Thomas: No specific regulations, subject to city review and approval.

Permit Requirements

Permits can be applied for by: Mail Authorized Agent Review Board: Yes No
 License Required: Business Contractors Contact: _____
 Signature Required on Application: Owner Agent Phone Number: _____
 Documents Required: Site Plan Elevations Sign Details Sealed Engineering Additional Professional Seals
 Number of Document Copies: 1 1 1 _____
 Document Size: To Scale; Standard. Cost of Permit: Based on valuation of the project.
 Length of time to secure permit: Per Thomas: Within a week Other permit costs / fees: N/A
 Are permits required to remodel / repaint signage: Yes No
 If electrical permit is required for ONLY the hook up of the sign, is a licensed electrician required to come in person? Yes No
 Are permits required to be obtained in person? If not, what is the process: No
 How long are permits good for: Per Thomas: 60 days, but can be renewed administratively at any time.

Notes: - Online Portal: <https://bsaonline.com/?uid=2836>
 - Per Thomas: There is a pre-installation process where the he goes and meets with the contractors to see where the sign will be placed.

Variance Procedures

Are variances allowed? _____
 Likelihood of a variance being approved: N/A % Approved: N/A # Approved last year: N/A
 Variance can be applied for by: Mail Authorized Agent Business Contractors
 Signature required on application: Owner Agent Lawyer
 Must attend variance hearing: Owner Agent Lawyer
 Documents required: Site Plan Elevations Sign Details Sealed Engineering Additional Professional Seals
 Quantity Required: 1 1 1 _____
 Document color: Color BW Document Size: To Scale; Standard.
 Length of time to secure variance: 2-3 months Cost of variance: TBD

Notes: - Board of Zoning Appeals: Meets every 2nd Tuesday of each month.



LOCATION **5311 - Munster - B**
915 Ridge Road
Munster, IN 46321

SHEET
9

DESIGNER AC
 CREATION DATE 04/18/23
 DRAWING NUMBER B104921

SHEET COMMENTS





Petition EZA _____
 Date: 9/26/24
 Application Fee: \$ _____
 Sign Fee: \$ _____

Town of Munster Board of Zoning Appeals Petition Application

OWNER INFORMATION:

Jessica Entingh

602-778-6191

Name of Owner

Phone Number

11995 El Comino Real San Diego, CA 92130

jessica.entingh@bmo.com

Street address, Qty, ST, ZIP Code

Email address

APPLICANT OR PETITIONER INFORMATION (if different than above):

Diana Garza / Jason Fox / John Streetz

630-543-9490

Name of Applicant/Petitioner

Phone Number

232 W. Interstate Rd. Addison, IL 60101

permits@doylesigns.com

Street address, Qty, ST, ZIP Code

Email address

PROPERTY INFORMATION:

BMO Harris Bank N A

Business or Development Name (if applicable)

915 Ridge Rd

Address of Property or Legal Description

Current Zoning

APPLICATION INFORMATION:

Please select what this Application is for:

- Variance If yes, select one of the following: Use Developmental Standards
 Conditional Use
 Administrative Appeal

Brief Description of Project and List of Variances or Conditional Uses Being Requested (if applicable):

We would be removing the existing set of "BMO(logo) Harris" on the west elevation installing (1) new set of 3' 1" (h) x 8' 10-1/8"(w) LED-illuminated individual letters reading "BMO (logo)" on the south elevation Also, installing (2) 5' 6"(h) x 7' 7-1/2"(w) replacement faces for the existing double face pole sign.

Name of Registered Engineer, Architect or Land Surveyor

Phone Number

Street address, Qty, ST, ZIP Code

Email address



Petition EZA _____

Town of Munster Board of Zoning Appeals Application Signature Page

I hereby authorize Diana Garza to act on my behalf as my agent in this petition and to furnish, upon request, supplemental information in support of this petition application.

