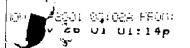
(Rev. 12/4/00) LIS PENDENS NOTICE **CCG 0066** 0020697470 IN THE CIRCUIT COURT OF 4610/0113 11 001 Page 1 of 18 COOK COUNTY, ILLINOIS 2002-06-21 17:13:24 Cook County Recorder 55.50 NANCY M. JOHNSON plaintiff KYLE D. GARNER and IT'S REAL, INC. No. 02 L 006061 defendant I, the undersigned, do hereby certify that the above entitled cause was filed in my office on the 13th 2002 and is now pending in said court and that the property affected day of by said cause is described as follows: THE WEST 15 FEET OF LOT 28 AND THE EAST 5 FEETOOF 10T 29 IN WARD*S SUBDIVISION OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 3, TOWNSHIP 38 NORTH; RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOKSCOUNTY, ILLINOIS. Property Address: 427 East 44th Street, Chicago, Illinois P.I.N. # 20-03-407-021 in Cook County, Illinois. Witness my hand and the seal of said court. Atty. No.: 14503 Name: Tressler, Soderstrom, Maloney & Priess -Clerk of the Circuit Court Atty.for: Plaintiff Address: 233 South Wacker Drive, 22nd Floor City/State/Zip: Chicago, Illinois 60606 **Deputy Clerk** Telephone: (312) 627-4000



9949/0057 17 001 Page 1 of 4
2002-01-02 12:08:12
Cook County Recorder 27.00

GEORGE E. COLE® LEGAL FORMS

No. 822 REC February 1996

QUIT CLAIM DEED Statutory (Illinois) (Individual to Individual)

CAUTION: Consult a lawyer before using or acting under this torm. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular pumpse.

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for a particular pu	rpose.	}		
THE GRANTOR(S Kyle D. Gar: woman never of the City <u>City</u>	ner, A Single man	never married	bove Space for Recorder; and Nancy Johns	son, a Single
consideration of	ten and	oc. (100	State of	Illinois for th
considerations	<u>oon and</u>	13/100	DOLLARS, and	l other good and valuabl
TO.	Rule D. Carnay	in hand paid,	CONVEY(S)	and QUIT CLAIM(S
	Kyle D. Carner,	19709 Lake Sho (Name and Address	re Drive, Lynwood of Grantees)	d, IL 60411
THE WEST 15 SUBDIVISION NORTHWEST 1/ RANGE 14 EAS	ollowing described Real Est - 427 East 44th S FEET OF LOT 28 AN OF THE NORTH 1/2 4 OF THE SOUTH EA T OF THE THIRD PR	ate, the real estate vitta Street ND THE EAST 5 F OF THE NORTH 1 ST 1/4 OF SECT NCIPAL MERIDI	Jed in Cook (SI. address) lega EET OF LOT 29 IN /2 OF THE SOUTH ION 3, FOWNSHIP AN, IN COOK COUNT	Ny described as: WARD'S 1/2 OF THE 38 NORTH, TY, ILLINOIS.
hereby releasing and	waiving all rights under an	ed by virtue of the Hon	Instruct Evenues - 1 -	
Permanent Real Estate	Index Number(s): 20-03	-407-021	issicad Exemplator Laws o	the State of Illinios.
	state: 427 EAST 441		CAGO. TI 60663	
Please print or	DATE OF SERVER	ED this:(SEAL)	Admy of Diguib Namey Jangon	hom (SEAL)
signature(s)				(SEAL)
State of Illinois, County	of COOK In the State aforsaid	ss t the und	ersigned, a Notary Public in	and for said County,
IMPRESS SEAL HERE	KYLE D. GARNE personally known to m foregoing instrument, a signed, sealed and delive	R AND NANCY JO ic to be the same person ppeared before me this c	TIFY that HNSON S whose names are day in person, and acknowle their free and e release and waiver of the r	subscribed to the edged that they
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Bruce A Becker

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GEORGE E. COLE®		TO	Quit Claim Deed INDIVIDUAL TO INDIVIDUAL
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This instrum	ent was prepared by <u>Bruce A. E</u>	ecker, P.	O. Box (Name a	05, G nd Addres	lenvier s)	w. IL	6002		_
MAIL TO:	Bruce A. Becker (Name) 10540 S. Western, #4 (Address)	05			TT TAX BI Sarner (Nam		·		
•	Chicago, YL 60643 (City, State and Zip))	197	09 La;	ce Shor (Addre	e Driv	re	<u></u>	_
or	RECORDER'S OFFICE BOX NO		Lyn	-	IL 604				_

