

# UNOFFICIAL COPY

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4283/0093 18 001 Page 1 of 13  
2002-06-07 08:40:53  
Cook County Recorder 45.00

THIS DOCUMENT WAS PREPARED BY,  
AND AFTER RECORDING, RETURN TO:

Gary K. Fordyce, Esq.  
ABN AMRO North America, Inc.  
135 South La Salle Street, Suite 925  
Chicago, Illinois 60603



0020637487

## PERMANENT TAX INDEX NUMBERS:

12-29-205-041-1001	12-29-205-041-1003
12-29-205-041-1004	12-29-205-041-1005
12-29-205-041-1007	12-29-205-041-1012
12-29-205-041-1013	12-29-205-041-1014
12-29-205-041-1016	12-29-205-041-1017
12-29-205-041-1020	12-29-205-041-1021
12-29-205-041-1022	12-29-205-041-1024
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12-29-205-041-1029	12-29-205-041-1108
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12-29-205-041-1123	12-29-205-041-1124
12-29-205-041-1127	12-29-205-041-1128
12-29-205-041-1132	12-29-205-041-1133
12-29-205-041-1134	12-29-205-041-1135
12-29-205-041-1136	12-29-205-041-1137
12-29-205-041-1138	

## PROPERTY ADDRESS:

Units 101, 103, 105, 106, 201, 202, 204, 307, 308, 401, 402, 403,  
405, 408, 501, 502, 505, 508, 601, 602, 603, 605, 701,  
702, 703, 705, 706, 707, 708, 804, 805, 806 and 808

Grand Towers Plaza Condominium  
10513-10515 West Grand Avenue  
Franklin Park, Illinois

## TWELFTH LOAN EXTENSION AND MODIFICATION AGREEMENT

This TWELFTH LOAN EXTENSION AND MODIFICATION AGREEMENT dated as of May 1, 2002 (the "Twelfth Modification Agreement"), is entered into by and among LASALLE BANK NATIONAL ASSOCIATION, a national banking association, whose address is 135 South La Salle Street, Suite 2500, Chicago, Illinois 60603, as successor-in-interest to American National Bank and Trust Company of Chicago, as successor-in-interest First Chicago Trust Company, as successor-in-interest to Comerica Bank-Illinois, as successor-in-interest by

BOX 333-CT

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Property of Cook County Clerk's Office

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merger to Manufacturers Affiliated Trust Company, as successor in interest to Affiliated Bank/Western National, as successor in interest to FSB, formerly known as First State Bank and Trust Company of Franklin Park, not personally but as Trustee (the "Mortgagor") under a Trust Agreement dated May 19, 1987 and known as Trust No. 1217 (the "Trust Agreement"), WAYNE PATRICK FILOSA (the "Guarantor"), whose address is c/o Allright Sheet Metal, 2950 Commerce Street, Franklin Park, Illinois 60131, and LASALLE BANK NATIONAL ASSOCIATION, a national banking association, as successor by merger to LaSalle Bank Illinois, formerly known as Comerica Bank - Illinois, successor by merger to Affiliated Bank (collectively, the "Lender"), whose address is 135 South La Salle Street, Chicago, Illinois 60603.

## WITNESSETH:

A. The Lender originally made a loan (the "Loan") to the Mortgagor under and pursuant to that certain Construction Loan Agreement dated as of August 14, 1992 by and among the Mortgagor, the Guarantor and the Lender, and as evidenced by that certain Promissory Note dated October 2, 1992 in the original principal amount of One Million Five Hundred Thousand and 00/100 Dollars (\$1,500,000.00), executed by the Mortgagor and made payable to the order of the Lender (the "Original Note").

B. The Mortgagor is the record owner of the fee simple estate in and to the real estate described in Exhibit "A" attached hereto and by reference incorporated herein (the "Property"), the Guarantor owns one hundred percent (100%) of the beneficial interest of, and power of direction in, the Trust Agreement.

