Prepared By: Crowley & Lamb, P.C. 350 North LaSalle Street, Suite 900 Chicago, Illinois 60610

Mail to:

Diamond Bank, FSB 1051 Perimeter Drive Schaumburg, IL 60173

Attn: Vice President- Loan Operations



Doc#: 1023118042 Fee: \$58.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 08/19/2010 12:50 PM Pg: 1 of 12

FOURTH MODIFICATION OF LOAN DOCUMENTS

THIS FOURTH MODIFICATION OF LOAN DOCUMENTS (this "Agreement") is made effective as of the is: day of August, 2010, by and among DAVID A. FOWLER and BO FOWLER (jointly and severally, the "Borrower") having an address at 2240 N. Leavitt St., Chicago, Illinois 60647 and DIAMOND BANK, F33, its successors and assigns, having an address as set forth above ("Lender").

RECITALS:

Lender has heretofore made 2 construction loan ("Loan") to BRIDGEVIEW BANK GROUP f/k/a Bridgeview Bank and Trust, as Truster under Trust No. 1-2832 dated March 9, 2000 (the "Trust") in the principal amount of ONE MILLION EIGHT HUNDRED TEN THOUSAND AND 00/100THS DOLLARS U.S. (\$1,810,000.00), as evider.cod by a Promissory Note dated April 3, 2007, in the principal amount of the Loan made payable by the Trust (defined below) to the order of Lender ("Original Note") and a certain Construction Loan and Security Agreement ("Loan Agreement") dated April 3, 2007 from Trust in favor of the Lender which Original Note. Borrower, the sole beneficiary, terminated the Trust and assumed all obligations of the Trust under the Original Note, the Mortgage (defined below), the Assignment of Rents, the Loan Agreement and the other Loan Documents (defined below) and transferred title to the Property (defined below) from the Tuz to the Borrower and Lender allowed Borrower to terminate the Trust and assume all obligations of Trust vader the Original Note, the Mortgage, the Assignment of Rents, the Loan Agreement and the other Loan Domments and to transfer title to the Property from the Trust to the Borrower under that certain Modification of Loan Documents dated May 1, 2008 ("First Modification") between Borrower and Lender. The Original Note was replaced by that certain Promissory Note dated May 1, 2008 in the principal amount of \$1,862,778.00 executed by Borrower in favor of Lender under the terms of the First Modification. The Original Note was further replaced by that certain Second Amended and Restated Promissory Note dated May 1, 2000 in the principal amount of \$1,862,778.00 executed by Borrower in favor of Lender under the terms of the Second Modification of Loan Documents dated May 1, 2009 ("Second Modification") between Borrower and Lender. The Original Note was further replaced by that certain Third Amended and Restated Promissory Note dated August 1, 2009 in the principal amount of \$1,862,778.00 executed by Borrower in favor of Lender (the "Note") under the terms of the Third Modification of Loan Documents dated August 1, 2009 ("Third Modification") between Borrower and Lender.

B. The Note is secured by, among other things, (i) that certain Mortgage dated April 3, 2007, from Trust to Lender recorded with the Recorder of Deeds in Cook County, Illinois (the "Recorder's Office") on April 13, 2007, as Document No. 0710349043 (the "Mortgage"), which Mortgage encumbers the real property and all improvements thereon legally described as Parcel I on Exhibit A hereto ("Property"), and (ii) that certain Assignment of Rents and Leases dated April 3, 2007, from Trust