"OFFICIAL SEAL"
SANDRA MARIE BONDS
Notary Public, State of Illinois
My Commission Expires 1/18/2002

10:24

NOFFICIAL COPY

2001

STREET ADDRESS: 427 E. 44TH STREET

COUNTY: COOK CITY: CHICAGO

TAX NUMBER: 20-03-407-021-0000

0020002842 Page 3 of 4

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Coot County Clart's Office

LEGAL DESCRIPTION:

THE WEST 15 FEET OF LOT 28 AND THE EAST 5 FIET OF LOT 29 IN WARD'S SUBDIVISION OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

> Execupt under provisions of Paragraph Real Zsiale Transfer Tax AmL

> > But , Seller of Representative

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UNOFF LOGIAL COPO2842 Page 4 of 4

STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated December 20, \$2001	
Subscribed and sworn to before me by the	Grantor or Agent
this Josh day of Deember	
19200. ("OFFICIAL SEAL" JEFFREY H. WILCOX
Notary Public	NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 2/6/2002

The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated December 20, 18 Signature:

Subscribed and sworn to before mc by the said

this Duh day of December

"Official SEAL"

JEFFREY H. WILCOX

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 2/6/2002

NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

[Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]

RAG/tmd/dat/271229

14503

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT, LAW DIVISION

NANCY M. JOHNSON,	
Plaintiff,	
v.)) No.
KYLE D. GARNER, an individual, and	
IT'S REAL, iNC., an Illinois Corporation, Defendants.)))

COMPLAINT AT LAW

NOW COMES the Plaintiff. Nancy M. Johnson, by and through her attorneys, Tressler, Soderstrom, Maloney & Priess, complaining of Defendants, Kyle D. Garner, an individual, and It's Real, Inc., an Illinois corporation, and in support thereof states the following:

- 1. At all times relevant herein, Defendant Kyle D. Garner (hereinafter to referred to as "Garner"), an individual, resided at 19709 Lake Shore Drive, City of Lynwood, County of Cook, Illinois.
- 2. At all times relevant herein, Defendant Garner conducted business in the County of Cook, Illinois.
- 3. At all times relevant herein, Defendant Garner and Defendant It's Real, Inc. were in the business of developing certain real estate properties throughout the Chicagoland area.
- 4. At some period prior to December 11, 2001, Plaintiff and Defendant Garner were co-owners of the corporation known as It's Real, Inc.
- 5. At some period prior to December 11, 2001, Plaintiff served as the Chief Financial Officer of It's Real, Inc., while Defendant Garner served as President.

- 6. At some period prior to December 11, 2001, Plaintiff pursuant to her ownership interest in It's Real, Inc., held an ownership interest in certain properties located at 6043-45. South King Drive, Chicago, Illinois.
- 7. At some period prior to December 11, 2001, Plaintiff co-owned with Garner, a property at a location commonly known as 427 E. 44th Street, Chicago, Illinois.
- 8. The property located at 427 E. 44th Street, Chicago, Illinois was owned by Plaintiff and Defendant Garner, in joint tenancy, with a right of survivorship, and was not property owned tyst's Real, Inc.
- 9. At some period prior to December 11, 2001, Defendant Garner offered to purchase Plaintiff's interest in It's Real, Inc. and all attendant assets, to which Plaintiff accepted.
- 10. At some period prior to December 11, 2001, Defendant Garner offered to purchase Plaintiff's interest in the property commonly known as 427 E. 44th Street, Chicago, Illinois, to which Plaintiff accepted.
- 11. In consideration for the conveyance of Plaintiff's interest in It's Real, Inc., and in consideration for the conveyance of Plaintiff's interest in the property located at 427 E. 44th Street, Chicago, Illinois, Defendant Garner, in his individual capacity, and as President of It's Real, Inc., promised to pay Plaintiff a sum of \$110,000. (See Agreement attached as Exhibit A, and incorporated by reference herein).
- 12. Specifically, Defendants agreed to pay the sum of \$110,000 in four installments, two of which have not been paid. (See Exhibit A).
- 13. Defendant promised to tender a payment of \$45,000 to Plaintiff on or before April 15, 2002. (See Exhibit A).

