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MTZ 2036367 ~~MAJ~~ 4/2

THIS INSTRUMENT PREPARED BY:
Christyl Marsh
Cohen, Salk & Huvard, P.C.
630 Dundee Road, Suite 120
Northbrook, Illinois 60062

AND AFTER RECORDING MAIL TO:
First Eagle Bank
1201 West Madison Street
Chicago, Illinois 60607
Attn: Joseph Kunzon



Doc#: 0817201041 Fee: \$60.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/20/2008 10:52 AM Pg: 1 of 13

FIFTH MODIFICATION AGREEMENT

THIS FIFTH MODIFICATION AGREEMENT (hereinafter referred to as the "Modification Agreement") made as of this 19th day of May, 2008, by and among POPLAR CREEK PROPERTIES, L.L.C., an Illinois limited liability company ("Borrower"), ROBERT L. KOZONIS, JOANN KOZONIS (Robert L. Kozonis and JoAnn Kozonis are each a "Guarantor", and are collectively, the "Guarantors") (Borrower and Guarantors are hereinafter collectively referred to as the "Obligors") and FIRST EAGLE BANK, formerly known as First Eagle National Bank ("Lender").

WITNESSETH:

WHEREAS, on December 18, 2001, Lender made a loan to RWP 5250, L.L.C., an Illinois limited liability company ("RWP"), in the original principal amount of One Million Seven Hundred Thousand and 00/100 Dollars (\$1,700,000.00) (as assumed, modified, restated or replaced from time to time, the "Loan"), as evidenced by that certain mortgage note dated December 18, 2001 in the amount of \$1,700,000.00 (the "Original Note"), which Loan is secured by the following documents (the following documents and any and all other instruments executed by any Obligor, as amended, restated or replaced from time to time, are hereinafter collectively referred to as the "Loan Documents"):

- (i) junior mortgage and security agreement dated as of December 18, 2001 made by LaSalle Bank National Association, as successor trustee to Comerica Bank - Illinois, not personally, but as Trustee under Trust Agreement dated June 10, 1993 and known as Trust No. 11806 ("Trustee"), in favor of Lender, recorded in the Office of the Recorder of Deeds of Cook County, Illinois (the "Recorder's Office"), as Document No. 0020029946 (the "Mortgage") on property commonly known as 3 vacant lots in Hoffman Estates, Illinois and legally described on **Exhibit "A"** attached hereto and made a part hereof (the "Premises");
- (ii) junior assignment of rents and of lessor's interest in leases dated as of December 18, 2001 made by Trustee and Borrower in favor of Lender, recorded in the Recorder's Office as Document No. 0020029947 (the "Assignment");
- (iii) guaranty dated as of December 18, 2001 made by Guarantors in favor of Lender; and

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- (iv) environmental indemnity agreement dated as of December 18, 2001 made by Guarantors in favor of Lender.

WHEREAS, the principal amount of the Loan was increased to \$2,200,000.00 and its maturity date was extended to August 31, 2005, pursuant to that certain amended and restated mortgage note dated as of August 1, 2003, made by RWP in favor of Lender (the "Replacement Note"), and the Loan Documents were modified pursuant to that certain modification agreement dated as of August 1, 2003 by and among RWP, Obligors, Trustee and Lender, and recorded in the Recorder's Office as Document No. 0400819084, whereby the Original Note and the Loan Documents were modified to (i) reflect the increase in the principal amount of the Loan to \$2,200,000.00, (ii) reflect the extension of the maturity date of the Loan to August 31, 2005, and (iii) make certain other changes to the Loan and the Loan Documents.

WHEREAS, at the direction of the beneficiaries of the Trustee, the Trustee conveyed the Premises to Borrower, and Borrower assumed the duties and obligations of Trustee under the Mortgage and the Assignment pursuant to that certain assumption and modification agreement dated as of August 9, 2004, by and among Obligors, RWP and Lender, and recorded in the Recorder's Office as Document No. 0426427037.

