

**ASSIGNMENT OF RENTS AND LESSOR'S INTEREST IN LEASES**



THIS AGREEMENT is made as of the 5<sup>th</sup> day of September, 2001 by AREA WIDE 71ST & PULASKI, INC., an Illinois corporation ("Assignor") to FIRST BANK AND TRUST COMPANY OF ILLINOIS ("Assignee").

**WITNESSETH**

Assignor, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged hereby grants, transfers, sets over and assigns to Assignee, the entire interest in and to any and all leases and subleases (including all extensions and renewals thereof), now or hereafter existing (the "Leases"), and any and all rents, issues, income and profits, of and from that certain real estate located in the City of Chicago, Cook County, Illinois and legally described in Exhibit A attached hereto and made a part hereof, and all buildings, structures and improvements now or hereafter constructed thereon (the "Premises").

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**THIS ASSIGNMENT OF RENTS IS GIVEN TO SECURE:**

(a) Payment by Assignor of the indebtedness evidenced by, and observance and performance by Assignor of each and every one of the covenants, terms, conditions and agreements contained in a Mortgage Note of even date herewith in the original principal amount of \$3,920,000 (the "Note") delivered simultaneously with the execution and delivery of this Assignment; and

(b) Observance and performance by Assignor of the covenants, terms, conditions and agreements contained in this Assignment, the Note, the Mortgage (the "Mortgage") of even date herewith made by Assignor to Assignee and creating a first priority mortgage lien on the Trustee's fee simple interest in the Premises, the Environmental Indemnity Agreement of even date herewith made by Faysal Mohamed and Ali D. Ata (collectively, "Guarantor") and Assignor, the Continuing Guarantee of even date herewith made by Guarantor, the Completion Guarantee of even date herewith made by Guarantor, the Security Agreement of even date herewith made by Assignor to Assignee, the Construction Loan Agreement ("Construction Loan Agreement") of even date herewith made by Assignor to Assignee and such other documents executed in connection with the Note (collectively, the "Loan Documents").

**BOX 333-CTI**

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AND ASSIGNOR HEREBY COVENANTS, AGREES, REPRESENTS AND WARRANTS AS FOLLOWS:

1. Representations of Assignor. Assignor represents and warrants to Assignee that:

(a) This Assignment, as executed by Assignor, constitutes the legal and binding obligation of Assignor enforceable in accordance with its terms and provisions;

(b) Assignor has not heretofore made any other assignment of its entire or any part of its interest in and to any or all of the Leases, or any or all of the rents, issues, income or profits assigned hereunder or entered into any agreement to subordinate any of the Leases, or Assignor's right to receive any of the rents, issues, income or profits assigned hereunder; and

(c) Assignor has not heretofore executed any instrument or performed any act which may or might prevent Assignee from operating under any of the terms and provisions hereof or which would limit Assignee in such operation.

2. Covenants of Assignor. Assignor covenants and agrees that so long as this Assignment shall be in effect:

(a) Assignor shall not enter into any Lease or approve, consent or acquiesce to any sublease, written or oral, for all or any portion of the Premises without the prior written consent of Assignee;

(b) Assignor shall observe and perform all of the covenants, terms, conditions and agreements contained in the Leases to be observed or performed by the lessor thereunder, and shall not do or suffer to be done anything to impair the security thereof, or, without the express written consent of Assignee, (i) release the liability of any tenant thereunder, or (ii) permit any tenants thereunder to withhold the payment of rent or to make monetary advances and offset the same against future rentals, or (iii) permit any tenant thereunder to claim a total or partial eviction, or (iv) permit any tenant thereunder to terminate or cancel any Lease;

(c) Assignor shall not collect any of the rents, issues, income or profits assigned hereunder more than thirty (30) days in advance of the time when the same shall become due, except for security or similar deposits;

(d) Assignor shall not make any other assignment of its entire or any part of its interest in or to any or all of the Leases, or any or all rents, issues, income or profits assigned hereunder without the prior written consent of Assignee;

(e) Assignor shall not alter, modify or change the terms and provisions of any Lease or give any consent (including, but not limited to, any consent to any assignment of, or subletting under, any Lease) or approval, required or permitted by such terms and

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provisions, or cancel or terminate any Lease without the prior written consent of Assignee;

(f) Assignor shall not accept a surrender of any Lease, or convey or transfer, or suffer or permit a conveyance or transfer of, the Premises demised under any Lease or any interest in any Lease so as to effect, directly or indirectly, proximately or remotely, a merger of the estates and rights of, or a termination or diminution of the obligations of, any tenant thereunder;

