

# UNOFFICIAL COPY



Doc# 1634210085 Fee \$80.00

RHSP FEE: \$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 12/07/2016 12:22 PM PG: 1 OF 22

16WSA 649085 CP 20130211

## LOAN ASSUMPTION AGREEMENT WITH RELEASE OF GUARANTOR

RE: LOAN NUMBER 8420-01003

THIS LOAN ASSUMPTION AGREEMENT ("Agreement") is dated as of the 22<sup>nd</sup> day of November, 2016 by and among **Chicago Title Land Trust Company**, not personally, but as trustee pursuant to a trust agreement dated as of **October 9, 2008**, and known as trust number **8002351853** (referred to herein as "**Former Land Trust**"), **The Genesis Group 7041, Inc.**, an Illinois Corporation, the beneficial owner of the Former Land Trust (referred to herein as "**Former Beneficiary**"), and, together with the Former Land Trust, referred to herein collectively as "**Former Owner**"), **Steve Thomas** ("**Former Guarantor**"), **DMI AA II, LLC**, an Illinois limited liability company ("**New Borrower**"), **Community Investment Corporation** ("**CIC**"), an Illinois not-for-profit corporation, as loan servicer, **Self-Help Credit Union** ("**SHCU**"), a North Carolina chartered credit union, as lender, **Mike Yun, David Ahn, and Byong Kim**, a/k/a B.J. Kim (individually and collectively referred to herein as "**New Guarantors**").

### WITNESSETH

**WHEREAS**, the Former Land Trust owns or owned fee simple title to the real property and improvements legally described in **Exhibit A** hereto (the "**Premises**");

**WHEREAS**, CIC has previously made a loan to Former Owner in the original principal amount of **ONE MILLION ONE HUNDRED SEVENTY-SIX AND NO/100 Dollars (\$1,176,000.00)** (the "**Loan**");

**WHEREAS**, the Loan is evidenced by a Three Year Adjustable Rate Construction Loan Note dated October 27, 2008 (the "**Note**"), and is secured by a Construction Loan Mortgage and Security Agreement with Collateral Assignment of Leases and Rents (the "**Mortgage**") of the date of the Note, and recorded in the office of the Cook County Recorder of Deeds as document number 0831031056;

**WHEREAS**, the Loan is also secured by a certain Construction Loan Mortgage and Security Agreement with Collateral Assignment of Leases and Rents [Recourse] dated October 27, 2008, from

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Box 331  
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the Former Beneficiary (the "**Security Agreement**"), granting CIC a security interest in the Former Land Trust;

**WHEREAS**, the Loan is further secured by the Guaranty of the Former Guarantor dated October 27, 2008 (the "**Thomas Guaranty**");

**WHEREAS**, the Former Owner, Former Guarantor, New Borrower, and New Guarantors hereby acknowledge and affirm that the principal amount of \$1,020,589.38, plus accrued interest, fees and costs, remains unpaid under the Note as of November 22, 2016;

**WHEREAS**, the Note, Mortgage, Security Agreement, Thomas Guaranty, and any other documents executed by Former Owner and Former Guarantor in connection with the Loan are hereby referred to as the "**Loan Documents**";

**WHEREAS**, the Loan was purchased by SHCU and SHCU is the owner and holder of the Loan;

**WHEREAS**, SHCU and CIC entered into that certain Mortgage Loan Servicing Agreement, dated as of December 22, 2014, wherein CIC agreed to act as Servicer for the Loan (the "**Services Agreement**");

**WHEREAS**, the term "Liabilities" shall mean all liabilities, indebtedness and obligations of Former Owner, Former Guarantor, New Borrower, and New Guarantors to SHCU, howsoever created, arising or evidenced, whether now existing or hereafter arising, whether direct or indirect (including those acquired by assignment), absolute or contingent, due or to become due, primary or secondary, joint or several, whether existing or arising through discount, overdraft, purchase, direct loan, participation, operation of law, or otherwise, including, but not limited to, all liabilities, indebtedness and obligations of Former Owner, Former Guarantor, New Borrower, and New Guarantors to SHCU pursuant to this Agreement, any letter of credit, any standby letter of credit or any of the Loan Documents and reasonable outside attorneys' and paralegals' fees or charges relating to the enforcement of SHCU's rights, remedies, powers and security interests under this Agreement and the Loan Documents, including, but not limited to, the drafting of any documents in the preparation and enforcement of the loans evidenced by the Loan;

