Doc#: 0405042226 Eugene "Gene" Moore Fee: \$50.00 Cook County Recorder of Deeds Date: 02/19/2004 10:37 AM Pg: 1 of 14

For recording purposes only

For reconding.

ASSIGNMENT OF LEASES AND RENTS

TENTS (this "Assig THIS ASSIGNMENT OF LEASES AND RENTS (this "Assignment") dated as of January 16, 2004, is made and executed by 817 W. Cermak Road, L.L.C., an Illinois limited liability company ("Assignor"), in favor cf Cole Taylor Bank ("Assignee").

RECITA! 3:

- Assignee has agreed, subject to certain terms and conditions, to make a loan to Assignor in a principal amount not to exceed One Million Three Hundred Sixty Thousand and No/100 Dollars (\$1,360,000.00) (the "Loan").
- The Loan is evidenced by that certain Promissory Note or even date herewith II. executed by Assignor to Assignee, in the principal sum of One Million Three Fundred Sixty Thousand and No/100 Dollars (\$1,360,000.00) (the "Note"). The payment of the Note is secured by: (a) this Assignment; (b) a Mortgage, Assignment of Leases and Rents, Security Agreement and Fixture Filing (the "Mortgage") pertaining to property defined therein (the "Mortgaged Property") of which the parcel of land legally described in Exhibit A attached hereto and all improvements thereon and appurtenances thereto form a part; and (c) a personal Guaranty executed by Socrates Panos, a member of Assignee (the "Guaranty").

GRANTING CLAUSES

To secure the payment of the indebtedness evidenced by the Note and the payment of all amounts due under and the performance and observance of all covenants and conditions



contained in this Assignment, the Mortgage, the Note, and any other mortgages, security agreements, assignments of leases and rents, guaranties, letters of credit and any other documents and instruments and any and all renewals, extensions, replacements and amendments hereof or thereof now or hereafter executed by Assignor or any party related thereto or affiliated therewith to secure or guarantee the payment of indebtedness under the Note (the Note, this Assignment, the Mortgage, and such other mortgages, security agreements, assignments of leases and rents, guaranties, letters of credit and any other documents and instruments now or hereafter executed and delivered in connection with the Loan, and any and all amendments, renewals, extensions and replacements hereof and thereof, being sometimes referred to collectively as the "Loan Instruments" and individually as a "Loan Instrument") (all indebtedness secured hereby being hereinafter sometimes referred to as "Borrower's Lubilities"), Assignor hereby assigns to Assignee, all of the right, title and interest of Assignor in:

- (a) All oral and written leases with, or other agreements for use or occupancy made by, any person or entity (including, without limitation, any leases which may be described in any separate schedule which may be attached hereto or in any supplement to this Assignment recorded hereafter), and any and all amendments, extensions, renewals, modifications and replacements thereof pertaining to all or any part of the Mortgaged Property, whether such leases or other agreements have been heretofore or are hereafter made or agreed to (such leases and other use and occupancy agreements being collectively referred to herein as the "Leases");
- (b) The rents which are due or may hereafter become due pursuant to any of the Leases and any other payments in addition to rent made oy or due from any and all lessees, users or occupants under the Leases including, without limitation, security deposits and any monies, awards, damages or other payments made or due under the Leases (which rents and payments together with any and all other rents, issues and profits which may now or hereafter arise in connection with the ownership or operation of the Mortgaged Property are herein collectively referred to as the "Rents");
- (c) All rights, powers, privileges, options and other benefits (collectively, "**Rights**") of Assignor under the Leases, including, without limitation:
 - (i) The immediate and continuing right to receive and collect all rents, income, revenues, issues, profits, insurance proceeds, condemnation awards, monies and security deposits or the like;
 - (ii) The right to make all waivers and agreements, including any waivers pertaining to the obligations of lessees;

