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BURR RIDGE, IL 60527

Doc#: 0933446034 Fee: \$54.00
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Cook County Recorder of Deeds
Date: 11/30/2009 10:49 AM Pg: 1 of 10



WHEN RECORDED MAIL TO

PRO TITLE GROUP, INC
15W060 N. FRONTAGE ROAD
BURR RIDGE, IL 60527

Doc#: Fee: \$12.00
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SECOND MODIFICATION AND EXTENSION AGREEMENT

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Loan # 1902027046

SECOND MODIFICATION AND EXTENSION AGREEMENT

This **SECOND MODIFICATION AND EXTENSION AGREEMENT** (the "M&E") is made effective as of September 26, 2009, among **R4 ENTERPRISES, LLC**, an Illinois limited liability company ("LLC Borrower"); **BANKFINANCIAL, F.S.B.**, not personally but as Trustee under Land Trust Agreement dated February 8, 2005 and known as Trust Number 010811, **BANKFINANCIAL, F.S.B.**, not personally but as Trustee under Land Trust Agreement dated December 20, 2006 and known as Trust Number 010914, **BANKFINANCIAL, F.S.B.**, not personally but as Trustee under Land Trust Agreement dated February 8, 2005 and known as Trust Number 010810 and **BANKFINANCIAL, F.S.B.**, not personally but as Trustee under Trust Agreement dated June 6, 2008 and known as Trust Number 010950, **BANKFINANCIAL, F.S.B.**, not personally but as Trustee under Land Trust Agreement dated June 6, 2008 and known as Trust Number 010951, **BANKFINANCIAL, F.S.B.**, not personally but as Trustee under Trust Agreement dated June 6, 2008 and known as Trust Number 010949, **BANKFINANCIAL, F.S.B.**, not personally but as Trustee under Land Trust Agreement dated July 24, 2007 and known as Trust Number 010940, (collectively, the "Trust Borrowers"); **KAMY SHENOUDA**, an individual; **RAY SHENOUDA**, an individual; **RAFE SHENOUDA**, an individual; and **RUSS SHENOUDA**, an individual (the "Individual Borrowers," and together with LLC Borrower and Trust Borrowers, the "Borrowers"), whose address is c/o R4 Enterprises, LLC, 731 Town Place, Hinsdale, Illinois 60521; and **BANKFINANCIAL, F.S.B.**, a federal savings bank (the "Bank" or "Lender"), whose address is 15W060 North Frontage Road, Burr Ridge, Illinois 60112.

BACKGROUND

WHEREAS, Bank made a revolving loan to Borrowers in an amount not to exceed \$2,100,000.00 (the "Revolving Loan") pursuant to a Credit Agreement dated as of August 10, 2007, between Borrowers and Bank, evidenced by a Revolving Note of even date with the Credit Agreement from Borrowers payable to the order of Bank in the original principal amount of up to \$2,100,000. On or about June 27, 2008, pursuant to the request of the Borrowers, the Bank increased the Revolving Loan to \$3,680,000 and the Borrowers executed and delivered to the Bank that certain First Amended and Restated Revolving Note (the "Note") and the parties entered into that certain First Amendment to Revolving Loan Documents which, among other things, amended the Credit Agreement (the "Credit Agreement").

WHEREAS, Borrowers' obligations under the Credit Agreement and the Note are secured by, among other things:

(i) a Real Property Mortgage of dated August 10, 2007, from the LLC Borrower and BankFinancial, F.S.B., not personally, but solely as Trustee under Land Trust Agreement dated February 8, 2005, and known as Trust Number 010810, in favor of Bank, and recorded with the Cook County Recorder on August 14, 2007, as Document 0722646011, a First Amendment to Real Estate Mortgage and to Assignment of Rents and Leases, dated June 27, 2008, and recorded on July 1, 2008, as Document 0816502202 which was re-recorded on August 20, 2008, as Document 0823346017 encumbering the real estate located at 7528 Madison Ave., Forest Park, Illinois (collectively, the "Forest Park Mortgage");