**WHEREAS**, on or before the date of this Agreement, the Former Owner will convey the Premises to the New Borrower (the "**Transfer**");

**WHEREAS**, the New Borrower and New Guarantors acknowledge and confirm that they are obligated to pay all Liabilities, all without setoff, counterclaim or defenses;

**WHEREAS**, the Former Owner and Former Guarantor have requested that SHCU permit New Borrower to assume the obligations of the Loan and to modify the terms of the Loan, and SHCU has agreed to permit the assumption of the Loan and to modify the terms of the Loan, subject to the terms and conditions set forth in this Agreement, and provided that the Loan Documents, and any and all modifications thereof, and the liens of any of the foregoing, as

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amended hereby, shall have the same validity, priority and effect against all of the real and personal property to which said liens had immediately prior to the execution and delivery of this Agreement.

**NOW, THEREFORE**, for and in consideration of the foregoing recitals, the mutual promises and covenants set forth herein, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. **INCORPORATION OF RECITALS/ DEFINED TERMS.** The Recitals set forth above are herein incorporated by this reference as though fully repeated hereunder and are hereby made a part of this Agreement. Any capitalized term not otherwise defined herein shall have the meaning ascribed to such term in this Agreement.

2. **ASSUMPTION OF INDEBTEDNESS.**

- (i) New Borrower hereby assumes and agrees to pay the unpaid balance of the Loan, with interest, advances, fees and costs payable pursuant to the terms of the Loan Documents, and to carry out, and be bound by, each and every obligation of the Former Owner in the Loan Documents;
- (ii) New Borrower hereby agrees to execute any and all additional documentation required by SHCU to effectuate the assumption of the Loan by the New Borrower pursuant to this Agreement; and
- (iii) New Borrower hereby acknowledges and agrees that the Former Owner and Former Guarantor will be released from their obligations under the Loan Documents upon full satisfaction of this Agreement.

3. **AFFIRMATION OF NOTE.** New Borrower hereby acknowledges and agrees to pay and fully perform the obligations of Former Owner under the Note and other Loan Documents and acknowledges and agrees that such indebtedness is owing to SHCU and is enforceable against New Borrower in accordance with the terms of the Note (as if the Note had been executed and delivered by New Borrower to SHCU), subject to no defenses, counterclaims, deductions or set-offs whatsoever. Nothing contained in this Agreement, or the transactions contemplated hereby, shall be deemed or construed to be a consent to or a waiver of any breach or default in the performance by New Borrower of their obligations to SHCU, whether evidenced by the Note, other Loan Documents, or otherwise, nor shall SHCU be impaired or limited in its ability to fully and completely enforce any and all of the rights and remedies presently available to it under the Loan Documents for a breach of obligations as required therein as may exist subsequent to the time of the making of this Agreement.

4. **CONDITIONS PRECEDENT TO MODIFICATION.** The following conditions must be fully satisfied on or before November 21, 2016, and prior to modification of Loan Documents as set forth below:

- (i) New Borrower shall pay to SHCU the sum of \$5,115.50 as the assumption

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service fee due to SHCU on the Loan;

- (ii) New Borrower shall pay to CIC the sum of \$750.00 as the construction loan inspection fee and the sum of \$9.00 as the wire transfer fee;
- (iii) New Borrower shall pay to CIC, as servicer of the Loan and on behalf of SHCU, the sum of \$2,998.95 to fund the escrow on the Mortgage through November 30, 2016, and the sum of \$5,242.45, as the November payment on the Loan;
- (iv) The New Guarantors shall execute and deliver to SHCU a Guaranty in form and substance acceptable to SHCU;
- (v) Upon satisfaction of paragraph 2 (iv) hereinabove, the Former Guarantor shall be released from his obligations under the Thomas Guaranty; and
- (vi) New Borrower shall prepay in full one (1) year of premiums for Property & Liability Insurance as required under the Mortgage and provide proof satisfactory to SHCU; and
- (vii) Former Owner shall pay to CIC, as servicer of the Loan and on behalf of SHCU, the sum of \$5,242.45, as October principal and interest payment on the Loan.

