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Cook County Recorder 43.00

Prepared By And After
Recording Return To:

William J. Hurley, III
Rock, Fusco & Garvey, Ltd.
350 N. LaSalle St., Suite 900
Chicago, Illinois 60610



78366860-LRP-676

Property of Cook County Clerk's Office
INTER-LENDER AGREEMENT

Dated this 13TH day of October, 1999, the following parties to this agreement (the "Agreement"):

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PARTY 1: THE HOME OF THE CHILD/CUIDAR, INC. , an Illinois not for profit corporation, with an address of 1710-1714 South Loomis Street, Chicago, Illinois, Attn: Jane M. Garza Mancillas, Executive Director, hereinafter referred to as "EL HOGAR" or "THE LEARNING CENTER".

PARTY 2: CITY OF CHICAGO, ILLINOIS, an Illinois home rule unit of local government under section 6(a), Article VII of the 1970 constitution of the State of Illinois, acting by and through its Department of Law, with address of Room 121 City Hall, 121 North LaSalle Street, Chicago, Illinois 60602, Attn: Finance and Economic Division and contracts Division, Facsimile No.: (312) 744-8538, acting in the following capacities:

- (a) as a lender under the Community Services Block Grant Loan Program, in such capacity as a lender (but not in any other capacity) hereinafter referred to as "CHICAGO LENDER";
- (b) as a maker of an Empowerment Zone Grant, in such capacity as a grantor (but not in any other capacity) hereinafter referred to as "EZ CHICAGO"; and
- (c) as a maker of a grant under the Community Services Block Grant Program,, in such capacity as a grantor (but not in any other capacity) hereinafter referred to as "CSBG GRANT CHICAGO".

The City of Chicago, in its collective capacity as Chicago Lender, EZ Chicago and CSBG Grant Chicago is sometimes hereinafter referred to as "CHICAGO".

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Copies of any notices to be sent to The City of Chicago in any of the above-mentioned capacities should also be sent to the following persons:

- (i) Commissioner of Human Services
1615 W. Chicago Avenue
Chicago, Illinois 60622-5127
Attn: Commissioner
Facsimile No.: (312) 746-8973
- (ii) Director of Empowerment Zone
20 North Clark Street
28th Floor
Chicago, Illinois 60602
Attn: Ron Carter
Facsimile No.: (312) 744-9696
- (iii) Commissioner of the Department of Planning
and Development
Room 1000, City Hall
121 North LaSalle Street
Chicago, Illinois 60602
Attn: Christopher Hill
Facsimile No.: (312) 744-2271

With a copy to:

Department of Law
Room 600, City Hall
121 North LaSalle Street
Chicago, Illinois 60602
Attn: Finance and Economic Division
Facsimile No.: (312) 744-9538

PARTY 4: BANCO POPULAR NORTH AMERICA, 4801 West Fullerton Avenue, Chicago, Illinois 60639, Attn: Bruce Craig, Esq., Facsimile No.: (773) 622-5267, hereinafter referred to as "BANCO POPULAR".

Banco Popular and Chicago Lender are hereinafter collectively referred to as the "Lenders";

provide and agree as follows:

ARTICLE 1. PRELIMINARY STATEMENTS

1.1 El Hogar is the beneficial owner of a parcel of real estate, the legal description of which is set forth in **ATTACHMENT A** to this Agreement, and which is commonly referred to as 1710-1714 South Loomis Street, Chicago, Illinois (the "**LEARNING CENTER SITE**" or the "**SITE**" as the context required). Legal title to the Learning Center Site is vested in Banco Popular, Illinois, now known as Banco Popular North America; a New York corporation, as Trustee under Trust Agreement dated December 15, 1997 and known as Trust No. 26577; 8383 West Belmont, River Grove, Illinois 60171 (the "**TRUSTEE**").

