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RECORDATION REQUESTED BY:

**NorthSide Community Bank
5103 Washington Street
Gurnee, IL 60031**



Doc#: 1320712033 Fee: \$52.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/26/2013 09:30 AM Pg: 1 of 8

WHEN RECORDED MAIL TO:

**NorthSide Community Bank
5103 Washington Street
Gurnee, IL 60031**

This Agreement prepared by:

**Crowley Barrett & Karaba, Ltd.
20 South Clark, Suite 2310
Chicago, Illinois 60603**

SA9703010

**SUBORDINATION, ATTORNMENT
AND NON-DISTURBANCE AGREEMENT**

This Subordination, Attornment and Non-Disturbance Agreement (the "Agreement") is made and entered into as of the 14 day of July, 2013, by and among KWANG Y. HWANG, Individually and Doing Business As VERNON CLEANERS ("Tenant"), TINAGLIA FAMILY LIMITED PARTNERSHIP ("Landlord"), and NORTHSIDE COMMUNITY BANK, an Illinois banking corporation ("Lender").

I.

RECITALS

1.1 Tenant is the tenant under a certain Lease dated September 1, 2012 between Landlord and Tenant, pertaining to and covering a portion of that certain real estate which is legally described on Exhibit A attached hereto and the buildings and improvements located thereon (the "Property").

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1.2 Lender is presently contemplating the making of a loan (the "Loan") to Landlord secured by the Property. Accordingly, this Agreement is entered into by the parties hereto with the intention of having Lender rely hereon in disbursing the Loan.

II.

WARRANTIES, COVENANTS AND AGREEMENTS

2.1 The aforesaid Lease, all extensions, modifications, replacements and renewals thereof (the "Lease"), and all the provisions thereof, and all of Tenant's rights and interests thereunder, shall be, are hereby made and shall remain completely subject and subordinate to the certain Mortgage dated July 15, 2013 and recorded in the Office of the Cook County Recorder of Deeds on _____, 2013 as Document No. 1320712, and all extensions, modifications, replacements and renewals thereof (the "Mortgage"), and all other documents, including an Assignment of Leases and Rents (the "Assignment"), and all extensions, modifications, replacements and renewals thereof, now or hereafter securing the Loan (the Mortgage, Assignment and other documents being together referred to herein as the "Loan Instruments"), to the same extent as if the Loan Instruments had been executed, delivered and recorded prior to execution of the Lease. The provisions of this Section 2.1 shall be effective notwithstanding any provisions to the contrary in the Lease.

2.2 Lender shall have the right at any time to elect, by a notice in writing given to Tenant, to make the Lease superior to the Loan Instruments, and, upon the giving of such notice to Tenant, the Lease shall be deemed to be prior and superior to such Loan Instruments and the interest thereby created and evidenced.

2.3 The Lease shall not, after the date hereof, be terminated, surrendered, renewed (except as specifically permitted by the Lease), or modified without first obtaining the prior written consent of Lender, and rent shall not be paid more than one month in advance and no Successor Landlord (defined below) shall be bound by any such advance payment of rent (minimum, base, percentage, additional or otherwise).

2.4 Tenant hereby acknowledges that the interest of Landlord under the Lease shall be assigned to Lender solely as security for the Loan and Lender (i) shall not be liable for any claims for damages, setoffs or defenses which Tenant might have against any prior landlord (including Landlord) arising out of Landlord's interest in the Property, for the return of any security deposit unless it has specifically been received by Lender, for any act or omission committed by Landlord or any breach or failure to perform by Landlord, and (ii) shall not be obligated by reason of the Assignment or the exercise of any rights granted therein to perform any obligation of Landlord. Landlord and Tenant hereby agree that immediately upon notice by Lender that a default or Event of Default has occurred under the Loan Instruments, Tenant will, if Lender so requests and until further notice and direction from Lender, make all future payments of rent and other amounts becoming due under the Lease directly to Lender. Landlord acknowledges that any payment made to Lender will be credited against any rent owed to Landlord by Tenant.

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2.5 In the event of any default by Landlord under the Lease, Tenant shall promptly give to Lender a copy of any notice of default which Tenant may give to Landlord.

2.6 Notwithstanding the subordination of the Lease as aforesaid, in the event that Lender or any other party succeeds to the rights of Landlord under the Lease ("Successor Landlord"), whether through foreclosure, the acceptance of a deed in lieu of foreclosure or any possession, surrender, assignment, judicial action or any other action taken by Lender, then Tenant agrees that (i) it shall attorn to, and be liable to and recognize Successor Landlord as the lessor under the Lease for the balance of the term of the Lease upon and subject to all the terms and conditions of this Agreement and of the Lease; (ii) thereafter, it shall make payments of rent (minimum, base, percentage, additional or otherwise) to Successor Landlord, and otherwise perform all of Tenant's obligations set forth in the Lease; (iii) Successor Landlord shall be responsible only for the performance of those of lessor's obligations to be performed during the period of its ownership; and (iv) so long as Tenant shall pay, when due, such rent and impositions and otherwise perform such other tenant obligations as set forth in the Lease, Tenant shall not be joined as an adverse party defendant in any action or proceeding which may be instituted or commenced by Lender to foreclose or enforce the Mortgage, unless such joinder is necessary to foreclose the Mortgage and then only for such purpose and not for the purpose of terminating the Lease, Tenant shall not be evicted from the Property, nor shall any of the Tenant's rights to use and possession under the Lease be affected in any way by reason of the subordination or any modification of or default under the Mortgage, and Tenant's leasehold estate under the Lease shall not be terminated or disturbed during the term of the Lease by reason of any default under the Mortgage, subject, however, to the provisions of Section 2.7 concerning purchase options and Section 2.8 concerning condemnation.

