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This instrument prepared
by and after recording
return to:
Kenneth J. O'Malley
Beverly Bank & Trust
Company N.A.
10258 S. Western Avenue
Chicago, IL 60643



Doc#: 1034933145 Fee: \$48.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/15/2010 02:08 PM Pg: 1 of 7

CROSS-COLLATERALIZATION AND CROSS-DEFAULT AGREEMENT

This Cross-Collateralization and Cross-Default Agreement is made this 1st day of October, 2010, by and among Matthew A. O'Malley (the "O'Malley"), Wayne Hummer Trust Company, N.A., not personally but as Trustee on behalf of Wayne Hummer Trust Company Trust #BEV-2063, dated 06/03/2005 (the "Grantor") and Beverly Bank & Trust Company N.A. (the "Lender").

WHEREAS, on October 1, 2010, "O'Malley" executed in favor of Lender that certain Promissory Note evidencing a loan in the principal sum of Eighty Three Thousand One Hundred Sixteen and 95/100 (\$83,116.95) (including any and all amendments, modifications, renewals, replacements and substitutions therefor). Such Note is secured by the property executed by "Grantor" located at 1433 South Prairie Avenue, Unit E, Chicago, Illinois 60605 as evidenced by that certain Mortgage dated September 27, 2007 and recorded in the office of the Cook County Recorder of Deeds on October 3, 2007 as Document No.0727602223 and re recorded on January 13, 2009 as document number 0901333205, and further described on the attached "Exhibit A"; and

WHEREAS, on October 1, 2010, "O'Malley" executed in favor of Lender that certain Promissory Note evidencing a loan in the principal sum of One Hundred Nine Thousand Six Hundred Fifty and 12/100 (\$109,650.12) (including any and all amendments, modifications, renewals, replacements and substitutions therefor). Such Note is secured by the property executed by "Grantor" located at 1433 South Prairie Avenue, Unit E, Chicago, Illinois 60605 as evidenced by that certain Mortgage dated March 30, 2010 and recorded in the office of the Cook County Recorder of Deeds on April 19, 2010 as Document No.1010933039, and further described on the attached "Exhibit A"; and

10349-0035
12/15/2010 02:08 PM
The Chicago Trust Company, N.A.
Successor Trustee to Wayne Hummer
Trust Company

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WHEREAS, it is and has been the intention of "O'Malley" and Lender to cross-collateralize and cross-default the loans and obligations of "O'Malley" owing to the Lender; and

NOW, THEREFORE, in consideration of the foregoing premises and the promises contained herein and for other good and valuable consideration, receipt of which is hereby acknowledged, the parties mutually agree as follows:

1. All of the collateral granted to Lender by "O'Malley" pursuant to that certain Promissory Note dated October 1, 2010 evidencing a loan in the principal amount of \$83,116.95, together with any and all renewals, modifications or substitutions thereof; and all of the collateral granted to Lender by "O'Malley" pursuant to that certain Promissory Note dated October 1, 2010 in the principal amount of \$109,650.12, together with any and all renewals, modifications, or substitutions thereof; are hereby cross-collateralized and cross-defaulted.
2. The Borrower agrees that all provisions, stipulations powers and covenants in the Note and other agreements referenced above shall remain in full force and effect.
3. This Agreement shall be construed in accordance with the internal laws of the State of Illinois.
4. This Agreement shall inure to the benefit of the Lender's successors and assigns, and shall be binding upon the Borrowers' successors and assigns.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date and year first written above.

"O'Malley"

Matthew A. O'Malley
 Matthew A. O'Malley

"Grantor"

**The Chicago Trust Company, N.A.
 Successor Trustee to Wayne Hummer
 Trust Company**

***Wayne Hummer Trust Company, N.A., not personally but as Trustee on behalf of Wayne Hummer Trust Company Trust #BEV-2063, dated 06/03/2005**

[Signature]
 Authorized Signer

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This document is executed by **THE CHICAGO TRUST COMPANY F/K/A WAYNE HUMMER TRUST COMPANY, N.A.** not personally but as Trustee under Trust No. BEV-2063 as aforesaid, in the exercise of power and authority conferred upon and vested in as said Trustee as such, and it is expressly understood and agreed that nothing in said document contained shall be construed as creating any liability on said Trustee personally to pay any indebtedness accruing thereunder, or to perform any covenants, either expressed or implied including but not limited to warranties, indemnifications and hold harmless representations in said document (all such liability, if any, being expressly waived by the parties hereto and their respective successors and assigns) and that so far as said Trustee is concerned, the owner of any indebtedness or right accruing under said document shall look solely to the premises described therein for the payment or enforcement thereof, it being understood that said Trustee merely holds legal title to the premises described therein and has no control over the management thereof or the income therefrom, and as no knowledge respecting any factual matter with respect to said premises, except as represented to it by the beneficiary or beneficiaries of said trust. In event of conflict between the terms of this rider and of the agreement to which is it attached, on any questions of apparent liability or obligation resting upon said Trustee, the provisions of this rider shall be controlling.