1.2 The Learning Center desires and intends to develop the Learning Center Site by making certain improvements to an existing building and constructing an additional building of approximately 21,000 square feet, for the purpose of operating a child care service facility, which Chicago supports (the "**FACILITY CONSTRUCTION PROGRAM**"). The Learning Center is to serve the Pilsen community (on the city's West side) of the City of Chicago.

1.3 The cost of the project is estimated to be approximately \$4,202,025.00. To fund the Facility Construction Program, the parties have agreed to participate in a coordinated grant and loan program (the "**FACILITY FINANCE PROGRAM**") which has the following characteristics:

- (a) Chicago Lender will make a loan and a grant to the Learning Center, utilizing funds available to Chicago from Community Service Block Grants and recaptured Community Service Block Grants. EZ Chicago will make a grant utilizing Empowerment Zone funds. The Chicago Lender loan will be evidenced by a note, and secured by a mortgage and other supporting documents and agreements, as more fully described in Article 2 of this Agreement. The EZ Chicago grant funds will be evidenced by a grant agreement. The CSBG Grant Chicago funds will be evidenced by a grant agreement. The EZ Chicago funds and the CSBG Grant Chicago funds are grants to the Learning Center and are not secured by any property owned or leased by the Learning Center.
- (b) Banco Popular has or will, during the construction period of the improvements, provide a \$1,971,974.00 loan to El Hogar. The loan will be evidenced by notes, a mortgage and such other supporting documents and agreements, as more fully described in Article 3 of this Agreement.

1.4 All the parties are interested in contributing to the financial success of the Facility Construction Program and understand and acknowledge that proper coordination of the funding aspects of the program among all of the parties hereto is critical to the success of the program, and therefore, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, all of the parties hereto agree to the various contribution levels, priority allocations and other concessions and agreements established in this Agreement. All of the parties hereto acknowledge and agree that at times certain parties hereto may not be treated equally under this Agreement, and that this fact was taken into account when establishing this Agreement. The Learning Center executes this Agreement to acknowledge the terms and conditions of the Facility Finance Program agreed to among the parties hereto.

ARTICLE 2. CITY OF CHICAGO LOAN AND GRANTS

2.1 Chicago may use whatever loan documents, grant agreements and other agreements, supporting documents and control agreements it deems desirable to establish its commitment to and control its involvement in the Facilities Funding Program, so long as nothing in any of Chicago's documents and agreements is inconsistent or in conflict with any of the provisions of this Agreement or would impair any of the other Lenders' rights, benefits or positions under such other Lenders' loan documents, except as set forth in this Agreement. Chicago Lender's mortgage, together with all other loan documents and security instruments securing the Learning Center's liabilities and obligations to Chicago Lender under the Facilities Funding Program are hereinafter collectively referred to as the "**CHICAGO MORTGAGE**". In the event of a conflict

between the terms and conditions of this Agreement and the terms and conditions of the Chicago Mortgage, the terms and conditions of this Agreement shall control.

ARTICLE 3. THE BANCO POPULAR LOAN

3.1 Banco Popular may use whatever loan documents and other agreements, supporting documents and control agreements it deems desirable to establish its commitment to and control its involvement in the Facilities Funding Program, so long as nothing in any of the Banco Popular's documents and agreements is inconsistent with, or in conflict with, any of the provisions of this Agreement (and in the event of such conflict, the terms and provisions of this Agreement shall control).

ARTICLE 4. RIGHTS PERTAINING TO THE COLLATERAL AND TO PAYMENT

4.1 The parties acknowledge, understand and agree that the Learning Center Site, including all improvements thereto, and the personal property located on and used in connection with the Learning Center Site, is the only real and personal property involved in the Facility Funding Program, and that the grant agreements, mortgages and other security documents referred to in the various loan documents used by the Lenders to secure their financial undertakings herein, all reference and relate to the same underlying collateral, which is the Learning Center, the improvements constructed on the real property and the aforementioned personal property (all of the foregoing, being, collectively, the "COLLATERAL").