C. The Original Note was issued under and secured by the Loan Agreement and by, among other things, the following documents (together with the Loan Agreement, the Original Note and any and all other documents evidencing or securing the Loan being collectively referred to herein as the "Original Loan Documents"):

(i) Real Estate Mortgage and Assignment of Rents dated October 2, 1992, executed by the Mortgagor in favor of the Lender, and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on October 28, 1992 as Document Number 92803298 (the "Mortgage"), and which Mortgage created a lien on the Property;

(ii) Assignment of Rents and Lessor's Interest in Leases dated August 14, 1992, jointly and severally executed by the Mortgagor and the Guarantor in favor of the Lender, and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on October 28, 1992 as Document Number 92803300 (the "Assignment of Rents"), and which Assignment of Rents encumbers the Property;

(iii) Collateral Assignment of Beneficial Interest in Land Trust dated as of August 14, 1992, executed by the Guarantor in favor of the Lender (the "Collateral Assignment"), which Collateral Assignment collaterally assigned to the Lender the beneficial interest of the Guarantor in the Trust Agreement and all property held therein;

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(iv) Security Agreement dated August 14, 1992, jointly and severally executed by the Mortgagor and the Guarantor in favor of the Lender (the "Security Agreement"), which Security Agreement assigned to the Lender a security interest in certain personal property and fixtures located on the Property;

(v) Environmental Indemnity Agreement dated August 14, 1992, executed by the Guarantor in favor of the Lender (the "Environmental Indemnity"), wherein the Guaranty indemnifies the lender against costs and expenses relating to environmental matters;

(vi) Guaranty of Note, Mortgage and Other Undertakings dated as of August 14, 1992, executed by the Guarantor in favor of the Lender (the "Guaranty");

(vii) Waiver of Defenses dated October 2, 1992, executed by the Mortgagor in favor of the Lender, and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on October 28, 1992 as Document Number 92803299 (the "Waiver"); and

(viii) UCC-2 Financing Statement, executed by the Mortgagor, as debtor, in favor of the Lender, as secured party, and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on March 28, 1995 as Document Number 95U03825.

D. The Original Loan Documents have been from time to time supplemented and amended by that certain:

(i) Loan Extension Agreement dated June 28, 1994 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on September 2, 1994 as Document Number 94776605 (the "First Modification Agreement"), which First Modification Agreement extended to December 1, 1994 the maturity date of the Original Loan Documents and the Loan, as evidenced by the Original Note;

(ii) Loan Modification Agreement dated December 1, 1994 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on March 29, 1995 as Document Number 95212175 (the "Second Modification Agreement"), which Second Modification Agreement (a) decreased the maximum principal amount of the Loan available for revolving advances, and (b) extended to September 1, 1996 the maturity date of the Original Loan Documents and the Loan, as evidenced by that certain Master Revolving Note (Variable Rate-Maturity Date) dated December 1, 1994 in the maximum original principal amount of One Million Two Hundred Fifty Thousand and 00/100 Dollars (\$1,250,000.00), executed by the Mortgagor and made payable to the order of the Lender (the "First Restated Note");

(iii) Loan Extension and Modification Agreement dated as of September 1, 1996 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on October 22, 1996 as Document Number 96804506 (the "Third Modification Agreement"), which Third Modification Agreement extended to March 31, 1997 the

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maturity date of the Original Loan Documents and the Loan, as evidenced by that certain Master Revolving Note (Variable Rate-Maturity Date) dated September 1, 1997 in the maximum original principal amount of One Million Two Hundred Fifty Thousand and 00/100 Dollars (\$1,250,000.00), executed by the Mortgagor and made payable to the order of the Lender (the "Second Restated Note");

(iv) Loan Extension and Modification Agreement dated as of March 31, 1997 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on April 14, 1997 as Document Number 97255824 (the "Fourth Modification Agreement"), which Fourth Modification Agreement extended to April 30, 1997 the maturity date of the Original Loan Documents and the Loan, as evidenced by that certain Master Revolving Note (Variable Rate-Maturity Date) dated March 31, 1997 in the maximum original principal amount of One Million Two Hundred Fifty Thousand and 00/100 Dollars (\$1,250,000.00), executed by the Mortgagor and made payable to the order of the Lender (the "Third Restated Note");

(v) Loan Extension and Modification Agreement dated as of April 30, 1997 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on June 10, 1997 as Document Number 97410112 (the "Fifth Modification Agreement"), which Fifth Modification Agreement extended to April 30, 1998 the maturity date of the Original Loan Documents and the Loan, as evidenced by that certain Revolving Note dated April 30, 1997 in the maximum original principal amount of One Million Two Hundred Fifty Thousand and 00/100 Dollars (\$1,250,000.00), executed by the Mortgagor and made payable to the order of the Lender (the "Fourth Restated Note");

