LEGAL DESCRIPTION FOR A 0.6052 ACRE PARCEL OF LAND OWNED BY METROPOLITAN BANK AND TRUST COMPANY PARCEL I

Situated in the City of Avon, Township of Avon, County of Lorain, State of Ohio, also known as being part of original section number 15 in said Township and further bounded and described as follows:

Beginning at the intersection of the centerlines of Garden Drive and State Route 254 (Detroit Road) at a PK nall found; THENCE northeasterly along the centerline of sald State Route 254 a distance of about 1721 feet to a point on said centerline; THENCE N OI deq. 31mln. 21 sec. E, leaving said centerline, a distance of 52.73 feet to a point on the northerly line of lands of the State of Ohlo known as parcels 135D-WL and 135E-WL to a 5/8" Iron rebar pin set, said point also being the principal place of beginning of the parcel herein described;

Course No. 1 - Thence S. 60 deq. OI min. 12 sec. W., along the northerly line of said parcel 135E-WL, a distance of 74.98 feet to a capped 5/8" Iron rebar pin set at the southeasterly corner of lands owned by L.L. & G. Wilson, et al as recorded in deed volume 1397 page 56 of Lorain County records;

Course No. 2 - Thence N. Ol deq. 31 min. 21 sec. E., along the easterly line of said Wilson lands, a distance of 418.48 feet to a 3/4" pipe found;

Course No. 3 - Thence N. 68 deq. 40 min. 21 sec. E., along said Wilson's southerly line, a distance of 69.37 feet to a capped 5/8" Iron rebar pin set at the northwesterly corner of a 0.5872 acre parcel of land owned by Metropolitan Bank and Trust Company as recorded by instrument number 20000714679 of the Lorain County records;

Course No. 4 - Thence S. Ol deg. 31 min. 21 sec. W., along said Metropolitan Bank and Trust Company's westerly line, a distance of 406.24 feet to the principal place of beginning, containing 0.6052 acres according to a survey done in June of 2002 under the supervision of Scott A. Landgraf, Professional Land Surveyor Number 8085, be the same more or less, but subject to all Tegal highways and easements of record. Bearings cited within the above description are to an assumed meridian and indicate angles only.

LEGAL DESCRIPTION FOR A 0.5872 ACRE PARCEL OF LAND OWNED BY METROPOLITAN BANK AND TRUST COMPANY PARCEL 2

Situated in the City of Avon, Township of Avon, County of Lorain, State of Ohio, also known as being part of original section number 15 in said Township and further bounded and described as follows:

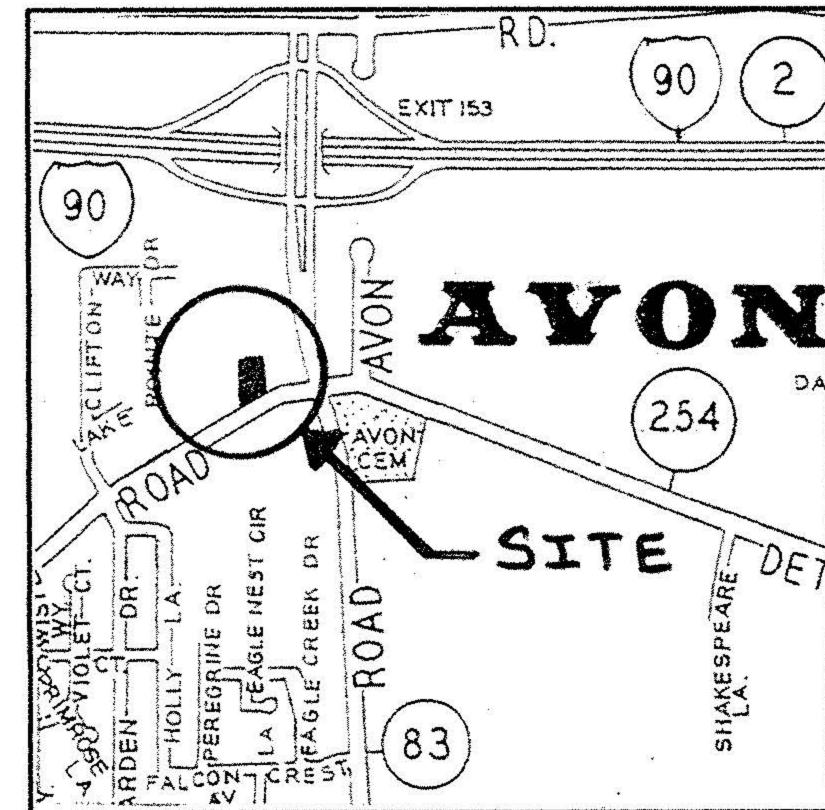
Beginning at the intersection of the centerlines of Garden Drive and State Route 254 (Detroit Road) at a PK nail found; THENCE northeasterly along the centerline of said State Route 254 a distance of about 1721 feet to a point on said centerline; THENCE N OI dea. 31min. 21 sec. E, leaving said centerline, a distance of 52.73 feet to a point on the northerly line of lands of the State of Ohlo known as parcels 135D-WL and 135E-WL to a 5/8" Iron rebar pin set, said point also being the principal place of beginning of the parcel herein described;