WHEREAS, pursuant to that certain assumption and modification agreement by and among Borrower, Guarantors and Lender dated as of August 31, 2005, and recorded in the Recorder's Office as Document No. 0531241059, the Loan was further modified to provide for, among other modifications, (i) the assumption by Borrower of the obligations of RWP under the Replacement Note, (ii) the restructuring of the Loan into two separate notes, a \$1,100,000.00 amended and restated mortgage note dated as of August 31, 2005 made by Borrower in favor of Lender (as modified, restated or replaced from time to time, the "Revolving Note") and a \$1,100,000.00 amended and restated mortgage note dated as of August 31, 2005 made by Borrower in favor of Lender (as modified, restated or replaced from time to time, the "Term Note"), and (iii) the extension of the maturity date of the Loan to August 31, 2007.

WHEREAS, the maturity dates of the Revolving Note and the Term Note were both extended from August 31, 2007 to August 31, 2008 pursuant to that certain fourth amendment to loan documents dated as of August 31, 2007 by and among Borrower, Guarantors and Lender, and recorded in the Recorder's Office as Document No. 0727041002.

WHEREAS, the Revolving Note has been repaid in full, and cancelled by Lender.

WHEREAS, Borrower has requested that Lender extend to it a new non-revolving term loan in the principal amount of \$1,100,000.00 (the "New Loan"), and Lender has agreed, provided (i) Borrower and Guarantors execute and deliver to Lender the following additional loan documents: (a) this Modification Agreement, (b) a new promissory note dated May 19, 2008, in the original principal amount of One Million One Hundred Thousand and 00/100 Dollars, payable to Lender in monthly installments of accrued interest, with a final balloon payment of all accrued but unpaid interest, and all principal, on August 31, 2008, (c) a mortgage dated May 19, 2008 from Forest Preserve Plaza L.L.C., an Illinois limited liability company ("Forest"), to Lender, encumbering the property commonly known as 7305-31 West Irving Park Road, Chicago, Illinois, and legally described on **Exhibit "B"** attached hereto (the "Irving Premises"), (d) an assignment of rents dated

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May 19, 2008 from Forest to Lender, encumbering the Irving Premises, and (e) such further documents as Lender shall require to evidence and secure the New Loan.

NOW THEREFORE, in consideration of the mutual promises of the parties hereto, and upon the express conditions that the lien of the Mortgage held by Lender is a valid, first and subsisting lien on the Premises and that the execution of this Modification Agreement will not impair the lien of said Mortgage and that there are no existing mortgages or other liens subsequent to the lien of the Mortgage held by Lender that will not be paid in full and released concurrently herewith (for breach of which conditions, or either of them, this Modification Agreement, at the sole election of Lender, shall not take effect and shall be void), **IT IS AGREED AS FOLLOWS:**

1. The parties represent and agree that the foregoing recitals are true and correct. All defined terms used herein and not otherwise defined shall have the meaning ascribed to such term as set forth in the Loan Documents.

2. Concurrent with the execution of this Modification Agreement, Borrower shall execute and deliver, or cause to be executed and delivered, to Lender the following documents to evidence and secure the New Loan: (a) a promissory note of even date herewith in the principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00), made by Borrower and payable to the order of Lender on August 31, 2008 (the "New Term Note"), (b) a mortgage encumbering the Irving Premises (the "Irving Mortgage") made by Forest in favor of Lender, (c) an assignment of rents encumbering the Irving Premises (the "Irving Assignment") made by Forest in favor of Lender, and (d) such additional documents as Lender shall require to evidence and secure the New Term Note (collectively, the "Other New Term Loan Documents"). Upon Lender's receipt of a current appraisal of the Premises, acceptable to Lender in its sole discretion, which reflects a minimum appraised value of the Premises of at least \$3,385,000.00, Lender shall release the Irving Mortgage and Irving Assignment.

