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Doc#: 1329742034 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/24/2013 12:19 PM Pg: 1 of 5

CROSS-COLLATERALIZATION/CROSS-DEFAULT AGREEMENT

This Agreement is made as of October 4, 2013 between and among **FOREST PARK NATIONAL BANK & TRUST CO.** ("Lender") and the Borrowers identified below (individually a "Borrower" and collectively the "Borrowers"). All capitalized terms shall have the same meanings as set forth in the Agreement described below:

<u>Borrower Name</u>	<u>Loan No</u>	<u>Agreement Description</u>
Thatcher and Lake, L.L.C. Gregory Reposh Louis Morelli Hearthstone Realty, Inc.	774718900-1	Mortgage to Lender dated October 4, 2013 on real property located at 7977-7985 Lake Street, River Forest, IL Pursuant to a Promissory Note from Borrowers to Lender dated October 4, 2013 with a principal amount of \$386,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Note.
Hearthstone Realty, Inc. Gregory Reposh Louis Morelli Thatcher & Lake, LLC	774719900-1	Mortgage to Lender dated October 4, 2013 on real property located at 7977-7985 Lake Street, River Forest, IL Pursuant to a Promissory Note from Borrowers to Lender dated October 4, 2013 with a principal amount of \$36,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Note.

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The Lender and Borrower described above to the above-mentioned Agreements described above, as shown by their signatures below, agree to the following additional terms:

ATGF, INC.

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1. The Indebtedness of Borrowers to Lender shall be cross collateralized and cross defaulted with all existing and future loans made by Lender to Borrowers together with any and all renewals, modifications or substitutions thereof;
2. The Indebtedness created by any Guaranty issued by each of the Borrowers as Guarantor in favor of Lender in connection with any Indebtedness of each of the Borrowers to Lender shall be included within the meaning of Indebtedness created in connection with all existing and future loans made by Lender to each Borrower together with any and all renewals, modifications or substitutions thereof;
3. The security interest in Collateral, including but not limited to all real estate pursuant to Exhibit A attached hereto and incorporated herein, granted by each of the Borrowers to Lender under each Agreement now or hereafter granted by Borrower to Lender shall also secure the Indebtedness owed by each of the Borrowers as a Guarantor under any Guaranty issued by Borrower to Lender;
4. It is agreed by each of the Borrowers that the security interests created by each of the Commercial Security Agreements, Mortgages or other Collateral documents, in the Collateral described therein collateralizes all of the Indebtedness of each of the Borrowers to Lender, and that no security interest in any such Collateral will be released until the total Indebtedness owed by all Borrowers to Lender is paid in full.

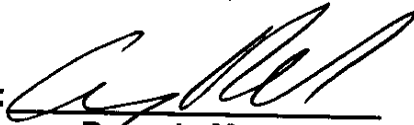
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SIGNATURE PAGE TO FOLLOW

Borrower:

Thatcher and Lake, LLC

BY:


**Gregory Reposh, Manager of
Thatcher and Lake, L.L.C.**

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BY: [Signature]
Louis Morelli, Manager of Thatcher
and Lake, L.L.C.

BY: [Signature]
Gregory Reposh, Individually

BY: [Signature]
Louis Morelli, Individually

By:
Hearthstone Realty, Inc.
[Signature]
Gregory Reposh, President of Hearthstone Realty, Inc.

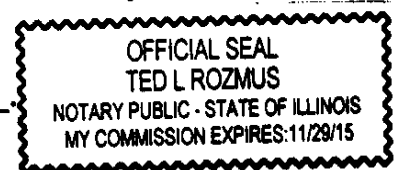
STATE OF ILLINOIS }
 } SS
County of Cook }

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Gregory Reposh and Louis Morelli, are the Managers of Lake and Thatcher, L.L.C. and Gregory Reposh and Louis Morelli are personally known to me to be the same persons whose name are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead, if applicable.

Given under my hand and notarial seal, this 4th day of October, 2013
[Signature]

Notary Public

(Seal)
My commission expires on 11/29/15, 20



STATE OF ILLINOIS

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County of Cook } SS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Gregory Reposh, Individually and Louis Morelli, Individually are personally known to me to be the same persons whose name are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead, if applicable.

Given under my hand and notarial seal, this 4th day of October, 2013

[Signature]
Notary Public

(Seal)

My commission expires on 11/29/15, 20



STATE OF ILLINOIS } SS
County of Cook

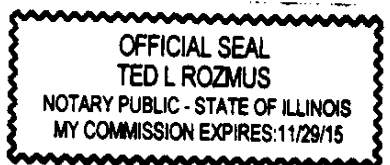
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Gregory Reposh, President of Hearthstone Realty, Inc., is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead, if applicable.

Given under my hand and notarial seal, this 4th day of October, 2013

[Signature]
Notary Public

(Seal)

My commission expires on 11/29/15, 20



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EXHIBIT "A"

THE WEST 75 FEET OF LOTS 13 AND 14 IN BLOCK 18 IN RIVER FOREST IN
THE NORTHEAST 1/4 OF SECTION 11, TOWNSHIP 39 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

7977-7985 LAKE ST
RIVER FOREST, IL 60305

15-11-212-001-0000
Property of Cook County Clerk's Office