



PREPARED BY:  
Small Business Growth Corporation  
Shannon Withers  
2401 West White Oaks Dr.  
Springfield, IL 62704

Doc#: 1620822288 Fee: \$40.00  
RHSP Fee:\$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 07/26/2016 03:05 PM Pg: 1 of 2

WHEN RECORDED MAIL TO:  
Small Business Growth Corporation  
Shannon Withers  
2401 West White Oaks Dr.  
Springfield, IL 62704

SPACE ABOVE THIS LINE IS FOR RECORDERS USE ONLY  
**MEMORANDUM OF INTER-CREDITOR AGREEMENT**

JMJ Building, LLC, (hereinafter referred to as "Grantor"), has given a mortgage to secure a loan made by JPMorgan Chase Bank, N.A., (hereinafter referred to as "Bank"), who maintains an office at One S. Northwest Highway, 2nd Floor, Park Ridge, IL. 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, assigned to the UNITED STATES SMALL BUSINESS ADMINISTRATION, (hereinafter referred to as "SBA"), of the same address, which creates a lien junior to Bank's on the Grantor's property. SBGC's mortgage recorded on EVEN DATE in the amount of \$289,000.00 creates a lien on real estate in Cook County located at 4040 Main Street, Skokie, Illinois, and legally described as:  
**SEE ATTACHED EXHIBIT "A"**

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 rights 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 CORPORATION has caused these presents to be duly executed by its officers, attested, and affixed with its corporate seal.

SMALL BUSINESS GROWTH CORPORATION

7/19/16  
Date

By:   
Phil Maton, Chief Credit Officer

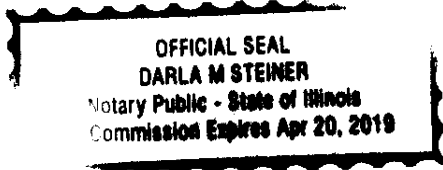
Attest:

STATE OF ILLINOIS                   )  
  ) SS:  
COUNTY OF SANGAMON            )

I, Darla M. Steiner, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY, that Phil Maton, 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 signed and delivered the said Instrument as his own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and seal this 19th day of July, 2016.

NOTARY PUBLIC



CCRD REVIEW

# UNOFFICIAL COPY

## EXHIBIT "A"

LOTS 1 THROUGH 8, ALL INCLUSIVE, IN BLOCK 3 IN ARTHUR MICHELS CRAWFORD MAIN SUBDIVISION OF THE SOUTH 10 ACRES OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS

COMMONLY KNOWN AS: 4040 MAIN STREET, SKOKIE, IL 60076

PINS: 10-22-217-029-0000, 10-22-217-030-0000, 10-22-217-031-0000, 10-22-217-032-0000, 10-22-217-033-0000, 10-22-217-034-0000, 10-22-217-035-0000, AND 10-22-217-036-0000

Property of Cook County Clerk's Office