Course No. 1 - Thence N. Ol'deq. 31 min. 21 sec. E., along the easterly line of a 0.6052 acre parcel of land owned by Metropolitan Bank and Trust Company as recorded by Instrument number 20000714679 of the Lorain County records, a distance of 406.24 feet to a capped 5/8" iron rebar pin set on the southerly line of lands owned by L.L. & G. Wilson, etal as recorded in deed volume 1397 page 56 of Lorain County records;

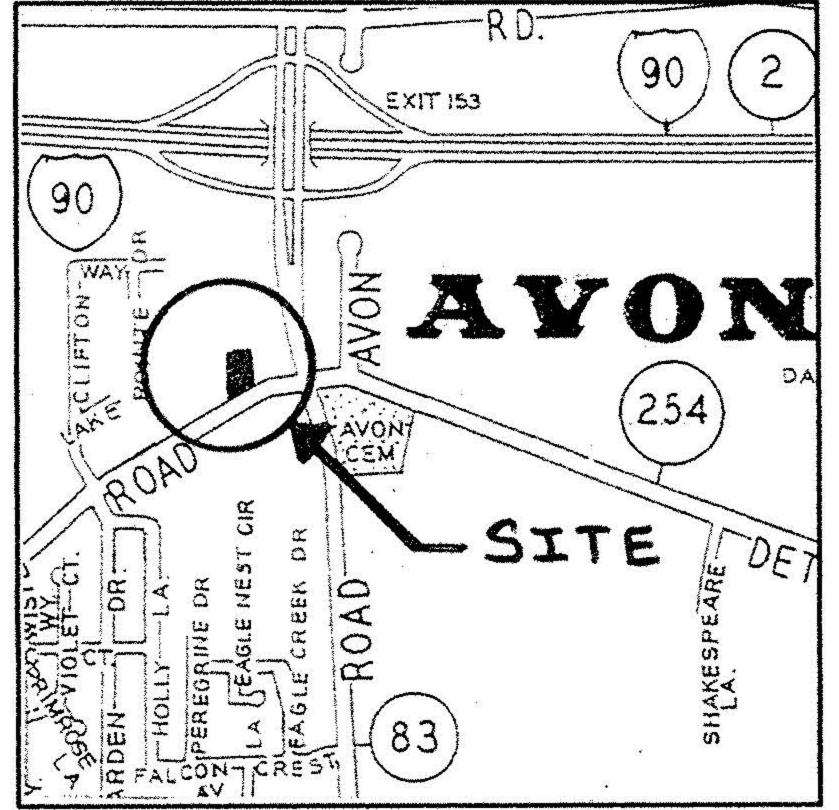
Course No. 2 - Thence N. 68 deq. 40 min. 21 sec. E., along sald Wilson's southerly line, a distance of 69.37 feet to a 1-1/2"" pipe found on the westerly line of lands owned by the City of Avon as recorded by instrument number 20020821847 of Lorain County records;

Course No. 3 - Thence S. Ol deq. 31 min. 21 sec. W., along said City of Avon's westerly line, passing by the southwesterly corner of said City of Avon lands and a ODOT capped pin at a distance of 373.42 feet, a total distance of 394.00 feet to a capped 5/8" iron rebar pin set at the southwesterly corner of previously said City of Avon lands;

Course No. 4 - Thence S. 60 deq. Ol min. 12 sec. W., along the northerly line of previously said parcel 135D-WL, a distance of 74.98 feet to the principal place of beginning, containing 0.5872 acres according to a survey done in June of 2002 under the supervision of Scott A. Landgraf, Professional Land Surveyor Number 8085, be the same more or less, but subject to all legal highways and easements of record. Bearings cited within the above description are to an