4.2 Notwithstanding: (a) any provisions to the contrary in any of the loan documents or security instruments of any of the parties hereto; (b) the actual time or order of signing or execution of any of the loan documents or security instruments of any of the parties hereof; (c) the actual time or order of attachment or perfection of any security interest under any of the loan documents or security instruments of any of the parties hereto; or (d) the actual timing or order of the filing or recording of any loan document or security instrument of any of the parties hereto, the lien evidenced by the Chicago Mortgage, is and at all times shall remain, junior, subject and subordinate to the liens evidenced by the Banco Popular Construction Mortgage, as that term is hereinafter defined, and prior to and superior to the lien evidenced by the Banco Popular Second Mortgage as that term is hereinafter defined. Accordingly, the Lenders agree that the Lenders shall have the following priority with respect to the Collateral: (i) Banco Popular shall have first priority pursuant to and with respect to its Construction and Permanent Mortgage, Assignment of Leases, Rents and Income, Fixture Financing Statement and Security Agreement dated March 18, 1998, made by Banco Popular, Illinois n/k/a Banco Popular North America, not personally but solely as Trustee under Trust Agreement dated December 15, 1997 and known as Trust number 26577 ("Trustee"), as mortgagor, to Lender, as mortgagee, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on March 19, 1998 as Document No. 98217181 as said Mortgage is amended pursuant to and in accordance with the term of that certain Amendment To Construction and Permanent Mortgage, Assignment of Leases, Rents and Income, Fixture Financing Statement and Security Agreement made by Trustee, as mortgagor, to Lender, as Mortgagee, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on _____, 1999 as Document No. _____ (hereinafter as amended being referred to as the "Banco Construction Mortgage"); (ii) Chicago Lender shall have second priority pursuant to and with respect to its Junior Mortgage, Security Agreement and Financing Statement dated _____, 1999, made by Trustee and El Hogan and recorded in the Office of the Recorder of Deeds of Cook County, Illinois on _____, 1999 as Document No.

_____ (hereinafter referred to as the "City Mortgage"); and (iii) Banco Popular shall have third priority pursuant to and with respect to its Second Mortgage (the "Banco Second Mortgage") dated March 18, 1998, made by Trustee, as mortgagor, to Lender, as mortgagee, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on 3/1998, 1998 as Document No. 98217183.

4.3. Each Lender agrees that its respective mortgages, security instruments and other loan documents shall not be modified, amended or extended without the prior written consent of each other Lender with the exception of permitted amendments as set forth in Section 4.3(b) below. Subject to the provisions of subsection (a) below, each Lender agrees that, notwithstanding anything to the contrary contained in any other agreement, document or instrument, such Lender's mortgages and other security documents shall secure only the obligations of the El Hogar to such Lender arising as a result of and pursuant to the loan documents and security instruments with respect to the Facility Finance Program, and shall not secure any other obligations or liabilities of El Hogar to such Lender, or any increases in the obligations of El Hogar to such Lender, or be cross-defaulted with any other obligations or liabilities except as set forth in Section 4.3(a) hereof.

- (a) Notwithstanding the foregoing, the Lenders expressly acknowledge that the Banco Second Mortgage secures obligations of El Hogar to Banco Popular that do not relate to the Facility Finance Program and that said obligations are cross defaulted with the obligations of El Hogar and Trustee to Banco Popular referenced above which relate to the Facility Finance Program. The Lenders expressly consent and agree to the lien of the Banco Second Mortgage for said unrelated debt and to the cross defaulting of the obligation for said unrelated debt evidenced by and secured by the Banco Second Mortgage with the obligations and indebtedness of El Hogar to Banco Popular relating to the Facility Finance Program.
- (b) The Lenders further expressly acknowledge that one of the obligations of El Hogar to Banco Popular which is secured by the Banco Second Mortgage constitutes a Revolving Line of Credit in the maximum principal amount of \$125,000.00. The Lenders expressly consent and agree that Banco Popular may renew or extend the maturity date or termination date of said Revolving Line of Credit without the prior written consent of each other Lender and each other Lender, by the execution hereof, hereby consents to such extensions. No further or additional Debt shall be advanced by Banco Popular to El Hogar under or pursuant to the credit facilities secured by the Banco Second Mortgage, provided, however, that Banco Popular may advance additional sums to El Hogar under and pursuant to the Revolving Line of Credit as long as the principal amount outstanding under said Revolving Line of Credit does not exceed the sum of \$125,000.00. The total principal balance outstanding under all credit facilities secured by the Banco Second Mortgage, shall at no time exceed the sum of \$560,000.00.

