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RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/10/2014 01:34 PM Pg: 1 of 8

This instrument was prepared by and
after recording return to:
Bank Financial F.S.B.
15W060 Frontage Road
Burr Ridge, IL 60527

SUBORDINATION, ATTORNMEN AND NON-DISTURBANCE/ESTOPPEL AGREEMENT

THIS SUBORDINATION, ATTORNMEN AND NON-DISTURBANCE/ESTOPPEL AGREEMENT (this "Agreement"), dated 10/28, 2014 between Ewa Hryniacki Wojtyga and Tom Wojtyga, ("Tenant"), and BankFinancial, F.S.B., a federal savings bank, its successors and assigns ("Mortgagee"), having its principal place of business at 15W060 North Frontage Road, Burr Ridge, Illinois 60527.

RECITALS:

1. Tenant is the lessee under that certain lease executed between Tenant and Forest Preserve Plaza LLC, an Illinois limited liability company ("Landlord"), dated July 27, 1999 (the lease and all amendments thereto are hereinafter referred to as the "Lease"), covering all or a portion of property commonly known as and legally described on Exhibit A attached hereto and made a part hereof (the "Property").
2. Mortgagee has made or is making a loan (the "Loan") to Landlord or Landlord's successor which is or will be secured, in part, by the lien of a Mortgage executed and delivered by Landlord or Landlord's successor to Mortgagee encumbering the Property (the "Mortgage") and an assignment of leases and rents from the Property.
3. As a condition to making the Loan, Mortgagee requires that Tenant enter into this Agreement.

NOW, THEREFORE, in consideration of the covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. Tenant hereby represents, acknowledges and agrees as follows:
 - A. The Lease has not been amended, modified or extended except as follows:
 - B. The Lease does not contain any options to purchase and/or lease additional space, rights of set off, rights of first refusal to purchase and/or lease additional space or

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any similar provisions regarding acquisition of ownership interests or additional leased space in the building except as follows: no exceptions.

- C. The term of the Lease commenced on **September 1, 1999** and will terminate on **June 30, 2017**, subject to the **Third Amendment dated July 21, 2014**.
- D. The current monthly rent payment under the Lease is **\$1,848.00**. Rent has been paid through **September 30, 2014**. No advance rents have been prepaid except for the current month.
- E. In addition to monthly rent payments, the following amounts are also payable on a monthly basis for the following purposes: Common Area Maintenance; Insurance; Real Estate Taxes.
- F. The improvements described in the Lease have been completed and accepted by Tenant.
- G. The security deposit under the Lease is currently **\$1,971.00**.
- H. Tenant has not sublet any portion of the leased premises or assigned any of its rights under the Lease.
- I. Tenant is in full and complete possession of the premises demised under the Lease, such possession having been delivered by the Landlord pursuant to the Lease and having been accepted by the Tenant.
- J. The Lease is in full force and effect, Tenant has no existing claims, defenses or offsets under the Lease against Landlord, no uncured default exists under the Lease, and no event has occurred that would, except for the lapse of time, the giving of notice or both, constitute a default.
- K. No cancellation, modification, amendment, extension, or assignment of the Lease, and no subletting or prepayment of more than one month's rent shall be made without Mortgagee's prior written consent.
- L. All rent payments shall be paid as provided under the Lease until Tenant has been otherwise notified by Mortgagee or its successor and assign. Tenant agrees that, upon receipt of a notice from Mortgagee or its successor or assign that there has been a default by Landlord under the Loan Documents, Tenant shall make all subsequent rent payments directly to Mortgagee (or its successor or assign), or at the direction of Mortgagee (or its successor or assign). All prepayments of more than one month's rent and any and all termination fees paid by Tenant, or at Tenant's direction, shall be payable jointly to Mortgagee and Landlord.

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- M. Tenant will not look to Mortgagee for the return of the security deposit, if any, under the Lease, except to the extent that such funds are delivered to Mortgagee.
- N. The guaranty of the Lease, if any, is in full force and effect.
- O. Tenant will deliver to Mortgagee a copy of all notices Tenant delivers to or receives from Landlord in accordance with the notice provision set forth herein.
2. The Lease and all terms thereof, including, without limitation, any options to purchase, rights of first refusal, rights of set off, and any similar rights, are and shall be subject and subordinate to the Mortgage, and to all amendments, modifications, replacements and extensions thereof, to the full extent of the principal, interest, fees, expenses and all other amounts secured thereby.
3. In the event Mortgagee elects to foreclose the Mortgage, Mortgagee will not join Tenant in summary or foreclosure proceedings unless required by applicable law (and then only to the extent so required) as long as Tenant has not amended the Lease without Mortgagee's prior written consent and is not in default under the Lease.
4. In the event that Mortgagee shall succeed to the interest of Landlord under the Lease and there exists no default by Tenant under the Lease and Tenant has not amended the Lease without Mortgagee's prior written consent, Mortgagee agrees not to disturb or otherwise interfere with Tenant's possession of the leased premises for the unexpired term of the Lease, provided that Mortgagee shall not be:
- A. liable for any act or omission of Landlord or any prior landlord under the Lease;
 - B. subject to any offsets or defenses which Tenant might have against Landlord or any prior landlord;
 - C. bound by any rent or additional rent which Tenant might have paid for more than the current month to Landlord or any prior landlord;
 - D. bound by any amendment or modification of the Lease made without Mortgagee's prior written consent; or
 - E. liable for any security deposit Tenant might have paid to Landlord or any prior landlord, except to the extent Mortgagee has actually received said security deposit.
5. Upon Mortgagee's succeeding to Landlord's interest under the Lease, Tenant covenants and agrees to attorn to Mortgagee or a purchaser at a foreclosure or trustee's sale, to recognize such successor landlord as Tenant's landlord under the Lease, and to be bound by and perform all of the obligations and conditions imposed upon Tenant by the Lease.

