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RECORDATION REQUESTED BY:

BANK LEUMI USA
 100 North LaSalle Street
 Chicago, IL 60602

Doc#: 0503202186
 Eugene "Gene" Moore Fee: \$44.00
 Cook County Recorder of Deeds
 Date: 02/01/2005 09:05 AM Pg: 1 of 11

WHEN RECORDED MAIL TO:

BANK LEUMI USA
 100 North LaSalle Street
 Chicago, IL 60602

SEND TAX NOTICES TO:

Curtis Property Group, LLC
 333 W. Wacker Drive, Suite #
 2750
 Chicago, IL 60606

FOR RECORDER'S USE ONLY**This Hazardous Substances Agreement prepared by:**

Jon Spoerry, First Vice President
BANK LEUMI USA
 100 North LaSalle Street
 Chicago, IL 60602


HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT

THIS HAZARDOUS SUBSTANCES AGREEMENT dated January 10, 2005, is made and executed among George D. Hanus (sometimes referred to below as "Guarantor" and sometimes as "Indemnitor"); and **BANK LEUMI USA**, 100 North LaSalle Street, Chicago, IL 60602 (referred to below as "Lender"). For good and valuable consideration and to induce Lender to make a Loan to Borrower, each party executing this Agreement hereby represents and agrees with Lender as follows:

PROPERTY DESCRIPTION. The word "Property" as used in this Agreement means the following Real Property located in Cook County, State of Illinois:

See Exhibit-A, which is attached to this Agreement and made a part of this Agreement as if fully set forth herein.

The Real Property or its address is commonly known as 3654 E. Ridge Road, Lansing, IL. The Real Property tax identification number is 30-32-401-014-0000; 30-32-401-015-0000; 30-32-401-016-0000; 30-32-401-017-0000

REPRESENTATIONS. The following representations are made to Lender, subject to disclosures made and accepted by Lender in writing:

Use of Property. After due inquiry and investigation, Indemnitor has no knowledge, or reason to believe, that there has been any use, generation, manufacture, storage, treatment, refinement, transportation, disposal, release, or threatened release of any Hazardous Substance by any person on, under, or about the Property.

Hazardous Substances. After due inquiry and investigation, Indemnitor has no knowledge, or reason to believe, that the Collateral, whenever and whether owned by previous Occupants, has ever contained asbestos, PCB or other Hazardous Substances, whether used in construction or stored on the Collateral.

No Notices. Indemnitor has received no summons, citation, directive, letter or other communication, written or oral, from any agency or department of any county or state or the U.S. Government concerning any intentional or unintentional action or omission on, under, or about the Property which has resulted in the releasing, spilling,

BOX 334 CTI

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EXHIBIT A

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

LOT 11 (EXCEPTING THEREFROM THAT PART LYING WEST OF A LINE 9.42 FEET EAST OF THE WEST LINE OF SAID LOT 11, AS MEASURED ALONG THE SOUTH LINE, AND LYING 8.40 FEET EAST OF THE WEST LINE OF SAID LOT 11, AS MEASURED ALONG THE NORTH LINE) ALL OF LOTS 12, 13 AND 14 IN BLOCK 5 IN MEETER'S FIRST SUBDIVISION OF CERTAIN LANDS IN THE FRACTIONAL SOUTHEAST 1/4 OF FRACTIONAL SECTION 29 AND THE FRACTIONAL EAST 1/2 OF FRACTIONAL SECTION 32, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 2, 1923 AS DOCUMENT NO 7998946, ALL IN COOK COUNTY, ILLINOIS

PIN # 30-32-401-014-0000
30-32-401-015-0000
30-32-401-016-0000
30-32-401-017-0000