ARTICLE 5. NOTICE AND CURE PROVISIONS

5.1 Banco Popular agrees that upon the default of the Learning Center under Banco Popular's Mortgages, and prior to Banco Popular's exercise of any rights or remedies under the Banco Popular Mortgages or other loan documents Banco Popular shall give each other party hereto written notice of such default at the address set forth herein and in accordance with Section 6.2 hereof. The City shall have the right, but not the obligation, to effect cure of such default within the following time periods. The City shall have sixty (60) days after receipt of the notice of the

Learning Center's default, to cure such default on behalf of the Learning Center, if such default can be cured by the payment of money. The City shall have ninety (90) days after receipt of the notice of the Learning Center's default to cure a non-monetary default, provided that if such default cannot reasonably be cured within such ninety (90) day period and the City shall have commenced to remedy such default and is diligently pursuing the cure of such default, then such ninety (90) day period shall be extended to such time as the City shall reasonably require to cure such default, including such time as is necessary to gain possession of the Learning Center Site (the periods set forth in the previous two (2) sentences being the "CURE PERIOD"). Banco Popular agrees not to exercise any of its remedies under the Banco Popular Mortgage until expiration of the applicable Cure Period and the Banco Popular shall accept cure by the City of such default as if such cure was made by the Learning Center, provided such cure is effected within the applicable Cure Period. Banco Popular agrees that Chicago Lender's exercise of its remedies under the Chicago Mortgage, respectively, or the conveyance of the Learning Center Site to Chicago Lender in lieu of such exercise of remedies (and the subsequent conveyance by Chicago Lender to another operator), shall not constitute a default under the Banco Popular Mortgage, provided that if, at the option of Chicago, Chicago causes the Learning Center to comply, or shall comply on behalf of the Learning Center, with the monetary obligations of the Learning Center under the Banco Popular Mortgage during the pendency of the exercise of such remedies (or conveyance in lieu thereof). Accordingly, Banco Popular agrees that the replacement of the Learning Center as the owner of the Learning Center Site (or fee interest, if the Learning Center's interest is then a fee interest) and the operator of the Learning Center Site with another leasehold (or, if applicable, fee) owner and operator shall not constitute a default under the Banco Popular Mortgage, provided (i) the use of the Learning Center Site is not in violation of applicable laws, and other agreements pertaining to the Learning Center Site, (ii) the identity of the replacement owner and operator shall be subject to Banco Popular's approval, such approval not to be unreasonably withheld, conditioned or delayed, and (iii) any replacement operator shall pay the Lender's note and mortgage payments as provided in the Banco Popular Mortgage and perform the other covenants set forth therein. Banco Popular acknowledges and agrees that such replacement may be effected by the City's realization upon the Collateral and the City's subsequent assignment of the Collateral from the City to another entity, or in any other manner permitted by applicable law.

Notwithstanding the foregoing the City shall for a period of (60) days following the date of notice of default to designate a replacement operator which shall be subject to approval by Banco Popular as provided in paragraph 5.1(i)-(iii). After the expiration of the 60 days Banco Popular may but shall not be required to accept and/or approve any substitute owner/operator and may proceed to exercise its rights or remedies under the Banco Popular Mortgage or loan documents.

Nothing set forth in this Agreement implies or shall be construed to mean the City has any obligation to cure, and possesses or will possess authority to cure a default under the Banco Popular Mortgage.