Amanda Supelak
Signature of Owner

10/17/2024
Date

Diana Garza (Agent)
Signature of Applicant

9/26/24
Date

REQUIRED ATTACHMENTS

Required Attachments for Board of Zoning Appeals Applications

To ensure that adequate information is provided to the BZA, please check off each of these items and provide documentation to the Community Development Department at the time of submittal of the application.

| ALL APPLICATIONS | Included | N/A |
|---|----------|-----|
| Narrative statement describing project | | |
| Property owner consent (Signature page) | X | |
| Proof of Ownership (e.g. copy of tax bill) | X | |
| Plot of Survey depicting current conditions | X | |
| Site Plan containing the following: | | |
| Boundary identification | | |
| Fire hydrant locations | | |
| Accessory structures | | |
| Parking lot design | | |
| Utility location | | |
| Building footprints | | |
| Proposed curb cuts | | |
| Drainage/detention plans | | |
| Traffic circulation | | |
| Ingress/ egress locations | | |
| Major topographic information | | |
| Infrastructure improvements | | |
| Conditions of Approval Form (Note: complete the form specific to your petition)* | | |
| Any other information that the BZA may find useful in determining whether the application is merited. | | |

* Unique conditions have been established for special use permits for public garages, gas filling stations, used car lots, garden centers, massage parlors, adult bookstores, tattoo parlors, adult cabarets, and outdoor dining areas. Community Development staff will advise potential applicants of these at the pre-application meeting.

NOTE: If you checked any exhibits "N/A", please explain:

DEVELOPMENTAL VARIANCE CONDITIONS OF APPROVAL

The Munster Board of Zoning Appeals is authorized to hear petitions for developmental standards variances and to approve or deny. The Board of Zoning Appeals may also impose reasonable conditions and restrictions. Indiana Code 36-7-4-918.5 lists the legal criteria for a developmental standards variance:

1. The approval will not be injurious to the public health, safety, morals, and general welfare of the community. Explain why this statement is true in this case:

The like-for-like replacement of existing bank signage will not be injurious to the public health, safety, morals & general welfare of the community. The change from the existing signage is minimal.

2. The use and value of the area adjacent to the property included in the variance will not be affected in a substantially adverse manner. Explain why this statement is true in this case:

The like-for-like replacement of existing bank signage will not be affected in a substantially adverse manner. We are recommending replacing the face of the existing pylon sign. The channel letters are recommended to be relocated from a side elevation to the front street-facing to comply with code. The new channel letterset will be smaller and likely less visible than the current sign.

3. The strict application of the terms of the zoning ordinance will result in practical difficulties in the use of the property. Explain why this statement is true in this case:

The strict application of the zoning ordinance would not allow the bank to display its global branding at approved ratios & colors in a manner that would be legible to residents. Brand standards require the "BMO" copy to be smaller than the "Roundel" logo at specified ratios. Applying the permitted maximum letter/logo copy height to the "roundel" logo would make the "BMO" copy illegible on both the pylon and letterset.

See the continued on the next page

Attach additional pages if necessary

The code requirement that vinyl can't be used to create a logo design prevents the illuminated signs to be manufactured in a practical, professional and conventional manner. The "Roundel" logo is formed with red and white vinyl sections.

The elimination of existing pylon would make the branch more difficult for vehicular traffic to identify and could also lead to resident confusion if the bank branch is still open for business.

The code requirement that the channel letterset would need to be 7' above grade would prevent a sign from being installed on the one-story front elevation. We are already recommending the sign be relocated from a higher and more visible location on the west elevation to comply with code requirements that wall signs must face street frontages. The bank's preference is to replace a sign on the west elevation

Site: 18 (H0420 – 915 Ridge Rd., Munster, IN)
NBU No.: 21703152
Local No.: CTIN1704834

EXHIBIT "A"
LEGAL DESCRIPTION

For APN/Parcel ID(s): 45-07-19-151-013.000-027

Parcel 1:

Lot 1, in Market Square Sixth Addition to the Town of Munster, as per plat thereof, recorded in Plat Book 47, page 92, in the Office of the Recorder of Lake County, Indiana.

Parcel 2:

A non-exclusive easement for the benefit of Parcel 1, granted in the Agreement dated November 15, 1977, and recorded December 21, 1977, as Document No. 445594, in the Office of the Recorder of Lake County, Indiana, executed by Donald S. Powers, Fran-Lin, Inc., and Mercantile National Bank of Indiana, a National Banking Association, to use the "Common Areas", as defined in said Agreement, over the land depicted on Exhibit "A" of said Agreement, which was recorded in Plat Book 48, page 27, in the Office of the Recorder of Lake County, Indiana, EXCEPTING THEREFROM the land which lies West of Station 0+0 shown on said Exhibit "A".