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- (iii) The right to give all notices, permissions, consents and releases, including consents to any instrument which subordinates or makes paramount the interest of a lessee to the Mortgage;
- (iv) The right to take such action upon the happening of a default under the Leases (including the commencement, conduct and consummation of proceedings at law or in equity) as shall be permitted under any provisions of the Leases or by law;
- (v) The right to do any and all other things whatsoever which Assignor is or may become entitled to do under the Leases including, without limitation, the right to cancel or alter leases;
- (vi) The right to exercise any option required or permitted under any of the Leases;
 - (vii) The right to execute new leases of the Mortgaged Property; and
- (viii) The rights, powers, privileges and other benefits of Assignor under any and all guaranties (the "Guaranties") of any of the Leases;

(the Leases, Rents and Rights being sometimes collectively referred to as the "Collateral") and Assignor authorizes Assignee:

- (d) To manage the Mortgaged Property and a'ke possession of the books and records relating thereto;
- (e) To prosecute or defend any suits in connection with the Mortgaged Property or enforce or take any other action in connection with the Leases in the name of Assignee, Assignor;
- (f) To make such repairs to the Mortgaged Property as Assignee may deem advisable: and
- (g) To do any and all other things with respect to the Mortgaged Property and the Collateral which an absolute owner or landlord has the right to do.

I. COVENANTS AND WARRANTIES

- 1.1 **Present Assignment**. Notwithstanding that this Assignment constitutes a present assignment of leases and rents, Assignor may collect the Rents and manage the Mortgaged Property in the same manner as if this Assignment had not been given, but only if and so long as an Event of Default (defined hereafter) has not occurred. If an Event of Default occurs, the right of Assignor to collect the Rents and to manage the Mortgaged Property shall thereupon automatically terminate and such right together with the other rights, powers and authorizations contained herein shall belong exclusively to Assignee.
- 1.2 Power Coupled with Interest. This Assignment of Leases and Rents confers upon Assignee a power coupled with an interest and cannot be revoked by Assignor.
- Assignor is the sole owner of the lessor's entire interest in the Leases and the other Collateral and has full right to assign the Collateral; (ii) there has been no previous assignment and, without Assignee's prior written consent, Assignor will permit no future assignment (as collateral or otherwise) of the lessor's right, title or interest in any of the Leases or other Collateral (other than pursuant to the othe: Loan Instruments); (iii) the Leases are valid and enforceable in accordance with their terms and have not been altered, modified or amended in any manner whatsoever; (iv) the lessees are not in default under the Leases and have not been granted any concessions by the lessor; (v) no rent reserved in the Leases has been assigned; and (vi) no rent for any period subsequent to the date hereof has been collected more than thirty (30) days in advance of the time when said rent becomes or would become due under the terms of the Leases.
- 1.4 Covenants. Assignor covenants that (i) it will not modify, change, alter, supplement, amend, cancel, surrender or accept surrender of any of the Leases without Assignee's consent, nor will it execute any new Lease without Assignee's consent, (ii) it will not consent to any assignment or subletting of the lessee's interest under any of the Leases without Assignee's consent; (iii) it will not accept rent more than thirty (30) days in advance of the due date thereof under any of the Leases; and (iv) it will not assert any claim or take any action against any lessee under any of the Leases, or otherwise seek recovery, damages or other relief against any such lessee, which would have the effect of relieving such lessee from any obligation or liability or which would affect, impair or discharge any right of Assignee and, if Assignor shall recover any such sums from such lessee, Assignor will forthwith pay over the same to Assignee for application to the indebtedness secured hereby.

- 1.5 **Further Assurances**. Assignor shall execute and deliver, at the written request of Assignee, all such further assurances and assignments as Assignee from time to time shall determine are necessary to effectuate the terms and provisions of this Assignment.
- 1.6 Assignee to be Creditor of Lessees. Assignee shall be deemed to be the creditor of each lessee under the Leases in any assignments for the benefit of creditors and bankruptcy, reorganization, insolvency, dissolution, receivership or probate proceedings affecting such lessee (without any obligation on the part of Assignee to file claims or otherwise to pursue creditor's rights in such proceedings). All monies received in connection with any such proceedings or occurrences shall constitute additional Rents hereunder.