5.2. Chicago Lender agrees that upon the default of the Learning Center under Chicago Lender's loan documents and/or security instruments, and prior to Chicago Lender's exercise of any rights or remedies under such loan documents or security instruments, Chicago Lender shall give each other party hereto written notice of such default.

5.3 EZ Chicago and CSBG Grant Chicago (individually or collectively, as the context requires, "CHICAGO GRANTOR") agrees that upon the default of the Learning Center under any of Chicago Grantor's documentation evidencing any of such grants, and prior to any Chicago Grantor exercising any of its rights or remedies under any of such grant documentation, the applicable Chicago Grantor shall give each other party hereto written notice of such default.

Chicago Lender shall have the Cure Period to cure such default on behalf of the Learning Center. Each Chicago Grantor agrees not to exercise any of its remedies under the Chicago Grant until expiration of the Cure Period and each Chicago Grantor shall accept cure by Chicago Lender of such default as if such cure was made by the Learning Center, provided such cure is effected within the Cure Period. Each Chicago Grantor agrees that Chicago Lender's exercise of its remedies under the Chicago Mortgage or the conveyance of the Learning Center Site to Chicago Lender in lieu of such exercise of remedies (and the subsequent conveyance by Chicago Lender to another operator), shall not constitute a default under any of such grant documentation, provided that Chicago Lender shall either cause the Learning Center to comply, or shall comply on behalf of the Learning Center, with the material obligations of the Learning Center under such grant documentation during the pendency of the exercise of such remedies (or conveyance in lieu thereof). Accordingly, subject to the terms of Section 7.4 below with respect to EZ Chicago, each Chicago Grantor agrees that the replacement of the Learning Center as the holder of the beneficial interest of Trustee's fee interest, and the operator of the Learning Center Site with another fee owner and operator, shall not constitute a default under its grant documentation (provided the use and operation of the Learning Center Site is not otherwise in violation of such grant documentation). Chicago Grantor acknowledges and agrees that such replacement may be effected by the City's realization upon the Collateral and the City's subsequent assignment of the Collateral from the City to another entity, or in any other manner permitted by applicable law.

5.4 Upon the default of the Learning Center under the Banco Popular Mortgage, the Chicago Lender and Chicago Grantor agree as follows.

- (a) Chicago Lender shall have the right within 60 days of the receipt of the Notice of Default to replace the Learning Center owner as operator of the Learning Center Site (either through the cooperation of the Learning Center or through the exercise of Chicago Lender's remedies under the Chicago Mortgage), such replacement to be mutually satisfactory to both Chicago Lender and the Chicago Department of Human Services ("DHS") on behalf of EZ Chicago. Chicago Lender and EZ Chicago agree to consult with each other in good faith with respect to such replacement.
- (b) Any replacement provider shall be reasonably acceptable to Banco Popular.
- (c) Any replacement provider shall pay Banco Popular's note(s) and mortgage payments as provided in the notes and mortgages and shall perform the covenants set forth therein.

ARTICLE 6. ADMINISTRATIVE MATTERS

6.1 **TERM.** This Agreement shall be in effect as long as any party to this Agreement has a loan, grant or financial obligation outstanding under this Agreement. Notwithstanding the foregoing (a) upon the satisfaction in full of the Learning Center's obligations to a party hereto under the terms of the Facilities Funding Program, such party shall no longer have any rights under this Agreement and (b) the provisions of Section 5.4. shall terminate.

6.2 **NOTICES.** Unless specifically provided otherwise in this Agreement, whenever this Agreement requires or permits any consent, approval, notice, request or demand from one party to another such communication must be in writing to be effective and shall be deemed to have been received by the addressee (a) on the day immediately following deposit of same with a

messenger service for delivery or (b) overnight delivery of notice by a nationally recognized overnight delivery service, or (c) if mailed, on the fourth business day after it is properly packaged, addressed and postage paid, by registered or certified mail return receipt requested. For purposes of this section, and until changed by notice pursuant to this section, the notice address and facsimile number of each party is as set forth at the beginning of this Agreement.

