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GEORGE E. COLE®
LEGAL FORMS
No. 103
November 1994

MORTGAGE (ILLINOIS)
For Use with Note Form No. 1447

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with respect thereto, including any warranty of merchantability or
fitness for a particular purpose.

THIS AGREEMENT, made February 2005, between
JMA SERVICES COMPANY and EDWARD J. MCCARTHY

60501 Summit Illinois 7623 W. 59th Street
(No. and Street) (City) (State)

60501 Summit Illinois 7625 W. 59th Street
(No. and Street) (City) (State)

THAT WHEREAS the Mortgages are justly indebted to the
Mortgagee upon the installment note of even date herewith, in the principal
sum of One Hundred Thousand & 00/100 DOLLARS

(\$ 100,000.00), payable to the order of and delivered
to the Mortgagee, in and by which note the Mortgages promise to pay the

said note, with a final payment of the balance due on the
1st of March, 2005, and all of said principal and interest are made payable at such

place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of
the Mortgagee at 7625 W. 59th Street, Summit, Illinois 60501.

NOW, THEREFORE, the Mortgages to secure the payment of the said principal sum of money and said interest in
accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein
contained, by the Mortgages to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof
is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and
assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the
Village of Summit Cook COUNTY OF IN STATE OF ILLINOIS, to wit:

see attached legal description

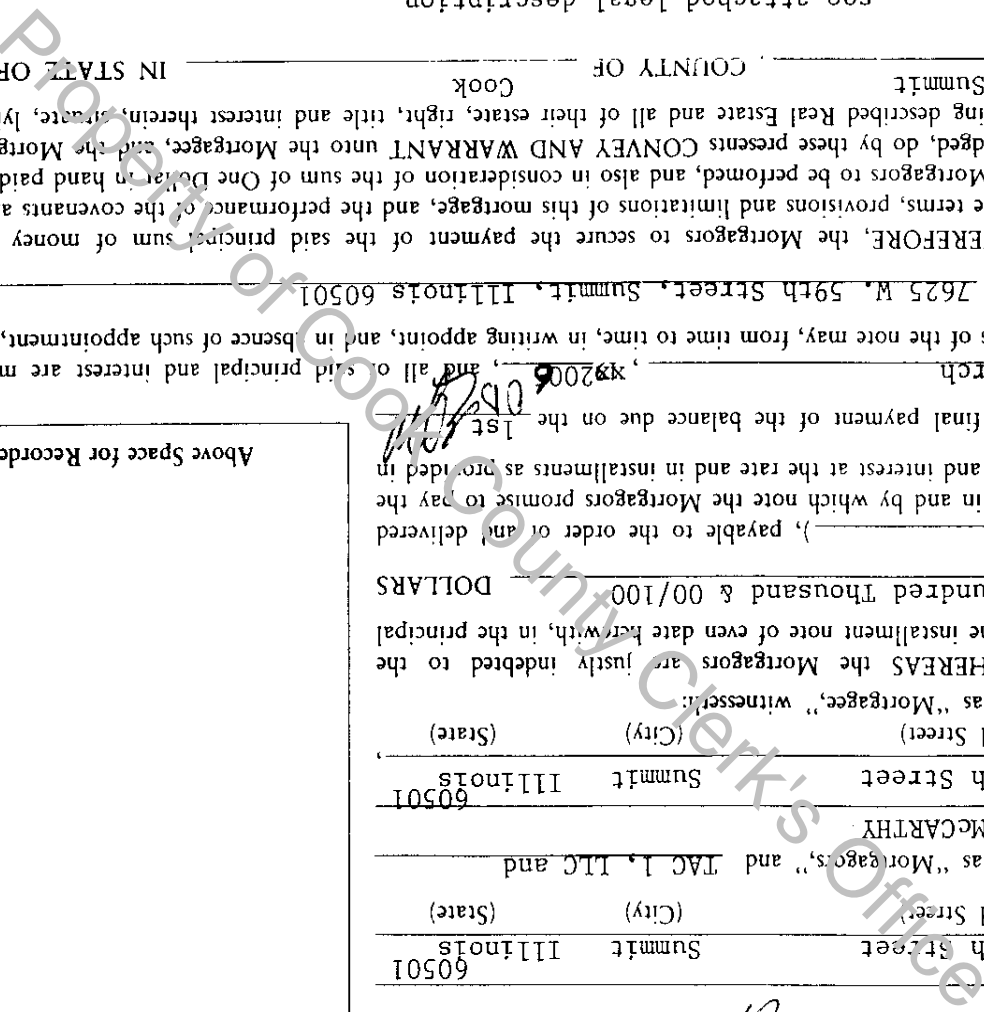
which, with the property hereinafter described, is referred to herein as the "premises,"
Permanent Real Estate Index Number(s): 18-13-300-010,011,012

