



# 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.

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**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

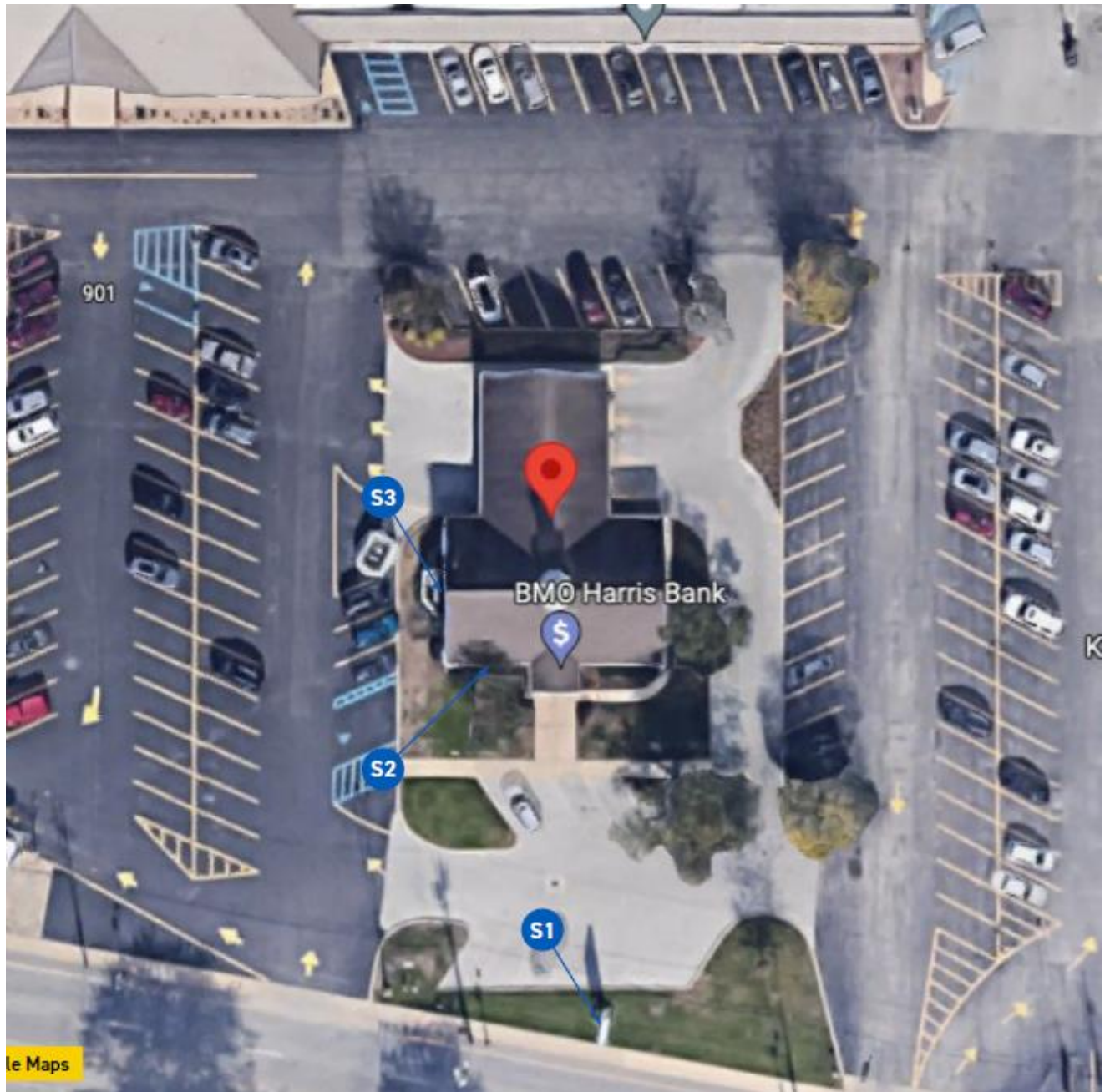
**Actions Required:** Consider Motion to Schedule Public Hearing  
Review of Zoning Code(s)  
Review of DEVELOPMENTAL VARIANCE  
CONDITIONS OF APPROVAL