6.3 APPLICABLE LAW AND VENUE. The negotiation, performance, execution and enforcement of this Agreement shall be governed by the laws of the United States and the State of Illinois. The parties agree that venue for any legal action regarding this Agreement shall be in the Circuit Court of Illinois at Chicago, Illinois, or the Federal District Court for Northern District of Illinois, located in Chicago, Illinois, whichever forum is appropriate. Notwithstanding the foregoing, any forum, before which an action involving this contract may take place, regardless of the reason therefore, shall for the purpose of conflicts of law apply the law of Illinois as that law would be applied and interpreted by the Illinois courts.

6.4 WAIVER. Any waiver of any term or condition of this Agreement by any party hereto does not operate as a waiver of any other term or condition nor shall any failure to enforce a provision of this Agreement operate as a waiver of such provision or any other provision. Any waiver of any term or condition is not continuing and does not bind any party hereto to a future waiver of the same term or condition or affect any party's right to the prospective application of such waived term or condition.

6.5 TIME IS OF THE ESSENCE. Time is of the essence of each and every term of this Agreement.

ARTICLE 7. RULES OF CONSTRUCTION

7.1 SINGULAR AND PLURAL. A plural word or term shall include the singular, although a singular word or term shall not include the plural unless explicitly so stated or necessary to avoid an absurdity.

7.2 GENDER. The masculine gender shall include the feminine and the feminine gender shall include the masculine.

7.3 HEADNOTES. Headnotes used in this Agreement are editorial devices intended to aid readability and they are not intended to expand, limit, or modify the wording, effect, or meaning of any of the written provisions of this Agreement.

7.4 SECTIONING. Section and paragraph designations cited in this Agreement refer to section and paragraphs of this Agreement unless a different document is specifically designated.

7.5 PRIORITY OF DOCUMENTS. If there is a conflict between the provisions of this Agreement and any other document which may also be in effect, whether executed before or concurrent with the execution of this Agreement, then the provisions of this Agreement take precedence (other than with respect to conflicts with the documents and instruments establishing and governing the reserve accounts and the construction escrow, in which event such other documents and instruments shall take precedence).

7.6 BINDING ON HEIRS. This Agreement shall inure to the benefit of and be binding upon the heirs, executors, administrators, successors, and assigns of the parties.

7.7 RIDERS. The provisions contained in any rider or document: (a) attached to this Agreement and referenced in this Agreement; or (b) executed by the parties and referenced therein that the rider or document is to be a part of this Agreement, shall for all purposes be deemed to be a part of this Agreement as if the provisions were fully set forth in this Agreement.

7.8 PARTIAL INVALIDITY. If any provision of this Agreement or the application of any provision of this Agreement shall be determined to be invalid, illegal, or unenforceable such determination shall not affect the validity, legality, or enforceability of any other provision this Agreement or the application of such provision to any other person, situation, or circumstance, and the remaining provisions or the application of the remaining provisions of this Agreement shall be enforced as if the invalid, illegal, or unenforceable provision or application of such provision were not contained in this Agreement.

7.9 DUPLICATE ORIGINALS. If this Agreement, in whole or in part, is executed in duplicate originals, then each duplicate original shall be considered an original, but each of them separately and all of them collectively shall constitute only one, and one and the same, instrument.

7.10 COUNTERPARTS. If this Agreement, in whole or in part, is executed in counterparts, then all of the separately executed counterparts constitute one in the same agreement and constitute one original agreement.

7.11 FACSIMILE EXECUTION. If this Agreement, in whole or in part, is executed by means of facsimile systems, then each facsimile document shall be effective on behalf of all of the parties at the time the last counterpart is executed by the last party to execute the counterpart.

7.12 MEASUREMENT OF TIME. A period of time shall be determined by starting with the unit of time following the reference time as the first unit of time for the purpose of beginning the counting of the units of time comprising the period in question.

