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Cook County Recorder

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**RECORDATION REQUESTED BY:** 

North Shore Community Bank Trust Co. 1145 Wilmette Ave.

Wilmette, IL 60091

WHEN RECORDED MAIL TO:

North Shore Community Trust Co. 1145 Wilmette Ave.

Wilmette, IL 60091

FOR RECORDER'S USE ONLY

This Assignment of Rents prepared by:

STEVE BAILEN 1145 WILMETTE AVENUE WILMETTE, IL 60091

#### ASSIGNMENT OF RENTS

THIS ASSIGNMENT OF RENTS IS DATED DECEMBER 2, 1999, between Wintrust Asset Management Company, NA as Trusteee UTA dated 5/03/99 and known as Trust No. LFT 1374, whose address is 727 N. Bank Lane, Lake Forest, IL 60045 (referred to below as "Grantor"); and North Shore Community Bank & Trust Co., whose address is 1145 Wilmette Ave., Wilmette, IL 60091 (referred to below as "Lender").

ASSIGNMENT. For valuable consideration, Grantor assigns, grants a continuing security interest in, and conveys to Lender all of Grantor's right, title, and interest in and to the Pents from the following described Property located in Cook County, State of Illinois:

SEE ATTACHED "EXHIBIT A"

DEFINITIONS. The following words shall have the following meanings when used in this Assignment. Terms not otherwise defined in this Assignment shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Assignment. The word "Assignment" means this Assignment of Rents between Grantor and Lender, and includes without limitation all assignments and security interest provisions relating to the Rents.

Event of Default. The words "Event of Default" mean and include without limitation any of the Events of Default set forth below in the section titled "Events of Default."

Grantor. The word "Grantor" means Wintrust Asset Management Company, NA as Trusteee UTA dated 5/03/99 and known as Trust No. LFT 1374, Trustee under that certain Trust Agreement dated May 3, 1999 and known as Wintrust Asset Management Company, NA Trust No. LFT1374:

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Assignment, together with interest on such amounts as provided in



this Assignment. In addition to the Note, the word "Indebtedness" includes all obligations, debts and liabilities,

otherwise unenforceable. become barred by any statute of limitations, and whether such Indebtedness may be or hereafter may become obligated as guarantor or otherwise, and whether recovery upon such Indebtedness may be or hereafter may liquidated or unliquidated and whether Grantor may be liable individually or jointly with others, whether the purpose of the Note, whether voluntary or otherwise, whether due or not due, absolute or contingent, Grantor, or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to plus interest thereon, of Grantor to Lender, or any one or more of them, as well as all claims by Lender against

renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the original principal amount of \$245,000.00 from Grantor and any co-borrowers to Lender, together with all Note. The word "Note" means the promissory note or credit agreement dated December 2, 1999, in the Lender. The word "Lender" means North Shore Community Bank & Trust Co., its successors and assigns.

Property. The yord "Property" means the real property, and all improvements thereon, described above in the "Assignment" scation. promissory note or agreement. The interest rate on the Note is 8.500%.

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Property Definition" Section.

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, then agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or hereafter mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

attached to this Assignment. whether due now or later, including without limitation all Rents from all leases described on any exhibit Rents. The word "Rents" means all rents, revenues, income, issues, profits and proceeds from the Property,

DOCUMENTS. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS: OF ANY AND ALL OBLIGATIONS OF GRANTOR UIDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDERTEDNESS AND (2) PERFORMANCE

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment or any Related Document, Grantor shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Grantor's obligations under this Assignment. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default indust this Assignment, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents, provided that the granting of the right to collect the Rents shall not constitute Lender's consent to the response of cash collateral in a bankruptcy proceeding.

Rents, Grantor represents and warrants to Lender that: GRANTOR'S REPRESENTATIONS AND WARRANTIES WITH RESPECT TO THE RENTS. With respect to the proceeding.

Ownership. Grantor is entitled to receive the Rents free and clear of all rights, loans, liens, encumbrances, and claims except as disclosed to and accepted by Lender in writing.

Right to Assign. Grantor has the full right, power, and authority to enter into this Assignment and to assign and convey the Rents to Lender.

instrument now in force. No Prior Assignment. Grantor has not previously assigned or conveyed the Rents to any other person by any

No Further Transfer. Grantor will not sell, assign, encumber, or otherwise dispose of any of Grantor's rights in the Rents except as provided in this Agreement.