3. The Term Note is hereby modified as follows:

a. The list of loan documents securing the Term Note is hereby modified to add the Irving Mortgage and Irving Assignment to the list of "Loan Documents" set forth on page 1 of the Term New.

b. The prepayment provision on page two of the Term Note is hereby amended and restated in its entirety to read as follows:

"Borrower may prepay the principal of this Note, in whole or in part, upon thirty (30) days prior written notice and upon payment to Lender of a prepayment premium equal to one-half percent (1/2%) of the principal amount prepaid. If prior to the Maturity Date, an Even of Default (as hereinafter defined) exists and Lender elects to declare all principal and interest hereunder immediately due and payable, the tender of payment of the amount of such entire indebtedness hereunder, made at any time prior to sale under foreclosure of the Mortgage or the realization of any other collateral which secures this Note, shall be deemed to constitute an evasion of the foregoing prepayment provisions, and such payment shall therefore, to the extent permitted by law, include liquidated damages in an amount equal to

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the prepayment premium which would have been due if a voluntary prepayment in full were made on such date it being acknowledged that Lender's actual damages in the event of such evasion are now and will then be impossible to ascertain. No prepayment shall extend or postpone the due date of any subsequent monthly installment of principal or interest arising hereunder. Borrower hereby expressly agrees to pay the above-described prepayment premium upon the voluntary or involuntary prepayment of this Note, and acknowledges that Lender's agreement to make the loan evidenced by this Note on the terms contained herein constitute adequate consideration for the prepayment premium."

c. The following is hereby added as a new "Event of Default" under the Term Note:

"E. If any default shall occur under that certain promissory note dated May 19, 2008 in the original principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00) made by Borrower in favor of Lender (the "New Term Note"), and such default is not cured within any applicable cure or grace period provided for therein; if default is made in the making of any payment of monies required to be made pursuant to the loan documents securing the New Term Note, and any applicable period of grace specified therein shall have elapsed; or if any default shall exist in the performance of any of the terms, agreements, covenants or conditions contained in the New Term Note, other than a payment obligation, and any applicable period of grace specified therein shall have elapsed."

4. The Mortgage is hereby modified as follows:

a. The first "Whereas" paragraph on page 1 is hereby amended and restated in its entirety to read as follows:

"**WHEREAS**, Mortgagor has executed and delivered to the Mortgagee the following mortgage notes (each, as assumed, modified, restated or replaced from time to time, individually and collectively hereinafter referred to as a "Note"): (i) an amended and restated mortgage note dated as of August 31, 2005 in the principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00) bearing interest at the fixed rate specified therein (as assumed, modified, restated or replaced from time to time, the "First Note") due in the manner as provided therein and in any event on August 31, 2008, payable to the order of the Mortgagee, the terms and provisions of which First Note are incorporated herein and made a part hereof by this reference with the same effect as if set forth at length; and (ii) a promissory note dated as of May 19, 2008 in the principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00) bearing interest at the fixed rate specified therein (as assumed, modified, restated or replaced from time to time, the "Second Note") due in the manner as provided therein and in any event on August 31, 2008, payable to the order of the Mortgagee, the terms and provisions of

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which Second Note are incorporated herein and made a part hereof by this reference with the same effect as if set forth at length.”.

b. Paragraph 44, entitled “Revolving Credit” is hereby deleted in its entirety.

5. The first “Whereas” paragraph on page 1 of the Assignment is hereby amended and restated in its entirety to read as follows:

“**WHEREAS**, Assignor has executed the following mortgage notes (each, as assumed, modified, restated or replaced from time to time, hereinafter individually and collectively referred to as a “Note”) payable to the order of FIRST EAGLE BANK (hereinafter referred to as “Assignee”): (a) an amended and restated mortgage note dated August 31, 2005 in the principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00) (as assumed, modified, restated or replaced from time to time, the “First Note”); and (ii) a promissory note dated May 19, 2008 in the principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00) (as assumed, modified, restated or replaced from time to time, the “Second Note”); and”.

6. The Guaranty is hereby modified by amending and restating in their entirety the first three recitals paragraphs on page 1 to read as follows:

“A. Poplar Creek Properties, L.L.C., an Illinois limited liability company (“Borrower”), has executed and delivered to the Lender the following mortgage notes (each, as assumed, modified, restated or replaced from time to time, individually and collectively hereinafter referred to as a “Note”): (i) an amended and restated mortgage note dated as of August 31, 2005 in the principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00), together with interest as therein described; and (ii) a promissory note dated as of May 19, 2008 in the principal amount of One Million One Hundred Thousand and 00/100 Dollars (\$1,100,000.00), together with interest as therein described, which Note is held by Lender.