II. DEFAULTS AND REMEDIES

- 2.1 Event of Default. The term "Event of Default," wherever used in this Assignment, shall mean any coo or more of the following events:
- (a) If Assignor scall fail to keep, perform or observe any covenant, condition or agreement on the part of Assignor in this Assignment and such failure shall continue for thirty (30) days following the delivery of written notice to Assignor; provided, however, if such default is of the kind or nature that (in Assignee's judgment) it is curable but is not capable of being cured within thirty (30) days, and provided, further, that Assignor has promptly commenced and is diligently proceeding to cure, then if such default is not cured within forty-five (45) days following the delivery of such notice.
- (b) If a default shall occur under any of the Lean Instruments and the sameocratese is not cured within such cure, grace or other periot. If any, provided in such Loan Instrument.
- (c) If an "Event of Default" shall occur under and as defined in any of the other Loan Instruments, including without limitation the Mortgage.

2.2 Exercise of Assignee's Rights.

- (a) Assignee may exercise its rights as provided in this Assignment without regard to the adequacy of the security and without waiving any other remedy available to Assignee and without waiving such default;
- (b) In the event Assignee elects to invoke any of its rights hereunder and thereafter, for any reason, relinquishes to Assignor such rights, this Assignment shall not be terminated, but shall remain in full force and effect until Borrower's Liabilities are paid in full, it being the intent of the parties that Assignee shall, until release of this Assignment, have all

the rights granted hereby and be able to exercise them from time to time if an Event of Default occurs.

- 2.3 Nature of Remedies. No delay or omission on the part of Assignee in the exercise of any remedy for an Event of Default shall operate as a waiver thereof. The remedies available to Assignee under this Assignment shall be in addition to, and exercisable in any combination with, any and all remedies available by operation of law and under the other Loan Instruments. Said remedies shall be cumulative and concurrent, may be pursued separately, successively or together against Assignor or the Mortgaged Property at the sole discretion of Assignee and may be exercised as often as occasion therefor shall arise.
- 2.4 Application of Rents. Assignee may apply the Rents, after payment of certain expenses and capital expenditures relating to the Mortgaged Property, on account of Borrower's Liabilities in such order and manner as Assignee may elect. Without limitation of the foregoing, the expenses and capital expenditures relating to the Mortgaged Property may include taxes, insurance, ascessments, management fees, usual and customary commissions to real estate brokers for leasing real estate, and the reasonable expenses and fees of all attorneys, agents and employees engaged in connection with the exercise of the rights and powers granted to Assignee hereunder. The receipt by Assignee of any Rents pursuant to this Assignment following an Event of Default and the exercise of any remedies provided for herein or in the other Loan Instruments shall not cure such I vent of Default or affect or prejudice the exercise of such remedies.
- 2.5 Limitation of Assignee's Obligations. Assignee's obligations as to any Rents actually collected shall be discharged by application of such Pents to any of the purposes specified in Paragraph 2.4 hereof. Assignee shall not be liable for uncollected Rents or for failure to collect Rents or for any claim for damages or set-offs arising out of Assignee's management of the Mortgaged Property. Assignee shall not be liable to any lessee for the return of any security deposit made under any Lease unless Assignee shall have received such security deposit from the lessor or such lessee. Assignee shall not by reason of this Assignment or the exercise of any right granted herein be obligated to perform any obligation of the lessor under any of the Leases, nor shall Assignee be responsible for any act committed by the lessor, or any breach or failure to perform by the lessor with respect to any of the Leases. Nothing contained herein shall be deemed to have the effect of making Assignee a mortgagee in possession of the Mortgaged Property or any part thereof.
- 2.6 **Reimbursement**. Assignor shall reimburse Assignee for and indemnify Assignee against all expenses, losses, damages and liabilities which Assignee may incur by reason of this Assignment or the exercise of any of the rights granted hereunder. Any and all amounts due to Assignee under this Paragraph 2.6 shall be immediately due and payable, shall be added to Borrower's Liabilities, shall bear interest after disbursement by Assignee at the

Default Rate (as described in the Note) and shall be secured by this Assignment and the other Loan Instruments.