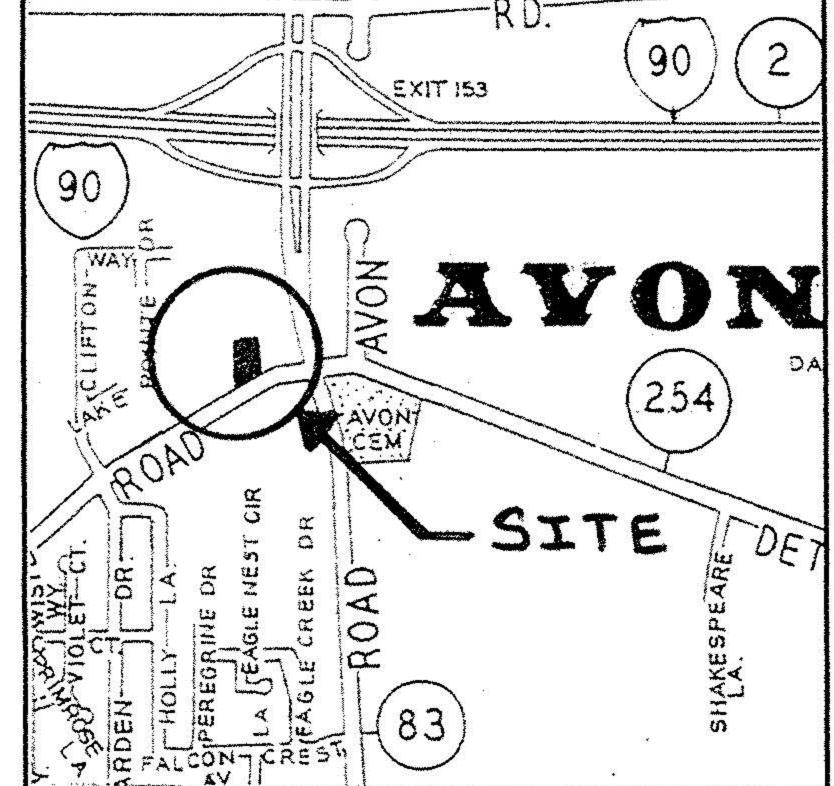
LONGITUDE: 82-01-22 W LATITUDE: 41-27-30 N VICINITY MAP

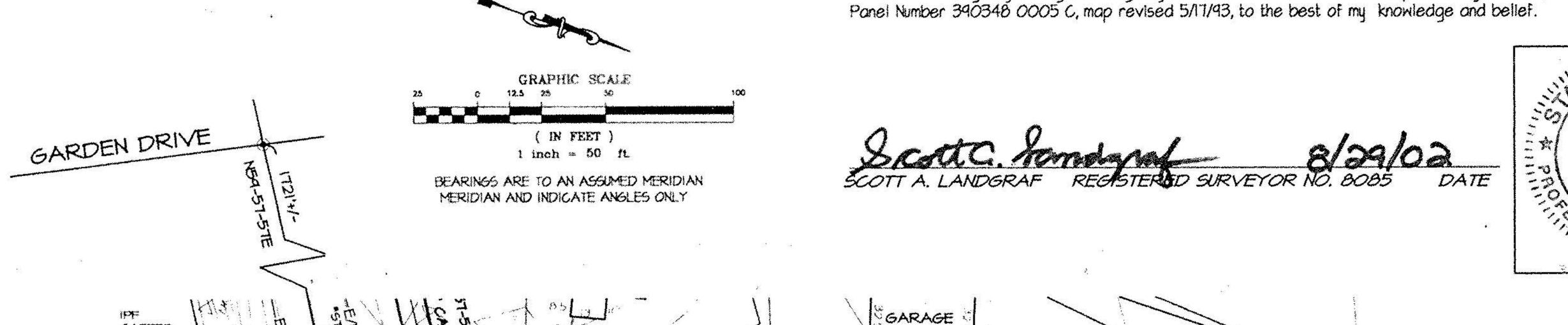




AND/SCIAST

(ENCROACHING PL)





ACSMIALTA LAND TITLE SURVEY OF

ZIESLER MORGAN PROPERTIES BUILDING SITE

SITUATED IN THE CITY OF AVON, TOWNSHIP OF AVON, COUNTY OF LORAIN

STATE OF OHIO

AUGUST, 2002

MONUMENTS WERE FOUND OR SET AS INDICATED HEREON. DIMENSIONS

MERIDIAN AND INDICATE ANGLES ONLY. ELEVATIONS ARE BASED ON

We certify to Chicago Title Insurance Company and Bank One, NA that we have surveyed the property described in