(g) Assignor shall not alter, modify or change the terms of any guaranty of any Lease, or cancel or terminate any such guaranty or do or suffer to be done anything which would terminate any such guaranty as a matter of law, without the prior written consent of Assignee;

(h) Assignor shall not waive or excuse the obligation to pay rent under any Lease;

(i) Assignor shall enforce the Leases and all rights and remedies of the lessor thereunder in case of default thereunder by any tenant;

(j) Assignor shall, at its sole cost and expense, appear in and defend any and all actions and proceedings arising under, relating to or in any manner connected with any Lease or the obligations, duties or liabilities of the lessor or of any tenant or guarantor thereunder, and shall pay all costs and expenses of Assignee, including attorneys' fees, in any such action or proceeding in which Assignee may appear;

(k) Assignor shall give prompt notice to Assignee of any notice of any default on the part of the lessor with respect to any Lease received from any tenant or guarantor thereunder; and

(l) Assignor shall enforce the observance and performance of each and every covenant, term, condition and agreement contained in each and every Lease to be observed and performed by the tenant(s) thereunder.

3. Rights Prior to Default. So long as Assignor is not in default hereunder Assignor shall have the right to collect at the time, but not more than thirty (30) days in advance, of the date provided for the payment thereof, all rents, issues, income or profits assigned hereunder (other than security or similar deposits), and to retain, use and enjoy the same. Assignee shall have the right to notify the tenants under the Leases of the existence of this Assignment at any time.

4. Events of Default. The occurrence of any one or more of the following shall constitute an "Event of Default" for purposes of this Assignment:

(a) Failure by Assignor to pay any installment of the principal sum of the Note and/or any interest thereon when due under the Note;

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(b) Breach of any material representation, warranty, covenant or agreement made by Assignor in this Assignment;

(c) Any misrepresentation made by Assignor or Guarantor in any of the Loan Documents; and

(d) Any other Event of Default under the Note or any of the Loan Documents, subject to any applicable cure period contained therein.

5. Rights and Remedies Upon Default. At any time upon or following the occurrence of any one or more Events of Default, Assignee may, at its option and without any obligation to do so, without in any way waiving such Event or Events of Default, without notice to or demand on Assignor, without regard to the adequacy of the security for the obligations secured hereby, without releasing Assignor from any obligation hereunder, and with or without bringing any action or proceeding:

(a) Declare a default under the Guarantee and enforce all rights and remedies available to Assignor under the Guarantee and Loan Documents secured thereby;

(b) To the extent permitted by law, enter upon and take possession of the Premises, either in person or by an agent or by a receiver appointed by a court, and have, hold, manage, lease and operate the same on such terms and for such period of time as Assignee may deem necessary or proper, with full power to make from time to time all alterations, renovations, repairs and replacements thereto or thereof as may seem proper to Assignee, to make, enforce, modify and accept the surrender of Leases, to obtain and evict tenants, to fix or modify rents, and to do any other act or acts which Assignee deems necessary or proper;

(c) Either with or without taking possession of the Premises, demand, sue for, settle, compromise, collect and give acquittances for all rents, issues, income or profits of or from the Premises, and pursue all remedies for enforcement of the Leases and all of the lessor's rights therein or thereunder, provided that, for such purpose, this Assignment shall constitute an authorization and direction to the tenants under the Leases to pay all rents and other amounts payable under the Leases to Assignee, without proof of default hereunder, upon receipt from Assignee of written notice thereafter to pay all such rents and other amounts to Assignee and to comply with any notice or demand by Assignee for observance or performance of any of the covenants, terms, conditions and agreements contained in the Leases to be observed or performed by the tenants thereunder, and provided, further, that Assignor will facilitate in all reasonable ways Assignee's collection of such rents, issues, income or profits, and upon request will execute written notices to the tenants under the Leases thereafter to pay all such rents and other amounts to Assignee; and

(d) Make any payment or do any act required herein of Assignor in such manner and to such extent as Assignee may deem necessary or proper, and any amount so

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paid by Assignee shall become immediately due and payable by Assignor with interest thereon until paid at an annual rate equal to the Default Rate (as defined in the Note) and shall be secured by this Assignment.

