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RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/26/2015 01:50 PM Pg: 1 of 7

EXHIBIT H

MEMORANDUM OF LEASE

RECORDING REQUESTED BY AND WHEN RECORDED RETURN TO:

Aaftab Esmail, Esq.
Bocarsly Emden Cowan Esmail
& Arndt LLP
633 West Fifth Street, 64th Floor
Los Angeles, CA 90071

MEMORANDUM OF LEASE

This **MEMORANDUM OF LEASE** is executed this 31 day of December, 2014, by and between Vand V LLC, hereinafter referred to as "LANDLORD," and Famsa Financial, Inc., a Texas corporation, hereinafter referred to as "TENANT."

WITNESSETH, that:

1. LANDLORD, in consideration of the rents reserved and agreed to be paid by TENANT, and of the covenants, agreements, conditions and understandings to be performed and observed by TENANT, all as more fully set out in the lease agreement executed by LANDLORD and TENANT, and dated as of even date herewith (the "Lease"), has leased to TENANT certain premises located at Melrose Park, Illinois (the "Premises"), more particularly described in Exhibit A attached hereto, together with all of LANDLORD'S rights, privileges, easements and appurtenances in, over and upon adjoining and adjacent public and private land, highways, roads and streets reasonably required for ingress and egress to or from the Premises.

2. The term of the Lease shall commence on the Commencement Date (as defined in the Lease) and will expire five (5) years thereafter.

3. TENANT has three (3) options to renew the Lease for a period of five (5) years each, on the terms and conditions set forth in the Lease.

4. This instrument is a memorandum of the aforesaid Lease and is subject to all of the terms and conditions thereof.

5. This Memorandum of Lease may be executed in duplicate counterparts, each of which shall be deemed an original. All Exhibits attached hereto are incorporated herein by reference.

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[signature page next page]

H - 1

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Exhibit A to Memorandum of Lease

Legal Description

PARCEL 1.

LOT 3 IN K & M - VENTURE RESUBDIVISION OF LOTS 1 AND 2 IN MANNHEIM-NORTH COMMERCIAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2.

EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS OVER A STRIP OF LAND 30 FEET IN WIDTH AS RESERVED IN DEED FROM INTERNATIONAL HARVESTER COMPANY TO INDIANA HARBOR BELT RAILROAD COMPANY, RECORDED DECEMBER 7, 1955, AS DOCUMENT 16440486, AND AS SET FORTH IN DEEDS RECORDED DECEMBER 9, 1985, AS DOCUMENTS 85316181 AND 85316182 FROM INTERNATIONAL HARVESTER COMPANY TO JOHN ZAWALINSKI AND FROM JOHN M. ZAWALINSKI TO AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 85769, ACROSS THE FOLLOWING LAND:

THE SOUTH 1/4 50 FEET OF THE NORTH 49 50 FEET OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPT THE WEST 50 FEET THEREOF DEDICATED FOR THE EAST 1/2 OF MANNHEIM ROAD, AND EXCEPT THAT PART LYING EAST OF THE FOLLOWING DESCRIBED LINE: BEGINNING AT A POINT WHICH IS 296.51 FEET WEST OF THE WEST LINE OF CORNELL AVENUE, MEASURED ALONG A LINE PARALLEL TO THE NORTH LINE OF SAID SOUTHWEST 1/4, AND 92.2 FEET SOUTH OF THE NORTH LINE OF SAID SOUTHWEST 1/4, AS MEASURED ALONG A LINE MAKING AN ANGLE WITH THE NORTH LINE OF SAID SOUTHWEST 1/4 OF 90 DEGREES 26 MINUTES DEFLECTED FROM WEST TO SOUTH; THENCE NORTH A DISTANCE OF 92.2 FEET ALONG THE LAST DESCRIBED LINE TO THE NORTH LINE OF SAID SOUTHWEST 1/4; SAID EASEMENT TO BE AT LOCATION KNOWN AS GATE 5A AS OF THE DATE OF SAID DEEDS OR AT SUCH OTHER RELOCATIONS OF GATE 5A AS MAY BE REQUIRED BY THE GRANTOR FROM TIME TO TIME.

PARCEL 3

EASEMENTS FOR THE BENEFIT OF PARCEL 1 AS CREATED, LIMITED AND DEFINED IN CONSTRUCTION, OPERATION AND RECIPROCAL EASEMENT AGREEMENT RECORDED DECEMBER 9, 1985, AS DOCUMENT 85316185, AS SUPPLEMENTED BY JUNIOR DECLARATION OF MUTUAL RECIPROCAL EASEMENTS, COVENANTS AND RESTRICTIONS RECORDED AUGUST 14, 1987, AS DOCUMENT 87452704, MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 85769, AND ANTHONY A. PETRARCA, AND ASSIGNED TO HIGH EQUITY PARTNERS L.P., SERIES 86, AND AS SUPPLEMENTED FROM TIME TO TIME BY JUNIOR DECLARATIONS OF MUTUAL AND RECIPROCAL EASEMENTS, COVENANTS RESTRICTIONS FOR THE VARIOUS LOTS ORIGINALLY OWNED BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 85769, FOR INGRESS AND EGRESS, PASSAGE OF VEHICLES AND PEDESTRIANS, PARKING, UTILITY FACILITIES, CONSTRUCTION, BUILDING ELEMENTS AND ROOF FLASHING ENCROACHMENTS, COMMON AREA IMPROVEMENTS AND EXTERIOR LIGHTS IN THOSE LOCATIONS SPECIFIED IN SAID AGREEMENT AND IN THAT CERTAIN JOINT IMPROVEMENT AGREEMENT DATED DECEMBER 9, 1985, MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 85769, AND THE MAY