(vi) Sixth Loan Extension and Modification Agreement dated as of April 30, 1998 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on June 24, 1998 as Document Number 98540515 (the "Sixth Modification Agreement"), which Sixth Modification Agreement extended to May 1, 1999 the maturity date of the Original Loan Documents and the Loan, as evidenced by the Fourth Restated Note;

(vii) Seventh Loan Extension and Modification Agreement dated as of May 1, 1999 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on June 7, 1999 as Document Number 99543927 (the "Seventh Modification Agreement"), which Seventh Modification Agreement extended to May 2, 2000 the maturity date of the Original Loan Documents and the Loan, as evidenced by the Fourth Restated Note;

(viii) Eighth Loan Extension and Modification Agreement dated as of May 2, 2000 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on June 8, 2000 as Document No. 00418691 (the "Eighth Modification Agreement"), which Eighth Modification Agreement extended to June 1, 2000 the maturity date of the Original Loan Documents and the Loan, as evidenced by the Fourth Restated Note;

(ix) Ninth Loan Extension and Modification Agreement dated as of June 1, 2000 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on August 31, 2000 as Document No. 00679468 (the "Ninth Modification Agreement"),

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which Ninth Modification Agreement extended to May 1, 2001 the maturity date of the Original Loan Documents and the Loan, as evidenced by the Fourth Restated Note;

(x) Tenth Loan Modification Agreement dated as of January 5, 2001 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on May 9, 2001 as Document No. 0010387562 (the "Tenth Modification Agreement"), which Tenth Modification Agreement released certain property from the lien of the Loan Documents and encumbered certain additional real estate with the lien of the Mortgage and the other Loan Documents; and

(xi) Eleventh Loan Extension and Modification Agreement dated as of May 1, 2001 and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on June 11, 2001 as Document No. 0010503809 (the "Eleventh Modification Agreement"; the Original Loan Documents as supplemented and amended by the First Modification Agreement, the Second Modification Agreement, the First Restated Note, the Third Modification Agreement, the Second Restated Note, the Fourth Modification Agreement, the Third Restated Note, the Fifth Modification Agreement, the Fourth Restated Note, the Sixth Modification Agreement, the Seventh Modification Agreement, the Eighth Modification Agreement, the Ninth Modification Agreement, the Tenth Modification Agreement and the Eleventh Modification Agreement, together with any and all other documents evidencing or securing the Loan, being collectively referred to herein as the "Loan Documents"), which Eleventh Modification Agreement extended to May 1, 2002 the maturity date of the Original Loan Documents and the Loan, as evidenced by the Fourth Restated Note.

E. The Mortgagor and the Guarantor have now requested to further modify and amend the Loan Documents to provide for an extension of the maturity date of the Loan, as evidenced by the Fourth Restated Note, to July 1, 2002, and the Lender has agreed to such an extension of the maturity date of the Loan, provided the Mortgagor and the Guarantor comply with all of the terms and conditions of this Twelfth Extension Agreement.

NOW THEREFORE, for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

## AGREEMENTS:

1. Recitals. The recitals set forth above shall be incorporated herein as if set forth in their entirety.
2. Definitions. Capitalized words and phrases not otherwise defined in this Twelfth Modification Agreement shall have the meanings assigned thereto in the Loan Documents.
3. Extension of Maturity. The maturity date of the Loan evidenced by the Fourth Restated Note, of which the maximum aggregate principal amount available for revolving



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advances shall remain ONE MILLION TWO HUNDRED FIFTY THOUSAND and 00/100 DOLLARS (\$1,250,000.00), is hereby extended from May 1, 2002 to July 1, 2002 (the "Maturity Date"), and all of the Loan Documents, including, without limitation, the Fourth Restated Note, are hereby modified and amended accordingly. Without limitation on the generality of the foregoing, the date "May 1, 2002" is hereby changed to "July 1, 2002" each time it appears in the Loan Documents, and each time the phrase "maturity date" appears in any of the Loan Documents, it shall be deemed to mean and refer to July 1, 2002.