- Plaintiff has fully performed all conditions precedent and as required under the 14. agreement and is thereby entitled to the payment of \$45,000. (See Exhibit A).
- In material breach of the terms of the agreement, the Defendant Garner has failed 15. to tender said payment of \$45,000 to Plaintiff as specified in the agreement.
- 16. In addition, Defendant Garner promised to tender a payment to Plaintiff of \$50,000 on or before November 15, 2002. (See Exhibit A).
- Upon information and belief, Plaintiff anticipates that Defendant Garner will also 17. refuse to make payment on November 15, 2002, thereby further breaching the material terms of said agreement.
- Defendant Garner's breach of the material terms of this agreement has resulted in 18. significant pecuniary damage to Plaintiff, Nancy M. Johnson.

WHEREFORE, Plaintiff Nancy M. Johnson demands judgment against Defendants, Kyle D. Garner and It's Real, Inc., an Illinois corporation, for an amount in excess of \$50,000, including but not limited to, attorneys' fees and costs, accrued interests, and any other relief this Honorable Court deems just.

> TRESSLER, SODERSTROM, MALONEY & **PRIESS**

By

Rahsaan A. Gordon, Attorney for Plaintiff

Nancy M. Johnson

Rahsaan A. Gordon Tressler, Soderstrom, Maloney & Priess Sears Tower, 22nd Floor 233 S. Wacker Drive Chicago, Illinois 60606-6308 (312) 627-4000

Settlement Agreement

This Settlement Agreement is entered into by and between IT'S REAL, INC., KYLE D. GARNER and NANCY M. JOHNSON for themselves, their heirs, executors, administrators, assigns and all others in privity with them and their officers, directors, stockholders, limited and general partners, assigns, insurers, agents, servants, attorneys, employees, successors in interest and all other persons or entities in privity with them.

- The parties intend for this document to encompass the final Agreement for all matters existing between the parties and intend for it to resolve all matters in controversy existing from the reginning of time to the date the agreement is executed. The parties recognize this to be a full, final, completely-integrated, and complete settlement of all claims and certify that they have read this Agreement in its entirety and fully understand its contents and effects, and understand that it contains the entire understanding and agreement of the parties pertaining to the subject matter of this Agreement, that there are no other written and oral exchanges, agreements, understandings, arrangements, or negotiations between them or their representatives that it supersedes any other written and oral exchanges, agreements, understandings, arrangements, or negotiations between them their representatives and that this Agreement may not be altered, amended, or modified except by a writing properly executed by all parties. The parties specifically covenant that all recitals from letters or agreements dated October 16/2000 and February 16, 2001 are hereby null, void and held for nuight in consideration of the recitals made herein.
- 2. For and in consideration of the total sum of one hundred fifteen chousand and no/100 Dollars (\$115,000.00) paid in installments as set forth herein jointly by and on behalf of IT'S REAL, INC. and KYLE D. GARNER to NANCY M. JOHNSON, the recitals of this paragraph and other good and valuable consideration bargained for and exchanged in this Agreement, NANCY M. JOHNSON, her predecessors, successors, parent entities, subsidiaries, related or affiliated companies, officers, directors, trustees, heirs, executors, trustees,



Settlement Agreement, p. 2

administrators, representatives, and assigns, and all others in privity, jointly and severally, fully, finally, completely, and forever releases, discharges, quits, and relinquishes IT'S REAL, INC., an Illinois corporation and KYLE D. GARNER, personally, their predecessors, successors, parent entities, subsidiaries, related or affiliated companies, officers, directors, trustees, heirs, executors, trustees, administrators, representatives, and assigns, and all others in privity, jointly and severally, from any and all claims, actions, demands, liabilities, and causes of action of whatever kind or character, joint or several, whether known or unknown, suspected or unsuspected, asserted or unasserted, under any federal or state statute and common law, arising by reason of or out of any act or omission or any matter or For and in consideration of the recitals of this paragraph and other good and valuable consideration bargained for and exchanged in this Agreement, KYLE D. GARNER, predecessors, successors, parent entities, subsidiaries, related or affiliated companies, officers, trustees, heirs, executors, crustees, administrators, representatives, and assigns, and all others in privity, jointly and severally, fully, finally, completely, and forever releases, discharges, quits, and relinquishes NANCY JOHNSON, personally, her predecessors, successors, entities, subsidiaries, related or affiliatel companies, officers, directors, trustees, heirs, executors, trustees, administrators, representatives, and assigns, and all others in privity, jointly and severally, from any and all claims, actions, demands, liabilities, and causes of action whatever kind or character, joint or several, whether known or unknown, suspected or unsuspected, asserted or unasserted, under any federal or state statute and common law, arising by reason of or out of any act or omission or any matter or event. This release covers all claims which NANCY M. JOHNSON has or might have against IT'S REAL, INC., an Illinois corporation, KYLE D. GARNER or which KYLE D. GARNER has or might have against NANCY M. JOHNSON and any property or asset