**Staff Recommendation:** Move petition to Public Hearing

**Attachments:** 1. Sign Package (pg. 6)  
2. Application (pg. 16)

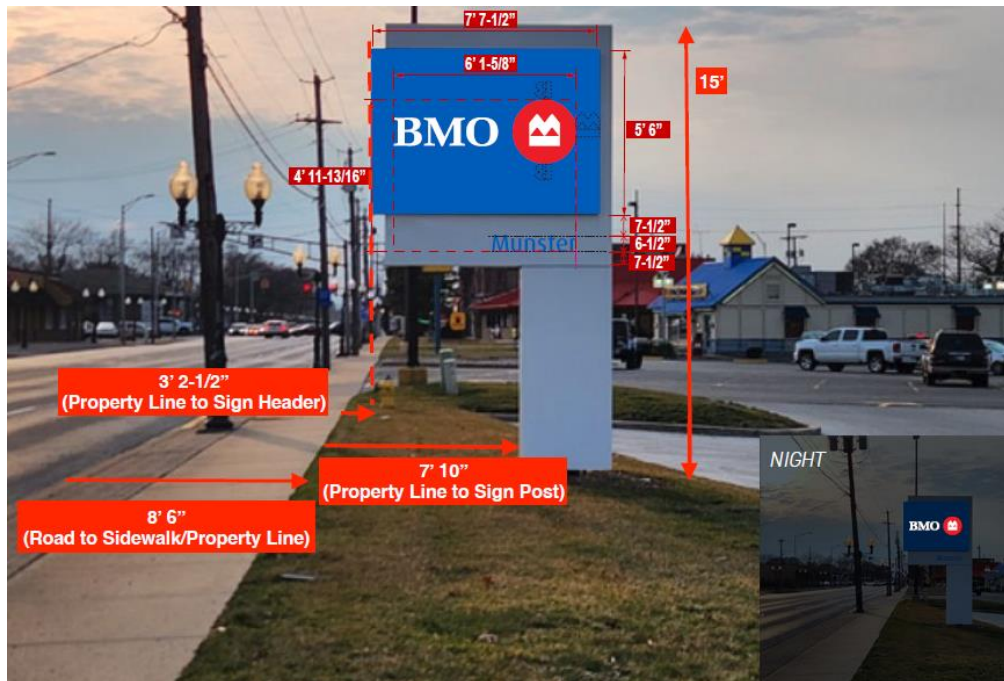
**CURRENT CONDITIONS:**

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 1<sup>st</sup> 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).

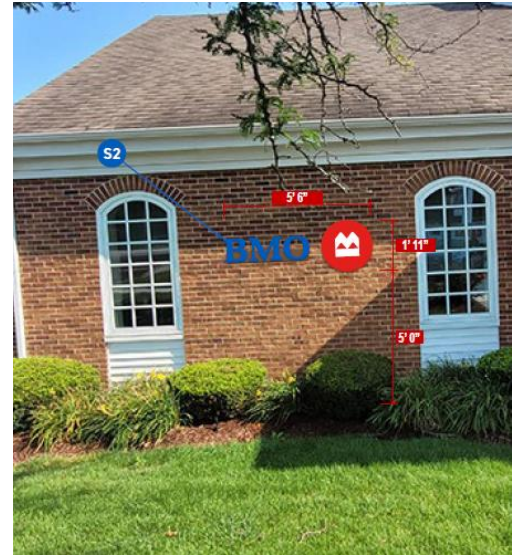
**Table 26-6. 701. B Wall Sign Specific Standards**

Dimensions

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.*



# 5311 - Munster - B

915 Ridge Road  
Munster, IN 46321



[Link to Location on Google Maps](#)



Created: 04/18/23

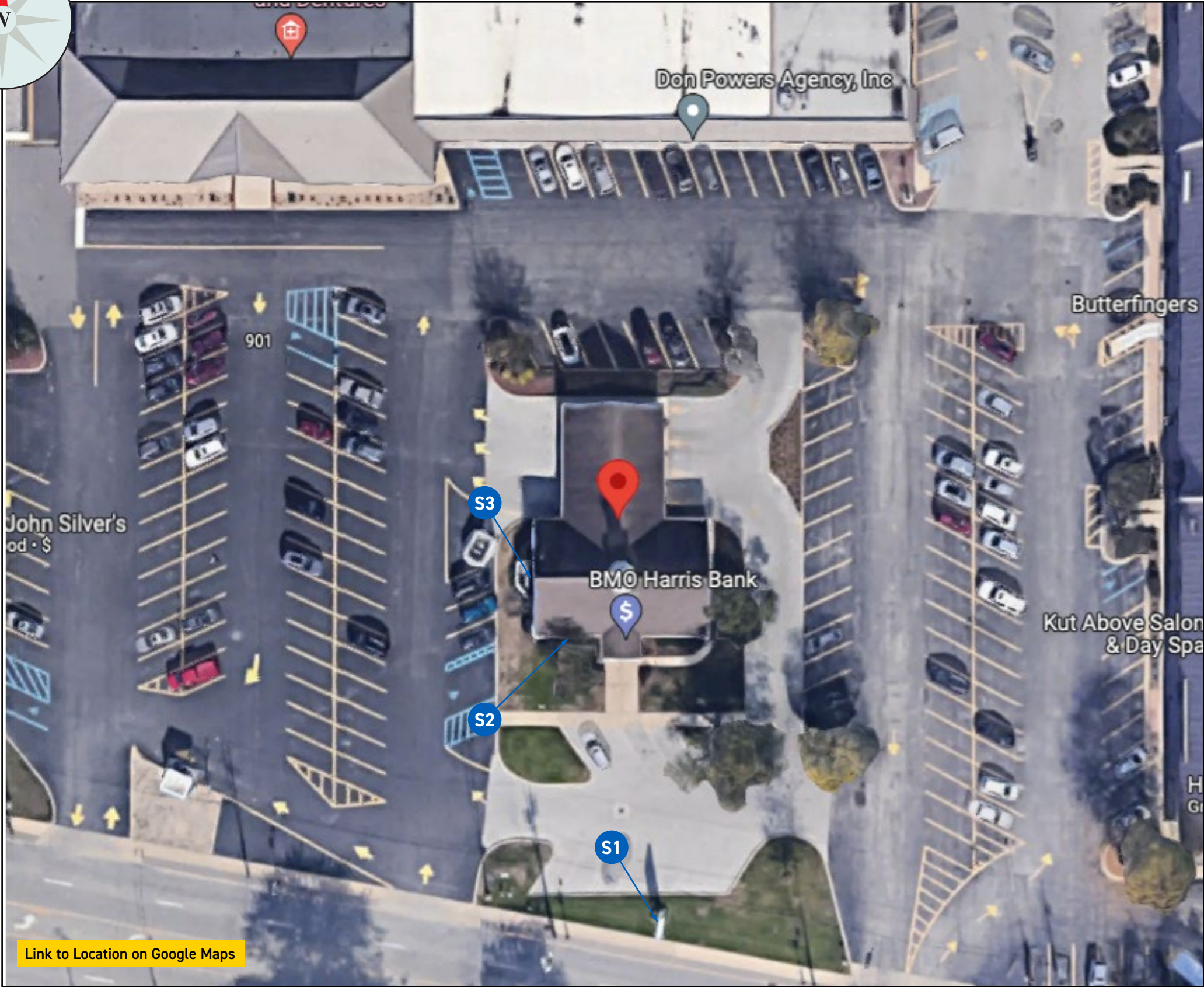
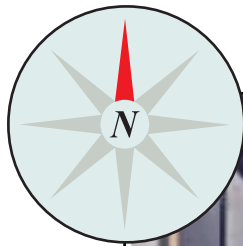
Designer: AC

PSCO Ref: B104921

## VERSIONSummary

#	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 permittable since pylon is already existing.  
Building Signage: Proposed channel letters are under allowable square footage and should be permittable.