END

VIA : JESSICA.ENTINGH@BMO.COM

June 8, 2023

BMO Harris Bank N.A.
Lease Administration
c/o Corporate Real Estate, 111 W. Monroe Street
Chicago, IL 60603

Re: **BMO Harris Bank**
Various leased premises set forth on Exhibit A attached to this letter (collectively, or individually, the "Premises")
Our File # as set forth on Exhibit A

Sbj: **Proposed Installation of Signage**

Dear Client:

BMO Harris Bank N.A., as "Tenant" under certain lease agreements for the Premises (collectively, the "Leases", or individually, the "Lease"), proposes to install certain signage ("Signage") on or about the respective Premises, all as more particularly set forth in that certain letter dated April 12, 2023.

Realty Income Corporation, on behalf of itself or as manager of the "Landlord" under the Lease, consents to such Signage, subject to Tenant's compliance with all of the following:

1. The Signage, and all maintenance, repairs and replacements thereof, shall comply with the applicable provisions of the respective Lease.
2. The Signage, and any maintenance, repairs and replacements thereof, shall be accomplished in a good, quality workmanlike manner, in compliance with all applicable rules, regulations, laws, codes and/or ordinances affecting the Premises, and shall be authorized or permitted by any governmental authority(ies) having jurisdiction over the Premises, if and as required. Tenant shall deliver to Landlord copies of such approvals or permits prior to installing the Signage.
3. The Signage, and any maintenance, repairs and replacements thereof, shall comply with any and all covenants, conditions, restrictions, easements, rights of way, and other matters of record encumbering or affecting the Premises (collectively, "Restrictions"). In connection therewith, Tenant shall have the affirmative obligation, at Tenant's sole cost and expense, to notify, and/or obtain any consents and/or approvals from, the declarant, CAM manager or other third party whose notification, consent and/or approval may be required under any Restrictions. Tenant shall deliver to Landlord copies of such notifications, consents and/or approvals prior to installing the Signage.
4. Without limiting any indemnification by Tenant of Landlord under the Lease, Tenant shall indemnify, defend and hold harmless Landlord from and against any and all suits, claims,

06/08/2023
Lease Administration
BMO Harris Bank
Page 2 of 2

actions, damages, liability, and expenses in connection with (i) personal injury, and/or property damage relating to or arising from the installation of the Signage, and/or (ii) any violation (or alleged violation) of the Lease, applicable laws, and/or Restrictions with respect to the Signage or the installation of the Signage.

This letter is not an amendment or modification to the Lease.

If you have any questions, please contact me.

