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Cook County Recorder

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THIS INSTRUMENT PREPARED BY AND RETURN TO: ALAN D. PEARLMAN

Law Offices of Alan D. Pearlman, LLC 20 North Wacker Drive, Suite 1500 Chicago, Illinois 60606



MODIFICATION OF MORTGAGE, ASSIGNMENT OF LEASES AND RENTS AND SECURITY AGREEMENT AND OTHER SECURITY DOCUMENTS

THIS MODIFICATION OF MORTGAGE, ASSIGNMENT OF LEASES AND RENTS AND SECURITY AGREEMENT AND OTHER SECURITY DOCUMENTS ("Modification") is made and entered into as of the day of July, 2002, between ELSTON DEVELOPMENT L.L.C., an Illinois limited liability company ("Borrower"), with a mailing address c/o BAKER DEVELOPMENT CORPORATION, 1156 West Armitage, Chicago, Illinois 60614, ("Borrower") and THE PRIVATEBANK AND TRUST COMPANY, with a mailing address of 10 North Dearborn Street, Chicago, Illinois 60602, Attn: Ms. Jane Frid (together with its successors and assigns, including each and every holder from time to time of the Note hereinafter described, the "Lender").

RECITALS:

WHEREAS, Mortgagor is indebted to Lender in the principal sum of up to Two Hundred Eighty Thousand and 00/100 Dollars (\$280,000.00), which indebted is evidenced by Mortgagor's Mortgage Note dated of even date herewith and all modifications, substitutions, extensions and renewals thereof ("Note") providing for repayment of principal and interest (with interest being paid at a Variable Rate) and providing for a final payment of all sums due the cunder on November 15, 2002 (the "Loan"); and

WHEREAS, the proceeds of the Loan are being utilized by Borrower to purchase the real estate and any improvements thereon described on Exhibit A, "Additional Parcel" attached hereto and made a part hereof; and

WHEREAS, Lender has heretofore made a line of credit loan (the "Line of Credit Loan") to Borrower in the principal amount of up to Ten Million and No/100 Dollars (\$10,000,000.00) as evidenced by a Line of Credit Mortgage Note (the "10MM Note") dated as of August 28, 2000 made by Borrower to the order of Lender; and



WHEREAS, the 10MM Note is secured by, among other things, a Mortgage, Assignment of Leases and Rents and Security Agreement by Borrower in favor of Lender dated as of August 28, 2000 and recorded in the Office of the Recorder of Deeds of Cook County on September 1, 2000 as Document Number 00682529 (as amended from time to time, the "Mortgage"); and

WHEREAS, to further evidence and secure the Line of Credit Loan, Borrower did execute and deliver to Lender certain other documents, such other documents as modified are hereinafter referred to collectively as the "Other Line of Credit Security Documents"; and

WHEREAS, as a condition to the Loanfor the purchase of the Additional Parcel, the Lender is requiring this Modification wherein the Mortgage and the Other Security Documents will be modified to extend the lien of the Mortgage to the Additional Parceland the Mortgage will be modified to state that it constitutes security for repayment of the 10MM Note and the Note.

NOW, THEREFORE, for and in consideration of Ten and No/100 Dollars (\$10.00) in hand paid, the mutual covenants and conditions herein contained, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto do hereby agree as follows:

- 1. <u>Incorporation of Recitals</u>. The aforesaid recitals are hereby incorporated into this Modification by reference as if fully set forth in this Paragraph 1. Wherever the terms and conditions of this Modification conflict with the terms and conditions of the Mortgage, the terms and conditions of this Modification shall control. In all other respects the parties do hereby ratify and declare to be in full force and effect the terms and conditions of the Line of Credit Agreement and the Mortgage. All capitalized terms not defined herein shall have the same meaning ascribed to same in the Loan Documents.
- 2. Amendments to Mortgage. From and after the date hereof any and all references in the Mortgage to the Real Estate shall be deemed to include the property legally described on Exhibit A which is attached hereto and made a part hereof. Thereafter the keal Estate shall consist of the property legally described on Exhibit B attached hereto and made a part hereof. Further, from and after the date hereof the Mortgage and the Other Line of Credit Security Documents shall be deemed security for repayment of not only the 10MM Note but also the Note. Therefore, any and all references in the Mortgage and Other Line of Credit Security Documents to the Note shall be deemed to refer to the 10MM Note (as amended from time to time) and the Note.
- Modification is subject to the conditions precedent that, concurrently with Borrower's execution and delivery of this Modification to Lender, Borrower shall: (i) pay to the order of Lender (or as otherwise directed by Lender) Lender's reasonable attorneys' fees (if any) and other reasonable costs (if any) incurred in connection with this Modification; and (ii) obtain a date down endorsement to the Title Insurance Policy required under the Line of Credit Agreement in form and substance acceptable to Lender extending the coverage afforded by said Title Insurance Policy to include this Modification and thereby including the real estate legally described on Exhibit A within the insured land.