2.7 Authorization to Lessees. Each present and future lessee under any of the Leases is hereby authorized and directed to pay the rent payable thereunder to Assignee upon written demand from Assignee stating that an Event of Default has occurred without inquiry as to whether any such default has occurred or whether Assignee is rightfully entitled to such rent. Following receipt of any such demand, no lessee shall be given credit for any rent paid other than to Assignee thereafter until Assignee instructs such lessee otherwise in writing.

III. MISCELLANEOUS

- 3.1 Modification of Loan Terms. If the time of payment of any indebtedness secured hereby is extended at any time or times, if the Note is renewed, modified or replaced or if any security for the Note is released, Assignor and any other parties now or hereafter liable therefor or interested in the Mortgaged Property shall be deemed to have consented to such extensions, renewals, modifications, replacements and releases, and their liability and the lien hereof and of the other Loan Institutions shall not be released and the rights created hereby and thereby shall continue in full force, the right of recourse against all such parties being reserved by Assignee.
- 3.2 Successors and Assigns. This Assignment shall inure to the benefit of Assignee and be binding upon Assignor, the heirs, legal representatives, successors and assigns of Assignor and all persons and entities (including owners and lessees) which may hereafter have any interest in the Mortgaged Property.
- 3.3 No Merger. Notwithstanding the conveyance or transfer of title to any or all of the Mortgaged Property to any lessee under any of the Leases, the less x's leasehold estate under such Lease shall not merge into the fee estate and the lessee shall remain obligated under such lease as assigned by this Assignment.
- 3.4 **Notices**. All notices, reports, requests, demands or other instruments required or contemplated to be given or furnished under this Assignment to Assignor or Assignee shall be directed to Assignor or Assignee, as the case may be, at the following addresses:

Assignee:

Cole Taylor Bank

111 West Washington Street

Chicago, Illinois 60602

Attention: Benjamin C. Miller

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Assignor:

817 W. Cermak Road, L.L.C. 817 West Cermak Road Chicago, Illinois 60608 Attention: Socrates Panos

Notices shall be either (i) personally delivered to the offices set forth above, in which case they shall be deemed delivered on the date of delivery to said offices, (ii) sent by certified mail, return receipt requested, in which case they shall be deemed delivered three (3) business days after deposit in the U.S. mail, postage prepaid, or (iii) sent by air courier (Federal Express or like service), in which case they shall be deemed delivered on the date of delivery. Any party may change the address to which any such notice, report, demand or other instrument is to be delivered by ruroishing written notice of such change to the other parties in compliance with the foregoing provisions.

- 3.5 **Headings**. The headings of the articles, sections, paragraphs and subdivisions of this Assignment are for convenience only, are not to be considered a part hereof, and shall not limit, expand or otherwise affect any of the terms hereof.
- 3.6 Invalid Provisions to Piffect No Others. In the event that any of the covenants, agreements, terms or provisions contained in the Note, this Assignment or in any other Loan Instrument shall be invalid, illegal or unenforceable in any respect, the validity of the remaining covenants, agreements, terms or provisions contained herein or in the Note or in any other Loan Instrument (or the application of the covenant, agreement, term held to be invalid, illegal or unenforceable, to persons or circumsunces other than those in respect of which it is invalid, illegal or unenforceable) shall be in ro way affected, prejudiced or disturbed thereby.
- 3.7 Changes. Neither this Assignment nor any term here it may be released, changed, waived, discharged or terminated orally, or by any action or inaction, but only by an instrument in writing signed by the party against which enforcement of the release, change, waiver, discharge or termination is sought. To the extent permitted by law, 20% agreement hereafter made by Assignor and Assignee relating to this Assignment shall be superior to the rights of the holder of any intervening lien or encumbrance.
- 3.8 **Governing Law**. This Assignment shall be construed, interpreted, enforced and governed by and in accordance with the laws of the State of Illinois.
- 3.9 **Future Advances**. This Assignment is given to secure not only existing indebtedness, but also such future advances, whether such advances are obligatory or are to be made at the option of Assignee, or otherwise, as are made by Assignee under the Note, to the same extent as if such future advances were made on the date of the execution of this Assignment. The total amount of indebtedness that may be so secured may decrease or

