UNOFFICIAL COPYMENT

20165282 08-03-04 Doc#: 0421734050

Eugene "Gene" Moore Fee: \$68.00 Cook County Recorder of Deeds Date: 08/04/2004 12:08 PM Pg: 1 of 23

RECORDING MEMORANDUM MEMORANDULY OF SIXTH MODIFICATION AGREEMENT

The undersigned LASALLE BANK NATIONAL ASSOCIATION, a national banking association, hereby certifies that Exhibit B attached hereto is a true, correct and complete copy of the Memorandum of Sixth Modification Agreement dated as of February 1, 2004, but actually executed and delivered on April 26, 2004, by and among CENTURY, L.L.C., an Illinois limited liability company, JOHN E. SHAFFER, DENNIS J. HIFFMAN, E. THOMAS COLLINS, JR., RICHARD E. HULINA and SHEILA EISENBERG, as Trustee of a Trust known as the Sheila Trust, and the undersigned LASALLE BANK NATIONAL ASSOCIATION, a national banking association, Successor by Merger to LaSalle National Bank, a national banking association. The said Memorandum of Sixth Modification Agreement affects the real estate described in Exhibit A attached hereto.

[SIGNATURE PAGE FOLLOWS THIS PAGE]

Permanent Tax Index Numbers and Address:

See Exhibit A

Near North National Title Corp 222 North Lasalle Street Chicago, Illinois 60601 This Instrument Prepared by and to Returned After Recording to:

Alvin L. Kruse Elizabeth Pfeiler Foley Seyfarth Shaw LLP 55 East Monroe Street Suite 4200 Chicago, Illinois 60603

0421734050 Page: 2 of 23

UNOFFICIAL COP

Title:

LASALLE BANK NATIONAL ASSOCIATION

STATE OF ILLINOIS)

SS

COUNTY OF COOK)

County Clark's Office

0421734050 Page: 3 of 23

UNOFFICIAL COPY

EXHIBIT A

LEGAL DESCRIPTION OF PREMISES

PARCEL 1

LOTS 1 AND 2 (EXCEPT THAT PART OF THE SOUTH .71 FEET, AS MEASURED AT RIGHT ANGLES TO THE SOUTH LINE, LYING EAST OF THE WEST 163.0 FEET, AS MEASURED ALONG THE SOUTH LINE OF SAID LOT 2) IN BROMLEY'S SUBDIVISION OF THE EAST PART OF THE SOUTH 1/2 OF LOT 10 IN BICKERDIKE'S AND STEELE'S SUBDIVISION IN THE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2

LOTS 1, 2, 3, 4, 5, 6, AND 7 IN THE SUBDIVISION OF THE NORTH 1/2 OF LOT 10 IN BICKERDIKE'S AND STEELE'S SUBDIVISION IN THE WEST 1/2 OF THE NORTH WEST 1/4 OF' Section 28. TOWNSHIF 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, I'L! !NOIS

PARCEL 3

THE EAST 207 FEET OF THE SOUTH 1/2 OF LOT 11 IN BICKERDIKE AND STEELE'S SUBDIVISION IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 4

LOTS 18 AND 19 IN RAWORTH AND OTHERS SUBDIVISION OF PART OF LOTS 11, 12. 15 AND 16 IN BICKERDIKE'S AND STEELE'S SUBDIVISION IN 1 HE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 FAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

Permanent Tax Index Numbers:

14-28-119-036	14-28-119-043
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14-28-119-037	14-28-119-044
14-28-119-038	14-28-119-045
14-28-119-039	14-28-119-046
14-28-119-040	
14-28-119-041	
	14-28-119-038 14-28-119-039 14-28-119-040

Address of Premises:

2828 North Clark Street Chicago, Illinois

0421734050 Page: 4 of 23

UNOFFICIAL COPY

<u>EXHIBIT A</u> MEMORANDUM OF SIXTH MODIFICATION AGREEMENT



20159475(2) 04-14-04

MEMORANDUM OF SIXTH MODIFICATION AGREEMENT

THIS MEMORANDUM OF SIXTH MODIFICATION AGREEMENT is dated as of February 1, 2004, but actually executed and delivered on April _______, 2004 (the "Execution Date").