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  
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PHILADELPHIASIGN  
BRINGING THE WORLD'S BRANDS TO LIFE



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: <small>(Patch, Paint, Repair, &amp; Type of Repair)</small>	N/A

PROPOSED



Signs Rendered Proportional to Photograph



LOCATION  
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SHEET  
3

DESIGNER  
AC  
CREATION DATE  
04/18/23  
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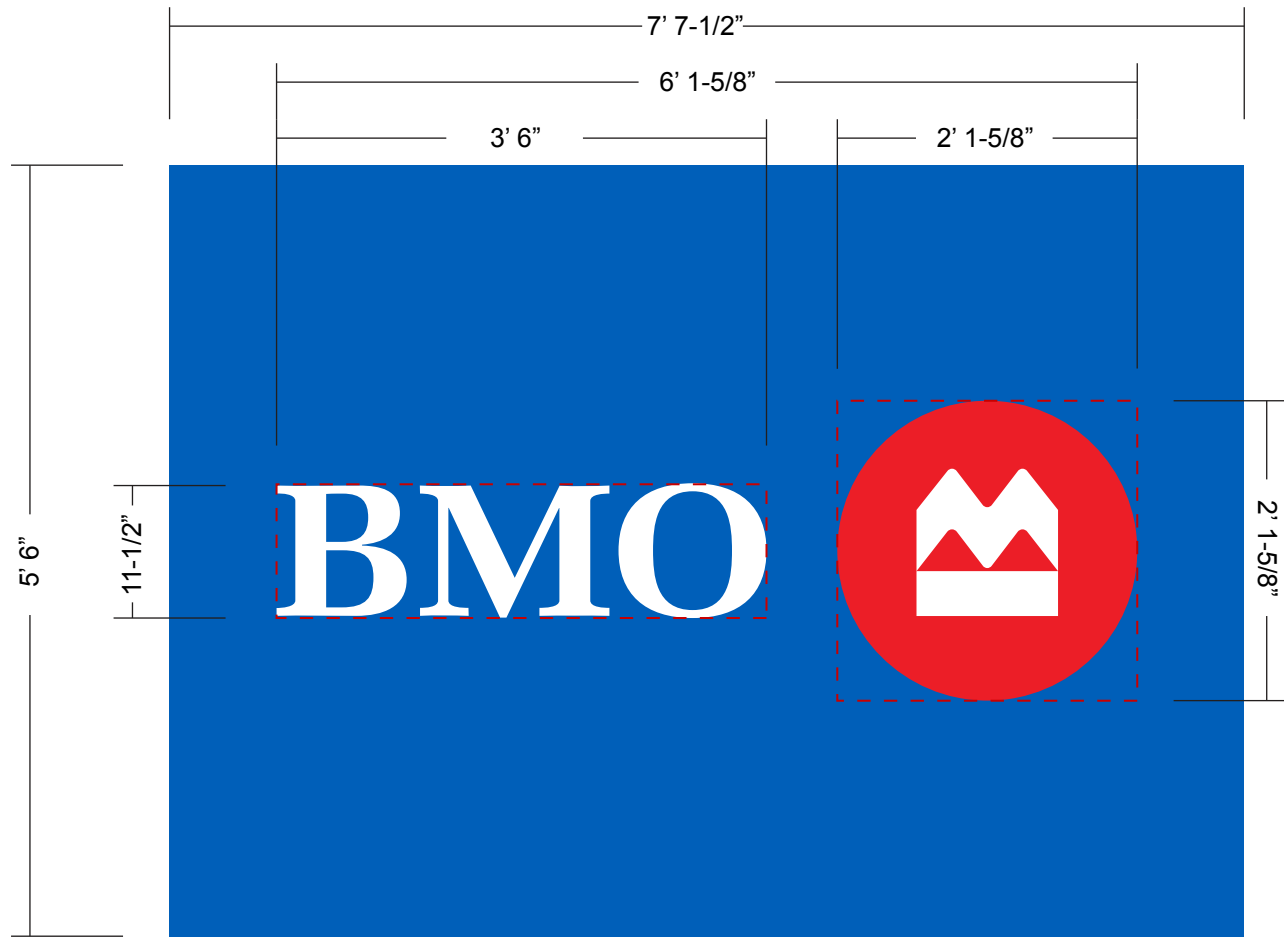
SHEET COMMENTS  
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S1 PYLON ELEVATION