- 4. References to Security Documents. From and after the date hereof any and all references in the Line of Credit Agreement, the 10MM Note, the Mortgage and the Other Line of Credit Security Documents to the Loan Documents shall be deemed to refer to such documents as modified by this Modification.
- 5. <u>Reaffirmation of Representations and Warranties</u>. Borrower hereby reaffirms as true and correct in all respects, as of the date hereof, any and all representations and warranties contained in the Line of Credit Agreement, the 10MM Note, the Mortgage and the Other Security Documents.
- 6. Re<u>iffirmance of Covenants</u>. Borrower hereby reaffirms and agrees to perform all of the terms, covenants, conditions and obligations applicable to such parties as set forth in the Agreement, the 10MM Note, the Mortgage and the Other Line of Credit Security Documents as herein modified including but not limited to reaffirming same and declaring same to be true and correct with respect to the Additional Parcel.
- 7. <u>Laws of Illinois</u>. This Modification shall be covered and construed under the laws of the State of Illinois.

IN WITNESS WHEREOF, the parties have caused this Modification to be executed pursuant to authority duly granted as of the date and year first written above.

BORROWER:

ELSTON DEVELOPMENT L.L.C., a Delaware limited liability company

By: Baker Developing t Corporation

Its: Manager

Name: Warren H. Baker

Its: President

LENDER:

THE PRIVATEBANK AND TRUST COMPANY

Name: () ANE FRID

Its: ASSOC. MANALING DIRECTOR

STATE OF ILLINOIS)) SS.	
COUNTY OF Cook)	
I, Caro Lynn Whiteker, a not aforesaid, do hereby certify that Warren H. Baker, as manager of Elstor. Development L.L.C., persona name is subscribed as the foregoing Modification of Other Security Documents, appeared before me this and delivered said instrument on behalf of said com the duly authorized and free and voluntary act of the forth. GIVEN under my hand and seal, his.	Construction Loan Agreement, Mortgage and day in person and acknowledged that he signed apany and as his free and voluntary act, and as company, for the uses and purposes therein set
4	Caral Lym Whiteker
STATE OF ILLINOIS)) SS. COUNTY OF COOK)	OFFICIAL SEAL CAROL LYNN WHITTAKER NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 6-23-2005
I,	
•	Notary Public Notary Public
E:\APearlman\LOANS\PRIVATE\BAKER2143wood-MMO-cln.doc 6/30/02 11:10 AM	"OFFICIAL SEAL" MARGARET M. AMATO NOTARY PUBLIC STATE OF ILLINOIS My Commission Expires 04/08/2003

EXHIBIT A

LEGAL DESCRIPTION OF ADDITIONAL PARCEL

LOT 14 IN PARTRIDGE SUBDIVISION OF LOT 12 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2143 North Wood Street, Chicago, Illinois

PERMANENT INDEX NUMBER: 14-31-211-004-0000

20760202

EXHIBIT B

LEGAL DESCRIPTION OF PROJECT

Property of Cook County Clerk's Office

NEAR NORTH UNOFFICIAL COF

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PARCEL 1:

LOT 8 (EXCEPT THE NORTHEASTERLY 10 FEET THEREOF AND EXCEPT THE SOUTHEASTERLY 34 FEET OF SAID LOT 8 LYING SOUTHWESTERLY OF THE NORTHEASTERLY 10 FEET THEREOF) LOTS 9 AND 10 (EXCEPT THE SOUTHEASTERLY 34 FEET OF SAID LOTS) AND LOTS 11 AND 12 IN KILLICK'S SUBDIVISION OF LOTS 29, 30 AND 31 IN THE RESUBDIVISION OF LOTS 2 TO 5, LOTS 7 TO 11 AND LOTS 13 TO 18 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE SOUTH EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN,

ALSO

PARCEL 2:

THAT PART OF REAL ESTATE LYING SOUTHWESTERLY OF AND ADJOINING LOT 12 IN KILLICK'S SUBDIVICION AFORESAID AND BOUNDED AS FOLLOWS: (1) ON THE NORTHWEST BY A LINE COMMENCING THE MOST WESTERLY CORNER OF SAID LOT 12; THENCE RUNNING SOUTHWESTERLY ALONG THE NORTHWESTERLY LINE OF SAID LOT 12, EXTENDED SOUTHWESTERLY, 34 FEET, 11.4 INCHES. MORE OR LESS, TO THE NORTHEASTERLY LINE OF THE RIGHT OF WAY OF THE CYLTAGO AND NORTHWESTERN RAILROAD; (2) ON THE SOUTHWEST BY SAID NORTHEASTERLY LINE OF RAILROAD RIGHT OF WAY; (3) ON THE SOUTHEAST BY THE SOUTHEASTERLY LINE OF SAID LOT 12, EXTENDED SOUTHWESTERLY TO SAID NORTHEASTERLY LINE OF RAILROAD RIGHT OF WAY; AND (4) ON THE NORTHEAST BY THE SOUTHWESTERLY LINE OF SAID LOT 1). IN COOK COUNTY, ILLINOIS.

ALSO

PARCEL 3:

THAT PART OF REAL ESTATE LYING SOUTHEASTERLY OF AND ADJOINING THE ABOVE DESCRIBED PROPERTY AND BOUNDED AND DESCRIBED AS FOLLOWS: (1) ON THE NORTHWEST BY THE SOUTHEASTERLY LINE OF LOT 12 IN KILLICK'S SUBDIVISION AFORESAID. EXTENDED SOUTHWESTERLY TO THE NORTHEASTERLY LINE OF THE RICHT OF WAY OF THE CHICAGO AND NORTHWESTERN RAILROAD; (2) ON THE SOUTHWEST BY SATO NORTHEASTERLY LINE OF RAILROAD RIGHT OF WAY; (3) ON THE SOUTHEAST BY A LINE DRIVEN PARALLEL TO AND 2 1/2 FEET NORTHWESTERLY OF THE SOUTHEASTERLY LINE OF THE 16 FOOT ALLEY LYING SOUTHEASTERLY OF AND ADJOINING LOTS 7 TO 12 IN KILLICK'S SUBDIVISION AFORESAID, AND SAID LINE EXTENDED SOUTHWESTERLY TO THE AFORESAID NORTHLASTERLY LINE OF RAILROAD RIGHT OF WAY; AND (4) ON THE NORTHEAST BY THE SOUTHWESTLED. LINE OF SAID LOT 12 IN KILLICK'S SUBDIVISION, EXTENDED SOUTHEASTERLY TO SAID SOUTHEASTERLY BOUNDARY LINE OF SAID PARCEL OF REAL ESTATE, IN COOK COUNTY,

This policy valid only if Schedule B is attached.

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Lender's Form - Schedule A - Continued

ILLINOIS.

ALSO

PARCEL 4:

ALL THAT PART OF VACATED NORTH HOBSON AVENUE LYING NORTHWESTERLY OF AND.

ADJOINING THE NORTHWESTERLY LINES OF LOTS 8 TO 12, AND THE NORTHWESTERLY LINE
OF SAID LOT 12 PRODUCED SOUTHWESTERLY TO THE NORTHEASTERLY LINE OF THE RIGHT
OF WAY OF CHICAGO AND NORTHWESTERN RAILROAD, IN J. E. KILLICK'S SUBIDVISION OF
LOTS 29, 30 AND 31 OF BLOCK 21 AFORESAID, AND LYING SOUTHEASTERLY OF AND
ADJOINING THE SOUTHEASTERLY LINE OF LOT "A" IN THE CONSOLIDATION OF PARTS OF
ORIGINAL BLOCK 21 AND LYING SOUTHWESTERLY OF AND ADJOINING THE SOUTHWESTERLY
LINE OF THE NORTHEASTERLY 10 FEET OF LOT 8 IN KILLICK'S SUBDIVISION, PRODUCED
NORTHWESTERLY TO THE SOUTHEASTERLY LINE OF LOT "A" IN THE CONSOLIDATION
AFORESAID AND LYING NORTHEASTERLY OF AND ADJOINING THE NORTHEASTERLY LINE OF
THE RIGHT OF WAY OF THE CHICAGO AND NORTHWESTERN RAILROAD, IN COOK COUNTY,
ILLINOIS.