Pursuant to a Sixth Mouification Agreement dated as of dated as of February 1, 2004, but actually executed and delivered on the Execution Date (the "Sixth Modification Agreement Agreement"), CENTURY, L.L.C., Collinois limited liability company (the "Mortgagor"), JOHN E. SHAFFER ("Shaffer"), DENN'S J. HIFFMAN ("Hiffman"), E. THOMAS COLLINS, JR. ("Collins"), RICHARD E. HULINA ("Hulina") and SHEILA EISENBERG, as Trustee of a Trust known as the Sheila Trust (the "Sheila Trust") (Shaffer, Hiffman, Collins, Hulina and the Sheila Trust being sometimes referred to herein collectively as the "Guarantors"), and LASALLE BANK NATIONAL ASSOCIATION, a national banking association (the "Bank"), Successor by Merger to LaSalle National Bank, a national banking association ("Old LaSalle"), have made certain modifications and amendments to the following documents (collectively, the "Documents"), which encumber the real estate described in Exhibit A attached hereto and the personal property located thereon:

- (i) Construction Loan Agreement dated as of October 1, 1995 (the "Loan Agreement"), by and between the Mortgagor and Old LaSalle;
- (ii) Construction Loan Mortgage Note dated October 1, 1998 (the "N te"), from the Mortgagor to Old LaSalle;

Permanent Tax Index Numbers and Address:

This Instrument Prepared by and to be

See Exhibit A

Returned After Recording to:

Alvin L. Kruse Seyfarth Shaw LLP 55 East Monroe Street Suite 4200

Chicago, Illinois 60603

- (iii) Construction Loan Mortgage and Security Agreement dated as of October 1, 1998 (the "Mortgage"), from the Mortgagor to Old LaSalle, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on December 3, 1998, as Document No. 08096990;
- (iv) Construction Loan Assignment of Rents and Leases dated as of October 1, 1998, from the Mortgagor to Old LaSalle, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on December 3, 1998, as Document No. 08096991;
- (v) Assignment of Plans, Permits and Contracts dated as of October 1, 1998, from the Mortgagor to Old LaSalle;
- (vi) Construction Loan Indemnity Agreement dated as of October 1, 1998, from the Mortgager, Shaffer, Hiffman, Collins, Hulina and Harold Eisenberg to Old LaSalle; and
- (vii) Construction Loan Guaranty dated as of October 1, 1998, from Shaffer, Hiffman, Collins, Hulica and Harold Eisenberg to Old LaSalle.

Harold Eisenberg and subsequent to the execution and delivery of the Documents.

The Documents were previously modified and amended by the Modification Agreement dated as of November 1, 2000 (the "First Modification"), by and among the Mortgagor, Shaffer, Hiffman, Collins, Hulina, the Estate of Harold Eisenberg and the Bank, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on March 15, 2001, as Document No. 0010208007, the Second Modification Agreement dated as of August 1, 2001 (the "Second Modification"), by and among the Mortgagor, Shaffer, Hiffman, Collins, Hulina, the Estate of Harold Eisenberg and the Bank, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on February 26, 2004, as Document No. 94057100111, the Third Modification Agreement dated as of August 1, 2002 (the "Third Modification"), by and among the Mortgagor, Shaffer, Hiffman, Collins, Hulina, the Sheila Trust and the Bank, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on February 26, 2004, as Document No. 04057100112, the Fourth Modification Agreement dated as of Augusti, 2003 (the "Fourth Modification"), by and among the Mortgagor, Shaffer, Hiffman, Collins, Hulina, the Sheila Trust and the Bank, recorded in the Office of the Recorder of Deeds of Cook Courte, Illinois, on February 26, 2004, as Document No. 04057100113, and the Fifth Modification Agreement dated as of November 1, 2003 (the "Fifth Modification"), by and among the Mortgagor, Shaffer, Hiffman, Collins, Hulina, the Sheila Trust and the Bank, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on February 26, 2004, as Document No. 04057100114. The First Modification, the Second Modification, the Third Modification, the Fourth Modification, and the Fifth Modification are sometimes referred to herein collectively as the "Previous Modifications".

The Mortgagor, the Guarantors and the Bank hereby confirm that the Sixth Modification Agreement contains the following provisions, among others:

1. All capitalized terms not otherwise defined in the Sixth Modification Agreement shall have the meanings set forth in the Loan Agreement.