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increase from time to time, but all indebtedness secured hereby shall, in no event, exceed five times the aggregate face amount of the Note.

[Signature Page to Follow]

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IN WITNESS WHEREOF, Assignor has executed this Assignment on the date first above written.

ASSIGNOR:

817 W. CERMAK ROAD, L.L.C., an Illinois limited liability company

THIS INSTRUMENT PREPARED BY Clert's Office AND AFTER RECORDING RETURN 10:

David J. Morris, Esq. Fox, Hefter, Swibel, Levin & Carroll 321 North Clark Street, Suite 3300 Chicago, Illinois 60610

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, ________, a Notary Public in and for and residing in said County and State, DO HEREBY CERTIFY THAT Socrates Panos, the Manager of 817 W. Cermak Road, L.L.C., personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Manager appeared before me this day in person and acknowledge1 that he signed and delivered said instrument as his own free and voluntary act and as the free and voluntary act of said limited liability company for said uses and purposes.

GIVEN under my hand and notarial seal this day of January, 2004.

Notary Public

My Commission Expires:

-10/4'S OFFICO

"OFFICIAL SEAL"
Lawrence M. Freedman
Notary Public, State of Illinois
My Commission Expires 6-20-05

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EXHIBIT A

LEGAL DESCRIPTION

PARCEL A:

LOT 23, 24, 25, 26 AND 27 (EXCEPT THE SOUTH 14 FEET OF SAID LOTS TAKEN OR USED FOR STREET) IN WALSH'S SUBDIVISION OF BLOCK 27 IN WALSH AND MCMULLEN'S SUBDIVISION OF THE SOUTH 34 OF THE SOUTHEAST 14 OF SECTION 20, TOWN'S HIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL B:

PARCEL 1:

THE SOUTH 97 FEET OF LOT 1 AND ALL OF LOTS 2, 3 AND 4 IN BLOCK 1 IN REVEREND A. DAMEN'S SUBDIVISION OF 1 ACRE IN THE WEST ½ OF THE EAST 16.72 ACRES IN THE NORTHWEST PRACTIONAL ¼ OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE FHIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE SOUTH 97 FEET OF LOTS 1, 2, 3, 4 AND 5 IN BLOCK 1 IN MRS. BRIDGET O'NEIL'S SUBDIVISION OF 4.60 ACRES OF THE WEST ½ OF THE EAST 16.72 ACRES IN THE NORTHEAST FRACTIONAL ¼ OF SECTION 79, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS.

PARCEL 3:

THE SOUTH 97 FEET OF LOTS 18, 19, 20 IN BLOCK 1 THOMAS C'NEIL'S ADDITION TO CHICAGO SAID ADDITION BEING A SUBDIVISION OF THE EAST 8.36 ACRES OF THE NORTHEAST FRACTIONAL ¼ OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, IL LINOIS.