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

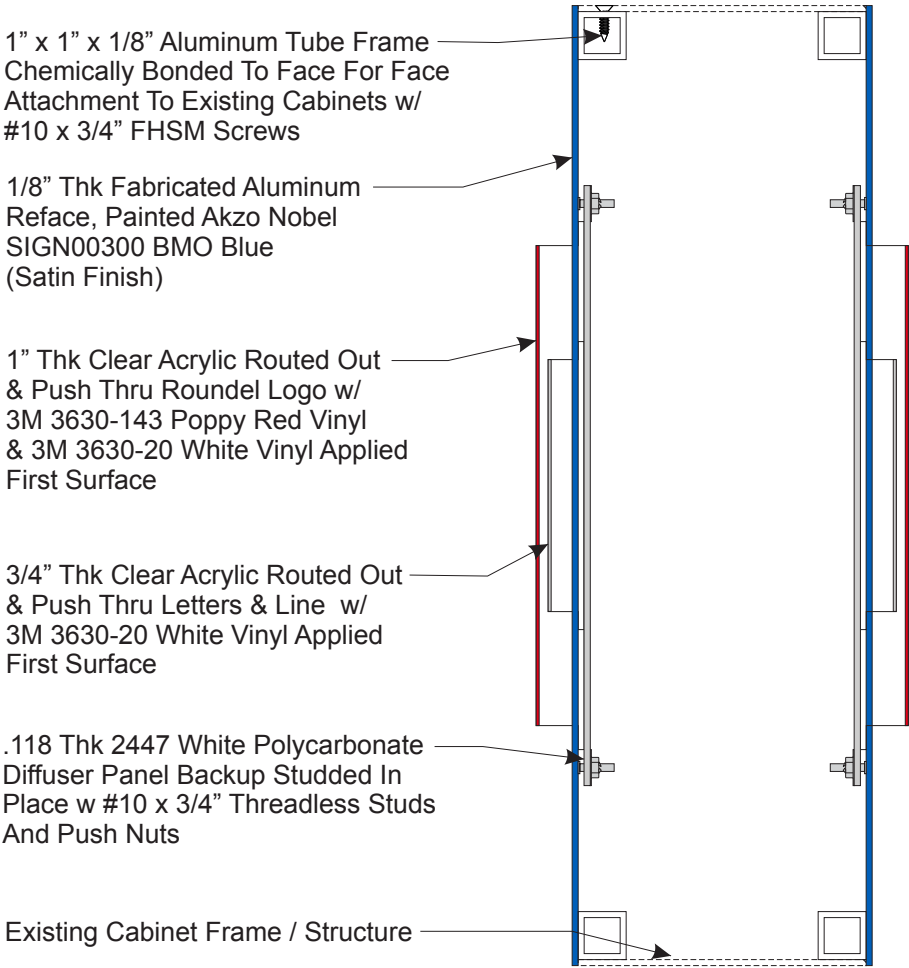


PYLON REFACE  
SCALE: NTS



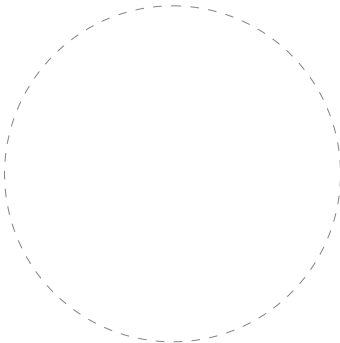
CITY BLUE VINYL  
SCALE: NTS

Routed Aluminum Face



SECTION VIEW  
SCALE: NTS

ENGINEER SEAL



LOCATION 5311 - Munster - B  
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SHEET  
4

DESIGNER AC  
CREATION DATE 04/18/23  
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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*

