Exhibit 10.1  
 LEASE AGREEMENT  
[Golden Hills Office Center, Golden Valley, MN]  
 This Lease is made and entered into as of the Effective Date, by and between IRET-XXXXXX XXXX, L.L.C., a Delaware limited liability company, as Landlord, and XXXX STATE BANK & TRUST, a North Dakota State Bank, as Tenant.  
 DEFINITIONS  
 Except as otherwise specifically defined in this Lease, the capitalized terms used in this Lease have the meanings ascribed to them in the Appendix to Lease that is attached to this Lease.  
BASIC TERMS  
 The following Basic Terms are governed by the particular sections in this Lease pertaining to the following information:  
 1. Premises: Suite 475, consisting of approximately 8,003 rentable square feet, of the  
 Building commonly known as the Golden Hills Office Center. The  
 Building is located at 000 Xxxxx Xxxxxx Xxxxx, Xxxxxx Xxxxxx,  
Xxxxxxxxx. The Premises are depicted on attached Exhibit 1.  
2. Lease Term: 63 full calendar months (Section 1.2.1).  
3. Commencement Date: March 1, 2014.  
4. Basic Rent:   
 Months Annualized Monthly Ratelrsf