PARCEL 4:

THE SOUTH 97 FEET OF LOT 22 IN BLOCK 1 IN THOMAS O'NEIL'S ADDITION TO CHICAGO SAID ADDITION BEING A SUBDIVISION OF THE EAST 8.36 ACRES OF THE NORTHEAST FRACTIONAL ¼ OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF LOT 22 AFORESAID DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 22, THENCE WEST ON THE SOUTH LINE OF SAID LOT 22, 2 FEET TO THE WEST FACE OF A BRICK WALL THENCE NORTH ALONG THE WEST FACE OF BRICK WALL AND PARALLEL WITH THE EAST LINE OF SAID LOT 22, 66.63 FEET TO THE SOUTH FACE OF BRICK WALL OF AN ELEVATOR SHAFT; THENCE WEST AT

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RIGHT ANGLES TO THE EAST LINE OF SAID LOT 22, 10.7 FEET TO THE WEST FACE OF BRICK WALL OF SAID ELEVATOR SHAFT THENCE NORTH ALONG WITH WEST FACE OF BRICK WALL OF SAID ELEVATOR SHAFT AND PARALLEL WITH THE EAST LINE OF LOT 22, 10.05 FEET TO THE NORTH FACE OF BRICK WALL OF SAID ELEVATOR SHAFT; THENCE EAST ALONG SAID NORTH FACE OF BRICK WALL OF SAID ELEVATOR SHAFT AND AT RIGHT ANGLES TO THE EAST LINE OF SAID LOT 22, 10.70 FEET TO THE WEST FACE OF BRICK WALL THENCE NORTH ALONG THE WEST FACT OF BRICK WALL AND PARALLEL TO THE EAST LINE OF SAID LOT 22, 20.32 FEET TO THE NORTH LINE OF THE SOUTH 97 FEET OF SAID LOT 22; THENCE EAST ALONG THE NORTH LINE OF THE SOUTH 97 FEET OF SAID LOT 22, 2 FEET TO THE EAST LINE OF SAID LOT 22; THENCE SOUTH ALONG THE EAST LINE OF SAID LOT 22, 97 FEET TO THE POINT OF BEGINNINGO ALL IN COOK COUNTY, ILLINOIS.

PARCEL C:

THE ESTATE OF INTEREST IN THE LAND DESCRIBED BELOW AND COVERED HEREIN IS: THE LEASEHOLD ESTATE (SAID LEASEHOLD ESTATE BEING DEFINED IN PARAGRAPH 1.c. OF THE ALTA LEASEHOLD ENDORSEMENT(S) ATTACHED HERETO), CREATED BY THE INSTRUMENT HEREIN REFERRED TO AS THE LEASE, EXECUTED BY: THE BURLINGTON MORTHERN AND SANTA FE RAILWAY COMPANY, A DELAWARE CORPORATION, AS LESSOR, AND 817 W. CERMAK ROAD, L.L.C., AN ILLINOIS LIMITED LIABILITY COMPANY, AS LESSEE, DATED JANUARY 14, 2004, WHICH LEASE DEMISES THE FOLIOWING DESCRIBED LAND FOR A TERM OF YEARS BEGINNING JANUARY 14, 2004 AND ENDING UPON TERMINATION BY EITHER PARTY.

THE NORTH 25 FEET OF THE FOLLOWING DESCRIBED LCTS, TAKEN AS A TRACT:

LOT 1 IN BLOCK 1 IN REV. A. DAMON'S SUBDIVISION OF 1 ACRE OF THE WEST ½ OF THE EAST 16.72 ACRES OF THE NORTHEAST FRACTIONAL ½ OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MURIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO

LOTS 1, 2, 3, 4 AND 5 IN BLOCK 1 IN MRS. BRIDGET O'NEIL'S SUBDIVISION OF 4.80 ACRES OF THE WEST ½ OF THE EAST 16.72 ACRES OF THE NORTHEAST FRACTIONAL ¼ OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO

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LOTS 18, 19, 20, 21 AND THE WEST 23 FEET OF LOT 22 IN BLOCK 1 IN T. O'NEIL'S ADDITION TO CHICAGO, BEING THE EAST 8.36 ACRES OF THE NORTHEAST FRACTIONAL ¼ OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Common Address: 817-45 W. Cermak Road, Chicago, Illinois

Property of Cook County Clerk's Office 17-20-445-009; 17-20-445-010; 17-20-445-011; 17-20-445-012; PIN:

17-20-445-013; 17-29-201-003; 17-29-201-007; 17-29-201-024;