Limited Liability Company, from Bank One, NA, and further certify that (1) buildings, improvements, and parking areas

boundaries of the Property and do not encroach on any adjoining property, nor do the buildings, improvements, or

landscaping encroaching on Parcel I; (III) all easements, rights-of-way, and other similar encumbrances creating rights

in, on, over, under, across, or through the Property, or benefiting or burdening the Property, are noted and located

on the survey and are identified by liber and page of recording of the instruments creating them; (iv) all means of

easement is shown; (v) there is no moving or standing water on the Property, except as shown; (vi) the Property is

This is to certify that this map and the survey conducted on the ground in June 2002 on which it is based were

made in accordance with "Minimum Standards Detail Requirements for ALTA/ACSM Land Title Surveys", jointly

measurements made on the survey do not exceed the allowable positional tolerance.

not located within a special flood hazard area as identified by the Federal Insurance Administration, Department of

established and adopted by ALTA, ACSM and NSPS in 1999, and includes items: 1,2,3,5,7(a),8,10,11(a) & (b),13,14,15 and 16

of Table A thereof. Pursuant to the accuracy standards as adopted by ALTA, ACSM and NSPS and in effect on the

date of this certification, the undersigned further certifies that the positional uncertanties resulting from the survey

I hereby certify that the subject property shown hereon does not lie within a special flood hazard zone according

-PPN 04-00-015-101-124

4.51 AC. (REC.)

5-8085

830.04' OBS. I USED PL

POLE BLDG.

to Federal Emergency Management Agency of the Flood Insurance Rate Maps of: City of Avon, Ohlo Community -

this survey (the "Property") for purposes of a mortgage loan to be received by French Creek Square, an Ohio

are located on the Property as shown; (ii) all existing buildings, improvements, and parking areas, are within the

parking areas on any adjoining property encroach upon the Property, except as shown on survey, particularly

access to public roads are shown, and, if by virtue of an easement, the liber and page of recording of that

ARE EXPRESSED IN FEET AND DECIMAL PARTS THEREOF, ALL OF

WHICH I CERTIFY CORRECT TO THE BEST OF MY KNOWLEDGE AND

BELIEF. BEARINGS SHOWN HEREON ARE BASED ON AN ASSUMED

MEAN SEA LEVEL DATUM.

A. CERTIFICATION

Housing and Urban Development.

*STATE OF OHIO PROPERTIES STATE OF OHIO 135D-WL VOL. 966 P. 125 PPN 04-00-015-101-043 0.08 AC. (REC.) STATE OF OHIO 135E-NL VOL. 966 P. 127 PPN 04-00-015-101-041

0.08 AC. (REC.) STATE OF OHIO VOL. 1013 P. 150 PPN 04-00-015-101-061 0.18 AC. (REC.)

assumed meridian and indicate angles only.

CHICAGO TITLE INSURANCE COMPANY COMMITMENT NUMBER: 220566 SCHEDULE B-SECTION II **EXCEPTIONS-EASEMENTS**

FAVOR OF PROPERTY.

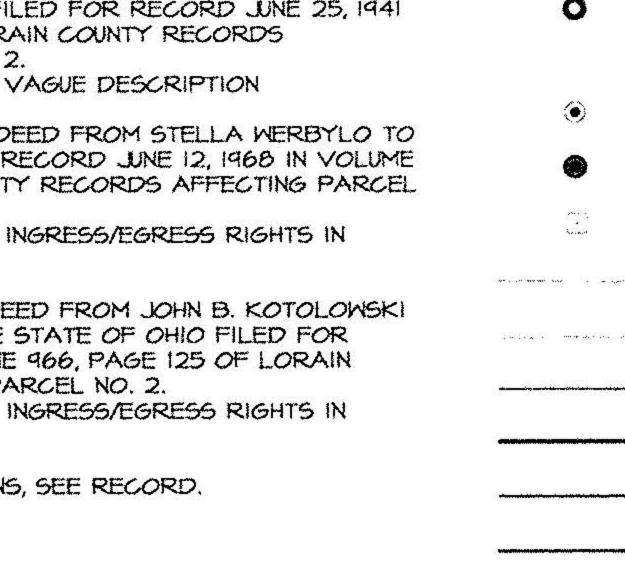
(4) RIGHT OF WAY FROM MARY BAKER AND JOSEPH BAKER TO THE OHIO FUEL GAS COMPANY FILED FOR RECORD JUNE 25, 1941 IN VOLUME 313, PAGE 116 OF LORAIN COUNTY RECORDS AFFECTING PARCEL NOS. I AND 2. AFFECTS SUBJECT PROPERTY - VAGUE DESCRIPTION