4. Interest Rate. The principal balance of the Loan outstanding from time to time, as evidenced by the Fourth Restated Note, shall bear interest at a floating per annum rate of interest equal to the Prime Rate (as hereinafter defined). After maturity or the occurrence of a default under any of the Loan Documents, until paid, the outstanding principal amount of the Loan evidenced by the Fourth Restated Note, and all accrued and unpaid interest thereon, shall bear interest, payable upon demand, at a floating per annum rate of interest equal to the Prime Rate plus three percent (3.00%). As used herein, the term "Prime Rate" shall mean the floating per annum rate of interest which at any time, and from time to time, shall be most recently announced by the Lender as its Prime Rate, which is not intended to be the Lender's lowest or most favorable rate of interest at any one time. Each change in the interest rate hereon shall take effect on the effective date of any change in the Prime Rate. The Lender shall not be obligated to give notice of any change in the Prime Rate. The interest rate on the Loan shall be computed on the basis of a year consisting of 360 days and shall be paid for the actual number of days elapsed.

5. Principal and Interest Payments. The Loan, as evidenced by the Fourth Restated Note, shall be repaid in an installment of interest only on the principal balance of the Loan outstanding from time to time, on June 1, 2002, and a final installment equal to the total principal balance of the Loan then remaining unpaid, plus all accrued and unpaid interest thereon, on the Maturity Date.

6. Revolving Credit Loan. The Loan Documents, including without limitation, the Mortgage, are given to secure a revolving credit loan and shall secure not only the existing indebtedness evidenced by the Fifth Amendment, but also future advances, whether such advances are obligatory or are to be made at the option of the Lender, or otherwise, as are made within twenty (20) years from the date hereof, to the same extent as if such future advances were made on the date hereof. The total amount of the indebtedness as evidenced by the Fourth Restated Note may increase or decrease from time to time, but the total unpaid balance so secured at any one time shall not exceed the maximum principal amount of \$15,000,000, plus interest thereon, and any disbursements made for the payment of taxes, special assessments or insurance on the Premises or other disbursements as provided for in the Loan Documents.

7. Attachment to Note. The Lender may, and prior to any transfer by it of the Note shall, attach a copy of this Twelfth Modification Agreement to the Fourth Restated Note and place an endorsement on the Second Restated Note making reference to the fact that such attachment has been made.

8. Continued Effectiveness of Loan Documents; Confirmation of Obligations. The Loan Documents shall remain in full force and effect as originally executed and delivered by the

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parties thereto, except as expressly modified and amended by this Twelfth Modification Agreement. Each of the Mortgagor and the Guarantor hereby: (i) restates, confirms and reaffirms all of their respective obligations under the Loan Documents, as modified by this Twelfth Modification Agreement; (ii) acknowledges and agrees that the Lender, by entering into this Twelfth Modification Agreement, does not waive any existing or future default under any of the Loan Documents, or any rights or remedies under any of the Loan Documents; (iii) acknowledges and agrees that the Lender has not heretofore waived any default under any of the Loan Documents, or any rights or remedies under any of the Loan Documents; and (iv) acknowledges that neither the Mortgagor nor the Guarantor has any set-off, defense or counterclaim to the payment or performance of any of their respective obligations under the Loan Documents, as modified by this Twelfth Modification Agreement.

9. Certifications, Covenants, Representations and Warranties. In order to induce the Lender to enter into this Twelfth Modification Agreement, the Mortgagor hereby certifies and represents, and the Guarantor hereby certifies, represents and warrants to the Lender that all certifications, covenants, representations and warranties contained in the Loan Documents and in all certificates heretofore delivered to the Lender in connection therewith are true and correct as of the date hereof, and all such certifications, representations and warranties are hereby remade and made to speak as of the date of this Twelfth Modification Agreement.

10. Reaffirmation of Guaranty. The Guarantor hereby expressly: (a) consents to the execution of this Twelfth Modification Agreement, (b) acknowledges that the Guaranty is hereby modified and amended so that all references in the Guaranty to (i) "Affiliated Bank" shall be deemed to be references to the Lender, (ii) the "Guaranty" shall mean the Guaranty, as further modified and amended by this Twelfth Modification Agreement, and (iii) the obligations and liabilities evidenced by the Note (as defined in the Guaranty) shall be deemed to include all of the obligations and liabilities owing from the Mortgagor to the Lender from time to time under and pursuant to the Loan Documents, including, without limitation, the Original Note, as replaced and restated by the (i) First Restated Note, (ii) the Second Restated Note, (iii) the Third Restated Note, and (iv) the Fourth Restated Note, and as further modified and amended by this Twelfth Modification Agreement, (c) reaffirms all of his obligations under the Guaranty, as further modified and amended by this Twelfth Modification Agreement, in all respects; and (d) agrees that such obligations shall continue in full force and effect and shall not be discharged, limited, impaired or affected in any manner whatsoever by the execution of this Twelfth Modification Agreement.