7.13 INDEPENDENT STATUS, NO AGENCY. The parties are independent entities acting for their own benefit or reasons only. Each of the parties, when operating under this Agreement, operates for their own interest and not as an agent, partner, employee, officer, servant, agent, franchisee, or representative of the other. No part of this Agreement establishes or creates, either explicitly or by implication any agency, partnership, employer/employee relationship, franchise, trust, representational relationship, business agency or governmental or quasi governmental entity.

7.14 NO THIRD PARTY BENEFICIARIES. Nothing contained in this Agreement shall be deemed to grant any rights to any third parties.

7.15 WARRANTY OF RIGHT TO ENTER AGREEMENT. Each party represents and warrants that it has the full and unrestricted right and authority to execute and deliver this Agreement and bind their respective principals, and that the terms of this Agreement are not inconsistent with any other authority or contractual agreement which may be applicable to the respective parties including the policies of any entity, governmental unit, company, institution, or association with which they may be associated, governed, regulated or of which they may be a part.

7.16 PAYMENTS IN U.S. DOLLARS. Unless otherwise specifically provided in this Agreement, all payments required under this Agreement shall be made in United States dollars delivered to the payee at the time and place specified, and if no place is specified, then at the notice address of the payee established by this Agreement.

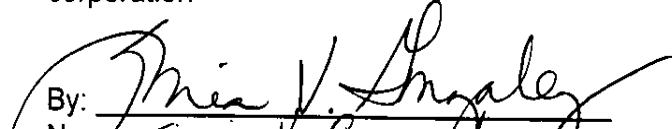
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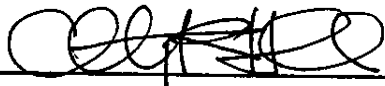
7.17 INDEPENDENT UNDERSTANDING. Each party acknowledges that it has separately read this Agreement and understands its terms, conditions and consequences. Each party has reviewed this Agreement with a attorney of the party's choice and has been appraised of the legal consequences of this Agreement.

IN WITNESS WHEREOF, the parties to this Agreement have executed this Agreement effective the day and year first above written.


BANCO POPULAR NORTH AMERICA, a New York corporation

By: 
Name: SONIA V. GONZALEZ
Its: ASST. VICE PRESIDENT

THE CITY OF CHICAGO, an Illinois home rule unit of local government, in its capacity as Chicago Lender

By: 
Name: _____
Its: Commissioner, Dept. of Planning & Development

THE CITY OF CHICAGO, an Illinois home rule unit of local government, in its capacity as EZ Chicago

By: 
Name: LAWRENCE J. FOX
Its: Chairperson, EZ/EC Coordinating Council

THE CITY OF CHICAGO, an Illinois home rule unit of local government, in its capacity as CSRG Grant Chicago

By: _____
Name: _____
Its: _____

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THE HOME OF THE CHILD/CUDAR, INC

By: Jose Andrade
Name: JOSE G. ANDRADE
Its: PRESIDENT

THE CITY OF CHICAGO, an Illinois home rule unit
of local government, in its capacity as CSBG Grant
Chicago

By: [Signature]
Name: Michael C. McCre
Its: Acting Commissioner

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 007836686 D2

STREET ADDRESS:

CITY:

COUNTY: COOK

TAX NUMBER: 17-20-303-042-0000

LEGAL DESCRIPTION:

PARCEL 1:

LOTS 38, 39 AND 40 IN STONES SUBDIVISION OF THE NORTH 1/2 AND SOUTH EAST 1/4 OF BLOCK 3 IN JOHNSTON AND LEE'S SUBDIVISION OF SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 14 IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 30 IN BLOCK 1 IN HENRY AND WALKER'S SUBDIVISION OF BLOCK 2 IN JOHNSTON AND LEE'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 14, IN COOK COUNTY, ILLINOIS

17-20-303-042

043 - 1708-12 South Loomis

044

17-20-304-017 - 1631 South Loomis