(ii) a Real Property Mortgage dated August 10, 2007, from the LLC Borrower and BankFinancial, F.S.B., not personally, but solely as Trustee under Land Trust Agreement dated December 20, 2006, and known as Trust Number 010914, in favor of Bank, and recorded with the DuPage County Recorder on August 14, 2007, as Document R2007-151295, a First Amendment to Real Estate Mortgage and to Assignment of Rents and Leases, dated June 27, 2008 and recorded July 1, 2008 as Document R2008-104664, and re-recorded August 20, 2008 as Document R2008-129723, encumbering the real estate located at the south side of North Avenue approximately 800 feet west of Gary Ave., Carol Stream, Illinois (the "Existing Carol Stream Vacant Property Mortgage"); a Real Property Mortgage dated August 10, 2007, from the LLC Borrower and BankFinancial, F.S.B., not personally, but solely as Trustee under Land Trust Agreement dated July 24, 2007, and known as Trust Number 010940, in favor of Bank, and recorded with the DuPage County Recorder on August 29, 2007, as Document R2007-160135, a First Amendment to Real Estate and to Assignment of Rents and Leases dated June 27, 2008 and recorded July 1, 2008 as Document R2008-104662 and R2008-

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104666 and re-recorded August 20, 2008 as Document R2008-129722, encumbering the real estate located at 170 North Avenue, Carol Stream, Illinois (collectively, the "Carol Stream Mortgage");

(iii) a Real Property Mortgage dated August 10, 2007, from the LLC Borrower and BankFinancial, F.S.B., not personally, but solely as Trustee under Land Trust Agreement dated February 8, 2005, and known as Trust Number 010811, in favor of Bank, and recorded with the DuPage County Recorder on August 14, 2007, as Document R2007-151292, a First Amendment to Real Estate Mortgage and to Assignment of Rents and Leases dated June 27, 2008, and recorded on July 1, 2008, as Document R2008-104665 and re-recorded on August 20, 2008, as Document R2008-129724 (collectively, the "Addison Mortgage");

(iv) a Real Property Mortgage dated August 10, 2007, from LLC Borrower, and BankFinancial, F.S.B., not personally but solely as Trustee under Land Trust Agreement dated June 6, 2008, and known as Trust Number 010950, in favor of Bank, and recorded with the DuPage County Recorder on August 14, 2007, as Document R2007-151298, a First Amendment to Real Estate Mortgage and to Assignment of Rents and Leases dated June 27, 2008, and recorded on July 1, 2008, as Document R2008-104663, encumbering the real estate located at 1N571 Evergreen, Glen Ellyn, Illinois (collectively, the "Glen Ellyn Mortgage")

(v) a Real Property Mortgage dated June 27, 2008, from LLC Borrower and BankFinancial, F.S.B., not personally, but solely as Trustee under Land Trust Agreement dated June 6, 2008, and known as Trust Number 010951, in favor of Bank, and recorded with the Cook County Recorder on July 1, 2008, as Document 0818308200 encumbering certain vacant lots on Oak Avenue and Maple Avenue in Hanover Park, IL (the "Hanover Park Mortgage");

(vi) a Real Property Mortgage dated June 27, 2008, from LLC Borrower and BankFinancial, F.S.B., not personally, but solely as Trustee under Land Trust Agreement dated June 6, 2008, and known as Trust Number 010949, in favor of Bank, and recorded with the DuPage Recorder on August 13, 2008, as Document R2008 - 126030 encumbering certain real estate located at 1515 W. Aurora, Naperville, IL (the "Naperville Mortgage");

The Credit Agreement, the Note, the above referenced mortgages and amendments thereto together with assignments of rents and all other documents executed in connection with the Loan including, without limitation, the Modification and Extension Agreement dated June 26, 2009, are the "Loan Documents."

WHEREAS, the principal balance under the Note as of the date hereof is \$3,680,000.00; and

WHEREAS, the Note matures on September 26, 2009 and Borrowers desire, among other things, to extend the maturity date.

NOW THEREFORE, in consideration of the premises and the mutual promises of the parties, the receipt and sufficiency of which are hereby acknowledged by Borrowers, it is hereby agreed as follows:

1. **Incorporation of Recitals.** Each of the forgoing recitals is included by reference herein and Borrowers represent to Lender that each such recital is true and correct in its entirety.
2. **Capitalized Terms.** Capitalized terms not otherwise defined herein shall have the meanings ascribed to them in the Loan Documents.
3. **Maturity Date.** The maturity date is hereby modified and extended to December 26, 2009.
4. **Payment of Principal; Interest .** Borrower shall continue to make monthly payments of interest only in accordance with the terms of the Loan Documents with a final payment of the entire principal balance plus accrued interest on December 26, 2009.
 - 4A. **Additional Collateral.** Borrower shall cause the real property commonly as 341 North Oak Park

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Avenue, Oak Park, Illinois and 215 W. 79th Street, Burr Ridge, Illinois to be pledged as additional collateral to secure the Note and other indebtedness of one or more of the Borrowers pursuant to mortgages acceptable to the Bank.