6. Application of Proceeds. All sums collected and received by Assignee out of the rents, issues, income or profits of the Premises following the occurrence of any one or more Events of Default shall be applied as follows:

(a) First, to reimbursement of Assignee for and of all expenses of: taking and retaining possession of the Premises; managing the Premises and collecting the rents, issues, income or profits thereof or therefrom, including, without limitation, salaries, fees or wages of a managing agent and such other employees as Assignee may deem necessary or proper, and attorneys' fees; operating and maintaining the Premises, including without limitation, taxes, charges, claims, assessments, water rents, sewer rents and other liens, and premiums for any insurance provided for in the Mortgage; and the cost of all alterations, renovations, repairs or replacements of or to the Premises which Assignee may deem necessary or proper, with interest thereon at the Default Rate;

(b) Second, to reimbursement of Assignee for and of all sums expended by Assignee pursuant to Paragraph 5(d) hereof to make any payment or do any act required herein of Assignor, together with interest thereon at the Default Rate;

(c) Third, to reimbursement of Assignee for and of all other sums with respect to which Assignee is indemnified pursuant to Paragraph 7 hereof, together with interest thereon at the Default Rate;

(d) Fourth, to reimbursement of Assignee for and of all other sums expended or advanced by Assignee pursuant to the terms and provisions of, or constituting additional indebtedness under, any of the Loan Documents, with interest thereon at the Default Rate;

(e) Fifth, to the payment of all accrued and unpaid interest on the principal sum of the Note;

(f) Sixth, to the payment of the unpaid balance of the principal sum of the Note; and

(g) Seventh, any balance remaining to Assignor, its successors and assigns.

7. Limitation of Assignee's Liability. Assignee shall not be liable for any loss sustained by Assignor resulting from Assignee's failure to let the Premises following the occurrence of any one or more Events of Default or from any other act or omission of Assignee in managing, operating or maintaining the Premises following the occurrence of any one or more Events of Default. Assignee shall not be obligated to observe, perform or discharge, nor does Assignee hereby undertake to observe, perform or discharge any covenants, term, condition or agreement contained in any Lease to be observed or performed by the lessor thereunder, or any

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obligation, duty or liability of Assignor under or by reason of this Assignment, and Assignor shall and does hereby agree to indemnify Assignee for, and to hold Assignee harmless of or from, any and all liability, loss or damage which Assignee may or might incur under any Lease or under or by reason of this Assignment and of or from any and all claims and demands whatsoever which may be asserted against Assignee by reason of any alleged obligation or undertaking on its part to observe or perform any of the covenants, terms, conditions or agreements contained in any Lease. Should Assignee incur any such liability, loss or damage under any Lease or under or by reason of this Assignment, or in the defense of any such claim or demand, the amount thereof, including costs, expenses and attorneys' fees, shall become immediately due and payable by Assignor with interest thereon at the Default Rate and shall be secured by this Assignment. This Assignment shall not operate to place responsibility for the care, control, management or repair of the Premises or for the carrying out of any of the covenants, terms, conditions or agreements contained in any Lease upon Assignee, nor shall it operate to make Assignee responsible or liable for any waste committed upon the Premises by any tenant, occupant or other party, or for any dangerous or defective condition of the Premises, or for any negligence in the management, upkeep, repair or control of the Premises resulting in loss or injury or death to any tenant, occupant, licensee, employee or stranger.

8. Non-Waiver. Nothing contained in this Assignment and no act done or omitted to be done by Assignee pursuant to the rights and powers granted to it hereunder shall be deemed to be a waiver by Assignee of its rights and remedies under the Note, the guaranties thereof or any of the Loan Documents; this Assignment is made and accepted without prejudice to any of the rights and remedies of Assignee under the terms and provisions of such instruments; and Assignee may exercise any of its rights and remedies under the terms and provisions of such instruments either prior to, simultaneously with, or subsequent to any action taken by it hereunder. Assignee may take or release any other security for the performance of the obligations secured hereby, may release any party primarily or secondarily liable therefor, and may apply any other security held by it for the satisfaction of the obligations secured hereby without prejudice to any of its rights and powers hereunder.

9. Further Assurances. Assignor shall execute or cause to be executed such additional instruments (including, but not limited to, such general or specific assignments of such Leases as Assignee may designate), and shall do or cause to be done such further acts, as Assignee may request, in order to permit Assignee to perfect, protect, preserve and maintain the assignment made to Assignee by this Assignment.

10. Severability. The invalidity or unenforceability of any particular provision of this Assignment shall not affect the other provisions, and this Assignment shall be construed in all respects as if such invalid or unenforceable provision were not contained herein.

