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PREPARED BY: PATTERSON, ROLLINS & KURTZ, LLC R. Bruce Patterson 2401 West White Oaks Dr. Springfield, IL 62704

Doc#: 1233931078 Fee: \$40.00 Karen A. Yarbrough RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 12/04/2012 04:18 PM Pg: 1 of 2

WHEN RECORDED MAIL TO: PATTERSON, ROLLINS & KURTZ, LLC R. Bruce Patterson 2401 West White Oaks Dr. Springfield, IL 62704

SPACE ABOVE THIS LINE IS FOR RECORDERS USE ONLY

MEMORANDUM OF INTER-CREDITOR AGREEMENT

219 Justinc, U.C., (hereinafter referred to as "Grantor"), has given a mortgage to secure a loan made by JPMorgan Chase Bank, NA, (hereinafter referred to as "Bank"), who maintains an office at 15100 South a Grange Road, Orland Park, Illinois. The mortgage recorded on July 11, 2012 as Document number 1219333040 creates a lien on real estate in Cook County located at 219 N. Justine Street, Chicago, Illinois, and legally described as:

SEE ATTACHED EXHIBIT "A"

Grantor has also given a mortgage to secure a loan made by Small Business Growth Corporation, (hereinafter referred to as "SBGC"), who maintains an office at 2401 West White Oaks Drive, Springfield, IL 62704, the UNITED STATES SMALL BUSINESS ADMINISTRATION, (hereinafter referred to as "SBA"), of the same address which creates a junior lien on the same property.

This Memorandum of Inter-Creditor Agreement, is made and recorded to provide notice of the inter-creditor agreement, titled the Third Party Lender Agreement, between the Bank and SBA and provides, among other things, certain limitations and restrictions upon Bank's right; and remedies set forth in its loan and mortgage and is binding upon its successors in interest.

IN TESTIMONY WHEREOF, the said Small Business Growth Corpor ator has caused these presents to be duly executed by its officers, attested, and affixed with its corporate seal. SMALL RUSINESS (ARDWTH CORPORATION

	SMAIL DOSINESS (I.O. VIII COIL OIL III)
11/30/2012	J-J-MI
111301 2012	By:
Date	Phil Maton, Chief Credit Of idea
	Attest:
STATE OF ILLINOIS)	
) SS:	Q
COUNTY OF SANGAMON)	
1, Shannon Withers	, a Notary Public in and for said County in the State aforesaid, DC
HEREBY CERTIFY, that Douglas L. Kin	nley, who is personally known to me to be the same person whose name i
subscribed to the foregoing instrument ap	peared before me this day in person, and acknowledged that he signed an
delivered the said Instrument as his own f	ree and voluntary act for the uses and purposes therein set forth.
GIVEN under my hand and Nota	rial Seal this 30 day of Movento, 2012.

NOTARY PUBLIC

OFFICIAL SEAL

SHANNON WITHERS Notary Public - State of Illinois Commission Expires June 04, 2014

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EXHIBIT "A"

LOT 7 (EXCEPT THE NORTH 8 1/2 FEET THEREOF) AND LOT 8 IN BLOCK 11 IN UNION PARK SECOND ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 219 N. JUSTINE STREET, CHICAGO, ILLINOIS 60612 PIN: 17-08-316-004-0000

Property of Cook County Clerk's Office