Sincerely,

REALTY INCOME CORPORATION

Teresa Jenkins

Teresa Jenkins
Senior Property Manager

Exhibit A

| RI Prop ID | TT Prop ID | Unique ID | Address | City | State | Zip | Branch SF |
|-------------------|-------------------|------------------|------------------------------------|--------------------|--------------|------------|------------------|
| 5377 | H0019 | 4219 | 625 ARMY TRAIL ROAD | ADDISON | IL | 60101 | 8469 |
| 5408 | H0333 | 4709 | 2412 INDIAN TRAIL ROAD | AURORA | IL | 60506 | 7059 |
| 5378 | H0343 | 4714 | 1187 NORTH EOLA ROAD | AURORA | IL | 60502 | 5016 |
| 6208 | H0067 | 4655 | 335 SOUTH MAIN STREET | BARTLETT | IL | 60103 | 11615 |
| 5409 | H0363 | 4790 | 201 WEST GRAND AVENUE | BENSENVILLE | IL | 60106 | 5488 |
| 5410 | H0287 | 4747 | 225 LILY CACHE LANE | BOLINGBROOK | IL | 60440 | 8771 |
| 5445 | H0001 | 4201 | 1190 MCHENRY ROAD | BUFFALO GROVE | IL | 60089 | 3950 |
| 5411 | H0714 | 4244 | 530 Torrence Ave | CALUMET CITY | IL | 60409 | 3589 |
| 5379 | H0020 | 4220 | 5960 WEST IRVING PARK ROAD | CHICAGO | IL | 60634 | 6422 |
| 6210 | H0074 | 0913 | 901 EAST 47TH STREET | CHICAGO | IL | 60615 | 5329 |
| 5381 | H0084 | 4727 | 20820 S. LAGRANGE ROAD | FRANKFORT | IL | 60423 | 7742 |
| 5383 | H0091 | 4674 | 1680 ALGONQUIN ROAD | HOFFMAN ESTATES | IL | 60192 | 3406 |
| 5382 | H0092 | 4654 | 1100 NORTH ROSELLE ROAD | HOFFMAN ESTATES | IL | 60169 | 6190 |
| 5384 | H0451 | 3002 | 12747 WEST 143RD STREET | HOMER GLEN | IL | 60491 | 7303 |
| 5419 | H0093 | 4662 | 10604 NORTH IL ROUTE 47 | HUNTLEY | IL | 60142 | 9305 |
| 5420 | H0625 | 4618 | 12920 S. ROUTE 47 | HUNTLEY | IL | 60142 | 4945 |
| 5446 | H0094 | 4699 | 1000 SOUTH LA GRANGE ROAD | LA GRANGE | IL | 60525 | 3927 |
| 5447 | H0677 | 4493 | 1530 WEST LANE | MACHESNEY PARK | IL | 61115 | 5397 |
| 5385 | H0104 | 4685 | 685 SOUTH ROUTE 83 | MUNDELEIN | IL | 60060 | 4158 |
| 5448 | H0107 | 4718 | 320 WEST DIEHL ROAD | NAPERVILLE | IL | 60563 | 3286 |
| 5386 | H0368 | 3005 | 2975 CEDAR GLADE DRIVE | NAPERVILLE | IL | 60564 | 12435 |
| 5387 | H0014 | 4214 | 7077 WEST DEMPSTER | NILES | IL | 60714 | 5889 |
| 5450 | H0034 | 4234 | 9101-9109 WEST CERMAK ROAD | NORTH RIVERSIDE | IL | 60546 | 7906 |
| 5422 | H0217 | 4725 | 5151 WEST 95TH STREET | OAK LAWN | IL | 60453 | 7685 |
| 5389 | H0112 | 4724 | 8150 WEST 143RD STREET | ORLAND PARK | IL | 60462 | 3391 |
| 6211 | H0374 | 3004 | 15901 WOLF ROAD | ORLAND PARK | IL | 60467 | 12336 |
| 5388 | H0404 | 6274 | 18084 SOUTH WOLF ROAD | ORLAND PARK | IL | 60467 | 4078 |
| 5423 | H0398 | 4730 | 12534 SOUTH HARLEM AVENUE | PALOS HEIGHTS | IL | 60463 | 5133 |
| 6212 | H0375 | 3003 | 15101 SOUTH ROUTE 59 | PLAINFIELD | IL | 60544 | 7044 |
| 5391 | H0377 | 3006 | 2251 ROUTE 59 | PLAINFIELD | IL | 60586 | 5252 |
| 6224 | H0686 | 4487 | 2705 NORTH MULFORD ROAD | ROCKFORD | IL | 61114 | 6808 |
| 5424 | H0288 | 4741 | 80 SOUTH WEBER ROAD | ROMEONVILLE | IL | 60446 | 1523 |
| 5425 | H0388 | 4601 | 935 WEST ROLLINS ROAD | ROUND LAKE HEIGHTS | IL | 60073 | 10420 |
| 5392 | H0131 | 4653 | 2401 WEST SCHAUMBURG ROAD | SCHAUMBURG | IL | 60194 | 11679 |
| 5426 | H0286 | 4738 | 709 WEST JEFFERSON STREET | SHOREWOOD | IL | 60404 | 1496 |
| 5394 | H0344 | 4704 | 473 NORTH REDINGTON | SOUTH ELGIN | IL | 60177 | 4906 |
| 5457 | H0442 | 4613 | 10 SOUTH VILLA AVENUE | VILLA PARK | IL | 60181 | 17380 |
| 5428 | H0360 | 4672 | 720 SOUTH EIGHTH STREET (ROUTE 31) | WEST DUNDEE | IL | 60118 | 5193 |
| 5473 | H0696 | 4508 | 225 WEST JACKSON STREET | WOODSTOCK | IL | 60098 | 17715 |
| 6213 | H1150 | 9782 | 610 WEST NORTHFIELD DRIVE | BROWNSBURG | IN | 46112 | 5302 |
| 6245 | H0410 | 5306 | 2409 EAST 141ST STREET | EAST CHICAGO | IN | 46312 | 7056 |
| 6225 | H1156 | 9783 | 1253 NORTH EMERSON AVENUE | GREENWOOD | IN | 46143 | 3238 |
| 6226 | H1157 | 9785 | 1696 MERIDIAN OAKS DRIVE | GREENWOOD | IN | 46142 | 2888 |
| 6227 | H1160 | 9746 | 1402 E. 86TH STREET | INDIANAPOLIS | IN | 46240 | 3246 |