LENDER'S RIGHT TO COLLECT RENTS. Lender shall have the right at any time, and even though no default given and granted the following rights, powers and authority:

**Notice to Tenants.** Lender may send notices to any and all tenants of the Property advising them of this Assignment and directing all Rents to be paid directly to Lender or Lender's agent.

**Enter the Property.** Lender may enter upon and take possession of the Property; demand, collect and receive from the tenants or from any other persons liable therefor, all of the Rents; institute and carry on all legal proceedings necessary for the protection of the Property, including such proceedings as may be necessary to recover possession of the Property; collect the Rents and remove any tenant or tenants or other persons from the Property.

Maintain the Property. Lender may enter upon the Property to maintain the Property and keep the same in repair; to pay the costs thereof and of all services of all employees, including their equipment, and of all continuing costs and expenses of maintaining the Property in proper repair and condition, and also to pay all continuing costs and expenses of maintaining the Property in proper repair and condition, and also to pay all the Property.

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taxes, assessments and water utilities, and the premiums on fire and other insurance effected by Lender on the Property.

Compliance with Laws. Lender may do any and all things to execute and comply with the laws of the State of Illinois and also all other laws, rules, orders, ordinances and requirements of all other governmental agencies affecting the Property.

Lease the Property. Lender may rent or lease the whole or any part of the Property for such term or terms and on such conditions as Lender may deem appropriate.

Employ Agents. Lender may engage such agent or agents as Lender may deem appropriate, either in Lender's name or in Grantor's name, to rent and manage the Property, including the collection and application of Rents.

Other Acts. Lender may do all such other things and acts with respect to the Property as Lender may deem appropriate and may act exclusively and solely in the place and stead of Grantor and to have all of the powers of Grantor for the purposes stated above.

No Requirement to Act. Lender shall not be required to do any of the foregoing acts or things, and the fact that Lender shall have performed one or more of the foregoing acts or things shall not require Lender to do any other specific act or thing.

APPLICATION OF REITS. All costs and expenses incurred by Lender in connection with the Property shall be for Grantor's account and Londer may pay such costs and expenses from the Rents. Lender, in its sole discretion, shall determine the application of any and all Rents received by it; however, any such Rents received by Lender which are not applied to such costs and expenses shall be applied to the Indebtedness. All expenditures made by Lender under this Assignment and not reimbursed from the Rents shall become a part of the Indebtedness secured by this Assignment, and shall be payable on demand, with interest at the Note rate from date of expenditure until paid expendituré until paid.

FULL PERFORMANCE. If Grantor pays all of the Indebtedness when due and otherwise performs all the obligations imposed upon Grantor under this Assignment, the Note, and the Related Documents, Lender shall execute and deliver to Grantor a suitable satisfaction of this Assignment and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Property. Any termination fee required by law shall be paid by Grantor, if permitted by applicable law. If, however, payment is made by Grantor, whether voluntarily or otherwise, coby guarantor or by any third party, on the Indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the Indebtedness shall be considered unpaid for the purpose of enforcement of this Assignment and this Assignment shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this Assignment or of any note or other instrument or agreement evidencing the Indebtedness and the Property will continue to secure the amount repaid or recovered to the same extent as if that amount never had been originally received by Lender, and Grantor small be bound by any judgment, decree, order, settlement or compromise relating to the Indebtedness or to this Assignment. or if any action or

EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Assignment, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate provided for in the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a be payable on demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity this Assignment also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it othe wise would have had.

DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Assignment:

Default on Indebtedness. Failure of Grantor to make any payment when due on the Indebtedness.

**Compliance Default.** Failure of Grantor to comply with any other term, obligation, covenant or condition contained in this Assignment, the Note or in any of the Related Documents.

**False Statements.** Any warranty, representation or statement made or furnished to Lender by or on behalf of Grantor under this Assignment, the Note or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Defective Collateralization. This Assignment or any of the Related Documents ceases to be in full force and effect (including failure of any collateral documents to create a valid and perfected security interest or lien) at any time and for any reason.

Other Defaults. Failure of Grantor to comply with any term, obligation, covenant, or condition contained in any other agreement between Grantor and Lender.