- The parties acknowledge that Old LaSalle was merged into the Bank effective as of May 1, 1999, and that by virtue of such merger the Bank is the successor by merger to all of rights and obligations of Old LaSalle under the Documents.
- 3. The maturity date of the Loan and the Note, as previously extended by the Previous Modifications, is further extended from February 1, 2004, to August 1, 2005, and all of the Documents are modified and amended accordingly. Without limitation on the generality of the foregoing, the date "February 1, 2004" is changed to "August 1, 2005" each time it appears in the Documents, as modified and amended by the Previous Modifications.
- 4. Pursuant to the Fifth Modification, the amount of the Loan and the Note and the Loan Arcount were reduced to \$25,002,694.27 effective as of January 2, 2004. The amount of the Loan and the Note and the Loan Amount, as previously reduced by the Fifth Modification, are increased to \$27,000,000, and all of the Documents are modified and amended accordingly. Without limitation, or the generality of the foregoing, all references in the Documents, as previously modified and amended by the Previous Modifications, to the amount of the Loan and the Note and the Loan Amount are changed to read "\$27,000,000".
- 5. On December 31, 2004, and on the last day of each March, June, September and December thereafter until the Loan and the Note are paid in full, the Mortgagor shall make a prepayment on the principal of the Loan and the Note in the amount of \$250,000; provided, however, that, in the case of each such date, no such prepayment shall be due if as of such date certain requirements of the Sixth Mortification Agreement have been satisfied.
- 6. From and after the Execution Date, (i) the Prime-Based Rate shall be 0.50% (except as otherwise provided in Section 2.1 of the Loan Agreement) in addition to the Prime Rate, and (ii) the LiBOR-Based Rate shall be 2.50% (except as otherwise provided in Section 2.1 of the Loan Agreement) in addition to the Adjusted LIBOR Rate with respect to the applicable Interest Period. This provision supersedes Section 4 of the First Modification and Section 6 of the Third Modification, effective as of the Execution Date.
- 7. (a) The following defined terms are added in alphabatical order to Section 1.1 of the Mortgage:

"Interest Rate Agreements" means (i) any ISDA Master Agreement between the Mortgagee and the Mortgagor, (ii) any Schedule io Master Agreement between the Mortgagee and the Mortgagor, and (iii) all other agreements entered into from time to time by the Mortgagee and the Mortgagor relating to Rate Management Transactions in connection with the Loan.

"Rate Management Transaction" means any transaction (including an agreement with respect thereto) now existing or hereafter entered into between the Mortgagor and the Mortgagee or any other party which is a rate swap, basic swap, forward rate transaction, commodity swap, commodity option, equity or equity index swap, equity or equity index option, bond option, interest rate option, foreign exchange transaction, cap transaction, floor transaction, collar transaction, forward transaction, currency swap transaction, cross-currency rate swap transaction, currency option or any other similar transaction (including any option with respect to any of these transactions) or any combination thereof, whether linked to one or more interest rates, foreign currencies, commodity prices, equity prices or other financial measures.

- (b) On page 4 of the Mortgage, the period at the end of paragraph (f) is changed to a semicolon followed by the word "and" and the following new paragraph (g) is inserted following paragraph (f):
 - (g) Any and all obligations, contingent or otherwise, whether now existing or hereafter arising, of the Mortgagor to the Mortgagee arising under or in connection with all Rate Management Transactions between the Mortgagor and the Mortgagee and any Interest Rate Agreements (each as defined in Section 1.1 hereof);
- (c) Section 4.1(j) of the Mortgage is modified and amended in its entirety to read as follows:
 - (j) If any Event of Default shall occur and be continuing under any of the other Loan Documents, including, without limitation, any Interest Rate Agreement, or if any Event of Default or other similar condition or event (however described) shall occur and be continuing with respect to any Rate Management Transaction between the Mortgagor and the Mortgagee; or
- 8. The Documents anall remain in full force and effect as originally executed and delivered by the parties, except as proviously modified and amended by the Previous Modifications and as expressly modified and amended by the Sixth Modification Agreement. The Mortgagor and the Guarantors (i) confirm and reaffirm all of their obligations under the Documents, as previously modified and ar ier drd by the Previous Modifications and as modified and amended by the Sixth Modification Agrecment; (ii) acknowledge and agree that the Bank, by entering into the Sixth Modification Agreement, does not waive any existing or future default or event of default under any of the Documents, or any rights or remedies under any of the Documents, except as expressly provided in the Sixt Modification Agreement; (iii) acknowledge and agree that neither Old LaSalle nor the Bank has he stufore waived any default or event of default under any of the Documents, or any rights or remedies under any of the Documents; and (iv) acknowledge that they do not have any defense, set-off or counterclaim to the payment or performance of any of their obligations under the Documents, as proviously modified and amended by the Previous Modifications and as modified and amended by the Sixth Modification Agreement. All references in the Documents to any one or more of the Documents, or to the "Loan Documents," shall be deemed to refer to such Document, Documents of Loan Documents, as previously modified and amended by the Previous Modifications and as the case may be, as modified and amended by the Sixth Modification Agreement.
- 9. The Mortgagor and the Guarantors certify, represent and warrant to the Bank that all certifications, representations and warranties contained in the Documents and in all certificates heretofore delivered to Old LaSalle and the Bank are true and correct as of the clate of the Sixth Modification Agreement, and all such certifications, representations and warranties are hereby remade and made to speak as of the Execution Date.
- 10. The Sixth Modification Agreement sets forth all of the covenants, promises, agreements, conditions and understandings of the parties relating to the subject matter of the Sixth Modification Agreement, and there are no covenants, promises, agreements, conditions or understandings, either oral or written, between them relating to the subject matter of the Sixth Modification Agreement other than as are set forth in the Sixth Modification Agreement.