| | | | | | | | |
|------|-------|------|---------------------------------|---------------------|----|-------|-------|
| 6229 | H1161 | 9766 | 7652 NORTH SHADELAND AVENUE | INDIANAPOLIS | IN | 46250 | 2770 |
| 6228 | H1162 | 9761 | 1402 NORTH SHADELAND AVENUE | INDIANAPOLIS | IN | 46219 | 3250 |
| 6230 | H0419 | 5310 | 7701 BROADWAY AVENUE | MERRILLVILLE | IN | 46410 | 8930 |
| 6214 | H0420 | 5311 | 915 RIDGE ROAD | MUNSTER | IN | 46321 | 3330 |
| 6215 | H1168 | 9759 | 350 LOGAN STREET | NOBLESVILLE | IN | 46060 | 3845 |
| 6231 | H1169 | 9762 | 17269 MERCANTILE BLVD. | NOBLESVILLE | IN | 46060 | 3246 |
| 6246 | H0502 | 5374 | 110 EAST JEFFERSON STREET | TIPTON | IN | 46072 | 6965 |
| 6233 | H0425 | 5316 | 3500 CALUMET AVENUE | VALPARAISO | IN | 46383 | 2731 |
| 6217 | H1202 | 9644 | 9935 HUDSON PLACE | WOODBURY | MN | 55125 | 7785 |
| 6219 | H1259 | 9696 | 9206 WATSON ROAD | CRESTWOOD | MO | 63126 | 5831 |
| 6218 | H1255 | 9694 | 4210 KINGS HWY | ST. LOUIS | MO | 63109 | 5247 |
| 6247 | H1009 | 9170 | 734 FIFTH AVENUE | ANTIGO | WI | 54409 | 12685 |
| 5395 | H0953 | 9118 | 3901 E CALUMET STREET | APPLETON | WI | 54915 | 5776 |
| 5429 | H1036 | 9198 | 100 EAST MAIN STREET | ASHLAND | WI | 54806 | 13115 |
| 5396 | H0835 | 9275 | 16570 BLUEMOUND ROAD | BROOKFIELD | WI | 53005 | 10262 |
| 5430 | H0902 | 9385 | 1000 MILWAUKEE AVENUE | BURLINGTON | WI | 53105 | 8001 |
| 5433 | H0976 | 9145 | 1964 DICKINSON ROAD | DE PERE | WI | 54115 | 4147 |
| 5397 | H0879 | 9322 | 2700 GOLF ROAD | DELAFIELD | WI | 53018 | 9579 |
| 6239 | H0906 | 9398 | 25 NORTH MADISON STREET | EVANSVILLE | WI | 53536 | 3587 |
| 5435 | H0958 | 9125 | 33 WEST PIONEER ROAD | FOND DU LAC | WI | 54935 | 6900 |
| 5399 | H0889 | 9271 | 8740 NORTH PORT WASHINGTON ROAD | FOX POINT | WI | 53217 | 11239 |
| 5452 | H0969 | 9137 | 2223 MAIN STREET | GREEN BAY | WI | 54302 | 13829 |
| 6220 | H0917 | 9415 | 1202 NORTH SHERMAN AVENUE | MADISON | WI | 53704 | 9124 |
| 5434 | H0924 | 9421 | 2900 FISH HATCHERY ROAD | MADISON (Fitchburg) | WI | 53713 | 7764 |
| 5402 | H0609 | 6340 | 1425 WEST MEQUON ROAD | MEQUON | WI | 53092 | 16083 |
| 6240 | H0851 | 9297 | 2701 W NATIONAL AVE | MILWAUKEE | WI | 53215 | 7368 |
| 5437 | H0858 | 9282 | S69 W15563 JANESVILLE ROAD | MUSKEGO | WI | 53150 | 4582 |
| 5403 | H0859 | 9291 | 8900 SOUTH HOWELL | OAK CREEK | WI | 53154 | 5634 |
| 6241 | H1031 | 9193 | 1145 MAIN STREET | ONALASKA | WI | 54650 | 7198 |
| 5438 | H0928 | 9419 | 127 JEFFERSON STREET | OREGON | WI | 53575 | 10289 |
| 5455 | H0886 | 9327 | 9055 76TH STREET | PLEASANT PRAIRIE | WI | 53158 | 4585 |
| 6248 | H0611 | 6393 | 623 WEST GRAND AVENUE | PORT WASHINGTON | WI | 53074 | 9589 |
| 6221 | H0882 | 9334 | 2440 E. FOUR MILE ROAD | RACINE | WI | 53402 | 4013 |
| 5439 | H0912 | 9386 | 24616 75TH STREET | SALEM | WI | 53168 | 8826 |
| 5405 | H0861 | 9273 | 859 EAST GREEN BAY AVENUE | SAUKVILLE | WI | 53080 | 4572 |
| 6242 | H0938 | 9403 | 209 EAST JEFFERSON STREET | SPRING GREEN | WI | 53588 | 10295 |
| 6222 | H0929 | 9417 | 1140 WEST MAIN STREET | SUN PRAIRIE | WI | 53590 | 10336 |
| 5440 | H0873 | 9317 | N64 W25050 PROSPECT CIRCLE | SUSSEX | WI | 53089 | 4562 |
| 5441 | H0612 | 6394 | 201 NORTH MAIN STREET | THIENSVILLE | WI | 53092 | 9041 |
| 5442 | H0695 | 4548 | 610 WEST VERONA AVENUE | VERONA | WI | 53593 | 5178 |
| 5443 | H0881 | 9321 | N14 W23999 STONERIDGE DRIVE | WAUKESHA | WI | 53188 | 9617 |
| 6243 | H1015 | 9176 | 310 WEST MAIN STREET | WAUTOMA | WI | 54982 | 3261 |
| 5407 | H0869 | 9281 | 7000 WEST GREENFIELD AVENUE | WEST ALLIS | WI | 53214 | 8038 |
| 6244 | H1018 | 9179 | 1100 8TH ST. SOUTH | WISCONSIN RAPIDS | WI | 54494 | 5088 |