11. Reporting Requirements.

(a) Guarantor Financial Information. The Guarantor shall furnish, or cause to be furnished, to the Lender or its authorized representatives such information regarding the business affairs, operations and financial condition of the Guarantor as shall be requested by the Lender, including, but not limited to, as soon as available, and in any event, within thirty (30) days after their filing, copies of the federal income tax returns of the Guarantor, along with a personal financial statement of the Guarantor, in form and substance acceptable to the Lender.



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(b) Rent Roll. The Mortgagor and the Guarantor shall furnish, or cause to be furnished, to the Lender or its authorized representatives such information regarding the business affairs, operations and financial condition of the Property as shall be requested by the Lender, including, without limitation, within thirty (30) days following the end of each calendar quarter, a copy of the current rent roll for the Property.

12. References. All references in the Loan Documents and/or this Twelfth Modification Agreement to any one or more of the "Loan Documents" shall be deemed to be references to such Loan Documents, as further modified and amended by this Twelfth Modification Agreement.

13. Entire Agreement. This Twelfth Modification Agreement sets forth all of the covenants, promises, agreements, conditions and understandings of the parties relating to the subject matter of this Twelfth Modification Agreement, and no covenants, promises, agreements, conditions or understandings, either oral or written, exist between the parties except as set forth herein.

14. Successors. The Loan Documents, as modified by this Twelfth Modification Agreement, shall inure to the benefit of the parties hereto and to the Lender's successors and assigns, and shall be binding upon the parties hereto and their respective successors, assigns and legal representatives.

15. Severability. In the event any provision of this Twelfth Modification Agreement shall be held invalid or unenforceable by any court of competent jurisdiction, such holding shall not invalidate or render unenforceable any other provision hereof.

16. Amendments, Changes and Modifications. This Twelfth Modification Agreement may be amended, changed, modified, altered or terminated only by a written instrument executed by all of the parties hereto.

17. Construction.

(a) The words "hereby", "hereof", "herein" and "hereunder", and other words of a similar import refer to this Twelfth Modification Agreement as a whole and not to the individual sections or paragraphs in which such terms are used.

(b) References to sections and other subdivisions of this Twelfth Modification Agreement are to the designated sections and other subdivisions of this Twelfth Modification Agreement as originally executed.

(c) The headings of this Twelfth Modification Agreement are for convenience only and shall not define or limit the provisions hereof.

(d) Where the context so requires, words used in singular shall include the plural and vice versa, and words of one gender shall include all other genders.

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18. Execution of Counterparts. This Twelfth Modification Agreement may be simultaneously executed in several counterparts, each of which shall be an original and all of which shall constitute but one and the same instrument.

19. Governing Law. This Twelfth Modification Agreement is prepared and entered into with the intention that the law of the State of Illinois shall govern its construction and enforcement.

20. Trustee's Exculpation. This Twelfth Modification Agreement is executed by LaSalle Bank National Association, not personally but solely as Successor Trustee, solely in the exercise of the authority conferred upon it as trustee as aforesaid, and no personal liability or responsibility shall be assumed by, nor at any time be asserted or enforced against it, its agents or employees on account thereof, or on account of any promises, covenants, undertakings or agreements herein, or in the Loan Documents contained, either express or implied; all such liability, if any, being expressly waived and released by the holder or holders of the Loan Documents and by all persons claiming by, through or under the Loan Documents or the holder or holders, owner or owners thereof, and by every person now or hereafter claiming any right or security thereunder. It is understood and agreed that said Trustee shall have no obligation to see to the performance or non-performance of any of the covenants or promises herein contained, and it shall not be liable for any action or non-action taken in violation of any of the covenants contained herein.

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IN WITNESS WHEREOF, the parties hereto have caused this Twelfth Modification Agreement to Loan Documents to be executed as of the date set forth above.

