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Cook County Recorder 27.50



0010915163

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER (optional)

B. SEND ACKNOWLEDGMENT TO: (Name and Address)
 Raymond J. Werner
 Arnstein & Lehr
 120 South Riverside Plaza, Suite 1200
 Chicago, Illinois 60606

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME SKS & ASSOCIATES, INC.

OR

1b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX

1c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY
 2 MERRY COURT COUNTRYSIDE IL 60525 USA

1d. TAX ID # SSN OR EIN ADD'L INFO RE ORGANIZATION DEBTOR 36-4277599

1e. TYPE OF ORGANIZATION CORPORATION

1f. JURISDICTION OF ORGANIZATION ILLINOIS

1g. ORGANIZATIONAL ID #, if any 6037-297-7 NONE

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME: WESTERN SPRINGS NATIONAL BANK AND TRUST, As Tee, u/t/a dtd 8/30/01 a/k/a Tr 3897

OR

2b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX

2c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY
 4456 WOLF ROAD WESTERN SPRINGS IL 60058 USA

2d. TAX ID # SSN OR EIN ADD'L INFO RE ORGANIZATION DEBTOR

2e. TYPE OF ORGANIZATION

2f. JURISDICTION OF ORGANIZATION

2g. ORGANIZATIONAL ID #, if any 6037-297-7 NONE

3. SECURED PARTY'S NAME (or NAME OF TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME CHARTER ONE BANK, F.S.B.

OR

3b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX

3c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY
 1215 SUPERIOR AVE. CLEVELAND OH 44114 USA

4. This FINANCING STATEMENT covers the following collateral:

THE ENTIRE BENEFICIAL INTEREST UNDER CERTAIN TRUST AGREEMENT DATED AUGUST 30, 2001, AND KNOWN AS TRUST NO. 3897 OF WHICH WESTERN SPRINGS NATIONAL BANK AND TRUST IS TRUSTEE, AND ALL OF THE RIGHTS, POWERS AND PRIVILEGES OF THE BENEFICIARIES THEREUNDER, INCLUDING ALL INTEREST IN THE PROPERTY REFERENCED THEREIN TOGETHER WITH THE COLLATERAL LISTED ON EXHIBIT A.

5. ALTERNATIVE DESIGNATION [if applicable]: LESSEE/LESSOR CONSIGNEE/CONSIGNOR BAILEE/BAILOR SELLER/BUYER AG. LIEN NON-UCC FILING

6. This FINANCING STATEMENT is to be filed [for record] (or recorded in the REAL ESTATE RECORDS. Attach Addendum [if applicable]) 7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) [ADDITIONAL FEE] [optional] All Debtors Debtor 1 Debtor 2

8. OPTIONAL FILER REFERENCE DATA

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9. NAME OF FIRST DEBTOR (1a or 1b) ON RELATED FINANCING STATEMENT

9a. ORGANIZATION'S NAME SKS & ASSOCIATES, INC.			
OR	9b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME, SUFFIX

10. MISCELLANEOUS:

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11. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME-insert only one debtor name (11a or 11b) - do not abbreviate or combine names

11a. ORGANIZATION'S NAME: WESTERN SPRINGS NATIONAL BANK AND TRUST, As Tee, u/t/a dtd 8/30/01 a/k/a Tr 3897					
OR	11b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX	
11c. MAILING ADDRESS 4456 WOLF ROAD		CITY WESTERN SPRINGS	STATE IL	POSTAL CODE 60558	COUNTRY USA
11d. TAX ID # SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	11e. TYPE OF ORGANIZATION NATIONAL BANK	11f. JURISDICTION OF ORGANIZATION USA	11g. ORGANIZATIONAL ID#, if any <input type="checkbox"/> NONE	

12. ADDITIONAL SECURED PARTY'S or ASSIGNOR S/P'S NAME - insert only one name (12a or 12b)

12a. ORGANIZATION'S NAME					
OR	12b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX	
12c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY

13. This FINANCING STATEMENT covers timber to be cut or as-extracted collateral, or is filed as a fixture filing.

14. Description of real estate:

SEE EXHIBIT B

15. Name and address of a RECORD OWNER of above-described real estate (if Debtor does not have a record interest):

16. Additional collateral description.

17. Check only if applicable and check only one box. Debtor is a Trust or Trustee acting with respect to property held in trust or Decedent' Estate

18. Check only if applicable and check only one box.
 Debtor is a TRANSMITTING UTILITY
 Filed in connection with a Manufactured-Home Transaction – effective 30 years
 Filed in connection with a Public-Finance Transaction – effective 30 years

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SKS & ASSOCIATES, INC.

EXHIBIT "A"

TO UCC FINANCING STATEMENT

All buildings and improvements of every kind and description now or hereafter erected or placed on the real property (the "**Premises**") described on Exhibit B (collectively, the "**Improvements**"), including, without limitation, all materials intended for construction, reconstruction, alteration and repair of such Improvements now or hereafter erected thereon, all of which materials shall be deemed to be included within the Premises immediately upon the delivery thereof to the Premises, and all fixtures and articles of personal property now or hereafter owned by Debtor and attached to or contained in and used in connection with the Premises, including, without limitation, all furniture, apparatus, machinery, equipment, motors, elevators, fittings, radiators, furnaces, stoves, microwave ovens, awnings, shades, screens, blinds, office equipment, trash and garbage removal equipment, carpeting and other furnishings, and all plumbing, heating, lighting, cooking, laundry, ventilating, refrigerating, incinerating, air-conditioning, conveyor, security, sprinkler and other equipment, and all fixtures and appurtenances thereof; and all renewals or replacements thereof or articles in substitution therefor, whether or not the same are or shall be attached to such Improvements in any manner.

After-acquired title or reversion, in and to the ways, easements, streets, alleys, passages, water, water courses, riparian rights, oil, gas and other mineral rights, gaps, gores, rights, hereditaments, liberties and privileges thereof, if any, and in any way appertaining to the Premises.

All rents, royalties, issues, proceeds and profits accruing and to accrue from the real property.

All warranty claims, maintenance contracts and other contract rights, instruments, documents, chattel papers and general intangibles with respect to or arising from the Premises, the Improvements and the balance of the Premises, and all cash and non-cash proceeds and products thereof.

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SKS & ASSOCIATES, INC.

EXHIBIT "B"

TO UCC FINANCING STATEMENT

Legal Description of Real Property

LOTS 27 AND 28 IN BLOCK 69 IN GROSS THIRD ADDITION TO GROSSDALE, BEING A SUBDIVISION OF THAT PART OF THE WEST ½ OF THE NORTHEAST ¼ AND THE EAST ½ OF THE NORTHWEST ¼ LYING NORTH OF OGDEN AVENUE (EXCEPT RAILROAD) AND THE EAST ½ OF THE NORTHEAST ¼ SOUTH OF OGDEN AVENUE IN SECTION 3, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Common Address: 3945 Sunnyside, Brookfield, Illinois 60513

P.I.N. 18-03-203-021 and 18-03-203-022