Treasurer - Lake County, Indiana

generated on 7/10/2024 4:24:16 PM CDT

Tax Record

Last Update: 7/10/2024 4:24:16 PM CDT

| Property Number | Property Type | Taxing Unit | Tax Year |
|---|---------------|-------------|------------------|
| 45-07-19-151-013.000-027 | Real Property | Munster | 2023 Pay 2024 |
| Name / Address: Realty Income Properties 5 LLC 111 W Monroe ST Chicago IL 60603 | | | |
| Location: 915 RIDGE RD, MUNSTER IN 46321 | | | |
| Legal Description: MARKET SQUARE 6TH. ADD. LOT 1 | | | |
| SUMMARY OF YOUR TAXES | | | |
| Assessed Value And Tax Summary | | | 2023 Pay 2024 |
| 1a. Gross Assessed Value (AV) of homestead property (capped at 1%) | | | 0 |
| 1b. Gross AV of residential property and farmland (capped at 2%) | | | 0 |
| 1c. Gross AV of all other property, including personal property (capped at 3%) | | | 728,500 |
| 2. Equals Total Gross Assessed Value of Property | | | 728,500 |
| 2a. Minus Deductions | | | - 0 |
| 3. Equals Subtotal of Net Assessed Value of Property | | | 728,500 |
| 3a. Multiplied by Your Local Tax Rate | | | 3.0571 |
| 4. Equals Gross Tax Liability | | | 22,270.98 |
| 4a. Minus Local Property Tax Credits | | | - 2,988.04 |
| 4b. Minus Savings Due to Property Tax Cap | | | - 0.00 |
| 4c. Minus Savings Due to 65 Years & Older Cap | | | - 0.00 |
| 4d. Minus Savings Due to County Option Circuit Breaker Credit | | | - 0.00 |
| 5. Total Property Tax Liability | | | 19,282.94 |
| PROPERTY TAX CAP INFORMATION | | | |
| Property Tax Cap (Equal to 1%, 2% or 3% of Line 2, Depending on Type of Property) | | | 21,855.00 |
| Upward adjustment due to voter-approved projects and charges (e.g., referendum). | | | 4,306.16 |
| Maximum Tax That May Be Imposed Under Cap | | | 26,161.16 |
| GROSS PROPERTY TAX DISTRIBUTION AMOUNTS | | | |
| Taxing Authority | | | 2023 Pay 2024 |
| County | | | 4,612.13 |
| Township | | | 560.22 |
| School District | | | 9,490.17 |
| City | | | 4,902.81 |
| Library | | | 600.28 |
| Tax Increment | | | 0.00 |