ALSO

PARCEL 5:

THAT PART OF LOT "A" IN THE CONSOLIDATION C: PARTS OF ORIGINAL BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE NORTHWESTERLY LINE OF NORTH HOBSON AVENUE WITH THE SOUTHWESTERLY LINE OF NORTH ELSTON AVENUE; THENCE SOUTHWESTERLY ALONG THE WESTERLY LINE OF HOBSON AVENUE TO THE INTERSECTION WITH THE SOUTHERLY LINE OF NORTH HOLLY AVENUE A DISTANCE OF 168.8 FEET, THENCE NORTHWESTERLY ALONG A LINE PARALLEL WITH THE SOUTHWESTERLY LINE OF NORTH ELSTON AVENUE A DISTANCE OF 99.94 FEET; THENCE DEFLICTING 89 DEGREES 12 MINUTES 44 SECONDS RIGHT FROM THE PROLONGATION OF THE PRECEDING COURSE FOR A DISTANCE OF 22.35 FEET; THENCE NORTHEASTELRY 146.52 FEET ALONG A LINE DEFLECTED O DEGREES 50 MINUTES 16 SECONDS RIGHT FROM THE LAST DESCRIBED COURSE, CAID LINE BEING PARALLEL WITH THE NORTHEASTERLY LINE OF NORTH HOBSON AVENUE TO THE INTERSECTION WITH THE SOUTHERLY LINE OF ELSTON AVENUE; THENCE SOUTHEAS TENTY ALONG SAID SOUTHERLY LINE OF ELSTON AVENUE A DISTANCE OF 100.27 FEET TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

ALSO

PARCEL 6:

THAT PART OF LOT "A" IN CONSOLIDATION OF PARTS OF ORIGINAL BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THRID PRINCIPAL MERIDIAN, LYING EAST OF THE FOLLOWING DESCRIBED LINES: COMMENCING AT THE INTERSECTION OF THE NORTHWESTERLY LINE OF NORTH HOBSON AVENUE WITH THE SOUTHWESTERLY LINE OF NORTH ELSTON AVENUE; THENCE NORTH 45 DEGREES 45 MINUTES 02 SECONDS WEST ALONG SAID SOUTHWESTERLY LINE 100.27 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 44 DEGREES 17 MINUTES 58 SECONDS WEST 146.52 FEET; THENCE SOUTH 43

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Lender's Form - Schedule A - Continued

DEGREES 27 MINUTES 42 SECONDS WEST 167.81 FEET EXCEPTING THEREFROM THAT PART OF SAID LOT "A" DESCRIBED AS FOLLOWS: THAT PART OF LOT "A" IN THE CONSOLIDATION OF PARTS OF ORIGINAL BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE NORTHWESTERLY LINE OF NORTH HOBSON AVENUE WITH THE SOUTHWESTERLY LINE OF NORTH ELSTON AVENUE; THENCE SOUTHWESTERLY ALONG WESTERLY LINE OF HOBSON AVENUE TO THE INTERSECTION WITH THE SOUTHERLY LINE OF NORTH HOLLY AVENUE A DISTANCE OF 168.8 FEET. THENCE NORTHWESTERLY ALONG A LINE PARALLEL WITH SOUTHWESTERLY LINE OF NORTH ELSTON AVENUE A DISTANCE OF 99.94 FEET; THENCE DELLECTING 89 DEGREES 12 MINUTES 44 SECONDS RIGHT FROM THE PROLONGATION OF THE PRECEDING COURSE FOR A DISTANCE OF 22.35 FEET, THENCE NORTHEASTERLY 145.52 FEET ALONG A LINE DEFLECTED 0 DEGREES 50 MINUTES 16 SECONDS RIGHT FROM THE LAST DESCRIBED COURSE, SAID LINE BEING PARALLEL WITH NORTHEASTERLY LINE OF NOTH HOBSON AVENUE TO THE INTERSECTION WITH SOUTHERLY LINE OF ELSTON AVENUE; THENCE SOUTHEASTERLY ALONG SAID SOUTHERLY LINE OF ELSTON AVENUE A DISTANCE OF 100 27 FEET TO THE POINT OF BEGINNING IN COOK

PARCEL 7:

LOT "A" IN THE CONSOLIDATION OF PARTS OF ORIGINAL BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THI NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 6, 1911 AS DOCUMENT NUMBER 4824513, IN COOK COUNTY, ILLINOIS; EXCEPT THEREFROM THE FOLLOWING DESCRIBED PORTION THEREOF CONVEYED BY DEED DATED DECEMBER 3, 1986 RECORDED DECEMBER 31, 1986 AS DOCUMENT NUMBER 86631255 DESCRIBED AS FOLLOWS: THAT PART OF LOT "A" IN THE CONSOLIDATION OF PARTS OF ORIGINAL BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EASTERLY OF THE FOLLOWING DESCRIBED LINES: COMMENCING AT THE INTERSECTION OF THE NORTHWESTERLY LINE OF NORTH HOBSON AVENUE WITH THE SOUTHWESTERLY LINE OF NORTH ELSTON AVENUE: THENCE NORTH 45 DEGREES 45 MINUTES 02 SECONDS WEST ALONG SAID SOUTHWESTERLY I IME 100.27 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 44 DEGREES 17 MINUTLS 58 SECONDS WEST 146.52 FEET, THENCE SOUTH 43 DEGREES 27 MINUTES 42 SECONDS VEST 167.81 FEET, IN COOK COUNTY, ILLINOIS.