to Lender and recorded with the Recorder's Office on April 13, 2007, as Document No. 0710349044 (the "Assignment of Leases"), (iii) that certain Junior Mortgage dated April 3, 2007, from Bo Fowler to Lender recorded with the Recorder of Deeds in Cook County, Illinois (the "Recorder's Office") on April 13, 2007, as Document No. 0710349041 (the "Junior Mortgage"), which Junior Mortgage encumbers the real property and all improvements thereon legally described as Parcel II on Exhibit A hereto ("Additional Property"), (iv) that certain Junior Assignment of Rents and Leases dated April 3, 2007, from Bo Fowler to Lender and recorded with the Recorder's Office on April 13, 2007, as Document No. 0710349042 (the "Junior Assignment of Leases"), (iv) the personal Guaranty of Payment and Completion (the "Guaranty") of David A. Fowler and Bo Fowler (in such capacity, together, "Guaranter"), guaranteeing payment and performance of all obligations of Borrower under the Original Note and Loan Documents (as hereinafter defined) (v) a Continuing Security Agreement ("Security Agreement") dated August 1, 2009 executed by 2416 W Schubert Inc., an Illinois corporation ("Pledgor"), in favor of Lender, (vi) that certain Junior Mortgage deted August 1, 2009 from David A. Fowler a/k/a Arden Fowler ("Second Mortgagor") and Bo Fowler to Let de recorded with the Recorder's Office on September 15, 2009 as Document No. 0925816035 (the 'Second Junior Mortgage"; collectively with the Mortgage and Junior Mortgage, the "Mortgages"), which Second Junior Mortgage encumbers the real property and all improvements thereon legally described as Parcel II on Exhibit B hereto and (vii) certain other loan documents (the Note, the Mortgage, the Junior Mortgage, Second Junior Mortgage, the Junior Assignment of Leases, the Loan Agreement, the Guaranty, the Assignment of Leases, First Modification, Second Modification, Third Modification, Security Agreement and any other document evidencing, securing and guarantying the Loan, in their original form and as an ended, are sometimes collectively referred to herein as the "Loan

- C. The current outstanding principal valance of the Note is \$1,841,826.43.
- D. Borrower now desires to amend the Loga Documents in order to induce Lender to extend the Maturity Date of the Loan to November 1, 2010, and 1 ender is willing to so extend the maturity date of the Loan until November 1, 2010 and on the terms and conditions more fully set forth hereinafter and the Amended Note (defined below).

AGREEMENTS:

NOW, THEREFORE, in consideration of (i) the facts set forth hereing ove (which are hereby incorporated into and made a part of this Agreement), (ii) the agreements by Lender and Borrower to modify the Loan Documents, as provided herein, (iii) Borrower's agreement to pay Lender's reasonable attorneys fees and costs in connection with this Agreement, (iv) the covenants and agreements contained herein, and (v) for other good and valuable consideration, the receipt, adequacy and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

- 1. Extension of the Maturity Date. Lender and Borrower agree that the Maturity Date for the Loan shall hereby be amended and extended from August 1, 2010 until November 1, 2010. All references in any and all Loan Documents to "Maturity Date" or words of similar import shall now mean November 1, 2010.
- 2. Amendment of Note. The Note shall be further amended and restated by that certain Fourth Amended and Restated Promissory Note of even date herewith in the principal amount of \$1,862,778.00 executed by Borrower in favor of Lender ("Amended Note"). As of the date hereof, the

Amended Note shall be substituted for and replace in its entirety the existing Note as evidence of the amounts due and owing to Lender, and the existing Note shall be canceled by Lender. All references in any and all Loan Documents to "Note" or words of similar import shall now mean the Amended Note. Notwithstanding any other provision of the Loan Documents, the interest rate applicable to the Loan shall be as set forth in the Amended Note.