| Special District | | | 2,105.37 |
|----------------------------|---------------|-------------------------|---------------|
| Total | | | 22,270.98 |
| OTHER APPLICABLE CHARGES | | APPLICABLE DEDUCTIONS | |
| Levying Authority | 2023 Pay 2024 | Type of Deduction | 2023 Pay 2024 |
| Little Cal River Basin | 180.00 | Blind/Disabled | 0 |
| | | Geothermal | 0 |
| | | Homestead/Standard | 0 |
| | | Mortgage | 0 |
| | | Over 65 | 0 |
| | | Veterans | 0 |
| | | Abatement | 0 |
| | | Enterprise Zone | 0 |
| | | Investment | 0 |
| | | Supplemental Standard | 0 |
| | | Other | 0 |
| TOTAL OTHER CHARGES | 180.00 | TOTAL DEDUCTIONS | 0 |

| FIRST INSTALLMENT (SPRING) | | SECOND INSTALLMENT (FALL) | |
|---------------------------------------|-------------|---|-------------|
| Delinquent After Friday, May 10, 2024 | | Delinquent After Tuesday, November 12, 2024 | |
| Current Property Tax | 9,641.47 | Current Property Tax | 9,641.47 |
| Other Charges | 180.00 | Other Charges | 0.00 |
| Delinquent Tax | 0.00 | Delinquent Tax | 0.00 |
| Delinquent Penalty | 0.00 | Delinquent Penalty | 0.00 |
| LESS PREPAYMENTS | -9,821.47 | LESS PREPAYMENTS | -9,641.47 |
| Amount Due for SPRING | 0.00 | Amount Due for FALL | 0.00 |

If there are no prior delinquencies, a five percent (5%) penalty will be added if the installment of the tax bill is paid within thirty (30) calendar days after the due date. A ten percent (10%) penalty will be added if an installment of the tax bill is not paid within thirty (30) calendar days after the due date or there are prior delinquencies.

PREVIOUS YEAR TAX INFORMATION FOR 2022 PAY 2023 (*As of Nov 13, 2023)

TAX DETAILS

| | |
|--|-----------|
| Gross Assessed Value of Land | 259,600 |
| Gross Assessed Value of Improvements | 532,700 |
| Total Deduction Amount | 0 |
| Tax Rate | 3.0460 |
| Gross Tax Liability | 24,133.46 |
| Minus Total Credit Amount (State, Local and Circuit Breaker) | 2,833.92 |
| Net Tax | 21,299.54 |

| FIRST INSTALLMENT (SPRING) | | SECOND INSTALLMENT (FALL) | |
|----------------------------|-----------|---------------------------|-----------|
| Property Tax Amount | 10,649.77 | Property Tax Amount | 10,649.77 |
| Other Charges | 180.00 | Other Charges | 0.00 |
| Delinquent Tax | 0.00 | Delinquent Tax | 0.00 |
| Delinquent Penalty | 0.00 | Delinquent Penalty | 0.00 |

| | | | |
|--------------------------|-----------|--------------------------|-----------|
| Amount Paid | 10,829.77 | Amount Paid | 10,649.77 |
| Balance Due At Year End* | 0.00 | Balance Due At Year End* | 0.00 |