2.7 Any options or rights contained in the Lease allowing Tenant to acquire title to the Property are hereby made subject and subordinate to the rights of Lender under the Mortgage, and any acquisition of title to the Property made by Tenant during the term of the Mortgage shall be made subordinate and subject to the Mortgage.

2.8 Without limiting the generality of the foregoing, Tenant subordinates its right, title and interest under the Lease to the interest of Lender in any award of condemnation or eminent domain, and Tenant does assign and transfer to Lender the right and privilege to receive any interest of Tenant in and to the full extent of such award of condemnation or eminent domain, or, if the Mortgage is not yet fully satisfied, to the extent necessary to pay in full any and all sums secured by the Mortgage (Tenant authorizing Lender to apply any funds so received in satisfaction of any sums secured by the Mortgage).

2.9 The Tenant represents to Lender that the exercise by Lender of its rights and remedies under the Mortgage or other Loan Instruments or under the note secured thereby, including without limitation its rights of foreclosure, shall not constitute an event of default under the Lease.

2.10 Without limiting the generality of the foregoing, Tenant waives presentment, demand, protest, and notice and agrees that Lender, without notice to or consent of Tenant, upon

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such terms as Lender may deem advisable, without releasing or discharging Tenant from this Agreement or affecting the lien or priority of the Mortgage, may:

- (a) extend, in whole or in part, by renewal or otherwise, the time of payment or performance of any obligation secured by the Mortgage;
- (b) release, surrender, exchange, or modify any obligation secured by the Mortgage, or any security for such obligation; and/or
- (c) settle or compromise any claim with respect to any obligation secured by the Mortgage or any claim against any person who has given security for any such obligation.

The Tenant ratifies any such extension, renewal, release, surrender, exchange, modification, settlement, or compromise and waives all defenses, counterclaims, or offsets which it might have by reason thereof.

2.11 Whenever any of the parties hereto desires to give any notice to any of the others under this Agreement, it shall be sufficient for all purposes if such notice is hand delivered or sent by registered or certified U.S. mail, postage prepaid, return receipt requested, addressed to the intended recipient at the following addresses.

Lender:	NorthSide Community Bank 8060 Canton Niles, Illinois 60714 Attention: William Kivit Telephone: (847) 692-7500 Facsimile: (847) 692-7517
Tenant:	Kwang Y. Hwang Vernon Cleaners 660 Vernon Plaza Unit 5 Glencoe, IL 60022
Landlord:	Tinaglia Family Limited Partnership 167 Michael John Dr Park Ridge, IL 60068

2.12 This Agreement shall inure to the benefit of and shall be binding upon Tenant, Landlord, Lender and their respective heirs, personal representatives, successors and assigns. In the event any one or more of the provisions contained in this Agreement shall for any reason be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not effect any of the provisions of this Agreement, but this Agreement shall be construed as if such invalid, illegal or unenforceable provision was not contained herein. This Agreement shall be governed by and construed according to the laws of the State of Illinois.

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2.13 Nothing contained in this Agreement shall in any way impair or affect the lien created by the Mortgage, except as specifically set forth herein and nothing herein shall be construed to abridge or adversely affect any right or remedy of Landlord under the Lease.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed in manner and form sufficient to bind them, as of the date and year first above written.

TENANT:

KWANG Y HWANG

By: [Signature]
Its: _____

LANDLORD:

TINAGLIA FAMILY LIMITED PARTNERSHIP

By: [Signature]
Its: _____

LENDER:

**NORTHSIDE COMMUNITY BANK,
an Illinois banking corporation**

By: [Signature]
Its: _____

Crowley Barrett & Karaba, Ltd.
20 South Clark Street
Suite 2310
Chicago, Illinois 60603-1895

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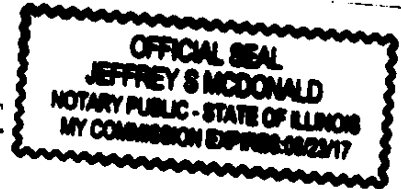
TENANT'S ACKNOWLEDGEMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Jeffrey McDonald, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that KWANCY HUANG personally known to me to be the same person whose name subscribed to the foregoing instrument on behalf of Tenant, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal, this 14 day of July, 2017.

Jeffrey McDonald
Notary Public



LANDLORD'S ACKNOWLEDGEMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Jeffrey McDonald, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that FRIEDRICH TINAGLIA personally known to me to be the same person whose name subscribed to the foregoing instrument on behalf of Landlord, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal, this 17 day of July, 2017.

Jeffrey McDonald
Notary Public



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LENDER'S ACKNOWLEDGEMENT

STATE OF ILLINOIS)
) SS
COUNTY OF Cook)

I, Bindu Bauer, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that William Kivitt personally known to me to be the same person whose name subscribed to the foregoing instrument on behalf of Lender, appeared before me this day in person, and acknowledged that ___ signed, sealed and delivered the said instrument as ___ free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal, this 8 day of July, 2013

Bindu M. Bauer
Notary Public

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EXHIBIT

THE EASTERLY 125 FEET OF LOT 6 AND THE EAST 125 FEET OF THE NORTHERLY 33 FEET OF LOT 7, IN BLOCK 32, IN GLENCOE, IN SECTION 7 TOWNSHIP 42 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO THE WESTERLY 5 FEET OF THE SOUTHERLY 33 FEET OF THE EASTERLY 125 FEET OF LOT 7, IN BLOCK 32, IN GLENCOE, IN SECTION 7, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 660 VERNON AVE., GLENCOE, IL *60028*

PIN: 05-07-205-020-0000

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