B. The Note is secured, *inter alia*, by (i) that certain junior mortgage and security agreement dated as of December 18, 2001 made by LASALLE BANK NATIONAL ASSOCIATION, as successor trustee to Comerica Bank-Illinois, as Trustee under Trust Agreement dated June 10, 1993 and known as Trust No. 11806 (“Trustee”), to Lender (as assumed by Borrower pursuant to that certain assumption and modification agreement dated as of August 9, 2004, by and among Borrower, RWP 5250, L.L.C., an Illinois limited liability company (“RWP”), Guarantors and Lender, and as assumed, modified or amended from time to time, the “Mortgage”) encumbering certain real estate commonly known as 3 vacant lots in Hoffman Estates, Cook County, Illinois (the “Hoffman Premises”), (ii) that certain junior assignment of rents and of lessor’s interest in leases dated as of December 18, 2001 made by Trustee and Borrower to Lender, encumbering the Hoffman Premises, (iii) that certain mortgage dated as of May 19, 2008 made by Forest Preserve Plaza L.L.C., an Illinois limited liability company (“Forest”), to Lender, encumbering certain real estate commonly known as 7305-31 West Irving Park Road, Chicago,

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Cook County, Illinois (the "Irving Premises") (the Hoffman Premises and the Irving Premises are hereinafter collectively referred to as the "Premises"), (iv) that certain assignment of rents dated as of May 19, 2008 made by Forest to Lender, encumbering the Irving Premises, and (v) that certain environmental indemnity agreement dated as of December 18, 2001 made by Guarantors in favor of Lender. (Said security documents, together with any and all other documents executed by Borrower, Trustee, RWP, Forest and/or any Guarantor and which secure or relate to the Note, including all assumptions, amendments, modifications, refinancings and/or renewals thereof, are hereinafter collectively referred to as the "Loan Documents").

C. Robert L. Kozonis and Joanne Kozonis are the sole members of Borrower."

7. The Loan Documents are hereby amended to secure the obligations and liabilities evidenced by the Term Note, as hereby modified, the New Term Note, and this Modification Agreement.

8. Except for the modifications stated herein, the Term Note and other Loan Documents are not otherwise changed, modified or amended. Except as expressly provided herein, the Term Note, other Loan Documents, the New Term Note and Other New Term Loan Documents and each other instrument or agreement delivered by any Obligor to or for the benefit of Lender in connection with the Loan and the New Loan shall remain in full force and effect in accordance with their respective terms and the execution and delivery of this Modification Agreement shall not operate to waive any rights or remedies that Lender may have with respect to the Term Note, the other Loan Documents, the New Term Note and Other New Term Loan Documents, to forgive or waive any violation, default or breach under the Term Note, the other Loan Documents, the New Term Note or any Other New Term Loan Documents, or to obligate Lender in any manner to make any further extensions of credit other than as expressly set forth herein.

9. Contemporaneously with or prior to the execution of this Modification Agreement by Lender, Obligors shall pay to Lender all of Lender's attorneys' fees incurred in connection with the negotiation and documentation of the agreements contained in this Modification Agreement, all recording fees and charges, title insurance charges and premiums, appraisal fees, and all other expenses, charges, costs and fees necessitated by or otherwise relating to this Modification Agreement (the "Additional Fees"). If any of the Additional Fees are not paid at the time this Modification Agreement is executed by Lender, such Additional Fees shall be paid by Obligors within five days after written demand therefor by Lender, and if not timely paid, they shall bear interest from the date so incurred until paid at an annual rate equal to the Default Rate (as defined in the Term Note).