5. **Force and Effect.** Except as expressly amended hereby, the Note, the Mortgages and all other Loan Documents shall remain in full force and effect. The Note, the Mortgages and all rights and powers created thereby and thereunder or under the other Loan Documents are in all respects ratified and affirmed by Borrowers.

6. **No Defaults.** Borrowers represent and warrant that there does not exist any Event of Default under the Note or any of the Loan Documents.

7. **Absence of Claims.** Borrowers acknowledge, agree and affirm that they have no claims, defenses, or offsets of any nature against Lender or with respect to the enforcement of the Note, the Mortgages or any of the Loan Documents; nor do they have any knowledge of any facts that would or might give rise to any claims against Lender. If facts now exist which would or could give rise to any claim against the Lender or with respect to the enforcement of the Note, the Mortgages or any of the Loan Documents, this M&E or any other documents executed in connection with or related to the Note, Borrowers hereby unconditionally, irrevocably and unequivocally waives and fully releases the Lender, its officers, directors and employees and their respective heirs and assigns from any and all such claims.

8. **Joint and Several.** The undertakings, representations, warranties and agreements made by Borrowers herein are joint and several.

9. **Governing Law.** This Second M&E shall be governed and construed in accordance with the laws of the State of Illinois.

10. **Counterparts.** This Second M&E may be executed in one or more counterparts which together shall comprise the entire agreement.

11. **Fee.** Waived.

12. **Trustee's Exculpation.** It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose of or with the intention of binding said Trustee personally, but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against *BankFinancial F.S.B.* on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of said Trustee in this instrument contained either expressed or implied, all such personal liability, if any, being expressly waived and released.

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IN WITNESS WHEREOF, Borrowers and the Bank have executed this Modification and Extension Agreement as of the day written above.

BORROWERS:

R4 ENTERPRISES, LLC, an Illinois limited liability company

By: [Signature]
Managing Member

BANKFINANCIAL, F.S.B., as Trustee u/t/a 010950
as aforesaid

By: [Signature]
Its: Trust Officer

BANKFINANCIAL, F.S.B., as Trustee u/t/a 010811
as aforesaid

By: [Signature]
Its: Trust Officer

BANKFINANCIAL, F.S.B., as Trustee u/t/a 010914
as aforesaid

By: [Signature]
Its: Trust Officer

BANKFINANCIAL, F.S.B., as Trustee u/t/a 010810
as aforesaid

By: [Signature]
Its: Trust Officer

(SIGNATURES CONTINUED ON NEXT PAGE)

This instrument is executed by *BankFinancial, F.S.B.*, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said *BankFinancial, F.S.B.*, hereby warrants that it possesses full power and authority to execute this instrument) and it is expressly understood and agreed that nothing herein contained shall be construed as creating any liability on *BankFinancial, F.S.B.*

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(SIGNATURES CONTINUED)

BANKFINANCIAL, F.S.B., as Trustee u/t/a 010951
as aforesaid

By: *Daria Henchel*
Its: Trust Officer

BANKFINANCIAL, F.S.B., as Trustee u/t/a 010949
as aforesaid

By: *Daria Henchel*
Its: Trust Officer

BANKFINANCIAL, F.S.B., as Trustee u/t/a 010940
as aforesaid

By: *Daria Henchel*
Its: Trust Officer

Ramy Shenouda

Ramy Shenouda, individually

Ray Shenouda

Ray Shenouda, individually

Rafe Shenouda

Rafe Shenouda, individually

Russ Shenouda

Russ Shenouda, individually

BANK:

BANKFINANCIAL, F.S.B., a federal savings bank

By: *Cynthia Bell*
Its: A/P

EXHIBIT A

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Address: 7528 WEST MADISON STREET FOREST PARK, IL. 60130

Permanent Real Estate Index Number: 15-13-200-026-0000

Record Owner: BANKFINANCIAL, F.S.B., AS TRUSTEE UNDER THE PROVISIONS OF A CERTAIN TRUST AGREEMENT DATED FEBRUARY 8, 2005, AND KNOWN AS TRUST NUMBER 010810