THE CHICAGO TRUST COMPANY, N.A. F/K/A
WAYNE HUMMER TRUST COMPANY
N.A. not individually, but As Trustee under Trust
Agreement known as Trust number BEV-2063


By: 
Assistant Vice President

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"LENDER":

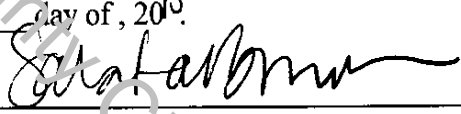
Beverly Bank & Trust Company N.A.

By: 

Its: EXECUTIVE VICE PRESIDENT

STATE OF ILLINOIS)
)SS.
COUNTY OF COOK)

The undersigned, a Notary Public in and for said County, in the State aforesaid, does hereby certify that Matthew A. O'Malley personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he, being duly authorized, signed and delivered said instrument as his free and voluntary act and as the free and voluntary act of said limited liability company for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 1st December day of, 2010




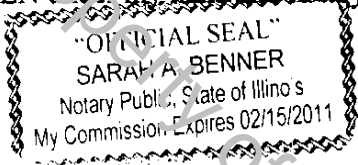
Notary Public
My commission expires: 02/15/2011

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STATE OF ILLINOIS)
)SS.
COUNTY OF COOK)

The undersigned, a Notary Public in and for said County, in the State aforesaid, does hereby certify that Linda Pitrowski personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he, being duly authorized, signed and delivered said instrument as his free and voluntary act and as the free and voluntary act of said limited liability company for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 7th day of December, 2010



Sarah Benner

Notary Public

My commission expires: 02/15/2011

STATE OF ILLINOIS)
)SS.
COUNTY OF Cook)

The undersigned, a Notary Public in and for said County, in the State aforesaid, does hereby certify that Louis V. Leonard III personally known to me to be the same person whose name is subscribed to the foregoing instrument as Executive Vice Pres. of Beverly Bank & Trust Company N.A. appeared before me this day in person and acknowledged that he, being duly authorized, signed and delivered said instrument as his free and voluntary act and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 7th day of December, 2010



Sarah Benner

Notary Public

My commission expires: 02/15/11

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EXHIBIT "A"
TO
CROSS-COLLATERALIZATION AGREEMENT

LEGAL DESCRIPTION:

THAT PART OF LOT 1 IN SUPERIOR COURT PARTITION OF THE EAST 1/2 OF SECTION 2, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS:
BEGINNING AT THE POINT OF INTERSECTION OF THE WEST LINE OF NORTH HOMAN AVENUE WITH A LINE PARALLEL TO AND 15 FEET NORTHEASTERLY FROM THE RIGHT OF WAY OF THE CHICAGO MILWAUKEE AND ST. PAUL RAILROAD COMPANY, WHICH LINE IS THE NORTHEASTERLY BOUNDARY OF A CERTAIN STRIP OF LAND CONVEYED BY CHICAGO TITLE AND TRUST COMPANY, A CORPORATION OF ILLINOIS, AS TRUSTEE TO CHICAGO MILWAUKEE AND ST. PAUL RAILROAD COMPANY BEING A CERTAIN DEED DATED JUNE 14, 1912 AND RECORDED SEPTEMBER 3, 1913 AS DOCUMENT 5256488 IN BOOK 12535 OF RECORDS PAGE 229, THENCE NORTHWESTERLY ALONG THE NORTHEASTERLY BOUNDARY LINE OF THE 15 FOOT STRIP OF LAND HERETOFORE REFERRED TO A DISTANCE OF 267 FEET, THENCE NORTHEASTERLY ALONG A LINE RADIAL TO THE LAST DESCRIBED COURSE A DISTANCE OF 9 FEET, THENCE NORTHWESTERLY ALONG THE ARC OF A CIRCLE CONVEX TO THE SOUTH WEST WHOSE RADIUS IS 206.68 FEET A DISTANCE OF 43.8 FEET TO A POINT OF COMPOUND CURVE, THENCE NORTHWESTERLY ALONG THE ARC OF A CIRCLE CONVEX TO THE SOUTH WEST WHOSE RADIUS IS 230 FEET A DISTANCE OF 120.5 FEET MORE OR LESS TO THE INTERSECTION WITH A LINE DRAWN SOUTH 91 DEGREES 30 MINUTES WEST FROM A POINT ON A LINE DRAWN AT RIGHT ANGLES TO THE WEST LINE OF NORTH HOMAN AVENUE (FROM A POINT ON SAID WEST LINE OF NORTH HOMAN AVENUE 251 FEET SOUTH OF THE SOUTH LINE OF WEST DIVISION STREET) 218.13 FEET WEST OF THE WEST LINE OF NORTH HOMAN AVENUE, THENCE NORTH ON SAID LINE 183.20 FEET TO POINT OF INTERSECTION 111TH SAID LINE DRAWN AT RIGHT ANGLES TO NORTH WOMAN AVENUE, THENCE EAST AT RIGHT ANGLES TO THE WEST LINE OF THE NORTH HOMAN AVENUE 218.13 FEET TO THE WEST LINE OF NORTH HOMAN AVENUE WHICH POINT IS 251 FEET SOUTH OF THE SOUTH LINE

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OF WEST DIVISION STREET, THENCE SOUTH ALONG THE WEST LINE OF THE NORTH HOMAN AVENUE 541.11 FEET TO PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ADDRESS: 1433 S. Prairie Avenue, Unit E, Chicago, Illinois 60605
PIN: 17-22-110-035-1025

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____

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