PARCEL 8:

LOTS 1 TO 4 AND LOT 20. AND ALL THAT PART OF THE VACATED ALLEY LYING SOUTHWESTERLY OF AND ADJOINING THE SOUTHWESTERLY LINE OF LOT 1, LYING EAST OF AND ADJOINING THE EAST LINE OF LOT 20, AND LYING SOUTH OF A LINE EXTENDED FROM THE WESTERNMOST CORNER OF LOT 1 TO THE NORTHEAST CORNER OF LOT 20, ALL IN PARTRIDGE'S SUBDIVISION OF LOT 12 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIAPL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 10:

LOTS 8, 9 AND 10 IN THE SUBDIVISION OF LOT 12 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE

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Lender's Form - Schedule A - Continued

THIRD PRINCIPAL MEIRIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 11:

LOTS 11, 12 AND 13 IN PARTRIDGE'S SUBDIVISION OF LOT 12 IN BLOCK 21 IN SHEFFIELDS ADDITION TO CHICAGO IN SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 13:

LOTS 15 AND 16 IN PARTRIDGE'S SUBDIVISION OF LOT 12 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO, OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MET.II IAN, IN COOK COUNTY, ILLINOIS.

PARCEL 16:

LOT NINETEEN (19) IN PARTRIIGE'S SUBDIVISION OF LOT TWELVE (12) IN BLOCK TWENTY-ONE (21) IN SHEFFIELDS ADDITION TO CHICAGO, IN SECTION THIRTY-ONE (31) TOWNSHIP FORTY (40) NORTH, RANGE FOURTEEN (14) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 19:

THE NORTHERLY 6 FEET OF LOT 16 AND LOTS 17, 18 19, 20, 21, 22, 23, 24, 25, 26 AND 27 IN HURFORD'S SUBDIVISION OF ORIGINAL LCT 1 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE SOUTHEAST 1/4 OF THE WOLTHEAST 1/4 OF SECTION 31. TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN;

TOGETHER WITH THE EASTERLY AND WESTERLY 16 FOOT VACATEL ALLEY LYING SOUTH OF LOT 18 AND NORTH OF LOT 17 IN HURFORD'S SUBDIVISION OF ORIGINAL LOT 1 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE SOUTHEAST 1/4 CF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN;

TOGETHER WITH THE NORTHERLY AND SOUTHERLY 16 FOOT VACATED ALLEY LYING FASTERLY OF LOTS 18, 19, 21, 22, 25 AND 26 AND WESTERLY OF THE CHICAGO AND NORTHWISTERN RAILWAY RIGHT OF WAY, HURFORD'S SUBDIVISION OF ORIGINAL LOT 1 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN,

PARCEL 21:

A PART OF LOT 14 (EXCEPT THE SOUTHEASTERLY 54.10 FEET MEASURED ON NORTH HOLLY) AND THE SOUTH 18 FEET OF LOT 15 IN HURFORD'S SUBDIVISION OF ORIGINAL LOT 1 OF BLOCK 21 OF SHEFFIELD ADDITION TO CHICAGO IN SECTIONS 29, 31, 32 AND 33, ALL IN THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, CITY OF CHICAGO, NORTH TOWN AND WEST TOWN, COOK COUNTY, ILLINOIS.

PARCEL 27:

Lender's Form - Schedule A - Continued

LOT 30 (EXCEPT THE NORTHWESTERLY 23 FEET 3 INCHES AS MEASURED ALONG THE NORTHEASTERLY LINE THEREOF) AND LOT 31 (EXCEPT THE SOUTHEASTERLY 24 FEET AS MEASURED ALONG THE NORTHEASTERLY LINE THEREOF) IN HURFORD'S SUBDIVISION OF LOT 1 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 28:

THE NORTHWESTE'LY 23 FEET 3 INCHES OF LOT 30 AS MEASURED ALONG THE NORTHEASTERLY LINE IN HURFORD'S SUBDIVISION OF LOT 1 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD TRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

LOT 14 IN PARTRIDGE SUBDIVISION OF LOT 12 IN BLOCK 21 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 33, TOWNSHIP 45 NOPTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

09/12/00