Legal Description: PARCEL 1:

THE NORTH 100 FEET (AS MEASURED ALONG THE EAST LINE THEREOF) OF LOT 50 IN HAASE'S ADDITION TO OAK PARK, BEING A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 AND PART OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 LYING EAST OF DESPLAINES AVENUE, IN SECTION 13, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID AS CREATED IN DEED DATED SEPTEMBER 27, 1973 AND RECORDED OCTOBER 1, 1973 AS DOCUMENT 22497401 FOR INGRESS AND EGRESS OVER THE FOLLOWING DESCRIBED PROPERTY:

BEGINNING AT THE SOUTHWEST CORNER OF PARCEL 1 RUNNING THENCE EAST ALONG THE SOUTH LINE THEREOF A DISTANCE OF 38.63 FEET TO A POINT RUNNING THENCE SOUTHWESTERLY IN A STRAIGHT LINE TO A POINT ON THE WESTERLY LINE OF LOT 50 AFORESAID WHICH IS 25.5 FEET SOUTH OF THE POINT OF BEGINNING AND RUNNING THENCE NORTHERLY ALONG SAID WESTERLY LINE A DISTANCE OF 25.5 FEET TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

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EXHIBIT A

Address: 4N178 ROHLWING ROAD ADDISON, IL. 60101

Permanent Real Estate Index Number: 02-24-407-001, 02-24-407-002, 02-24-407-003

Record Owner: BANKFINANCIAL, F.S.B., AS TRUSTEE UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED FEBRUARY 8, 2005, AND KNOWN AS TRUST NUMBER 010811

Legal Description: PARCEL 2:

LOT "B" IN LULLO'S WEST ADDISON HIGHLANDS UNIT 1, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN DUPAGE COUNTY, ILLINOIS.

PARCEL 3:

THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE FOLLOWING DESCRIBED TRACT: LOT 3 (EXCEPT THE NORTH 2 ACRES THEREOF), LOT 4 AND LOT 5 (EXCEPT THE SOUTH 226.23 FEET OF SAID LOT 5) IN BLOOMINGDALE TOWNSHIP SUPERVISORS ASSESSMENT PLAT NO. 8, BEING A PART OF THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 7, 1948 AS DOCUMENT 544630, IN DUPAGE COUNTY, ILLINOIS.

PARCEL 4:

THE NORTH 1/2 OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE FOLLOWING DESCRIBED TRACT: LOT 3 (EXCEPT THE NORTH 2 ACRES THEREOF), LOT 4 AND LOT 5 (EXCEPT THE SOUTH 226.23 FEET OF SAID LOT 5) IN BLOOMINGDALE TOWNSHIP SUPERVISORS ASSESSMENT PLAT NO. 8, BEING A PART OF THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 7, 1948 AS DOCUMENT 544630, IN DUPAGE COUNTY, ILLINOIS.

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Address: NORTH AVENUE & GARY AVENUE CAROL STREAM IL 60188

Permanent Real Estate Index Number: 02-32-301-017 & 02-32-301-028

Record Owner: BANKFINANCIAL, F.S.B. AS TRUSTEE UNDER THE PROVISIONS OF THE TRUST AGREEMENT DATED JULY 24, 2007, AND KNOWN AS TRUST NUMBER 010940

Legal Description: THAT PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED BY COMMENCING AT THE NORTHWEST CORNER OF MODAFF'S PLAT OF LOT 2 AND 3 (RECORDED FEBRUARY 19, 1959, AS DOCUMENT 912843), SAID POINT BEING ON THE CENTERLINE OF NORTH AVENUE, AND RUNNING THENCE NORTHWESTERLY ON SAID CENTERLINE 500.0 FEET TO THE NORTHWEST CORNER OF PROPERTY CONVEYED TO RECREATION SERVICES, INC. BY DOCUMENT R75-55124; THENCE SOUTH, ON THE WEST LINE OF SAID PROPERTY, 101.24 FEET TO THE SOUTHERLY LINE OF NORTH AVENUE AS CONSTITUTED AFTER CONDEMNATION CASE 16685, FOR A POINT OF BEGINNING; THENCE CONTINUING SOUTH, ON THE WEST LINE OF PROPERTY CONVEYED BY DOCUMENT R75-55124, A DISTANCE OF 527.51 FEET (RECORD 528.0) TO AN IRON PIPE AT THE SOUTHWEST CORNER THEREOF; THENCE WEST, AT RIGHT ANGLES TO SAID WEST LINE, 488.08 FEET TOT THE WEST LINE OF SAID EAST 1/2 OF THE SOUTHWEST 1/4; THENCE NORTH 00 DEGREES 09 MINUTES 50 SECONDS WEST, ON SAID WEST LINE, 604.75 FEET TO THE SOUTHERLY LINE OF NORTH AVENUE; THENCE SOUTH 81 DEGREES 02 MINUTES 17 SECONDS EAST, ON SAID SOUTHERLY LINE, 495.86 FEET TO THE POINT OF BEGINNING, (EXCEPT THE EAST 80 FEET AND ALSO EXCEPT THAT PART OF THE WEST 50 FEET OF THE EAST 130 FEET LYING NORTH OF THE SOUTH 430 FEET THEREOF), IN DUPAGE COUNTY, ILLINOIS
PIN: 02-32-301-017 AND 02-32-301-028
C/K/A: NORTH AVE & GARY AVE, CAROL STREAM, IL