11. Benefit. This Assignment is binding upon Assignor, its successors and assigns, and the rights, powers and remedies of Assignee under this Assignment shall inure to the benefit of Assignee and its successors and assigns.

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12. Written Modifications. This Assignment shall not be amended, modified or supplemented without the written agreement of Assignor and Assignee at the time of such amendment, modification or supplement.

13. Duration. This Assignment shall become null and void at such time as Assignor shall have paid the principal sum of the Note, together with all interest thereon, and shall have fully paid and performed all of the other obligations evidenced or secured hereby and by the other Loan Documents.

14. Governing Law. This Assignment shall be governed by and construed in accordance with the laws of the State of Illinois.

15. Notice. All notices permitted or required pursuant to this Assignment shall be in writing and shall be deemed to have been properly given: (i) upon delivery, if served in person or sent by facsimile with receipt acknowledged; (ii) on the third (3rd) business day following the day such notice is deposited in any post office station or letter-box if mailed by certified mail, return receipt requested, postage prepaid; or (iii) on the first (1st) business day following the day such notice is delivered to the carrier if sent via Federal Express or Airborne overnight delivery and addressed to the party to whom such notice is intended as set forth below:

To Assignee: First Bank and Trust Company of Illinois  
300 East Northwest Highway  
Palatine, Illinois 60067  
Attn: Loan Department  
Fax #: (847) 705-3903

With a copy to: D'Ancona & Pflaum LLC  
111 East Wacker  
Suite 2800  
Chicago, Illinois 60601  
Attn: Marc S. Joseph  
Fax #: (312) 603-3060

To Assignor: Area Wide 71<sup>st</sup> & Pulaski, Inc.  
c/o Area Wide Property Management  
10024 S. Massasoit  
Oak Lawn, Illinois 60454  
Attn: Faysal Mohamed  
Fax #: (708) 636-2501

With a copy to: McBride Baker & Coles  
500 W. Madison Street, 40th Floor  
Chicago, Illinois 60661  
Attn: Francis L. Keldermans, Esq.  
Fax #: (312) 715-0839

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Either party may designate a different address for notice purposes by giving notice thereof in accordance with this Paragraph; provided, however, that such notice shall not be deemed given until actually received by the addressee.

{SIGNATURE PAGE IMMEDIATELY FOLLOWS}

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IN WITNESS WHEREOF, Assignor has executed and delivered this Assignment as of the day and year first above written.

**ASSIGNOR:**

AREA WIDE 71ST & PULASKI, INC., an Illinois corporation

By: Faysal Mohamed  
Its: PRESIDENT  
Name: FAYSAL MOHAMED

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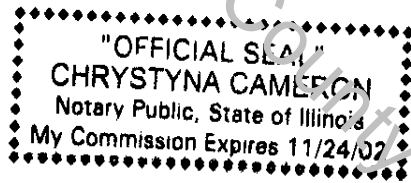
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STATE OF ILLINOIS     )  
                                  )     SS.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Faysal Mohamed, the President of AREA WIDE 71ST & PULASKI, INC., who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of said company for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 5<sup>th</sup> day of ~~August~~ <sup>September</sup>, 2001.

  
\_\_\_\_\_  
NOTARY PUBLIC



(SEAL)

My commission expires: \_\_\_\_\_

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## EXHIBIT A

### LEGAL DESCRIPTION:

#### PARCEL 1:

LOTS 17 TO 25 (EXCEPT THAT PART OF LOTS 17 TO 25 LYING WEST OF A LINE DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTH LINE OF LOT 16, SAID POINT BEING 17.13 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT AS ORGINALLY PLOTTED; THENCE SOUTHERLY TO A POINT IN THE NORTH LINE OF LOT 20, SAID POINT BEING 20 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT 20 AS ORGININALLY PLOTTED; THENCE SOUTHERLY TO A POINT ON THE NORTH LINE OF LOT 25, SAID POINT BEING 26 FEET EAST OF THE NORTHWEST CORNER OF LOT 25 AS ORGINALLY PLOTTED; THENCE SOUTH ALONG A CONTINATION OF SAID LINE 14 FEET TO A POINT OF TANGENCY OF A CURVE CORNER TO THE SOUTHWEST HAVING A RADIUS OF 11 FEET; THENCE SOUTHEASTERLY ALONG SAID CURVE TO A POINT IN THE SOUTH LINE OF SAID LOT 25, SAID POINT BEING 37 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 25) IN BLOCK 13 IN W.D. MARDOCKS MARQUETTE PARK ADDITION, BEING A SUBDIVISION OF (EXCEPT THE EAST 50 FEET) THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 2:

LOT 26 AND THE WEST 19 FEET OF LOT 27 IN BLOCK 13 IN W.D. MARDOCKS MARQUETTE PARK ADDITION, BEING A SUBDIVISION OF (EXCEPT THE EAST 50 FEET) THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 3:

LOT 16 (EXCEPT THAT PART LYING WEST OF A LINE DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTH LINE OF LOT 16, SAID POINT BEING 17.13 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT AS ORGINALLY PLOTTED; THENCE SOUTHERLY TO A POINT IN THE NORTH LINE OF LOT 20, SAID POINT BEING 20 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT 20 AS ORGININALLY PLOTTED) IN BLOCK 13 IN W.D. MURDOCKS MARQUETTE COOK ADDITION, BEING A SUBDIVISION OF (EXCEPT THE EAST 50 FEET) OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 4:

LOT 15 IN BLOCK 13 IN W.D. MARDOCKS MARQUETTE PARK ADDITION, BEING A SUBDIVISION OF (EXCEPT THE EAST 50 FEET) THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

#### PARCEL 5:

ALL OF THE NORTH-SOUTH 16 FOOT PUBLIC ALLEY LYING EAST OF THE EAST LINE OF LOTS 16 TO 25, BOTH INCLUSIVE, LYING WEST OF THE WEST LINE OF LOTS 15 AND 26, LYING WEST OF A LINE DRANW FROM THE POINT OF INTERSECTION OF THE WEST AND SOUTHWESTERLY LINES OF LOT 15 TO THE POINT OF INTERSECTION OF THE WEST AND NORTHWESTERLY LINES OF LOT 26, LYING SOUTH OF A LINE DRAWN FROM THE NORTHWEST CORNER OF LOT 15 TO THE NORTHEAST CORNER OF LOT 16 AND LYING NORTH OF A LINE DRAWN FROM THE SOUTHEAST CORNER OF LOT 25 TO THE SOUTHWEST CORNER OF LOT 26 ALL IN BLOCK 13 IN W.D. MARDOCKS MARQUETTE PARK ADDITION, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE EAST 50 FEET THEREOF), IN COOK COUNTY,

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ILLINOIS.

AND;

ALL THAT PART OF THE EAST-WEST 16 FOOT INCREASING TO A 26 FOOT PUBLIC ALLEY LYING SOUTH AND SOUTHWESTERLY OF THE SOUTH AND SOUTHWESTERLY LINES OF LOT 15, LYING NORTH AND NORTHWESTERLY OF THE NORTH AND NORTHWESTERLY LINES OF LOT 26, LYING EAST OF A LINE DRAWN FROM THE POINT OF INTERSECTION OF THE WEST AND SOUTHWESTERLY LINES OF LOT 15 TO THE POINT OF INTERSECTION OF THE WEST AND NORTHWESTERLY LINES OF LOT 26 AND LYING WEST OF THE NORTHERLY EXTENSION OF THE WEST LINE OF THE EAST 16.00 FEET OF THE WEST 19.00 FEET OF LOT 27 IN BLOCK 13 IN W.D. MURDOCK'S MARQUETTE PARK ADDITION AFORESAID, SAID PUBLIC ALLEY AND PART OF PUBLIC ALLY HEREIN VACATED BEING FUTHER DESCRIBED AS ALL OF THE NORTH-SOUTH 16 FOOT ALLY TOGETHER WITH EHT WEST 28.0 FEET, MORE OR LESS, THE EAST-WEST 16 FOOT INCREASING TO A 26 FOOT PUBLIC ALLEY IN THE BLOCK BOUNDED BY W. 70TH PLACE, W. 71ST STREE, S. PULASKI ROAD AND S. SPRINGFIELD AVENUE.

P.I.N.: 19-23-328-001-000  
19-23-328-002-000  
19-23-328-003-000  
19-23-328-004-000  
19-23-328-005-000  
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19-23-328-008-000  
19-23-328-009-000  
19-23-328-010-000  
19-23-328-046-000  
19-23-328-011

Address: Northeast corner of 71<sup>st</sup> Street and Pulaski Road  
Chicago, Illinois

This Document Prepared By  
And After Recording Return To:

Thomas J. Suich, Esq.  
D'Ancona & Pflaum LLC  
111 East Wacker Drive  
Suite 2800  
Chicago, Illinois 60601

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