- Continuing Validity. Except as expressly modified above, First Modification, Second Modification and Third Modification, the terms of the original Mortgages shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Agreement does not waive Lender's rights to require strict performance of the 1 or gages as amended above nor obligate Lender to make any future modifications. Nothing in this Agreement shall constitute a satisfaction of the Note, Amended Note or other credit agreement secured by the Mortgages. It is the intention of Lender to retain as liable all parties to the Mortgages and all parties, makers and endorsers to the Amended Note, including accommodation parties, unless a party is expressly releated by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Agreement. If any person who signed the original Mortgages does not sign this Agreemen, then all persons signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions. Borrower hereby ratifies, confirms and approves its assumption of all the liabilities of the Trust under the Loan and Loan Documents. Borrower confirms that Borrower's the owner of the Property and that title to the Property is
- 7. <u>Construction Mortgage</u>. The Mortgages constitute a "construction mortgage" for the purposes of Sections 9-334 and 2A-309 of the Uniform Commercial Code, as those sections have been adopted by the State of Illinois.
- 8. Construction Loan. If some or all of the proceeds of the Loan creating the Indebtedness are to be used to construct or complete construction of any improvements on the Property, the Improvements shall be completed no later than the maturity date of the Amended Note (or such earlier date as Lender may reasonably establish) and Borrower shall pay in full all costs and expenses in connection with the work. Lender will disburse loan proceeds under such terms and conditions as Lender may deem reasonably necessary to insure that the interest created by the Mortgages shall have priority over all possible liens, including those of material suppliers and workmen. Lender may require, among other things, that disbursement requests be supported by receipted bill, expense alfidevis, waivers of liens, construction progress reports, and such other documentation as Lender may reasonably request.
- 9. Reaffirmation of Guaranty. Guarantor ratifies and affirms the Guaranty of the Loan and agrees that each of their Guaranty's are in full force and effect following the execution and delivery of this Agreement and the Amended Note and that the Guarantor remain liable to Lender for all amounts due in connection with the Amended Note. The representations and warranties of Guarantor in each Guaranty are, as of the date hereof, true and correct and Guarantor does not know of any default thereunder. Each Guaranty continues to be the valid and binding obligation of Guarantor, enforceable in accordance with its terms and Guarantor has no claims or defenses to the enforcement of the rights and remedies of Lender thereunder, except as provided in each Guaranty.

- 10. Borrower Representations and Stipulations. Borrower, Second Mortgagor, Pledgor and Guarantor acknowledge, agree, represent and warrant as follows:
 - (a) The Amended Note and all other Loan Documents constitute valid and legally binding obligations of Borrower, Second Mortgagor, Pledgor and Guarantor, as applicable, and are enforceable to their full extent against Borrower, Second Mortgagor, Pledgor and Guarantor, as applicable, and the collateral granted therein in accordance with the terms thereof without defense, affirmative defense or counterclaim of any kind. A default under any Loan Document shall, at the option of Lender, also constitute a default under any or all of the other Loan Documents.
 - Borrower, Second Mortgagor, Pledgor and Guarantor hereby waive and release any and all claims and defenses, whether legal or equitable, or by way of offset, recoupment or counterclaim that any of Borrower, Second Mortgagor, Pledgor and Guarantor hereto has or may have against Lender, relating in any way to Note, the Loan Agreement, the Mortgagor the other Loan Documents and/or any other documents securing or relating to the Loan, by reason of any matter, cause or thing whatsoever occurring, including breach of good faith and fair dealing by Lender.
 - (c) The party or parties who execute this Agreement on behalf of the Borrower and Pledgor have the authority to (0 so and that the same is the legally binding act of the Borrower, Pledgor and each of them
 - (d) There exists no defenses, whether a law or equity to the repayment of the Amended Note, or any of Borrower's, Second Nortgagor's, Pledgor's or Guarantor's obligations under any of the other Loan Documents
- Guarantor and each of them, in consideration of the execution of this Agreement, and the performance of all terms contained herein to be performed by Lender, and other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, do hereby remise, release and forever discharge, and by these presents, do for their successors, assigns, heirs, administrators, executors, personal representatives, agents, grantees, and successors in interest, remise, release and forever discharge Lender and its respective successors, assigns, heirs, administrators, officers, personal representatives, attorneys, agents and successors in interest, from all actions, suits, causes of action, damages, expenses, liabilities, claims, accounts and demands, whatsoever, whether or not well-founded in fact or in 12 4 which they have, have had, or at any time may have, could have, or might have but for the execution of this Agreement, asserted against Lender, for or by reason of or in respect of any matter, cat se or thing whatsoever, whether known or unknown, developed or undeveloped, past, present or future of whether permanent, continuing or otherwise, arising out of or connected with the Loan, the Amended Note, and the other Loan Documents, including this Agreement.
- 12. Waiver. Nothing in this Agreement shall be construed as a waiver of or acquiescence to any other Events of Default (as defined in the Loan Documents), which shall continue in existence subject only to Lender's agreement, as set forth herein, not to enforce its remedies for a limited period of time. Except as expressly provided herein, the execution and delivery of this Agreement shall not: (a) constitute an extension, modification, or waiver of any other aspect of the Amended Note or the Loan Documents; (b) extend the terms of the Note or the Loan Documents or the due date of the Note; (c) give rise to any