(IO) INGRESS AND EGRESS IN A DEED FROM STELLA WERBYLO TO THE STATE OF OHIO FILED FOR RECORD JUNE 12, 1968 IN VOLUME 966, PAGE 127 OF LORAIN COUNTY RECORDS AFFECTING PARCEL AFFECTS SUBJECT PROPERTY - INGRESS/EGRESS RIGHTS IN

(II) INGRESS AND EGRESS IN A DEED FROM JOHN B. KOTOLOWSKI AND OLGA KOTOLOWSKI TO THE STATE OF OHIO FILED FOR RECORD JUNE 12, 1968 IN VOLUME 966, PAGE 125 OF LORAIN COUNTY RECORDS AFFECTING PARCEL NO. 2. AFFECTS SUBJECT PROPERTY - INGRESS/EGRESS RIGHTS IN FAVOR OF PROPERTY.

NOTE: FOR FURTHER CONDITIONS, SEE RECORD.

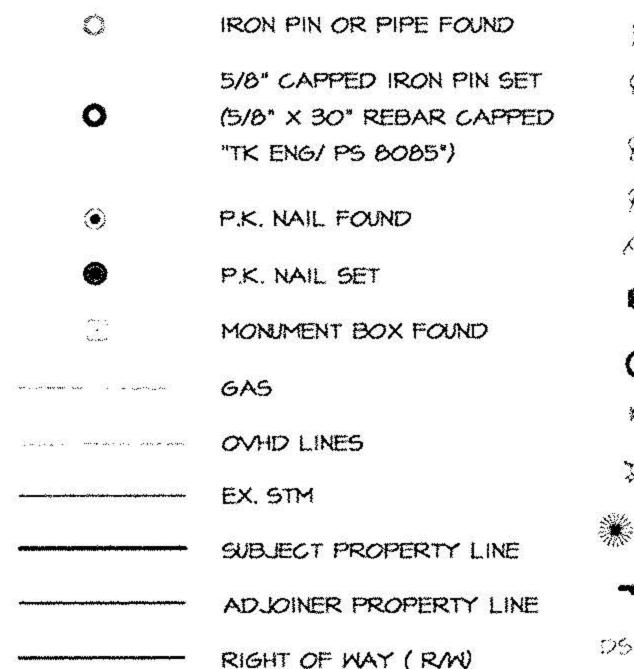
4 Design Group Inc.



TELEPHONE 440-975-1674 * FAX 975-1774

35350 CURTIS BLVD. SUITE 110 * EASTLAKE, OHIO 44095

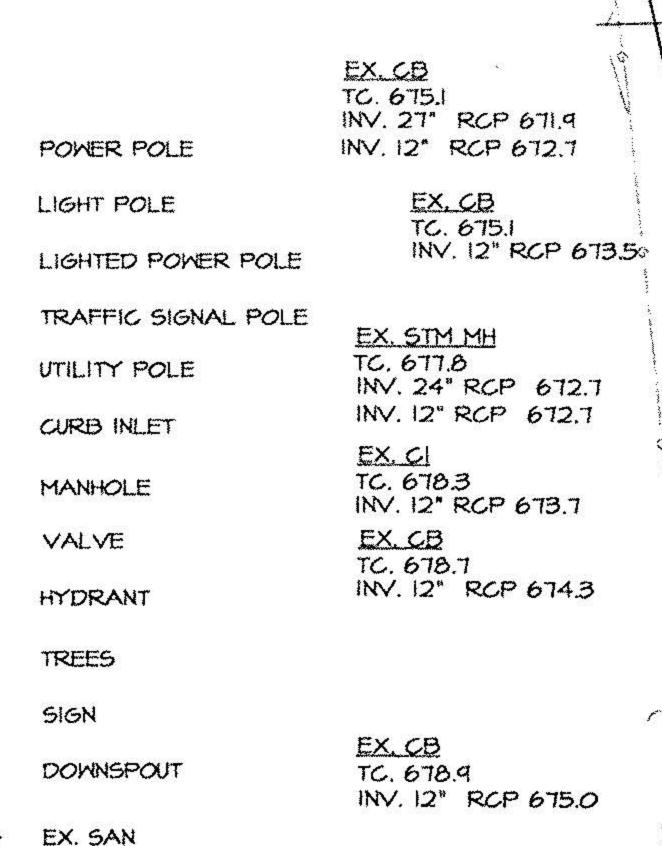
"Concept...Thrv...Construction"



EX. WIR.

LEGEND OF SYMBOLS

5.10200TREV_31ALTA-MAIN.dwg 08/29/02 10:04:20 AM EDT



CAPPED ODOT

INV. 27" RCP 671.1

IPF CAPPED 'ODOT'

EX. CB TC. 676.1