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If requested by Mortgagee or any subsequent owner, Tenant shall execute a new lease with Mortgagee, for a term equal to the remaining term of the Lease and otherwise containing the same provisions and covenants of the Lease.

6. Prior to terminating the Lease due to a default by Landlord thereunder, Tenant agrees to notify Mortgagee of such default and give Mortgagee the opportunity to cure such default within thirty (30) days of Mortgagee's receipt of such notice (or, if such default cannot reasonably be cured within such thirty (30) day period, Mortgagee shall have such longer time as may be necessary to cure the default, provided that Mortgagee commences the cure within such period and diligently pursues the cure thereafter).
7. Agreement shall be binding upon and inure to the benefit of the respective heirs, personal representatives, successors and assigns of the parties hereto.
8. This Agreement can be modified only in writing duly executed by both parties.
9. Any notices, communications and waivers under this Agreement shall be in writing and shall be (i) delivered in person, (ii) mailed, postage prepaid, either by registered or certified mail, return receipt requested, or (iii) by overnight express carrier, addressed in each case as follows:

To Mortgagee: BankFinancial, F.S.B.
 15W060 North Frontage Road
 Burr Ridge, Illinois 60527
 Attn: Jim Soukoulis

To Tenant:

or to any other address as to any of the parties hereto, as such party shall designate in a written notice to the other party hereto. All notices sent pursuant to the terms of this Paragraph shall be deemed received (i) if personally delivered, then on the date of delivery, (ii) if sent by overnight, express carrier, then on the next federal banking day immediately following the day sent, or (iii) if sent by registered or certified mail, then on the earlier of the third federal banking day following the day sent or when actually received.

10. If any action or proceeding is instituted to enforce the terms hereof, the prevailing party in such action or proceeding shall be entitled to reasonable attorneys' fees, costs and expenses of the prevailing party.
11. This Agreement, and all obligations of Tenant hereunder, shall terminate upon the release and satisfaction of the Mortgage.

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- 12. The undersigned representative of Tenant certifies that he/she has full power, authority and right to execute and deliver this Agreement on behalf of Tenant and to bind Tenant to the provisions hereof.
- 13. This Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original but all of which when taken together shall constitute one agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement the day and year first above written.

TENANT: Ewa Hryniewicki Wojtyga and Tom Wojtyga

By: *Ewa Hryniewicki Wojtyga*

By: *Tom Wojtyga*

Its: OWNER
Title 10/28/2014

MORTGAGEE:

BankFinancial, F.S.B., Federal savings bank

By: *Demetrios Soukellis*

Name: DEMETRIOS SOUKELLIS

Its: S.R.P.

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, Georgia Potakis, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Ewa Noyka, the President of an Illinois corporation, who 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/she signed and delivered the said instrument as his/her own free and voluntary act and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal as of 10/28/14.



Georgia Potakis
Notary Public

My commission expires: 10/1/15

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STATE OF ILLINOIS)
COUNTY OF COOK) SS.

I, Jennie Condos, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Demetrios Sealander, the SR VP of BankFinancial, a federal savings bank, who 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/she signed and delivered the said instrument as his/her own 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 Notarial Seal as of 12/4/14.

Jennie Condos
Notary Public

[SEAL]

My commission expires: 5/4/18



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EXHIBIT "A"

PROPERTY DESCRIPTION

The land referred to in this Policy is described as follows:

Lots 1 to 8 (both inclusive) and that part of the north 1/2 of the vacated alley south and adjoining the land in block 1 in Volk Brothers Irving Park Boulevard Subdivision being a subdivision in the north east fractional 1/4 of section 24, township 40 north, range 12 east of the third principal meridian, lying north of the Indian boundary line (except the west 10 feet thereof) and except the right of way of the C.T.T.R.R. And also except that of lot 1 aforesaid conveyed to Cook County, Illinois, state of Illinois for highway purposes;

Also

Lot 18, except therefrom that part described as follows:

Point of beginning being the southwesterly corner of said lot 18; thence continuing along the southeasterly line of said lot 15, a distance of 18.12 feet; thence continuing along a line parallel to the southwesterly line of said lot 18, a distance of 70.72 feet, to a point in the north line of said lot 18, thence continuing westerly along said north line of said lot 18, a distance of 21.13 feet to the northwesterly corner of said lot 18; thence continuing along the southwesterly line of said lot 18, a distance of 81.70 feet to a point of beginning and that part of the south 1/2 of the vacated alley lying north and adjoining the land in block 1 in Volk Brothers Irving Park Boulevard Subdivision, being a subdivision in the north east fractional 1/4 of section 24, township 40 north, range 12 east of the third principal meridian, lying north of the Indian boundary line (except the west 10 feet thereof) and except the right of way of the C.T.T.R.R. And also except that part of the lot 1 aforesaid conveyed to Cook County, Illinois, the state of Illinois for highway purposes, in Cook County, Illinois

7305-31 West IRVING PARK Road, Chicago, IL 60634

12-24-204-022-0000