10. The Premises described in the Mortgage shall remain in all events subject to the lien, charge or encumbrance of the Mortgage, or conveyance of title (if any) effected thereby, and nothing herein contained, and nothing done pursuant hereto, shall affect or be construed to effect the lien, charge or encumbrance of, or warranty of title in, or conveyance effected by the Mortgage, or the priority thereof over liens, charges, encumbrances or conveyances, or, except as expressly provided herein, to release or affect the liability of any party or parties whomsoever may now or hereafter be liable under or on account of the Term Note, the other Loan Documents, the New Term Note and/or Other New Term Loan Documents, nor shall anything herein contained or done in pursuance thereof

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affect or be construed to affect any other security or instrument, if any, held by Lender as security for or evidence of the aforesaid indebtedness.

11. Each Obligor hereby ratifies and confirms his or its respective obligations and liabilities under the Term Note, the New Term Note, the Guaranty, the other Loan Documents and the Other New Term Loan Documents, as hereby amended, and the liens and security interest created thereby, and acknowledge that he or it have no defenses, claims or set-offs against the enforcement by Lender of their respective obligations and liabilities under the Term Note, the New Term Note, the Guaranty, the other Loan Documents and the Other New Term Loan Documents, as so amended.

Without limiting the generality of the foregoing paragraph, each Guarantor hereby further represents and warrants to the Lender with the intent that the Lender rely thereon, as follows with regard to the Guaranty, as hereby modified: (a) the Guaranty is in full force and effect and is binding and enforceable against the Guarantor in accordance with its terms; (b) the Guarantor irrevocably consents and agrees to the Borrower's execution and delivery of this Modification Agreement, the New Term Note and the Other New Term Loan Documents; (c) the liability of the Guarantor to the Lender under the Guaranty shall in no way be affected, modified, altered, or discharged in any fashion by the Borrower's execution, delivery or performance of this Modification Agreement, the New Term Note and the Other New Term Loan Documents; (d) the Guarantor hereby restates and reaffirms to Lender all terms and provisions of the Guaranty as if set forth in full herein; and (e) the Guarantor does not possess any claims, defenses, offsets, or counterclaims against the enforcement of the Guaranty as of the date hereof, and any and all such claims, defenses, offsets and counterclaims, whether known or unknown, are forever waived and released, and the Guarantor is unconditionally liable under the Guaranty, for the payment and performance of all present and future indebtedness and all other obligations described therein.

12. This Modification Agreement shall extend to and be binding upon each of the Obligors and their heirs, legatees, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

13. This Modification Agreement shall, in all respects, be governed by and construed in accordance with the laws of the State of Illinois, including all matters of construction, validity and performance.

14. This Modification Agreement constitutes the entire agreement between the parties with respect to the aforesaid modifications and shall not be amended or modified in any way except by a document in writing executed by all of the parties thereto.

15. Lender's consent to this Modification Agreement shall be subject to Lender (or Lender's nominee) having received the following in a form and substance acceptable to Lender on or before May 19, 2008 (the "Modification Termination Date"):

a. An endorsement to Chicago Title Insurance Company Loan Policy No. 72107-504126 (Mercury Title Company, L.L.C. commitment number 2036367) (the "Title Policy") which (i) amends the description of the Mortgage insured under the Title Policy to include this Modification Agreement, (ii) amends the description of the Assignment to include this Modification Agreement, (iii) extends the effective date of the Title Policy to the

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date of the recording of this Modification Agreement, (iv) includes no additional exceptions to title other than those that have been approved in writing by Lender, (v) states that all real estate taxes and assessments applicable to the Real Property which are due and payable as of the date of such endorsement have been paid in full, and (vi) increases the amount of insurance to \$2,200,000.00; and

- b. Such other documents as Lender may reasonably require.

16. TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH OBLIGOR HEREBY AGREES THAT ALL ACTIONS OR PROCEEDINGS ARISING IN CONNECTION WITH THIS MODIFICATION AGREEMENT SHALL BE TRIED AND DETERMINED ONLY IN THE STATE AND FEDERAL COURTS LOCATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, OR AT THE SOLE OPTION OF LENDER IN ANY OTHER COURT IN WHICH LENDER SHALL INITIATE LEGAL OR EQUITABLE PROCEEDINGS AND WHICH HAS SUBJECT MATTER JURISDICTION OVER THE MATTER IN CONTROVERSY. TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH OBLIGOR HEREBY EXPRESSLY WAIVES ANY RIGHT IT MAY HAVE TO ASSERT THE DOCTRINE OF FORUM NON CONVENIENS OR TO OBJECT TO VENUE TO THE EXTENT ANY PROCEEDING IS BROUGHT IN ACCORDANCE WITH THIS PARAGRAPH.