Address: 1N571 EVERGREEN GLEN ELLYN, IL. 60137

Permanent Real Estate Index Number: 05-03-203-010 AND 05-03-203-018

Record Owner: BANKFINANCIAL, F.S.B., AS TRUSTEE UNDER THE PROVISIONS OF THE TRUST AGREEMENT DATED JUNE 6, 2008, AND KNOWN AS TRUST NUMBER 010950

Legal Description: LOTS 9 AND 10 IN BLOCK 3 IN C.F. NELSON'S HIGHVIEW ESTATES, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 14, 1949 AS DOCUMENT 576133, IN DUPAGE COUNTY, ILLINOIS.

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Address: VACANT LOTS OAK & MAPLE HANOVER PARK IL 60103

Permanent Real Estate Index Number: 06-36-303-022-0000, 06-36-303-023-0000, 06-36-303-024-0000, 06-36-303-025-0000, 06-36-303-026-0000, 06-36-305-002-0000, 06-36-305-003-0000, 06-36-305-004-0000, 06-36-305-005-0000, 06-36-305-006-0000, 06-36-305-007-0000, 06-36-305-010-0000 and 06-36-305-019-0000

Record Owner: BANKFINANCIAL, F.S.B., AS TRUSTEE UNDER THE PROVISIONS OF THE TRUST AGREEMENT DATED JUNE 6, 2008, AND KNOWN AS TRUST NUMBER 010951

Legal Description: LOTS 22 THROUGH 26, BOTH INCLUSIVE, IN BLOCK 18 AND LOT 1, LOTS 4 THROUGH 9, BOTH INCLUSIVE AND LOT 19 IN BLOCK 19 IN GRANT HIGHWAY SUBDIVISION, A SUBDIVISION OF PART OF THE WEST 1/2 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 7, 1925 AS DOCUMENT NUMBER 255219, IN COOK COUNTY, ILLINOIS.

PINS: 06-36-303-022, 06-36-303-023, 06-36-303-024, 06-36-303-025, 06-36-303-026, 06-36-305-002, 06-36-305-003, 06-36-305-004, 06-36-305-005, 06-36-305-006, 06-36-305-007, 06-36-305-010 and 06-36-305-019.

C/K/A VACANT LOTS, OAK AVENUE AND MAPLE AVENUE, HANOVER PARK, IL. 60103.

Address: 215 WEST 79TH STREET BURR RIDGE IL 60527

Permanent Real Estate Index Number: 09-25-404-019

Record Owner: BANKFINANCIAL FSB AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 1, 2005 AND KNOWN AS TRUST NUMBER 010865

Legal Description: LOT 102 IN ROBERT BARTLETT'S HINSDALE COUNTRY SIDE, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 17, 1944 AS DOCUMENT NUMBER 462444, IN DUPAGE COUNTY, ILLINOIS.

Address: 341 NORTH OAK PARK AVENUE OAK PARK IL 60302

Permanent Real Estate Index Number: 16-07-105-029

Record Owner: PINNACLE BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED 2/22/1999 AND KNOWN AS TRUST NUMBER 11886

Legal Description: THE SOUTH HALF OF THE EAST 190 FEET OF LOT 4 IN BLOCK 1 IN KETTLESTRING'S ADDITION TO HARLEM, BEING A SUBDIVISION OF THE NORTH PART OF THE NORTH WEST QUARTER OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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