obligation on the part of Lender to extend, modify or waive any term or condition of the Loan Documents; or (d) give rise to any defenses or counterclaims to Lender's right to compel payment of the Loan or to otherwise enforce its rights and remedies under the Amended Note, and any other Loan Documents. Except as expressly limited herein, Lender hereby expressly reserves all of its rights and remedies under the Note, as amended, and the other Loan Documents and under applicable law with respect to such defaults.

- Borrower and Guarantor shall pay to Lender all out-of-pocket recording costs and expenses incurred by Lender in connection with this Agreement, including, without limitation, title charges, recording fees, appraise fees and attorneys' fees and expenses, and shall execute and deliver to Lender and cause all other parties to this Agreement to execute and deliver to Lender, as applicable, this Agreement, the Amended Note and all other documents and instrument required by Lender in connection herewith.
- 14. Representations and Warranties of Borrower and Guarantor. Borrower, Second Mortgagor, Pledgor and Guarantor hereby represent, covenant and warrant to Lender as follows:
 - (a) The representations and warranties in the Amended Note, the Loan Agreement, the Mortgages and the other Loan Documents and in the Loan Documents are true and correct as of the date hereof.
 - (b) There is currently no Event of Default (as defined in the Loan Documents and the Loan Documents) under the Note, the Mortgage or the other Loan Documents and none of Borrower Second Mortgagor, Pledgor or Guirantor knows of any event or circumstance which with the giving of notice or passing of time, or both, would constitute an Event of Default under the Amended Note, the Mortgages or the other Loan Documents.
 - (c) The Loan Documents are in full force and effect and, following the execution and delivery of this Agreement, they continue to be the legal valid and binding obligations of Borrower, Second Mortgagor, Pledgor and Guarantor, as pplicable, enforceable in accordance with their respective terms, subject to limitations imposed by general principles of equity.
 - (d) There has been no material adverse change in a financial condition of Borrower, Second Mortgagor, Pledgor, Guarantor or any other party whose financial statement has been delivered to Lender in connection with the Loan from the date of the most recent financial statement received by Lender.
 - (e) As of the date hereof, none of Borrower Second Mortgagor, Pledgor or Guarantor has any claims, counterclaims, defenses, or set-offs with respect to the Lo.m or the Loan Documents, as modified herein.
 - (f) The execution and delivery of this Agreement and the performance of the Loan Documents, as modified herein, have been duly authorized by all requisite action by or on behalf of Borrower, Second Mortgagor, Pledgor and Guarantor. This Agreement has been duly executed and delivered on behalf of Borrower, Second Mortgagor, Pledgor and Guarantor.
 - (g) This Agreement shall bind and inure to the benefit of the parties hereto and their respective heirs, executors, administrators, successors and assigns.

- (h) Any references to the "Note", the "Mortgage" or the "Loan Documents" contained in any of the Loan Documents shall be deemed to refer to the Amended Note, the applicable Mortgage and the other Loan Documents, as amended hereby. The paragraph and section headings used herein are for convenience only and shall not limit the substantive provisions hereof. All words herein which are expressed in the neuter gender shall be deemed to include the masculine, feminine and neuter genders. Any word herein which is expressed in the singular or plural shall be deemed, whenever appropriate in the context, to include the plural and the singular.
- (i) This Agreement may be executed in one or more counterparts, all of which, when taken together, shall constitute one original Agreement.