- 12. The Sixth Modification Agreement shall inure to the benefit of and shall be binding upon the parties and their respective successors, assigns and legal representatives.
- 13. In the event any provision of the Sixth 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 thereof.
- 14. The Sixth Modification Agreement may be amended, changed, modified, altered or terminated only by a written instrument executed by all of the parties hereto.
- 15. 1.
 Ne law on

 Occopy Columns Clerk's Office 15. The Sixth Modification Agreement is prepared and entered into with the intention that the law of the State of Illinois shall govern its construction and enforcement.

0421734050 Page: 10 of 23

Jul-29-2004 08:08am From-LASILLUNOFFICIA320904542 OP 3/1 P.024/037 F-366

IN WITNESS WHEREOF, the parties have executed this instrument as of the date first above written.

CENTURY, L.L.C.
By Ethouaral
Duly Authorized Member of Board of Managers
By Duly Authorized Member of Board of Managers
Duly Authorized Member of Board of Managers
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John E. Shaffer
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E. Thomas Collins, Jr
Tie
0.
Richard E. Hulina

0421734050 Page: 11 of 23

Jul-29-2004 08:09am

IN WITNESS WHEREOF, the parties have executed this instrument as of the date first above written.

	CENTURY, L.L.C.
	By
9/1/	By
0,	John E. Shaffer
	Ognnis J. Hiffman
	E. Thomas Collins, Jr.
	Richard E. Hulina

0421734050 Page: 12 of 23

Jul-29-2004 08:09am From-LASALL NOFFICIA 3 208045 42 OP 341 P.026/037 F-366

IN WITNESS WHEREOF, the parties have executed this instrument as of the date first above written.

	CENTURY, L.L.C.
	By
De l'ét	By
Ox	Sth//u
	John E. Shaffer
	Dennis 2. Wiffman
	Thomas Calling In
	E. Thomas Collins, Jr.
	Richard F. Hulina
	KICDAIG E. HIMDA

0421734050 Page: 13 of 23

Jul-29-2004 08:09am From-LATALIENOFFICIA 120904 4 P.027/037 F-366 IN WITNESS WHEREOF, the parties have executed this instrument as of the date first above written. CENTURY, L.L.C. Duly Authorized Member of Board of Managers DOON ON C John E. Shaffer Dennis J. Hiffman E. Thornas Collins, Jr. Richard E. Hulins - **8** -

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0421734050 Page: 14 of 23 Jul-29-2004 08:09am From-LASULENOFFICIA31209045 42 P.028/037 F-366 IN WITNESS WHEREOF, the parties have executed this instrument as of the date first above written. CENTURY, L.L.C. Duly Authorized Member of Board of Managers Duly Authorized Member of Board of Managers John E. Shaffer Dennis J. Hiffman Topmas Collins, Jr.