**Insolvency.** The dissolution or termination of the Trust, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against

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Applicable Law. This Assignment has been delivered to Lender and accepted by Lender in the State of

Amendments. This Assignment, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Assignment. No alteration of or amendment to this Assignment shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Assignment:

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this has gamment. Lender shall be entitled to recover such a serion is involved, all reasonable as attorneys' Fees; Expenses. If Lender to not any court action is involved, all reasonable as attorneys fees at trial and on any appeal. Whether or not any court action is involved, all reasonable as attorned by Lender that in Lender's opinion are necessary at any time for the protection of its interest or the entorcement of its rights shall become a part of the Indeptedness payable on demand and shall bear interest from the date of expenditure until repaid at the rate provided for in the Note. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic atay or injunction), appeals and any proceedings (including efforts to modify or vacate any automatic atay or injunction), appeals and any foreclosure reports), surveyors' reports, and appreciate the cost of searching records, obtaining title reports (including any any automatic atay or injunction), appeals and any attorneys are any automatic atay or injunction.

Waiver; Election of Remedies. A waiver by any party of a breach of a prevision of this Assignment shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not election to make expenditures or take action to perform an objection of Grantor under this Assignment after failure of Grantor to perform shall not affect Lender's right to dictize a default and exercise its remedies under this Assignment.

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Other Remedies. Lender shall have all other rights and remedies provided in this Assignment or the Note or

Mortgagee in Possession. Lender shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property preceding forectioning or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgagee in possession or receiver may serve without or not the apply the Property exceeds the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Collect Rents. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect Rents, including anyon transports and apply the net proceeds, over and above collect the Rents, including anyon transports and an including anyon transports could be right to Collect Section, above. If the Rents are collected by Lender, then Grantor for in the Lender's Right to Collect Section, above. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney—in–fact to endorse instruments received in payment thereof in the name of Grantor and to negotate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are users to Lender in response to Lender's the demand shall satisfy the obligations for which the payments are subparagraph either in person, by agent, or through a receiver.

required to pay.

Accelerate Indebteuress Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be considered to go and the control of the control o

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender may exercice any one or more of the following rights and remedies, in addition to any other rights or remedies provided by It.w:

Insecurity. Lender reasonably deems itself insecure.

Adverse Change. A material adverse change occurs in Grantor's financial condition, or Lender believes the prospect of ceyment or performance of the Indebtedness is impaired.

Events Affecting Co-Borrowers. Any of the preceding events occurs with respect to any co-borrower of any of the Indebtedness or any co-borrower dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any of the Indebtedness.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

Foreclosure, Forfeiture, etc. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any of the Property. However, this subsection shall not apply in the event of a good faith agency against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the foreclosure or dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the foreclosure or forefeiture proceeding, provided that Grantor gives Lender written notice of such claim and furnishes reserves or a surety bond for the claim satisfactory to Lender.

Grantor.

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12-02-1999 **ASSIGNMENT OF RENTS** 

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Illinois. This Assignment shall be governed by and construed in accordance with the laws of the State of Illinois.

**Multiple Parties; Corporate Authority.** All obligations of Grantor under this Assignment shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each of the persons signing below is responsible for **all** obligations in this Assignment.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Assignment by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Assignment to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Assignment in all other respects shall remain valid and enforceable.

Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Grantor's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Assignment and the Indebtedness by way of forbearance or excession without releasing Grantor from the obligations of this Assignment or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Assignment.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the Sizie of Illinois as to all Indebtedness secured by this Assignment.

Waiver of Right of Redemption. NC (WITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS ASSIGNMENT, CRANTOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE ON BEHALF OF GRANTOR AND ON BEHALF OF EACH (NI) EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF GRANTOR, ACQUIRING ANY INTEREST IN OF TITLE TO THE PROPERTY SUBSEQUENT TO THE DATE OF THIS ASSIGNMENT.