Address(es) of Real Estate: 7609-7623 W. 59th Street, Summit, Illinois 60501

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues
and profits thereof for so long and during all such times as Mortgages may be entitled thereto (which are pledged, primarily and on a
parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to
supply heat, light, air conditioning, water, power, refrigeration (whether single units or centrally controlled), and ventilation,
including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inlaid beds,
awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto
or not, and it is agreed that all apparatus, equipment or articles hereafter placed on the premises by the Mortgages or their
successors or assigns shall be considered as constituting part of the real estate.

Above Space for Recorder's Use Only

Doc#: 0504633195
Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 02/15/2005 11:27 AM Pg: 1 of 5



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TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagees do hereby expressly release and waive.

The name of a record owner is TACO, LLC and Edward J. McCarthy.

This mortgage consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4 are incorporated herein by reference and are a part hereof and shall be binding on Mortgagees, their heirs, successors and assigns.

Witness the hand and seal of Mortgagee the day and year first above written

PLEASE PRINT OR TYPE NAMES) BELOW SIGNATURES

BY _____ (SEAL)

_____ (SEAL)

_____ (SEAL)

State of Illinois, County of Cook

I the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____

personally known to me to be the same person _____ whose name _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that _____ signed, sealed and delivered the said instrument as _____

free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this _____ day of _____, 2005

Commission expires _____

NOTARY PUBLIC

The instrument was prepared by Richard S. Jalovec, 1021 W. Adams #102, Chicago, Illinois 60607

Name and Address

Richard S. Jalovec, 1021 W. Adams #102

Name and Address

Chicago Illinois 60607

(City) (State) (Zip Code)

OR RECORDERS OFFICE BOX NO. _____

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1. Mortgages shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanics or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgages shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicate receipts therefor. To prevent default hereunder Mortgages shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgages may desire to contest.

3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgages, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagee, upon demand by the Mortgagee, shall pay such taxes or assessments, or reimburse the Mortgagee therefor; provided, however, that if in the opinion of counsel for the Mortgagee (1) it might be unlawful to require Mortgages to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagee may elect, by notice in writing given to Mortgages, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.

4. If, by the laws of the United States or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the issue of the note hereby secured, the Mortgagee covenant and agree to pay such tax in the manner required by any such law. The Mortgagee further covenant to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.

5. At such time as the Mortgagee are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagee shall have such privilege of making prepayments on the principal of said note (in addition to the required payments) as may be provided in said note.

6. Mortgages shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies procuring for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgages, such rights to be evidenced by the standard mortgage clauses to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver new policies not less than ten days prior to the respective dates of expiration.

7. In case of default therein, Mortgagee may, but need not, make any payment or perform any act hereinafter required of Mortgagee in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the highest rate now permitted by Illinois law. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagee.

8. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

9. Mortgages shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgages, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the note or in this mortgage, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagee herein contained.

10. When the indebtedness hereby shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorney's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches, and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law, when paid or incurred by Mortgagee in connection with (a) any proceeding, including probate and bankruptcy proceedings to which the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.