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0421734050 Page: 15 of 23

Jul-29-2004 08:09am From-LASULE NOFFIC A 209045 42 P.029/037 F-366

LASALLE BANK NATIONAL ASSOCIATION

Property of Cook County Clerk Office

NVI HILEWAN

APR. 29 '2004 14:27 17739290421

0421734050 Page: 16 of 23

Sheila Eisenberg, as Trustee of a Trust known as the Sheila Trust

Property of Cook County Clark's Office LASALLE BANK NATIONAL ASSOCIATION

0421734050 Page: 17 of 23

Jul-29-2004 08:10am From-LASALL NOFFICIA3209047420P341 P.031/037 F-366

STATE OF ILLINOIS)
) SS
COUNTY OF COOK) The foregoing instrument was acknowledged before me this 26 day of April,
2004, by E.Thom A.S. Collins Ire and, duly authorized members of the Board of Managers of Century, L.L.C., an Illinois limited liability company, on
behalf of the limited liability company.
OFFICIAL SEAL.
JOHN E. COLLINS
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7-15-2007
Notary Public (
Housey Fubric
STATE OF ILLINOIS)
) SS
COUNTY OF COCK
The Spegging instrument was acknowledged before me this day of
April, 2004, by John E. Snaffer.
O_{jS}
Notary Public
O _Z
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)
The foregoing instrument was acknowledged before me this day of
April, 2004, by Dennis J. Hiffman.
Notary Public
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)
The foregoing instrument was acknowledged before me this 26 day of
April, 2004, by E. Thomas Collins, Jr.
OFFICIAL SEAL
JOHN E. COLLINS }
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7-15-2007
Notary Public)

STATE OF ILLINOIS)	
COUNTY OF COOK)	
	ment was acknowledged before me this day of April,
2004, by	and, duly authorized s of Century, L.L.C., an Illinois limited liability company, on
members of the Board of Managers	s of Century, L.L.C., an Illinois limited liability company, on
behalf of the limited liability compar	ъ,
	Notary Public
0,	, modify i dollo
STATE OF ILLING'S)	
COUNTY OF COOK) SS	
	ment was acknowledged before me this 28+4 day of
April 2004 by John E. Shaffer	day of
OFFICIAL SEAL	X.
GRACE FILL	
MOTARY PUBLIC, STATE OF ILLINOIS	
Z MY COMMISSION EXPIRES: 07/26/05 Z	- Aure Fel
	Notary Public
STATE OF ILLINOIS)	
) SS	0,
COUNTY OF COOK)	4
The foregoing instru	ment was acknowledged buffer me this day of
April, 2004, by Dennis J. Hiffman.	
	Notary Public
	Notally Fability
STATE OF ILLINOIS)	$O_{x_{*}}$
) SS COUNTY OF COOK)	
	ment was acknowledged before me this day of
April, 2004, by E. Thomas Collins,	Jr. day of
•	
	Notary Public

0421734050 Page: 19 of 23

239,957305 | A1209045122 | P.033/037 F-366 29 P. 23; Job 85; Page 5/5

STATE OF ILLINOIS) 58 COUNTY OF COOK) The foregoing instrument was acknowledged before me this day of April, duly authorized and_ members of the Board of Managers of Century, L.L.C., an Illinois limited liability company, on behalf of the limited liability company. Notary Public STATE OF ILLINOIS COUNTY OF COOK The foregoing instrument was acknowledged before me this _____ day of April, 2004, by John E. Shaffer. Notary Public STATE OF ILLINOIS) SS The foregoing instrument was acknowledged pelore me this COUNTY OF COOK) April, 2004, by Dennis J. Hiffman. OFFICIAL SEAL MELNDAAGULAR NOTARY PUBLIC - STATE OF LUNOIS MY COMMISSION EXPIRES: 07-09-05 STATE OF ILLINOIS) SS COUNTY OF COOK The foregoing instrument was acknowledged before me this April, 2004, by E. Thomas Collins, Jr. Notary Public - 9 -

Jul-29-2004 08:10am

nt By: THE UPS STORE #1822;

0421734050 Page: 20 of 23

F-366

STATE OF ILLINOIS \$\$ COUNTY OF COOK) The forecoing instrument was acknowledged before me this 291 April, 2004, by The Elegabers
Object Murphy
NOTARY PUBLIC STATE OF ILLINGAS
MY CORMISSION BOP, ATTO, 1, 2005 STATE OF ILLINOIS) COUNTY OF JOOK) The foregoing instrument was soknowledged before me this _ day of April, 2004, by Shalla Eisenberg, as Trustee of a Trust known as the Shalla Trust MA COMMISSION AND THE WAS PROBERED BLALL OF HETINGS.

MENDER MILLIAMOS.