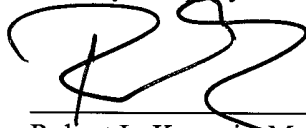
TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH OBLIGOR AND LENDER HEREBY EXPRESSLY WAIVE ANY RIGHT TO TRIAL BY JURY OF ANY ACTION, CAUSE OF ACTION, CLAIM, DEMAND, OR PROCEEDING ARISING UNDER OR WITH RESPECT TO THIS MODIFICATION AGREEMENT, OR IN ANY WAY CONNECTED WITH, RELATED TO, OR INCIDENTAL TO THE DEALINGS OF OBLIGORS AND LENDER WITH RESPECT TO THIS MODIFICATION AGREEMENT, OR THE TRANSACTION RELATED HERETO, IN EACH CASE WHETHER NOW EXISTING OR HEREAFTER ARISING, AND WHETHER SOUNDING IN CONTRACT, TORT, OR OTHERWISE. TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH OBLIGOR AND LENDER HEREBY AGREE THAT ANY SUCH ACTION, CAUSE OF ACTION, CLAIM, DEMAND OR PROCEEDING SHALL BE DECIDED BY A COURT TRIAL WITHOUT A JURY AND THAT ANY OBLIGOR OR LENDER MAY FILE A COPY OF THIS EXECUTED MODIFICATION AGREEMENT WITH ANY COURT OR OTHER TRIBUNAL AS WRITTEN EVIDENCE OF THE CONSENT OF EACH OBLIGOR AND LENDER TO THE WAIVER OF ITS RIGHT TO TRIAL BY JURY.


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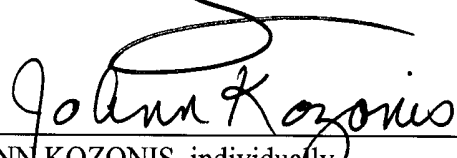
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IN WITNESS WHEREOF, the undersigned have caused this instrument to be executed as of the date first above written.

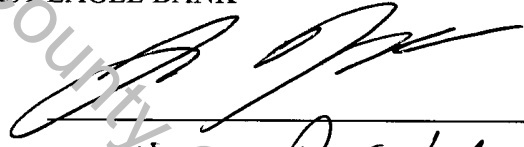
POPLAR CREEK PROPERTIES, L.L.C., an Illinois limited liability company

By: 
Robert L. Kozonis, Manager


ROBERT L. KOZONIS, individually


JOANN KOZONIS, individually

FIRST EAGLE BANK

By: 
Its: Vice-President

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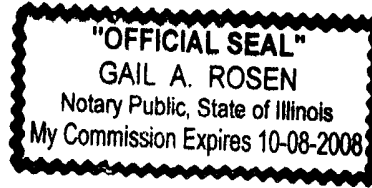
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Robert L. Kozonis, personally known to me to be a manager of POPLAR CREEK PROPERTIES, L.L.C., an Illinois limited liability company, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as such manager of said limited liability company, pursuant to authority, given by the members of said limited liability company, as his own and free and voluntary act and as the free and voluntary act of said limited liability company, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 19th day of May, 2008.

Gail A. Rosen
Notary Public

My Commission Expires: 10-08-2008



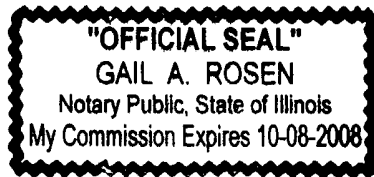
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that ROBERT L. KOZONIS personally appeared before me this day and subscribed his name to the foregoing instrument for the uses and purposes therein stated.

Given under my hand and notarial seal this 19th day of May, 2008.