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11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagees, their heirs, legal representatives or assigns, as their rights may appear.
12. Upon or any time after the filing of a complaint to foreclose this mortgage the court in which such complaint is filed may appoint receiver of said premises. Such appointment may be made either before or after the sale, without notice, without regard to the solvency or insolvency of Mortgagees at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not; and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagees, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income to his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.
13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
14. The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
15. The Mortgagee shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.
16. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.
17. Mortgagee shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.
18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagees and all persons claiming under or through Mortgagees, and the word "Mortgagees" when used herein shall include all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder or holders, from time to time, of the note secured hereby.

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PARCEL 1:

A TRACT OF LAND COMPRISING PART OF LOT 2 IN ROBERT BARTLETT'S INDUSTRIAL SUBDIVISION NUMBER 1 A SUBDIVISION OF PART OF THE WEST 1/2 LYING WEST OF ARCHER AVENUE OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF THE WEST 2212 FEET OF THE SAID LOT 2 AND RUNNING THENCE SOUTH ALONG THE EAST LINE OF SAID WEST 2212 FEET, A DISTANCE OF 238.50 FEET TO THE SOUTH LINE OF SAID LOT 2; THENCE EAST ALONG SAID SOUTH LINE, A DISTANCE OF 86.28 FEET TO A POINT 80 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT 2; THENCE NORTHEASTERLY PARALLEL WITH THE EASTERLY LINE OF SAID LOT 2, A DISTANCE OF 60 FEET, THENCE WEST PARALLEL WITH SAID SOUTH LINE OF LOT 2, A DISTANCE OF 1.87 FEET TO A LINE DRAWN PARALLEL WITH AND 2312 FEET EAST OF THE WEST LINE OF SAID LOT 2; THENCE NORTH ALONG SAID PARALLEL LINE, A DISTANCE OF 180.61 FEET TO THE NORTH LINE OF SAID LOT 2; THENCE WEST ALONG SAID NORTH LINE, A DISTANCE OF 100 FEET OF THE THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS (EXCEPTING FROM THE ABOVE DESCRIBED TRACT, THE NORTH 33 FEET THEREOF TAKEN FOR ROAD PURPOSES AND CONVEYED TO THE PEOPLE OF THE STATE OF ILLINOIS, DEPARTMENT OF TRANSPORTATION BY DEED RECORDED JULY 13, 1994 AS DOCUMENT 94609243)

PARCEL 2:

THE EAST 64 FEET OF THE WEST 2212 FEET OF LOT 2 IN ROBERT BARTLETT'S INDUSTRIAL SUBDIVISION NUMBER 1 OF PART OF THE WEST 1/2 LYING WEST OF ARCHER AVENUE OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS EXCEPT THAT PART OF LOT 2 IN ROBERT BARTLETT'S INDUSTRIAL SUBDIVISION NO. 1, A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 7, 1945 AS DOCUMENT NO. 13592315 IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTH EAST CORNER OF THE WEST 2212.00 FEET OF SAID LOT; THENCE ON AN ASSUMED BEARING OF SOUTH 0 DEGREE 18 MINUTES 37 SECONDS WEST, PARALLEL WITH THE WEST LINE OF SAID LOT, 33.00 FEET TO THE SOUTH LINE OF THE NORTH 33.00 FEET OF SAID LOT; THENCE NORTH 89 DEGREES 52 MINUTES 23 SECONDS WEST, ON SAID SOUTH LINE, 64.00 FEET TO THE EAST LINE OF THE WEST 2148.00 FEET OF SAID LOT; THENCE NORTH 0 DEGREE 18 MINUTES 37 SECONDS EAST, ON SAID EAST LINE, 33.00 FEET TO THE NORTH LINE OF SAID LOT; THENCE SOUTH 89 DEGREES 52 MINUTES 23 SECONDS EAST, ON SAID NORTH LINE, 64.00 FEET TO THE POINT OF BEGINNING ALL IN COOK COUNTY, ILLINOIS

Clerk's Office