ONLY OF THE PROPERTY STATE OF ILLINOIS COUNTY OF COOK The foregoing instrumer.. was acknowledged before me this of LaSalle Bank National Association, a national banking association, in behalf of the association. ublic Control Notary Public -9-

Jul-29-2004 08:10am

0421734050 Page: 21 of 23

P.035/037 F-366

Jul-29-2004 08:10am From-LASA LE NANOFFIC A12090451 STATE OF ILLINOIS) SS The foregoing instrument was acknowledged before me this day of COUNTY OF COOK) April, 2004, by Richard E. Hulina. DETICIAL BUAY
M BRIDGET MURPHY
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. AUG. 1,2005 Notary STATE OF ILLINOIS) COUNTY OF JOOK The foregoing instrument was acknowledged before me this April, 2004, by Shella Eisenberg, as Trustee of a Trust known as the Shella Trust. day of Notary Public STATE OF ILLINOIS COUNTY OF COOK) day of April, The foregoing instrume a was acknowledged before me this ______ of LaSelle Bank National 2004, by Association, a national banking association, on behalf of the association. y Public Notice Public - 9 -

NAI HIFFKAN

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0421734050 Page: 22 of 23

Aug-03-2004 11:26am From-LASALE NOFFIC A1209045122 P.002/002 F-559

STATE OF ILLINOIS) SS	
,	ent was acknowledged before me this day of
April, 2004, by Richard E. Hulina.	
	Notary Public
STATE OF ILLINCIS)	
COUNTY OF COOK ()	ent was acknowledged before me this day of
April, 2004, by Sheila Eisar perg, as	Trustee of a Trust known as the Sheila Trust.
Ox	
	Notary Public
STATE OF ILLINOIS)	τ_{0}
) SS	d to ooth day of April
The foregoing instrur	nent was acknowledged before me this 26th day of April, ice President of LaSaile Benk National Association, a
national banking association, on be	half of the association.
OFFICIAL SEAL	GOST NOTAMUS
ROSA M RAMIREZ NOTARY PUBLIC - STATE OF LLINGER	Notary Public
M. COWNERON Education	O _{xx}

EXHIBIT A

LEGAL DESCRIPTION OF PREMISES

PARCEL 1

LOTS 1 AND 2 (EXCEPT THAT PART OF THE SOUTH .71 FEET, AS MEASURED AT RIGHT ANGLES TO THE SOUTH LINE, LYING EAST OF THE WEST 163.0 FEET, AS MEASURED ALONG THE SOUTH LINE OF SAID LOT 2) IN BROMLEY'S SUBDIVISION OF THE EAST PART OF THE SOUTH 1/2 OF LOT 10 IN BICKERDIKE'S AND STEELE'S SUBDIVISION IN THE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2

LOTS 1, 2, 3, 4, 5, 6, (a/l) 7 IN THE SUBDIVISION OF THE NORTH 1/2 OF LOT 10 IN BICKERDIKE'S AND STEELE'S SUBDIVISION IN THE WEST 1/2 OF THE NORTH WEST 1/4 OF Section 28. TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

PARCEL 3

THE EAST 207 FEET OF THE SOUTH 1.2 OF LOT 11 IN BICKERDIKE AND STEELE'S SUBDIVISION IN THE WEST 1/2 OF THE 1 ORTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 4

LOTS 18 AND 19 IN RAWORTH AND OTHERS SUBDIVISION OF PART OF LOTS 11, 12, 15 AND 16 IN BICKERDIKE'S AND STEELE'S SUBDIVISION IN THE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

Permanent Tax Index Numbers:

14-28-119-008 14-28-119-035 14-28-119-042 14-28-119-024 14-28-119-036 14-28-119-043 14-28-119-030 14-28-119-037 14-28-119-044 14-28-119-031 14-28-119-038 14-28-119-045 14-28-119-032 14-28-119-039 14-28-119-046 14-28-119-033 14-28-119-040 14-28-119-041			() '	
14-28-119-024 14-28-119-036 14-28-119-043 14-28-119-030 14-28-119-037 14-28-119-044 14-28-119-031 14-28-119-038 14-28-119-045 14-28-119-032 14-28-119-039 14-28-119-046 14-28-119-033 14-28-119-040	14-28-119-008	14-28-119-035	14-28-119-042	
14-28-119-030 14-28-119-037 14-28-119-044 14-28-119-031 14-28-119-038 14-28-119-045 14-28-119-032 14-28-119-039 14-28-119-046 14-28-119-033 14-28-119-040	14-28-119-024	14-28-119-036	1	lb.
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Address of Premises:

2828 North Clark Street Chicago, Illinois