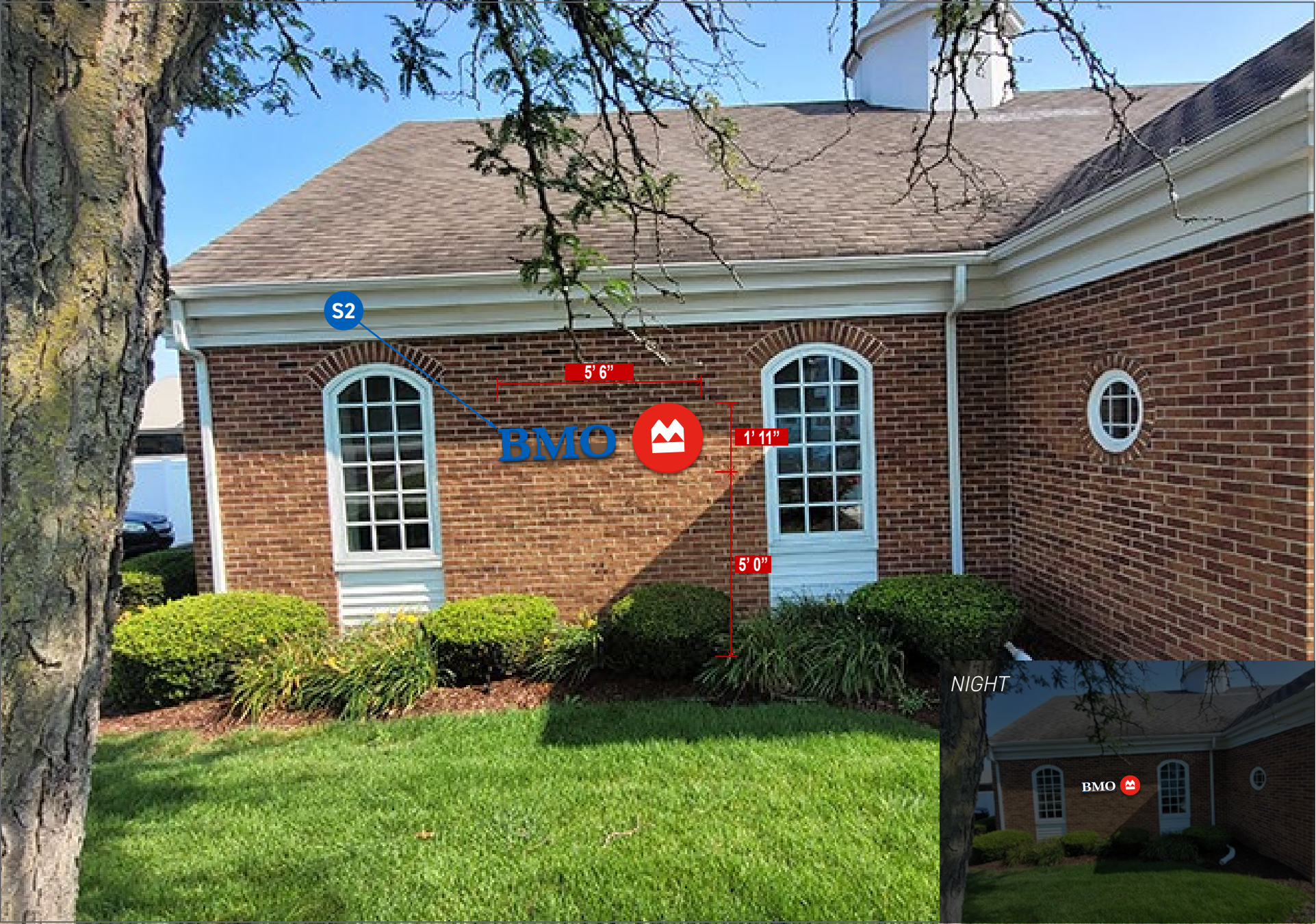
EXISTING



Existing Sign Dimensions: N/A

SQUARE FOOTAGE ALLOWED:	50 sf
SQUARE FOOTAGE PROPOSED:	10.5 sf
SQUARE FOOTAGE AREA: <small>(Patch, Paint, Repair, &amp; Type of Repair)</small>	N/A

PROPOSED



Signs Rendered Proportional to Photograph



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

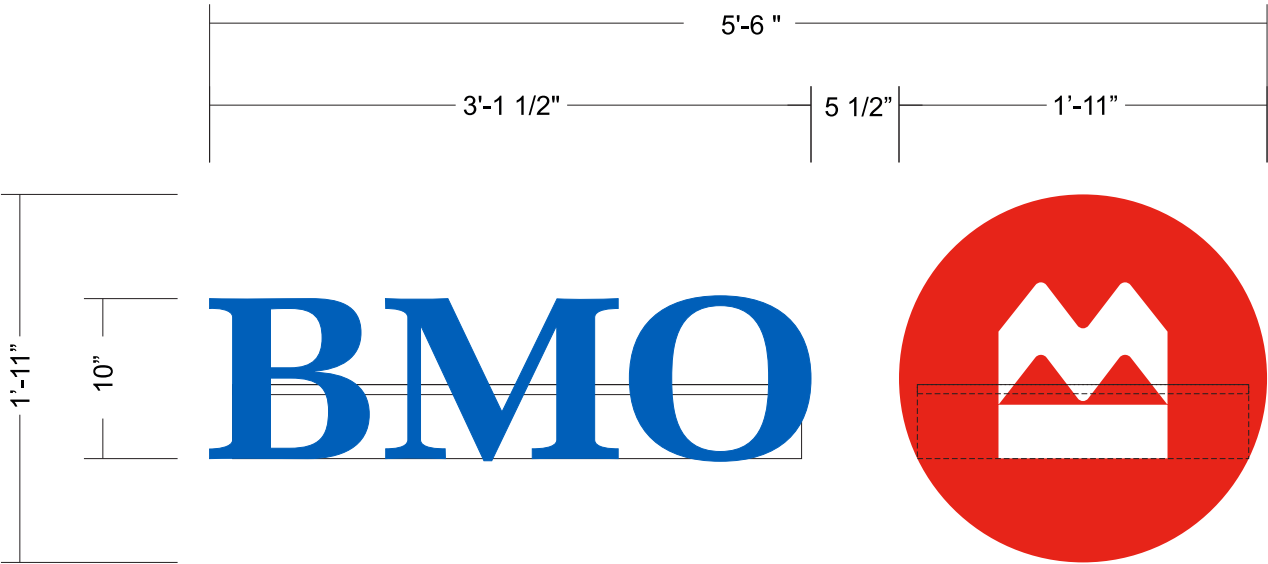
SHEET  
**5**  
DESIGNER  
AC  
CREATION DATE  
04/18/23  
DRAWING NUMBER  
B104921