Waivers and Consents. Lender shall not be deeped to have waived any rights under this Assignment (or under the Related Documents) unless such waiver is in viriting and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Assignment shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or any of Grantor's obligations as to any future transactions. Whenever consent by Lender is required in this Assignment, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

GRANTOR'S LIABILITY This Assignment is executed by Grantor, not personally but as Trustee as provided above in the exercise of the power and the authority conferred upon and vested in it as such Trustee (and Grantor thereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing in this Assignment or in the Note shall be construed as creating any liability on the part of Grantor personally to pay the Note or any interest that may accrue thereon, or any other Indebtedness under this Assignment, or to perform any covenant either express or implied contained in this Assignment, all such liability, if any, being expressly waived by Lender and by every person now or hereafter claiming any right or security under this Assignment, and that so far as Grantor and its successors personally are concerned, the legal holder or holders of the Note and the owner or owners of any Indebtedness shall look solely to the Property for the payment of the Note and Indebtedness, by the enforcement of the lier created by this Assignment in the manner provided in the Note and herein or by action to enforce the personal liability of any guarantor.

WINTRUST ASSET MANAGEMENT COMPANY, NA AS TRUSTEEE UTA DATED 5/03/99 AND KNOWN AS TRUST NO. LFT 1374 ACKNOWLEDGES IT HAS READ ALL THE PROVISIONS OF THIS ASSIGNMENT AND NOT PERSONALLY, BUT AS TRUSTEE AS PROVIDED ABOVE, HAS CAUSED THIS ASSIGNMENT TO BE SIGNED BY ITS DULY AUTHORIZED OFFICERS AND ITS CORPORATE SEAL TO BE HEREUNTO AFFIXED.

#### **GRANTOR:**

Wintrust Asset Management Company, NA as Trusteee UTA dated 5/03/99 and known as Trust No. LFT 1374

### **ASSIGNMENT OF RENTS**

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the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses therein mentioned, and on oath stated that they are authorized to execute this Assignment and in	and purpose
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5/03/92 and known as Trust No. LFT 1374, and known to me to be authorized agents of the	hoteh ATII
day of December 19 99, before me, the undersigned Notary Public, personally	J sint nO
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CORPORATE ACKNOWLEDGMENT	

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#### Exhibit A

#### Parcel 1:

Parcel A: Lot 7 in Block 3 in Manage Subdivision a Resubdivision of the South 1/2 of Blocks 10, 11 and 12 and the North 1/2 of Blocks 14, 15 and 16 in First Addition to Kensington, a Subdivision of the South 20 acres of the North 1/2 of the Southwest 1/4 of Section 22, (except the Northeast 4 acres), also the South 1/2 of the Southwest 1/4 of Section (except the railroad), also the West fractional 1/2 of Section 27 (except the railroad), all North of the Indian Boundary Line, also the North 21 acres of the Northeast fractional 1/4 of Section 28, lying South of the Indian Boundary Line (except that part owned by Blue Island Railroad Co.), said Block lying in the West fractional 1/2 of Section 27, Township 37 North, Karge 14, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel B: The North 1/2 of Lot 8 in Block 3 in Manage Subdivision, being a Resubdivision of the South 1/2 of Blocks 10, 11 and 12 and the North 1/2 of Blocks 14, 15 and 16 in First Addition to Kensington, a subdivision in Sections 22, 27 and 28 (except that part owned by the Blue Island Railway Co.) in Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Index Number: 25-27-115-016, Volume 293.
Commonly Known as: 12046 S. Edbrooke Avenue, Chicago, IL 60628

#### Parcel 2:

Lot 18 in Ormond, a certain Subdivision made by the Calumet and Chicago Canal and Dock Company of the East 1/2 of the Southeast 1/4 of the Southeast 1/4 of the Northwest 1/4 of Section 2, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Index Number: 25-02-118-032, Volume 281.
Commonly Known as: 9042 S. Woodlawn Avenue, Enicago, IL 60619

#### Parcel 3:

Lot 22 in Block 4 in Loring and Gibb's Subdivision of part of the Northeast 1/4 of Section 22, Township 38 North, Range 14, East of the Third Principal Meridian, according to the plat thereof recorded February 20, 1888 in Book 28 of Plats, Page 27 as document 925418 in Cook County, Illinois.

Permanent Tax Index Number: 20-22-204-015, Volume 258. Commonly Known as: 6341 St. Lawrence, Chicago, IL 60637

#### Parcel 4:

Lot 4 and the North 1/2 of Lot 5 in Block 26 in West Pulman, a Subdivision of the West 1/2 of the Northeast 1/4 of the Northwest 1/4 of Section 28, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Index Number: 25-28-218-020, Volume 469. Commonly Known as: 12108 S. Yale, Chicago, IL 60628