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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/03/2016 10:12 AM Pg: 1 of 19

PREPARED BY & RETURN TO:

International Bank of Chicago
5069 N. Broadway
Chicago, IL 60640

Above Space for Recorder's Use Only

CROSS COLLATERAL AND CROSS DEFAULT AGREEMENT

THIS AGREEMENT, dated this July 28, 2016; with an effective date of July 28, 2016 by and between HAOYUE INVESTMENTS V LLC, ERIC Y CHANG and MING GUI (collectively referred to herein as "Borrowers" whether singular or plural), and INTERNATIONAL BANK OF CHICAGO, (hereinafter referred to as the "Bank").

PARCEL 1:

A first Mortgage & Assignment of Deeds, made by Borrower to Bank, bearing the date July 28, 2016 (loan#45934) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

LOT 25 AS SHOWN ON PLAT OF SURVEY RECORDED JUNE 18, 1971 AS DOCUMENT 21517004, AND RE-RECORDED JULY 15, 1971 AS DOCUMENT NUMBER 21548086, IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21649688 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO PETER J. NITTO AND LOIS Y. NITTO, HIS WIFE AND DATED OCTOBER 23, 1972 AND RECORDED OCTOBER 23, 1972 AS DOCUMENT 22094141, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1203 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-030-0000

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PARCEL 2:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46167) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

LOT 26 AS SHOWN ON PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT 21620411, AND RE-RECORDED JULY 15, 1971 AS DOCUMENT NUMBER 21548086, IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21649688 AND AS CREATED BY MORTGAGE FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORTHWESTERN SAVINGS AND LOAN ASSOCIATION DATED AUGUST 13, 1971 AND RECORDED AUGUST 18, 1971 AS DOCUMENT 21589599, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1205 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-031-0000

PARCEL 3:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46175) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

LOT 29 AS SHOWN ON PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT 21620411, IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21649688 AND AS CREATED BY MORTGAGE FROM AMERICAN NATIONAL BANK AND

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TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORWOOD SAVINGS AND LOAN DATED JANUARY 10, 1972 AND RECORDED JANUARY 10, 1972 AS DOCUMENT NUMBER 21771575 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANK ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628 TO PHILIP. FERRARI AND OTHER DATED NOVEMBER 1, 1972 AND RECORDED NOVEMBER 21, 1972 AS DOCUMENT NUMBERS 22126858 AND 22126859 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1211 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-034-0000

PARCEL 4:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date **July 28, 2016 (loan#46207)** and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:**PARCEL 1:**

LOTS 16 AND 16A AS SHOWN ON PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT NUMBER 21520411 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21649688 AND AS CREATED BY MORTGAGE FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORTHWESTERN SAVINGS AND LOAN ASSOCIATION DATED SEPTEMBER 24, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT 21649992 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1215 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-021-0000

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PARCEL 5:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date **July 28, 2016 (loan#46213)** and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

LOTS 15 AND 15A AS SHOWN ON PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT NUMBER 21620411 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21649688 AND AS CREATED BY MORTGAGE FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORTHWESTERN SAVINGS AND LOAN ASSOCIATION DATED SEPTEMBER 24, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT 21649988 FOR ENGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1217 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-020-0000

PARCEL 6:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date **July 28, 2016 (loan#46221)** and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

LOT 5 AS SHOWN ON PLAT OF SURVEY RECORDED JUNE 18, 1971 AS DOCUMENT NUMBER 21517004, AND RE-RECORDED JULY 15, 1971 AS DOCUMENT NUMBER 21548086, IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN,

ALSO DESCRIBED AS:

THAT PART OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE SOUTH LINE OF SAID SOUTHEAST 1/4 OF THE NORTHEAST 1/4, 300 FEET WEST OF THE SOUTHEAST CORNER