SHEET COMMENTS

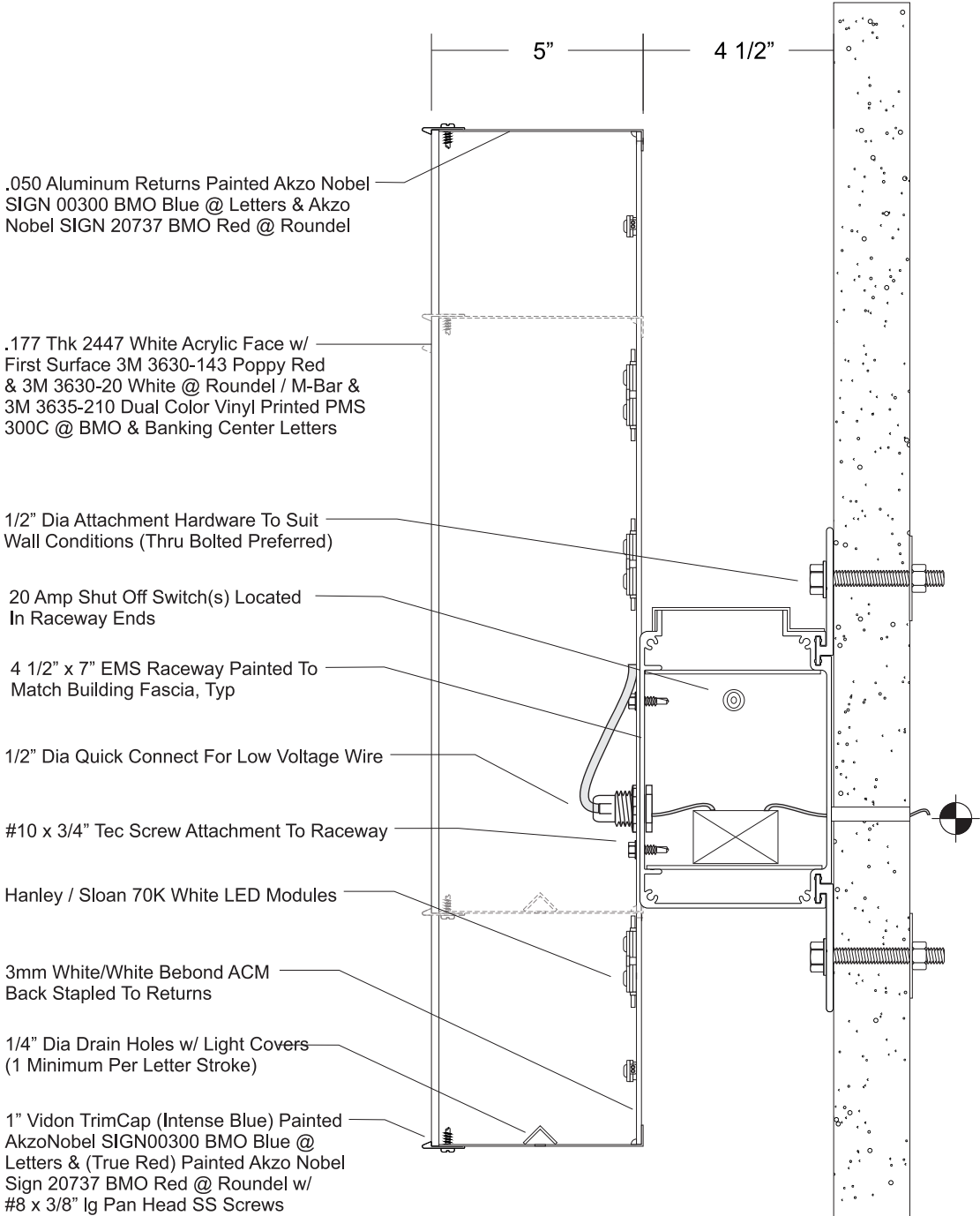


S2 SOUTH ELEVATION

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"



SECTION VIEW  
SCALE: 3" = 1'-0"

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'oal - 46.66

SQUARE FOOTAGE ALLOWED:	N/A
SQUARE FOOTAGE PROPOSED:	N/A
SQUARE FOOTAGE AREA: <small>(Patch, Paint, Repair, &amp; Type of Repair)</small>	46.66 sf

PROPOSED



Signs Rendered Proportional to Photograph



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SHEET  
7

DESIGNER  
AC  
CREATION DATE  
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B104921

SHEET COMMENTS



Code Check Form

Customer Name: 915 RIDGE ROAD

Project Name: BMO5311

Address: 915 RIDGE ROAD

City: MUNSTER

State: IN

Zip: 46321

Zoning: CD-4.A, General Urban - A District

Jurisdiction: Town of Munster

Contact Name: Thomas Vander Woude, Planning Director

Phone: 219-836-6995

Fax:

E-Mail: tvanderwoude@munster.org

Master Sign Program (MSP): Yes No

Ground Signs - Pylon (Pole) & Monument

Are ground signs allowed? Yes No

Pole Monument

Number of signs allowed: 1/ frontage

Maximum SF allowed: 18 SF

Minimum setback: 10 feet

Maximum Overall Height: 6 feet

Lighting Restrictions: No flashing, blinking, glare, animation, moving, or intermittent light. No neon signs or cabinet signs.

Minimum frontage to qualify: No

Distance to adjacent ground signs: No

Based on: Street frontage

Based on: NTE set allowance

Visibility Triangle: Cannot block line of sight

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

Number of signs allowed: 1/ façade

Maximum SF allowed: N/A

Maximum Height: NTE roofline

Can sign project above roofline? Yes No If yes, how much?

Lighting Restrictions: See Notes

How is area measured? The smallest rectangle encompassing the letters/logo, including anything integral to the copy of the sign.

Square footage based on: Street Frontage Building Frontage % of wall area

Maximum Projection: 7 inches

Formula for area calculation: NTE 1.5 SF/ 1' linear of façade/ building frontage

Max. Letter Height: NTE 3'

Max. Logo Height: 3'

Max. Sign Width: See Notes

Is area transferable to another elevation? Yes No

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

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

Notes: - Exempt from permits

Name / Logos allowed? Yes No

Temporary Signs

Are coming soon ground signs allowed? Yes No

Are temporary banners allowed? Yes No

If yes, how many: Not regulated

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

Is illumination allowed? Yes No

Signs count towards allowed SF? No

Maximum SF allowed: See Notes

Are permits required for illuminated window signs: Yes No

Distance from setback from glass to not count as a window sign: See Notes

% of glass allowed: See Notes

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

Allowed over public ROW? Yes No

Maximum projection: 4 feet

Feet from property line: Not regulated

Clearance to grade: 8 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

Allowed above first story? Yes No

Clearance from grade to bottom of awing: See Notes

Max projection allowed:

Square footage allowed: See Notes

Copy / Logo allowed? Yes No

Valance only? Yes No

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



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SHEET  
8

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SHEET COMMENTS  
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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

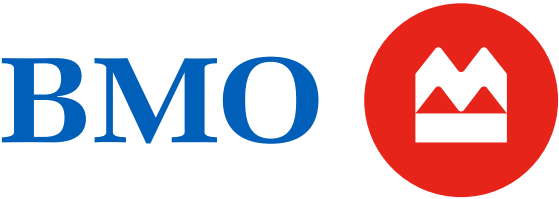
Document color: Color ☒ B/W ☐ Document Size: To Scale; Standard.

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.