## MORTGAGOR:

LASALLE BANK NATIONAL ASSOCIATION,  
not personally, but solely as Successor Trustee  
under a Trust Agreement dated May 19,  
1987 and known as Trust No. 1217

This instrument is executed by LaSalle Bank National Association, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall of any one be accepted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

By: Margaret O'Donnell  
Name: MARGARET O'DONNELL  
Title: ASST. VICE PRESIDENT

## GUARANTOR:

Wayne Patrick Filosa  
WAYNE PATRICK FILOSA

## LENDER:

LASALLE BANK NATIONAL ASSOCIATION,  
a national banking association

By: Terry Griffin  
Name: Terry Griffin  
Title: AVP

GKF:me  
May 29, 2002  
(57520385)

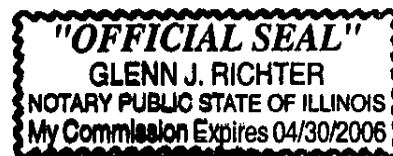
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STATE OF ILLINOIS       )  
                                      ) SS  
COUNTY OF COOK       )

The undersigned, a Notary Public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that MARGARET O'DONNELL, the ASST. VICE PRESIDENT of LASALLE BANK NATIONAL ASSOCIATION, a national banking association, as successor trustee as aforesaid, 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 as such ASST. VICE PRESIDENT, he/she signed and delivered the said instrument as his/her own free and voluntary act and as the free and voluntary act of said banking association, as trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 29<sup>th</sup> day of May, 2002.

Glenn J. Richter  
Notary Public  
My Commission Expires:

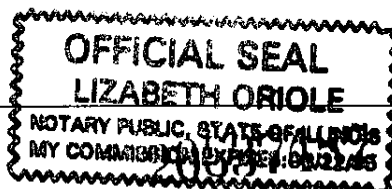


STATE OF ILLINOIS       )  
                                      ) SS.  
COUNTY OF COOK       )

The undersigned, a Notary Public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that WAYNE PATRICK FILOSA, 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, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 29<sup>th</sup> day of May, 2002.

Lizbeth Oriole  
Notary Public  
My Commission Expires: 8-22-05



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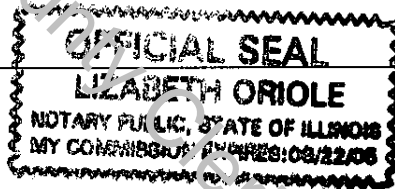
STATE OF ILLINOIS       )  
                                      ) SS  
COUNTY OF COOK       )

The undersigned, a Notary Public in and for the said County, in the State aforesaid, DO  
HEREBY CERTIFY that TERRY GRIFFIN, the  
ASST. VICE PRESIDENT of LASALLE BANK NATIONAL ASSOCIATION,  
a national banking association, 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 as such TERRY GRIFFIN, he/she signed and delivered  
the said instrument as his/her own free and voluntary act and as the free and voluntary act of said  
banking association, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 29th day of May, 2002.

Elizabeth Oriole  
Notary Public

My Commission Expires: 8-22-05



GKF:me  
May 29, 2002  
(57520385)

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## EXHIBIT "A"

### LEGAL DESCRIPTION OF REAL ESTATE

PARCEL 1: UNITS 105, 106, 307, 308, 405, 408, 505, 508, 605, 705, 706, 707, 708, 805, 806 AND 808 OF THE GRAND TOWERS PLAZA CONDOMINIUM IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND PLAT OF CONDOMINIUM RECORDED WITH THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON DECEMBER 30, 1987 AS DOCUMENT 87680416 AND AMENDED BY DOCUMENT NO. 93735774.

PARCEL 2: UNITS 101, 103, 201, 202, 204, 401, 402, 403, 501, 502, 601, 602, 603, 701, 702, 703 AND 804 OF THE GRAND TOWERS PLAZA CONDOMINIUM IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND PLAT OF CONDOMINIUM RECORDED WITH THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON DECEMBER 30, 1987 AS DOCUMENT 87680416.

### COMMON ADDRESS OF REAL ESTATE:

Units 101, 103, 105, 106, 201, 202, 204, 307, 308, 401, 402, 403, 405, 408, 501, 502, 505, 508, 601, 602, 603, 605, 701, 702, 703, 705, 706, 707, 708, 804, 805, 806 and 808  
Grand Towers Plaza Condominium  
10513-10515 West Grand Avenue  
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