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THEREOF; THENCE WEST ALONG SAID SOUTH LINE 633.20 FEET TO THE CENTER OF RAND ROAD (U. S. ROUTE 12); THENCE NORTHWESTERLY ALONG THE CENTER OF SAID ROAD 180.00 FEET, MORE OR LESS, TO A POINT WHICH IS 93.40 FEET NORTH OF THE SOUTH LINE AND 1073.40 FEET WEST OF THE EAST LINE OF SAID SOUTHEAST 1/4 OF THE NORTHEAST 1/4; THENCE NORTH 30 DEGREES 30 MINUTES 00 SECONDS EAST, 655.70 FEET; THENCE NORTH 55 DEGREES 05 MINUTES 00 SECONDS EAST, 122.00 FEET TO A POINT WHICH IS 727.00 FEET NORTH FROM SAID SOUTH LINE; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST PARALLEL WITH SAID SOUTH LINE 18.40 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST, 102.00 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 130.67 FEET; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST, 6.0 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 70.00 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST, 70.00 FEET; THENCE NORTH 0 DEGREES 00 MINUTES 00 SECONDS WEST, 70.0 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST 6.0 FEET; THENCE NORTH 0 DEGREES 00 MINUTES 00 SECONDS WEST, 85.67 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST, 32.00 FEET; THENCE NORTH 0 DEGREES 00 MINUTES 00 SECONDS WEST, 45.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO LINDA MARGARET MACKLIN RECORDED JANUARY 3, 1972 AS DOCUMENT 2155176 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1218 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-010-0000

PARCEL 7:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46264) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

LOT 9 AS SHOWN ON PLAT OF SURVEY RECORDED JUNE 18, 1971 AS DOCUMENT NUMBER 21517004, AND RE-RECORDED JULY 15, 1971 AS DOCUMENT NUMBER 21548086, IN SECTION 12, TOWNSHIP 42 NORTH,

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RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND AS CREATED BY MORTGAGE FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORTHWESTERN SAVINGS AND LOAN ASSOCIATION DATED AUGUST 13, 1971 AND RECORDED AUGUST 20, 1971 AS DOCUMENT 21593110 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1226 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-014-0000

PARCEL 8:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date **July 28, 2016 (loan#46272)** and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

LOT 10 AS SHOWN ON PLAT OF SURVEY RECORDED JUNE 18, 1971 AS DOCUMENT NUMBER 21517004, AND RE-RECORDED JULY 15, 1971 AS DOCUMENT NUMBER 21548086, IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1228 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-015-0000

PARCEL 9:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date **July 28, 2016 (loan#46280)** and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

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LEGAL DESCRIPTION:

PARCEL 1:

LOT 23 AS SHOWN ON PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT NUMBER 21620411 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21649688 AND AS CREATED BY MORTGAGE FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORWOOD SAVINGS AND LOAN DATED JANUARY 10, 1972 AND RECORDED JANUARY 10, 1972 AS DOCUMENT 21771575 AND AS CREATED IN THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1229 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-028-0000

PARCEL 10:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date **July 28, 2016 (loan#46248)** and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1: LOT 6 AS SHOWN ON PLAT OF SURVEY RECORDED JUNE 18, 1971 AS DOCUMENT NUMBER 21517004, AND RE-RECORDED JULY 15, 1971 AS DOCUMENT NUMBER 21548086, IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN ALSO DESCRIBED AS: THAT PART OF THE SOUTH EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:: COMMENCING AT A POINT ON THE SOUTH LINE OF SAID SOUTH EAST 1/4 OF THE NORTHEAST 1/4, 300 FEET WEST OF THE SOUTHEAST CORNER THEREOF; THENCE WEST ALONG SAID SOUTH LINE 633.20 FEET TO CENTER OF RAND ROAD (U. S. ROUTE 12); THENCE NORTHWESTERLY ALONG THE CENTER OF SAID ROAD 180.00 FEET, MORE OR LESS, TO A POINT WHICH IS 93.40 FEET NORTH OF THE SOUTH LINE AND 1073.40 FEET WEST OF THE EAST LINE OF SAID SOUTH

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EAST 1/4 OF THE NORTHEAST 1/4; THENCE NORTH 30 DEGREES 30 MINUTES 00 SECONDS EAST, 655.70 FEET; THENCE NORTH 55 DEGREES 05 MINUTES 00 SECONDS EAST, 122.00 FEET TO A POINT WHICH IS 727.00 FEET NORTH FROM SOUTH LINE; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST PARALLEL WITH SAID SOUTH LINE 120.40 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST, 118.00 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 45.00 FEET; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS WEST, 48.0 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 85.67 FEET; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST, 6.00 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 70.0 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST 70.0 FEET; THENCE NORTH 0 DEGREES 00 MINUTES 00 SECONDS WEST, 70.00 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST, 6.0 FEET; THENCE NORTH 0 DEGREES 00 MINUTES 00 SECONDS WEST, 130.67 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORTHWESTERN SAVINGS AND LOAN ASSOCIATION OF ILLINOIS DATED AUGUST 10, 1971 AS DOCUMENT 21579251 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS

ADDRESS OF PROPERTY: 1220 Long Valley Dr. Palatine, IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-011-0000

PARCEL 11:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46256) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

PARCEL 20 AS SHOWN ON THE PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT 21620411 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

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EAST 1/4 OF THE NORTHEAST 1/4; THENCE NORTH 30 DEGREES 30 MINUTES 00 SECONDS EAST, 655.70 FEET; THENCE NORTH 55 DEGREES 05 MINUTES 00 SECONDS EAST, 122.00 FEET TO A POINT WHICH IS 727.00 FEET NORTH FROM SOUTH LINE; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST PARALLEL WITH SAID SOUTH LINE 120.40 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST, 118.00 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 45.00 FEET; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS WEST, 48.0 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 85.67 FEET; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST, 6.00 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS EAST, 70.0 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST 70.0 FEET; THENCE NORTH 0 DEGREES 00 MINUTES 00 SECONDS WEST, 70.00 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST, 6.0 FEET; THENCE NORTH 0 DEGREES 00 MINUTES 00 SECONDS WEST, 130.67 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21553054, AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21567452, AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628, TO NORTHWESTERN SAVINGS AND LOAN ASSOCIATION OF ILLINOIS DATED AUGUST 10, 1971 AS DOCUMENT 21579661 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS

ADDRESS OF PROPERTY: 1220 Long Valley Dr. Palatine, IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-011-0000

PARCEL 11:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46256) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

PARCEL 20 AS SHOWN ON THE PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT 21620411 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

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EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT 21553054 AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT 21567452 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NO. 29628 TO NORWOOD SAVINGS AND LOAN ASSOCIATION DATED OCTOBER 15, 1971 AND RECORDED OCTOBER 18, 1971 AS DOCUMENT 21674233 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NO. 29628 TO FRANCIS LIDDS DATED MAY 2, 1972 AND RECORDED JUNE 19, 1972 AS DOCUMENT 21982349 FOR INGRESS AND EGRESS.

ADDRESS OF PROPERTY: 1223 Woodbury Lane, Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-025-0000

PARCEL 12:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date **July 28, 2016 (loan#46183)** and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

LOT 17 AS SHOWN ON PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT 21620411 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT 21553054 AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT 21567452 AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT 21649688 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628 TO BLANCHE KIRIAN DATED JUNE 1, 1977 AND RECORDED JULY 6, 1977 AS DOCUMENT 23999674, IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1213 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-022-0000

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PARCEL 13:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46159) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1: THAT PART OF THE SOUTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE SOUTH LINE OF SAID SOUTH EAST 1/4 OF THE NORTH EAST 1/4 300 FEET WEST OF THE SOUTH EAST CORNER THEREOF THENCE WEST ALONG SAID SOUTH LINE 633.20 FEET TO CENTER OF RAND ROAD (US. ROUTE 12) THENCE NORTHWESTERLY ALONG THE CENTER OF SAID ROAD 180.00 FEET MORE OR LESS TO A POINT WHICH IS 93.40 FEET NORTH OF THE SOUTH LINE AND 1073.40 FEET WEST OF THE EAST LINE OF SAID SOUTH EAST 1/4 OF THE NORTH EAST 1/4; THENCE NORTH 30 DEGREES 30 MINUTES 00 SECOND EAST 351.39 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 30 DEGREES 30 MINUTES 00 SECONDS EAST 45.00 FEET; THENCE SOUTH 59 DEGREES 30 MINUTES 00 SECONDS EAST 45.00 FEET; THENCE SOUTH 30 DEGREES 30 MINUTES 00 SECOND WEST 45.00 FEET; THENCE NORTH 59 DEGREES 30 MINUTES 00 SECONDS WEST 45 FEET TO THE POINT OF BEGINNING.

SAID PARCEL BEING ALSO DESCRIBED AS:

LOT 12A AS SHOWN ON PLAT SURVEY RECORDED JULY 15, 1971 AS DOCUMENT 21548086 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THAT PART OF THE SOUTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE SOUTH LINE OF SAID SOUTH EAST 1/4 OF THE NORTH EAST 1/4 300 FEET WEST OF THE SOUTH EAST CORNER THEREOF; THENCE WEST ALONG SAID SOUTH LINE 633.200 FEET TO THE CENTER OF RAND ROAD (U.S ROUTE 12); THENCE NORTHWESTERLY ALONG THE CENTER OF SAID ROAD 180.00 FEET MORE OR LESS TO A POINT WHICH IS 93.40 FEET NORTH OF THE SOUTH LINE AND 1073.40 FEET WEST OF THE EAST LINE OF SAID SOUTHEAST 1/4 OF THE NORTH EAST 1/4; THENCE NORTH 30 DEGREES 30 MINUTES 00 SECONDS EAST 655.70 FEET; THENCE NORTH 55 DEGREES 05 MINUTES 00 SECONDS EAST 122.00 FEET TO A POINT WHICH IS 727.00 FEET NORTH FROM SAID SOUTH LINE; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST PARALLEL WITH SAID SOUTH LINE 340.40 FEET TO A POINT WHICH IS 300 FEET WEST OF THE EAST LINE OF SAID SOUTH EAST 1/4 OF THE NORTH EAST 1/4; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST PARALLEL WITH SAID EAST LINE 394.67 FEET TO A POINT 332.37 FEET NORTH OF SAID SOUTH LINE; THENCE SOUTH 80 DEGREES 53 MINUTES 00 SECONDS WEST PARALLEL TO SAID SOUTH LINE 190.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 53

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MINUTES 00 SECONDS WEST 70.00 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST 194.00 FEET; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST 70.00 FEET SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST 194.00 FEET TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

SAID PARCEL BEING ALSO DESCRIBED AS:

LOT 12B AS SHOWN ON PLAT SURVEY RECORDED JULY 15, 1971 AS DOCUMENT 21548086 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 3: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT 21553054 AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT 21567452 AND AS CREATED BY THE MORTGAGE FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO A NATIONAL BANK ASSOCIATION AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29636 TO NORWOOD SAVINGS AND LOAN ASSOCIATION DATED SEPTEMBER 2, 1971 AND RECORDED SEPTEMBER 2, 1971 AS DOCUMENT 21608402 FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1254 Woodbury Lane, Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-017-0000

PARCEL 14:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46191) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

PARCEL 1:

LOT 3 AS SHOWN ON THE PLAT SURVEY RECORDED JUNE 15, 1971 AND RE-RECORDED ON JULY 15, 1971 AS DOCUMENT 21548086 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS EXCEPT THAT PART DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE SOUTH LINE OF THE SOUTH EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGES 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, 300 FEET WEST OF THE SOUTHEAST CONNER THEREOF; THENCE WEST ALONG SAID SOUTH LINE 633.20 FEET TO CENTER ON RAND ROAD US ROUTE 12; THENCE NORTHWESTERLY ALONG THE CENTER OF SAID ROAD 180.00 FEET, MORE OR LESS, TO POINT WHICH IS 93.40 FEET NORTH OF THE SOUTH LINE AND 1073.40 FEET WEST OF THE EAST LINE OF SAID SOUTH EAST 1/4 OF THE NORTHEAST 1/4; THENCE NORTH 30 DEGREES 30 MINUTES 00 SECONDS EAST 595.70 FEET; THENCE SOUTH 59 DEGREES 30 MINUTES 00 SECONDS EAST 65.00 FEET; THENCE NORTH 30 DEGREES 00 MINUTES 00 SECONDS

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EAST 20.60 FEET; THENCE SOUTH 59 DEGREE 30 MINUTES 00 SECONDS EAST 75.0 FEET TO THE POINT OF BEGINNING OF THE PARCEL OF LAND TO BE HEREIN DESCRIBED; THENCE CONTINUING SOUTH 59 DEGREES 30 MINUTES 00 SECONDS EAST 59.53 FEET; THENCE NORTH 42 DEGREES 10 MINUTES 17 SECONDS EAST 6.78 FEET; THENCE NORTH 89 DEGREES 53 MINUTES 00 SECONDS EAST 24 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST 94.0 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST 140.00 FEET; THENCE SOUTH 0 DEGREES 00 MINUTES 00 SECONDS WEST 8.08 FEET; THENCE NORTH 59 DEGREES 30 MINUTES 00 SECONDS WEST 12.90 FEET; THENCE NORTH 30 DEGREES 30 MINUTES 00 SECONDS EAST TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT 201553054 AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT 21567452 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628 TO JACQUELINE SCOTCH DATED DECEMBER 16, 1971 AND RECORDED DECEMBER 27, 1971 AS DOCUMENT 21758765 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 1214 Long Valley Dr. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-036-0000

PARCEL 15:

A first Mortgage & Assignment of Rents, made by Borrower to Bank, bearing the date July 28, 2016 (loan#46124) and will be recorded in the Recorder's Office of Cook County, in the State of Illinois, respectfully, to wit:

LEGAL DESCRIPTION:

Parcel 1: Lot 21 as shown on Plat of Survey recorded September 14, 1971 as Document Number 21620411 in Section 12, Township 42 North, Range 10 East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: Easements appurtenant to and for the benefit of Parcel 1 as set forth in Declaration of Covenants and Easements dated July 20, 1971 as Document Number 21553054 and re-recorded August 2, 1971 as Document Number 21567452 and incorporated in Declaration dated October 1, 1971 and recorded October 1, 1971 as Document Number 21649688 and as created by the mortgage from American National Bank and Trust Company of Chicago, a National Banking Association as Trustee Under Trust Agreement dated April 3, 1970 and known as Trust Number 29628 to Norwood Savings and Loan Association dated October 21, 1971 and recorded October 21, 1971 as Document Number 21679780 for Ingress and Egress all in Cook County, Illinois.

ADDRESS OF PROPERTY: 1225 Woodbury Lane. Palatine IL 60074

REAL PROPERTY TAX IDENTIFICATION NUMBER: 02-12-211-026-0000

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RECITALS:

A. Borrower had requested that Lender extend loan to Borrower in the aggregate principal amount of \$5,394,216 ("Loans"), and Lender had agreed to do so, subject to the terms and conditions contained in the documents, which were signed in conjunction with the Loans and also subject to the terms and conditions set forth herein.

B. The Loans are evidenced by a Promissory Note (Loan No. 45934) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46167) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46175) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46205) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46213) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46221) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46264) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46272) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46280) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46248) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46256) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46183) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46159) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46191) dated July 28, 2016 by Haoyue Investments V LLC to Lender; a Promissory Note (Loan No. 46124) dated July 28, 2016 by Eric Y Chang & Ming Gui to Lender; in the aggregate principal amount of \$5,394,216 ("Notes") and the Loans are secured by collateral of the Borrowers including but not limited to a first Mortgage and Assignment of Rents on the property located at 1203 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-030-0000; a first Mortgage and Assignment of Rents on the property located at 1205 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-031-0000; a first Mortgage and Assignment of Rents on the property located at 1211 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-034-0000; a first Mortgage and Assignment of Rents on the property located at 1215 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-021-0000; a first Mortgage and Assignment of Rents on the property located at 1217 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-020-0000; a first Mortgage and Assignment of Rents on the property located at 1218 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-010-0000; a first Mortgage and Assignment of Rents on the property located at 1226 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-014-0000; a first Mortgage and Assignment of Rents on the property located at 1228 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-015-0000; a first Mortgage and Assignment of Rents on the property located at 1229 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-028-0000; a first Mortgage and Assignment of Rents on the property located at 1220 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-011-

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0000; a first Mortgage and Assignment of Rents on the property located at 1223 Woodbury Lane. Palatine IL 60074. PIN# 02-12-211-025-0000; a first Mortgage and Assignment of Rents on the property located at 1213 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-022-0000; a first Mortgage and Assignment of Rents on the property located at 1204 Woodbury Lane. Palatine IL 60074. PIN# 02-12-211-017-0000; a first Mortgage and Assignment of Rents on the property located at 1214 Long Valley Dr. Palatine IL 60074. PIN# 02-12-211-036-0000; a first Mortgage and Assignment of Rents on the property located at 1225 Woodbury Lane. Palatine IL 60074. PIN# 02-12-211-026-0000.

C. Bank has required that the Notes shall be cross collateralized so that the collateral for each loan as evidenced by said notes shall constitute collateral for the other and shall be cross collateralized with one another so that in an event of default under either of any said notes, the collateral shall constitute collateral for the other, all at the discretion of the Bank and at the Bank's sole option.

D. Bank has required that the Notes shall be cross-defaulted so that an event of default or the occurrence of any default of the Borrower under either of any said Notes shall constitute an event of default with respect to the other, at the sole discretion of the Bank and at the Bank's sole option.

Agreement

Now, THEREFORE, for value received and for good and valuable consideration, receipt of which is acknowledged, the undersigned do hereby agree as follows:

1. Borrowers agree that at all times and until payment in full of all of the indebtedness, liabilities and obligations of whatsoever kind or nature of the borrower to the Bank, including the Notes and all liabilities (as defined in the Notes), the Notes shall be cross-collateralized with one another so that the collateral that secures either shall also constitute collateral for the other.