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SHEET  
9

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

SHEET COMMENTS  
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Petition BZA \_\_\_\_\_

Date: 9/26/24

Application Fee: \$ \_\_\_\_\_

Sign Fee: \$ \_\_\_\_\_

**Town of Munster Board of Zoning Appeals Petition Application**

**OWNER INFORMATION:**

Jessica Entingh

Name of Owner

602-778-6191

Phone Number

11995 El Comino Real San Diego, CA 92130

Street address, Qty, ST, ZIP Code

jessica.entingh@bmo.com

Email address

**APPLICANT OR PETITIONER INFORMATION (if different than above):**

Diana Garza / Jason Fox / John Streetz

Name of Applicant/Petitioner

630-543-9490

Phone Number

232 W. Interstate Rd. Addison, IL 60101

Street address, Qty, ST, ZIP Code

permits@doylesigns.com

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 Supslak*  
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:**

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## 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

14. *Corvatus, conditions, and restrictions contained in the Corporate Deal from Fran-Ju, Inc., to Donald S. Powers, dated January 3, 1978, and recorded June 29, 1978, as Document No. 476177. (Affidavit Parcel 2) Item does not reference Parcel 1 and contains no platable matters within or on the subject property.*

- Powers, Donald S. T**  
Inst. 2015-079550

The subject property is zoned C-1 Highway-Oriented, General Business District.

• **Platform:** Intel i7, 16GB  
 • **OS:** Windows 7  
 • **Browser:** Internet Explorer 11  
 • **Resolution:** 1920 x 1080  
 • **Network:** 100 Mbps  
 • **Storage:** 1 TB  
 • **Input:** Mouse, Keyboard  
 • **Output:** Monitor, Speakers  
 • **Peripherals:** None  
 • **Software:** None  
 • **Hardware:** None  
 • **Configuration:** None  
 • **Installation:** None  
 • **Support:** None  
 • **Documentation:** None  
 • **Training:** None  
 • **Testing:** None  
 • **Deployment:** None  
 • **Monitoring:** None  
 • **Logging:** None  
 • **Security:** None  
 • **Compliance:** None  
 • **Performance:** None  
 • **Reliability:** None  
 • **Scalability:** None  
 • **Flexibility:** None  
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 • **Setup:** None  
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 • **Technique:** None  
 • **Tool:** None  
 • **Device:** None  
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 • **Strengths:** None  
 • **Assets:** None  
 • **Liabilities:** None  
 • **Equity:** None  
 •

[illegible]

**(M1)** The vehicle posted address of the subject property is 915 Ridge Road, Alhambra, IN



Parcel 1:  
Lot 1, in Market Square Subd. Addition to the Town of Hanstater, as per plat thereof, recorded in Plat Book 47, page 82, in the Office of Recorder of Union County, Indiana.

Parcel 2:

A non-accidental death of a member of parcel 1, granted in the Agreement dated November 15, 1977, and recorded December 21, 1977 as Document No. 442654, is the basis of the Forfeiture of Life County, Indiana, as defined in the Bylaws of the Indiana National Bank of Indiana, a National Banking Association, to use the "Common Acre" as defined in said Bylaws. The Bylaws of the Indiana National Bank of Indiana, a National Banking Association, are hereby adopted in full by the Recorder of Lake County, Indiana, DESCRIBING THEREFOR the land with the West of Illinois 90 shown on said Exhibit 70.

## BMO Harris Bank Portfolio 2018

Based upon Title Commitment NBU No. 21703152, Local No. CTIN170483  
of Chicago Title Insurance Company  
bearing an effective date of December 4, 2017

This is to certify that this map or table and the survey on which it is based were made in accordance with the 2018 *National Standard Digital Map and Table Series*, *Official* established and adopted by ALA, IAGPS, and the *Technical Series* 1, 2, 3, 4, 5a, 6a, 6b, 7a, 7b, 7c, 8, 9, 14, 16, 17, 18, and 20 of *Table A* *Entered*. This work was completed on March 27, 2018.

David J. Walcott, Ph.D.  
Registered and Licensed Surveyor No. 298500254  
in the State of Indiana  
Date of Pledge or Subj. Matter: March 23, 2018  
Date of Last Renewal: April 24, 2018  
Network Project No. 201801002-007

Survey performed by:  
Rock & Clark Corporation  
7822 Ridgeway Way  
West Chester, OH 45399  
Phone: 800-787-4282  
Email: [clawson@rockandclark.com](mailto:clawson@rockandclark.com)



2001

## Project Revision Record

Date	Description	Date	Description
4/20/2018	BAC Comments	10/20/2018	X000X
7/28/2018	Client Comments		
Field Work: GP	DriftNet: PVC	Checked By: DAK	FB A PQ:

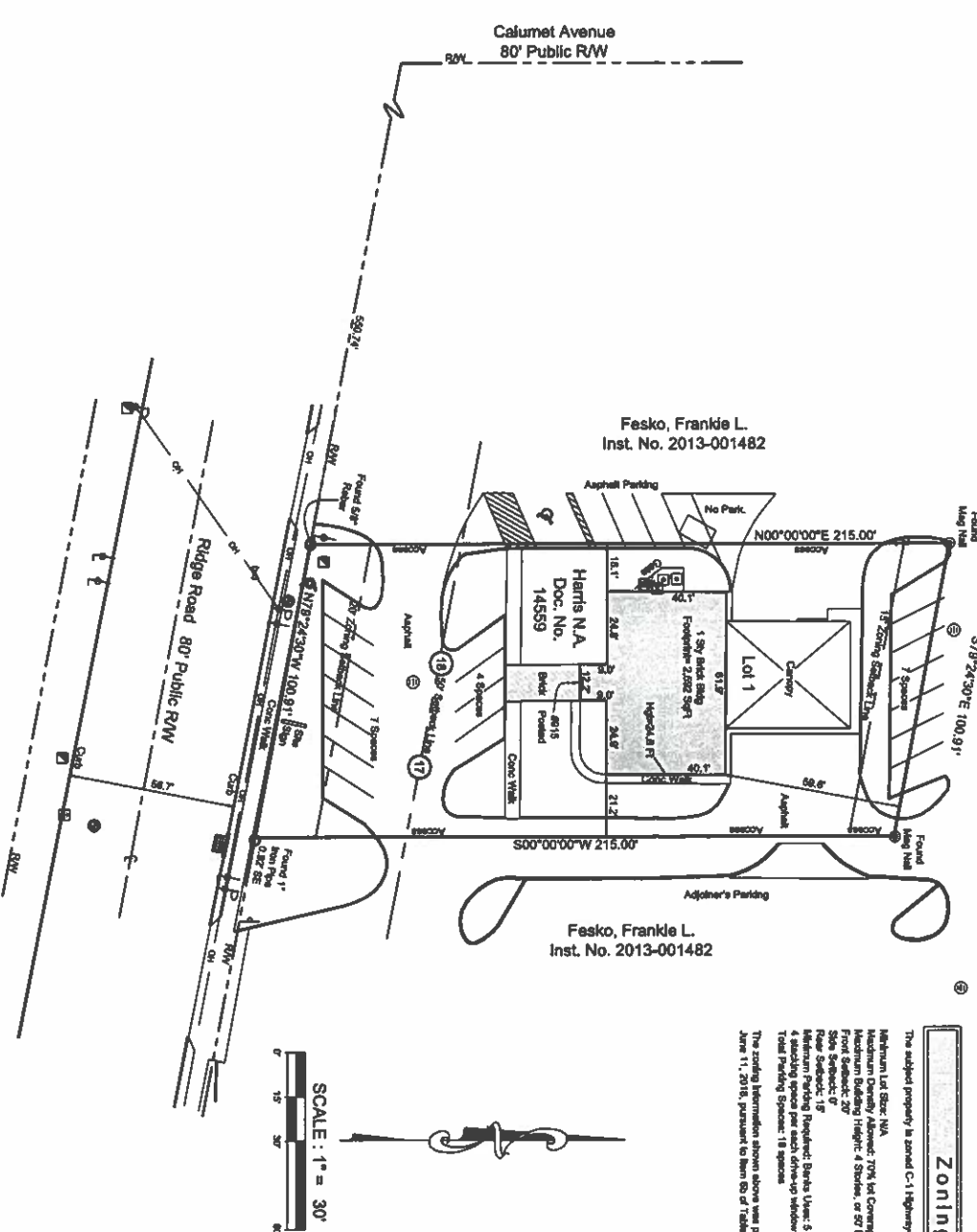
### Significant Observations

### Phone Appendix

The use of this document's format is strictly prohibited and contingent upon the written consent and

permission of Book & Clark Corp.  
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Symbol	Description	Symbol	Description
	Power Pole		Solidary Manhole
	Light Pole		Open O.A.
	Day Wire		Gas Manhole
	Power Pole w/ Light		Gas Valve
	Utility Pole		Gas Meter
	Ground Light		Gas Line Marker
	Electric Manhole		Handicapped Parking
	Electric Meter		Medication Manual
	Electric Vault		Overpass
	Transformer		Manhole
	Air Conditioner Unit		Bollard
	Telephone Manhole		Storm Drain Manhole
	Telephone Pedestal		Storm Drain inlet Square
	Cable Box		Storm Drain inlet Round
	Signal Light		Storm Pipe
	Set back Pk.		Curb Storm Inlet
	Found foot Pk.		Grass Strip
	Found Concrete		IVW
	Manometer		Refractivity
	Circle Line Marker		Cartwheel
	Traffic Signal Box		
	Signal Light Pole		
	Vault		
	Sign (in Hole)		
	Tower		
	Manhole Vault		
	Flag Pole		
	Sewer Clean		
	Water Valve		
	Fire Hydrant		
	Storms Fire Hydrant		
	Water Manhole		
	Water Box		
	Water Meter		
	Wall Tied		
	Ingestion Control Box		
	Round Pk. Nail		
	Found Railroad Signal		
	Circle 30' C&D		



## Flood Note

By graphic plotting only, this property is in Zone(s) X of the Flood Insurance Rate Map, Community No. 160139, Map No. 16060C0117E which bears an effective date of January 18, 2012 and is not in a Special Flood Hazard Area. As shown on the FEMA website (<http://msc.fema.gov/>) by graphics created on March 2016 we have learned this community does currently participate in the program. No field surveying was performed to determine this zone.

Branch Job No.: 4201870197



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](mailto: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**

A handwritten signature in cursive script that reads "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	ROMEOVILLE	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
<b>Name / Address:</b> Realty Income Properties 5 LLC 111 W Monroe ST Chicago IL 60603  <b>Location:</b> 915 RIDGE RD, MUNSTER IN 46321  <b>Legal Description:</b> 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
<b>2. Equals Total Gross Assessed Value of Property</b>			728,500
2a. Minus Deductions			- 0
<b>3. Equals Subtotal of Net Assessed Value of Property</b>			728,500
3a. Multiplied by Your Local Tax Rate			3.0571
<b>4. Equals Gross Tax Liability</b>			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
<b>5. Total Property Tax Liability</b>			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
<b>Maximum Tax That May Be Imposed Under Cap</b>			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
<b>TOTAL OTHER CHARGES</b>	<b>180.00</b>	<b>TOTAL DEDUCTIONS</b>	<b>0</b>

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
<b>Amount Due for SPRING</b>	<b>0.00</b>	<b>Amount Due for FALL</b>	<b>0.00</b>

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