Gail A. Rosen
Notary Public

My Commission Expires: 10-08-2008



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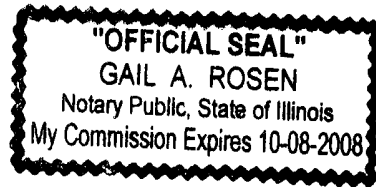
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that JOANN KOZONIS personally appeared before me this day and subscribed his name to the foregoing instrument for the uses and purposes therein stated.

Given under my hand and notarial seal this 19th day of May, 2008.

Gail A. Rosen
Notary Public

My Commission Expires: 10-08-2008



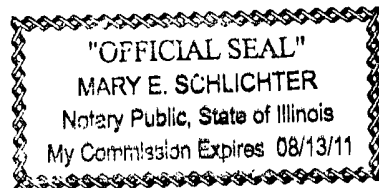
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, do hereby certify that JOSEPH KUNZON, of FIRST EAGLE BANK, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such JOSEPH KUNZON, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act, and as the free and voluntary act of said bank, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 21st day of MAY, 2008.

Mary E. Schlichter
Notary Public

My Commission Expires: 8-13-11



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EXHIBIT "A"

PREMISES

PIN: 07-07-400-061
07-07-400-062
07-07-400-063

ADDRESS: 3 vacant lots in Hoffman Estates, IL

LOTS 2, 3 AND 4, IN POPLAR CREEK OFFICE PLAZA, BEING A SUBDIVISION OF PART OF THE EAST HALF OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 17, 1993 AS DOCUMENT 93747914, IN COOK COUNTY, ILLINOIS.

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EXHIBIT "B"

IRVING PREMISES

PINS: 12-24-204-022
12-24-204-024

ADDRESS: 7305-31 West Irving Park Road, Chicago, Illinois

LOTS 1 TO 5 (BOTH INCLUSIVE) AND THAT PART OF THE NORTH 1/2 OF THE VACATED ALLEY SOUTH AND ADJOINING THE LAND IN BLOCK 1 IN VOLK BROTHERS IRVING PARK BOULEVARD SUBDIVISION BEING A SUBDIVISION IN THE NORTH EAST FRACTIONAL 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE INDIAN BOUNDARY LINE (EXCEPT THE WEST 10 FEET THEREOF) AND EXCEPT THE RIGHT OF WAY OF THE C.T.T.R.R. AND ALSO EXCEPT THAT PART OF LOT 1 AFORESAID CONVEYED TO COOK COUNTY, ILLINOIS, STATE OF ILLINOIS FOR HIGHWAY PURPOSES;

ALSO

LOT 18, EXCEPT THEREFROM THAT PART DESCRIBED AS FOLLOWS:

POINT OF BEGINNING BEING THE SOUTHWESTERLY CORNER OF SAID LOT 18, A DISTANCE OF 18.12 FEET; THENCE CONTINUING ALONG A LINE PARALLEL TO THE SOUTHWESTERLY LINE OF SAID LOT 18, A DISTANCE OF 70.72 FEET, TO A POINT IN THE NORTH LINE OF SAID LOT 18, THENCE CONTINUING WESTERLY ALONG SAID NORTH LINE OF SAID LOT 18, A DISTANCE OF 21.13 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 18; THENCE CONTINUING ALONG THE SOUTHWESTERLY LINE OF SAID LOT 18, A DISTANCE OF 81.70 FEET TO A POINT OF BEGINNING AND THAT PART OF THE SOUTH 1/2 OF THE VACATED ALLEY LYING NORTH AND ADJOINING THE LAND IN BLOCK 1, IN VOLK BROTHERS IRVING PARK BOULEVARD SUBDIVISION, BEING A SUBDIVISION IN THE NORTH EAST FRACTION 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE INDIAN BOUNDARY LINE (EXCEPT THE WEST 10 FEET THEREOF) AND EXCEPT THE RIGHT OF WAY OF THE C.T.T.R.R. AND ALSO EXCEPT THAT PART OF LOT 1 AFORESAID CONVEYED TO COOK COUNTY, ILLINOIS, THE STATE OF ILLINOIS FOR HIGHWAY PURPOSES, IN COOK COUNTY, ILLINOIS.