2. Borrowers agree that at all times and until payment in full of all of the indebtedness, liabilities and obligations of whatsoever kind of nature of the Borrower to the Bank, including the Notes and all liabilities (as defined in the Notes), the Notes shall be cross-defaulted with one another so that any default under either shall constitute a default under all Notes.

3. Borrowers further agree that in the event of default, the Bank shall be entitled to exercise concurrently, successively, or selectively, any and all of the remedies contained in the Notes and any or all of the Loan documents applicable thereto, and may realize upon the collateral securing any Note, as security for collateral of the others, whether the same is pledged by the Borrower and may apply the proceeds of the same against any indebtedness, liabilities, or obligations of the Borrower to the Bank and in such amounts as the Bank in its sole option shall elect.

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4. Borrowers agree if individual collateral properties are sold, transferred or refinanced during the term of these notes, Lender will release those individual properties upon payment of the remaining principal, outstanding interest and any late charges due on that specific note AND subject to the remaining loans detailed in this letter being paid current.

Dated at Chicago, Illinois as of the date specified above.

IN WITNESS WHEREOF, the parties hereto have duly executed this AGREEMENT as of the day and first above written.

BORROWER(S):

Haoyue Investments V LLC



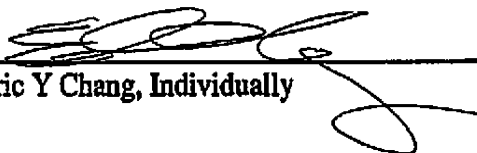
Ming Gui, Manager/Member of Haoyue Investments V LLC



Eric Y Chang, Member of Haoyue Investments V LLC



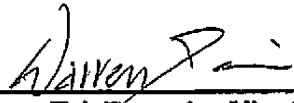
Ming Gui, Individually



Eric Y Chang, Individually

LENDER:

INTERNATIONAL BANK OF CHICAGO

By: 

Warren Tai, Executive Vice President of International Bank of Chicago

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CROSS COLLATERAL AND CROSS DEFAULT AGREEMENT (Continued)

LIMITED LIABILITY COMPANY ACKNOWLEDGEMENT

State of IL)
County of Cook)ss

On this before me, the undersigned Notary Public, personally appeared Ming Gui, Manager, Member of Haoyue Investments V LLC to me known to be the individual described in and who executed the Cross Collateral and Cross Default Agreement, and acknowledged that he or she signed the Agreement as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28 day of July, 2016.

By Jeanne M Brandt Residing at Art. Hls IL

Notary Public in and for the State of IL

My Commission expires _____



LIMITED LIABILITY COMPANY ACKNOWLEDGEMENT

State of IL)
County of Cook)ss

On this before me, the undersigned Notary Public, personally appeared Eric Y Chang, Member of Haoyue Investments V LLC to me known to be the individual described in and who executed the Cross Collateral and Cross Default Agreement, and acknowledged that he or she signed the Agreement as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28 day of July, 2016.

By Jeanne M Brandt Residing at Art. Hls IL

Notary Public in and for the State of IL

My Commission expires _____



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INDIVIDUAL ACKNOWLEDGEMENT

State of IL)
County of Cook)ss

On this before me, the undersigned Notary Public, personally appeared **Ming Gui** to me known to be the individual described in and who executed the Cross Collateral and Cross Default Agreement, and acknowledged that he or she signed the Agreement as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28 day of July, 2016.

By Jeanne M Brandt Residing at Br. Hillside

Notary Public in and for the State of IL

My Commission expires _____



INDIVIDUAL ACKNOWLEDGEMENT

State of IL)
County of Cook)ss

On this before me, the undersigned Notary Public, personally appeared **Eric Y Chang** to me known to be the individual described in and who executed the Cross Collateral and Cross Default Agreement, and acknowledged that he or she signed the Agreement as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28 day of July, 2016.

By Jeanne M Brandt Residing at Br. Hillside

Notary Public in and for the State of IL

My Commission expires _____



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LENDER ACKNOWLEDGMENT

State of Illinois)
)ss
County of COOK

On this 27th day of July, 2016 before me, the undersigned Notary Public, personally appeared Warren Tai, authorized agent for International Bank of Chicago, that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of International Bank of Chicago, duly authorized by International Bank of Chicago through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of International Bank of Chicago.

Given under my hand and official seal this 27th day of July, 2016.

By Ceslyper Residing at _____

Notary Public in and for the State of Illinois

My Commission expires 09/05/2016