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DEPARTMENT STORES COMPANY

PARCEL 4

EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN LICENSE AGREEMENT FOR PRIVATE GRADE CROSSING RECORDED FEBRUARY 25, 1986, AS DOCUMENT 86077228, MADE BY THE INDIANA HARBOR BELT RAILROAD COMPANY AND AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 65769, TO CONSTRUCT, USE, MAINTAIN, REPAIR, RENEW AND ULTIMATELY REMOVE A TIMBER ASPHALT RAILROAD CROSSING OVER THE INDIANA HARBOR BELT RAILROAD COMPANY TRACKS AS SHOWN ON THE PLANS PREPARED BY MACKIE CONSULTANTS, INC. DATED SEPTEMBER 16, 1985, AND LOCATED ON THAT PORTION OF THE INDIANA HARBOR BELT RAILROAD RIGHT-OF-WAY AND TRACK LYING (A) SOUTH OF ARMITAGE AVENUE (B) NORTH OF LOT 1 IN K & M - VENTURE RESUBDIVISION OF LOTS 1 AND 2 IN MANNHEIM-NORTH COMMERCIAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND (C) BETWEEN THE EAST LINE OF SAID LOT 1 IN K & M - VENTURE RESUBDIVISION, AS EXTENDED NORTH, AND A LINE 40 FEET TO THE WEST THEREOF, AS SHOWN ON INDIANA HARBOR BELT RAILROAD COMPANY PLAT NO. 16156-U-4 DATED OCTOBER 16, 1985.

PARCEL 5:

EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN LICENSE AGREEMENT FOR WIRE, PIPE AND CABLE, TRANSVERSE CROSSINGS AND LONGITUDINAL OCCUPATIONS RECORDED FEBRUARY 25, 1986, AS DOCUMENT 86077327, MADE BY THE INDIANA HARBOR BELT RAILROAD COMPANY AND AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 65769, TO CONSTRUCT, MAINTAIN, REPAIR, RENEW, RELOCATE AND ULTIMATELY REMOVE ONE (1) 48 INCH STORM SEWER PIPE AND ONE (1) 12 INCH WATER MAIN, CROSSING UNDER THE INDIANA HARBOR BELT RAILROAD RIGHT-OF-WAY AND TRACK LOCATED ON THAT PORTION OF THE INDIANA HARBOR BELT RAILROAD RIGHT-OF-WAY AND TRACK LYING (A) SOUTH OF ARMITAGE AVENUE, (B) NORTH OF LOT 1 IN K & M - VENTURE RESUBDIVISION OF LOTS 1 AND 2 IN MANNHEIM-NORTH COMMERCIAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND (C) BETWEEN THE EAST LINE OF SAID LOT 1 IN K & M - VENTURE RESUBDIVISION, AS EXTENDED NORTH, AND A LINE 40 FEET TO THE WEST THEREOF, AS SHOWN ON INDIANA HARBOR RAILROAD COMPANY PLAT NO. 16157-U-4 DATED OCTOBER 16, 1985.

PARCEL 6:

LOT 7 IN K & M - VENTURE RESUBDIVISION OF LOTS 1 AND 2 IN MANNHEIM-NORTH COMMERCIAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 12-33-301-024-0000

Address: 1903 N. Mannheim Rd, Melrose Park, IL 60160

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IN WITNESS WHEREOF, Landlord and Tenant have caused this FAMSA Lease to be executed as of the date first above written.

LANDLORD:

V AND V LLC,
a limited liability company

By: Val Trif
Name: VAL TRIF
Title: MANAGER

TENANT:

FAMSA FINANCIAL, INC.,
a Texas corporation

By: _____
Name: _____
Title: _____

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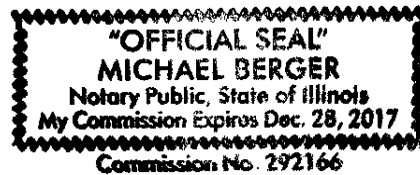
STATE OF Illinois)
COUNTY OF Cook) ss

On FEB 16 2015 before me, Michael Berger, a notary public in and for said state, personally appeared VAL TRIFF, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

~~Notary Public~~

(SEAL)



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EXECUTED as of the date first written above.

LANDLORD:

Vandal V LLC
a Holland Trust Realty Co

By: [Signature]
Name: VAC TRIF
Title: Manager

TENANT:

FAMSA FINANCIAL, INC.,
a Texas corporation

By: [Signature]
Name: R. Martinez
Title: CEO for Famsa Financial, Inc

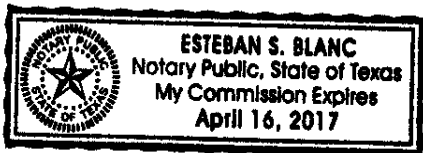
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STATE OF TEXAS)
COUNTY OF DALLAS) ss

On 12/31/2014 before me, ESTEBAN BLANC, a notary public in and for said state, personally appeared RICARDO MARTINEZ, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



(SEAL)

Est Blanc

Notary Public

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