Settlement Agreement, p. 3

owned by any party intended to be released herein. It is specifically noted that IT'S REAL INC. further agrees not to prosecute cany action for recovery of tax liability against NANCY M. JOHNSON and KYLE D. GARNER further agrees not to prosecute any claim for lien on the property commonly known as 427 E. 44th St., Chicago, Il. against NANCY M. JOHNSON. Payment of the monies described herein shall be made in four installments; with the first-payment occurring upon execution of this Agreement in the amount of \$10,000.00 (ten thousand and no/100 dollars, hereinafter, "Payment Number One") the second payment occurring on or before December 28, 2001 in the amount of \$15,000.00 (ten thousand and no/100 dollars, hereinafter, Payment Number Two"), the third payment occurring con or refere April 45, 20020 in the amount of \$45,000.0000 (forty-live thousand and no/100 hereinafter, "Payment Number Three"), and the fourth payment occurring on or before November 15, 2002 inosthe amount of \$50,000.0040 (fifty thousand and no/100 dollars, hereinafter, "Payment Number Four"). The total sum paid to NANCY M. JOHNSON shall not exceed \$115,000.00 (one hundred fifteen thousand and no/100 dollars). It is stipulated and agreed by NANCY M. JOHNSON that she may not refuse. Object to, or reject tender of any payment provided for herein in order to excuse or delay her obligations in any way to release any claim or potential claim, to transfer any interest or execute any document and that these obligations are mandatory upon NANCY M. JOHNSON. "Tender" shall be defined under this Agreement as posting by certified mail postage prepaid; or overnight delivery to NANCY M. JOHNSON by any of the parties intended to be released of a negotiable form or instrument of payment in the amount designated as set forth in this Agreement. M. JOHNSON shall not be required to accept any tender that is not in the form of certified or cashier's check, but should she negotiate or accept such tender, it shall be construed as proper tender under this Agreement.

(a) It is expressly agreed and understood by all parties that this release includes, but is not limited to,

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Settlement Agreement, p. 5

full and adequate knowledge of the other party's assets and execute this document cognizant of the same.

- NANCY M. JOHNSON hereby agrees and warrants that the parties intended to be released engage in a business with uncertain profits, and as such are indeterminable at this time, and that NANCY M. JOHNSON warrants that she is only entitled to the agreed upon sum in this Agreement of \$115,000.00, and shall be entitled to no more and no less.
- $\mathcal{I}_{\mathcal{T}_{\mathbf{0}}}$ exchange for the consideration described above and other good and valuable consideration bargained for and exchanged in this Agreement, NANCY M. JOHNSON, bereby acknowledges receipt of Payment Number One and conveys and quitclaims and releases to KYLE GUENER the totality of her entire D. joint tenant, tenant in common, interest as otherwise in the property commonly known as 427 E. 44th St, Chicago, Il. or any other property held by parties intended to be released, releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois and agrees to immediately follow reasonable directions of Bruce A. Becker or any attorney appointed in his stead for the execution of any and all documents in accord with her quitclaim and release of any such interest. Following Payment Number NANCY M. JOHNSON One, agrees, alternative, to either fully endorse any future refund payments regarding the property commonly known as 427 E. 44th St., Chicago, Il., payable to KYLE D. GARNER, or accept an endorsed check payable to NANCY M. JOHNSON from KYLE D. GARNER and have it deducted from the amount due her under Payment Number Two. NANCY M. JOHNSON agrees that the total compensation she is to be paid under this Agreement is \$115,000.00 and that no portion of any refund

Settlement Agreement, p. 4

any and all claims, actions, demands, and causes of action, if any, arising from or in any way connected any and all communications, negotiations, with dealings, and compensation, between them, including, but not limited to any claim of breach of contract and tortuous conduct, based on any covenant of good faith and fair dealing, implied or express contract, violation of a public policy, libel, slander, fraud, misrepresentation, invasion of privacy, tortuous interference with a contract, business relationship, sconomic interest, property interest, negligence, negligence, common gins law, equity or intentional torth assault, battery, or harassment, or any claim of any nature arising out of relating to the same or different transactions as are involved or could be involved.