15. Miscellan ou s

- (a) This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois
- Borrower, Second Mortgagor, Pledgor or Guarantor merely by virtue of the fact that the same has been prepared by counsel for Lender, it being recognized that Borrower, Second Mortgagor, Pledgor, Guarantor and Lender have contributed substantially and materially to the preparation of this Agreement, and Borrower Second Mortgagor, Pledgor, Guarantor and Lender each acknowledge and waive any claim contesting the existence and the adequacy of the consideration given by the other in entering into this Agreement. Each of the parties to this Agreement represents that it has been advised by its respective counsel of the legal and practical effect of this Agreement, and recognizes that it is executing and delivering this Agreement, intending thereby to be legally bound by the terms and provisions thereof, of its own free will, without promises or threats or the exertion of duress upon it. The signatories hereto state that they have read and understand this Agreement, that they intend to be legally bound by it and that they expressly warrant and represent that they are duly authorized and empowered to execute it.
- (c) Borrower, Second Mortgagor, Pledgor, Guarantor and Lerder each acknowledges that there are no other understandings, agreements or representations, either oral or written, express or implied, that are not embodied in the Loan Documents and this Agreement, which collectively represent a complete integration of all prior and contemporaneous agreements and understandings of Borrower, Second Mortgagor, Pledgor, Guarantor and Lender; and that all such prior understandings, agreements and representations are hereby modified as seconth in this Agreement. Except as expressly modified hereby, the terms of the Loan Documents are and remain unmodified and in full force and effect.
- (d) This Agreement shall be binding on and inure to the benefit of the parties hereto and their respective successors, assigns, and personal representatives, except to the extent of any contrary provision in this Agreement. Each party intends that this Agreement, in all respects, shall be deemed and construed to have been prepared mutually by all parties, and it is expressly agreed that any uncertainty and ambiguity existing herein shall not be construed more strictly against one party or the other against the other party. If any part or any provision of this Agreement shall be determined to be invalid under any applicable law or the regulation, the remaining part of this

Agreement, that can be separated from the invalid, unenforceable provisions, shall be in full force

- As used herein, Borrower, Second Mortgagor, Pledgor and Guarantor shall be deemed, (e) whenever appropriate in the context, to include the singular and plural. If this Agreement is executed by more than one party as Borrower, Second Mortgagor, Pledgor or Guarantor, the liability of such parties shall be joint and several.
- (f) Each party to this Agreement agrees to perform any further acts and execute any documents that may be reasonably necessary to effect the purposes of this Agreement.
- Time is of the essence of Borrower's, Second Mortgagor's, Pledgor's and Guarantor's obligations under this Agreement.
- Bnd.ng Effect. This Agreement shall be binding on and inure to the benefit of the parties hereto and their respective successors, assigns, and personal representatives, except to the extent of any contrary provision in this Agreement. Each party intends that this Agreement, in all respects, shall be deemed and construed to lave been prepared mutually by all parties, and it is expressly agreed that any uncertainty and ambiguity existing herein shall not be construed more strictly against one party or the other against the other party. If any part or any provision of this Agreement shall be determined to be invalid under any applicable law or t'ie regulation, the remaining part of this Agreement, that can be separated from the invalid, unenforceable provisions, shall be in full force and effect.
- No Novation. This Agreement anal not be deemed or construed to be a satisfaction, reinstatement, novation, or release of the Loan or of any of the other Loan Documents, or, except as expressly provided herein, nor shall it be deemed a weiver by Lender of any of the rights of Lender under the Note (or the Amended Note) or any of the other Loan Documents, or at law or in equity, and shall not be construed as a repayment or novation of the Note.
- Counterparts. This Agreement may be executed in any number of counterparts, and by different parties hereto in separate counterparts, each of which when so executed and delivered (whether by facsimile transmission or otherwise) shall be deemed an original, but all such counterparts together shall constitute but one and the same instrument. SOME OF THE OF T

[signature page attached]

1023118042 Page: 8 of 12

UNOFFICIAL COPY

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement dated as of the

BORROWER/GUARANTOR:

LENDER:

DIAMOND BANK, FSB

3Unit Clark's Office

DAVIDA FOWLER

DAVID A. FOWLER

BO FOWLER

Agreed:

Pledgor:

2416 W Schubert, Inc., an Illinois corporat on

By: your 17 /owy for 10w

Second Mortgagor:

David A. Fowler a/k/a Arden Fowler

1023118042 Page: 9 of 12

UNOFFICIAL COPY

STATE OF ILLINOIS)		
COUNTY OF COOK)		
I, John Scorollo, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that LBa Willert, Vité president of Diamond Bank, FSB, known to me to be the same person whose name is subscribed to the foregoing instrument as such Vice President, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary acts, and as the free and voluntary act of Diamond Bank, FSB, for the uses and purposes therein set forth.		
GIVEN under my hand and notarial seal this <u></u>	L day of August, 2010. Oddwww. Notary Public	
My Commission Expires:	\$ \$\$\$\$\$\$ \$	
06/18/13	"OFFICIAL SEAL" J.C. SCARDULLO Notary Public, State of Illinois My Commission Expires 06/18/13	
STATE OF ILLINOIS)		
COUNTY OF COOK) SS.		
I, Karen Williams, a Notary Public in and of said County in the State aforesaid, DO HEREBY CERTIFY that DAVID A. FOWLER and BO FOWLER, I nown to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, for the uses and purposes therein set forth.		
GIVEN under my hand and notarial seal this 10	day of August, 2010.	
	Ofen	
	Notary Public	
My Commission Expires:	Coccoccoccoccoccoccoccoccoccoccoccoccocc	
67/8/13	"OFFICIAL SEAL" KAREN WILLIAMS Notary Public, State of Illinois My Commission Expires 07/08/13	

1023118042 Page: 10 of 12

UNOFFICIAL COPY

STATE OF ILLINOIS)	
COUNTY OF COOK) SS.	
I, Karen Willams, a Notary Pub DO HEREBY CERTIFY that David A. Fowler a/k/a persons whose name is subscribed to the foregoing instacknowledged that he signed and delivered the said in for the uses and purposes therein set forth. GIVEN under my hand and notarial seal this	trument, appeared before me this day in person and strument as his own free and voluntary acts, and,
200.	Ne
	Notary Public
My Commission Expires:	
07/08/2013	"OFFICIAL SEAL" KAREN WILLIAMS Notary Public, State of Illinois
STATE OF ILLINOIS)	My Commission Expires 07/08/13
COUNTY OF COOK) SS.	
I. Karen william, a Notary Publ	ic in and for said County in the State aforesaid,
DO HEREBY CERTIFY that David A. Fowler a/k/a A Inc. known to me to be the same person whose name is a before me this day in person and acknowledged that he own free and voluntary act, and as the free and voluntary therein set forth.	subscribed to the re-egoing instrument, appeared
GIVEN under my hand and notarial seal this	D day of August, 2010.
	Newsia
	Notary Public
My Commission Expires:	
07/08/2013	"OFFICIAL SEAL" KAREN WILLIAMS Notary Public, State of Illinois My Commission Expires 07/08/13

1023118042 Page: 11 of 12

UNOFFICIAL COPY

EXHIBIT A

LEGAL DESCRIPTION

PARCEL I:

LOT 24 IN BLOCK 32 IN ALBERT CROSBY AND OTHERS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 12-25-407-043-0000

COMMONLY) (NOWN AS: 2700 N. WESTERN, CHICAGO, ILLINOIS

PARCEL II:

LOT 25 IN BLOCK 32 IN ALB EPT CROSBY AND OTHERS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, N COOK COUNTY, ILLINOIS

P.I.N. 13-25-407-023

COMMONLY KNOWN AS: 2416 W. SCHUBEP 1, CHICAGO, ILLINOIS 60647

1023118042 Page: 12 of 12

UNOFFICIAL COPY

EXHIBIT B

Legal Description:

LOT 21 IN BLOCK 8 IN HOLSTEIN, A SUBDIVISION OF THE WEST ½ OF THE NORTHWEST ¼ OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Figex No.: 14-31-113-033

Common Address: 2240 14 Leavitt St., Chicago, IL 60647