The consideration baid to NANCY M. JOHNSON (b) intended to compensate her fairly and fully for her work, good will, invested efforts and capital in any partnership or corporation owned by any of the parties intended to be released and for any proceeds, compensation, bonus or payment whatsoever she may have received or have been entitled to for all matters from any partnership or corporation owned by any of the parties intended to be released, including but not limited to: ownership in any of the parties released or their assets or property, cash on deposit in any bank or other accounts of the parties intended to be released, from the sale of condominuiums for the property commonly known as 6043-45 So. King Dr.; Chicago, Il., monies collected from a judgment or other determination entered against one Anthony Mitchell. The compensation herein shall also be deemed as full compensation to NANCY M. JOHNSON for her total interest in the property commonly known as 427 E. 44th St., Chicago, Each of the parties stipulates that they have Il. 2.000 3.5

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Settlement Agreement, p. 6

payments or other payment sources whatsoever shall be added to this compensation.

- (e) In exchange for the consideration described above and other good and valuable consideration bargained for and exchanged in this Agreement, NANCY M. JOHNSON, upon tender of payment Number Two will immediately sell, assign, transfer and give up to KYLE D. GARNER the entirety of her undertificated stock ownership interest in IT'S REAL, INC. which NANCY M. JOHNSON stipulates is uncertificated and which she warrants that she possesses no Certificate unto, and which she warrants that she has not conveyed or otherwise transferred to any other party, which is estimated between the parties as fifty percent ownership of the corporation, irrevocably constitute and appoint KYLE D. GARNER with power to transfer the said shares on the books and records of the corporation with full power of substitution in the premises and agrees to execute simultaneously with the render to her of Payment Number Two, a Bill of Saie for transfer of these shares and Corporate Resolutions relinquishing power of direction over any land trust held jointly between her and any of the parties intended to be released, and surrender any and all corporate documents and property in her possession upon execution of this Agreement, including, but not limited to, certificates of stock ownership.
- In exchange for the consideration described above (f) and other good and valuable consideration bargained for and exchanged in this Agreement, NANCY JOHNSON upon tender Payment of Number Two. immediately and simultaneously resigns directorship, and all offices and employment in the Illinois corporation commonly known as IT'S REAL, INC. and withdraws and resigns as partner in any capacity with any of the parties intended to be

Settlement Agreement, p. 7

released.

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- If either party fails in its obligations with regard (q) to this paragraph (2), the parties specifically covenant and recognize that the aggrieved party may seek enforcement of its rights under this Agreement in Arbitration as provided herein or by injunctive relief in a court of competent jurisdiction. case the failure of obligation regards late payment of greater than ten days in Payment Number Three or Payment Number Four through no fault of NANCY M. JOHNSON, such lateness of payment, alike other viciations which could occur herein, shall constitute a material breach of this Agreement, such that it will entitle NANCY M. JOHNSON to seek enforcement of her rights against KYLE D. GARNER and IT'S REAL, THOS jointly and severally to payment under this Agreement by Arbitration or in the Courts, plus prejudgment interest at a rate set by any Arbitrator or Judge hearing said interest not to exceed eighteen percent per year, and which shall be jointly construed as late fees for the outstanding payment.
- 3. As a material part of this Agreement and the consideration given herein, NANCY M. JOHNSON agrees that she will not, during the term of this Agreement or thereafter directly or indirectly, aid, institute, cause to be instituted or assist in instituting, any subsequent action at law or proceeding in equity or any legal or administrative proceeding or any criminal proceeding of any type or nature against the parties intended to be released in any manner whatsoever except for an action on the terms of this Agreement and recognizes that upon execution of this Agreement for the consideration promised, she permanently releases any and all remaining claims as provided in paragraph (2) against KYLE D. GARNER and IT'S REAL, INC. The parties agree that the only remaining cause of action that may be prosecuted against the parties intended to be released during the term of this Agreement or thereafter is

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Settlement Agreement, p. 8

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an action on the terms of this Agreement only.

- 4. Upon tender of Payment Number Two, NANCY M. JOHNSON agrees not to hold herself out as, or allow herself to be held out as a current business partner, contributor, owner, employee, director, officer or otherwise of any of the parties intended to be released from the date this agreement is executed until the end of time, unless a specific superseding written agreement is hereafter executed with the party intended to be released.
- 5. NANCY M. JOHNSON acknowledges and agrees that the parties intended to be released have made no representations to her regarding the tax consequences of any amounts received pursuant to this Agreement and that she has been advised by counsel of NANCY M. JOHNSON to seek advice of independent counsel or consultants as to the taxability, if any, of sums received pursuant to this Agreement. NANCY M. JOHNSON agrees to pay federal and state taxes, if any, that are required by law to be paid by her with respect to this Agreement.
- 6. This Agreement, offer of this Agreement, and compliance with this Agreement, does not constitute and shall not be construed as an admission of liability or otherwise by the parties intended to be released or any of their respective officers, directors, employees, agents, partners representatives, affiliated entities or successors of any wrongdoing or liability of any kind or admission by any of them of any violation of the rights of NANCY M. JOHNSON but, rather, such liability or wrongdoing is expressly denied; nor shall this Agreement be admissible for any purpose in any proceeding or cause of action except in an action to enforce its terms.
- 7. It is further expressly acknowledged by NANCY M. JOHNSON and KYLE D. GARNER that no promise or inducement has been offered except as herein set forth; that this Agreement is executed without reliance upon any statement or representation of fact or opinion by or on behalf of any person, entity, or party intended to be released concerning the subject matter of this Agreement including, but not limited to, the nature and extent of the claims, damages, losses, and legal liability therefor;

Settlement Agreement, p. 9

and that acceptance of the consideration set forth herein is in full accord and satisfaction of disputed claims for which liability is expressly denied by the parties intended to be released.

- 8. All parties agree and covenant that they have represented by counsel through this negotiation and that their counsel has explained the provisions of this Agreement in full to them, that they are binding and that each counsel has approved the enclosed as to form and that the parties themselves fully agree to content of these terms. Each party hereby stipulates to equal preparation in the drafting of this Agreement and agrees that in any action on its terms, the language of this Agreement may not be construed against either party on cause of either party being its drafter. Each of the parties stipulates that any review of this agreement by counsel shall take place before its execution and waives any right to attorney review after its execution.
- It is expressly understood and agreed that if any term, 9. condition; covenant, cwarranty, cor representation of this Agreement **becomes declared illegal, or is unenforceable, or void with respect to any person circumstance, such provision shall be fully severable and the remainder pof, the Agreements or sapplication of such term, condition, a covenant, warranty, or a representation to other persons or circumstances shall not be impaired thereby and the Agreement shall otherwise remain in full force and effect. Furthermore, in lieu of such provision, there shall be added automatically, as a part of this Agreement, a provision as similar in terms to such illegal, invalid, or unenforceable provision was may be possible and be legal, valid, enforceable.
- 10. Illinois law shall govern the interpretation of this Agreement. The appropriate state or federal courts located in Cook County, Illinois shall have jurisdiction and venue over all matters arising under this Agreement and shall be the proper forums in which to adjudicate such matters, provided that except for injunctive or similar equitable relief, either

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Settlement Agreement, p. 10

party may seek arbitration of the terms of this agreement by mutual agreement, such agreement not being unreasonably withheld by any party. The prevailing party in any legal proceeding based upon this Agreement shall be entitled to any recoveries allowed by law, including, but not limited to, interest, costs and attorney's fees. Notice and any payment required to be made herein shall be deemed given at date of posting by first class, United States Mail, postage properly prepaid and addressed to the parties as their respective addresses appear below their signature below.

For and in consideration of the recitals of the enclosed 10 page document, of which this is page 10 I(we) hereby agree to the terms described herein.

	·
Dated as of this 11 day of December, in the year 2001.	Dated as of this day of, in the year 2001.
X Jany M Johnson, I individually	8 April ham
J. Indianally	D. GARNER, President and C.E.O.
Address: 21,30 South Harlem Hi	Address: 19709 Lake Shore Dr.
In the City of Aurisia	In the City of Lyound,
State of, 2ip:	State of, Zip: 604//
	X // / / / / / / / KYI/ D. GARNER, individually
e e≱e. Protesta	Address: 19709 Lake Stone or.
	In the City of Zynword, State of 72, Zip: 60411
Witnessed by:	Witnessed by:
Sandre Marie Donde	Jehn (Buy
y~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	NOTARY PUBLIC
"seal" SANDRA MARIE BONDS "seal" Notary Public, State of Illinois My Commission Expires 1/18/2002	"Seal" Notary Public, State of Illipon My Commission Expires Apr. 13, 2002
Commence of the commence of th	- Instrumental Control