5. **EXPENSES**: SHCU shall be solely responsible for any and all costs, expenses, fees, charges, taxes, of whatever kind and nature, including attorneys' fees and costs, incurred by SHCU in connection with the assumption of the Loan Documents as provided for in this Agreement. CIC shall be solely responsible for any and all costs, expenses, fees, charges, taxes, of whatever kind and nature, including attorneys' fees and costs, incurred by CIC in connection with the assumption of the Loan Documents as provided for in this Agreement.

6. **INTENT OF PARTIES**. New Borrower acknowledges and agrees that the liens evidenced by the Loan Documents shall in no way be deemed to or have been subordinated, released, modified, terminated, or otherwise affected by this Agreement, it being understood by the parties hereto that the liens of said documents shall continue in full force and effect, and are to have the same validity, priority and effect that they had immediately prior to the execution of this Agreement and the documents and instruments executed and delivered pursuant to this Agreement, and shall survive and not be merged into the execution and delivery of this Agreement or any of the documents and instruments to be executed pursuant to this Agreement, without interruption; and that SHCU has fulfilled any and all of SHCU's obligations under the Loan Documents to date. Former Owner, Former Guarantor, New Borrower, and New Guarantors hereby release and hold SHCU harmless from and against any and all claims, actions, lawsuits, damages, costs and expenses whatsoever, which Former Owner, Former Guarantor, New Borrower, and New Guarantors may have had or currently has against SHCU in connection with or related to the Loan Documents, or the Loan evidenced thereby.

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7. **EFFECT OF AGREEMENT.** Except as specifically amended or modified by the terms of this Agreement, all terms and provisions of each of the Loan Documents shall remain in full force and effect. The provisions of this Agreement shall govern and control in the event of any conflict with the provisions of any of the Loan Documents. New Borrower and New Guarantors acknowledge and agree that all of its covenants, representations, warranties and agreements set forth in the Loan Documents are and remain in full force and effect. A default by New Borrower and New Guarantors in the performance of their obligations under this Agreement shall constitute an event of default under the Note and the other Loan Documents, and in such event SHCU shall be entitled to exercise any and all of its rights and remedies as set forth in the Note and the other Loan Documents.

8. **RELEASE.** Former Owner, Former Guarantor, New Borrower, and New Guarantors do hereby each release SHCU and its officers, directors, employees, agents, attorneys, personal representatives, successors, predecessors and assigns from all manner of actions, cause and causes of action, suits, debts, sums of money, accounts, reckonings, bonds, bills, specialties, covenants, controversies, agreements, promises, variances, trespasses, damages, judgments, executions, claims and demands, whatsoever, in law or in equity, and particularly, without limiting the generality of the foregoing, in connection with the Loan Documents and any agreements, documents and instruments relating to the Loan Documents and the administration of the Loan Documents and the Liabilities (collectively, the "Claims"), which Former Owner, Former Guarantor, New Borrower, and New Guarantors now have against the SHCU or ever had, or which might be asserted by Former Owner, Former Guarantor, New Borrower, and New Guarantors' heirs, executors, administrators, representatives, agents, successors, or assigns based on any Claims which exist on or at any time prior to the date of this Agreement. Former Owner, Former Guarantor, New Borrower, and New Guarantors expressly acknowledge and agree that they have been advised by counsel in connection with this Agreement and that they each understand that this Paragraph constitutes a general release of the SHCU and that Former Owner, Former Guarantor, New Borrower, and New Guarantors intend to be fully and legally bound by the same. Former Owner, Former Guarantor, New Borrower, and New Guarantors hereby acknowledge that SHCU has no knowledge of the terms of the Transfer and hereby waive any and all Claims and defenses Former Owner, Former Guarantor, New Borrower, and New Guarantors have against SHCU in any manner whatsoever relating to the Transfer. Former Owner, Former Guarantor, New Borrower, and New Guarantors further expressly acknowledge and agree that this general release and waiver shall have full force and effect notwithstanding the occurrence of a default pursuant to this Agreement or under the Loan Documents.

9. **AFFIRMATION OF SERVICES AGREEMENT.** CIC and SHCU hereby affirm the Services Agreement and agree that the Services Agreement shall remain in full force and effect.

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**10. NOTICE.**

If to SHCU: SELF-HELP CREDIT UNION  
301 W. Main St.  
Durham, NC 27701  
Attn: Ozlem Tanik Ponarin

If to CIC: COMMUNITY INVETMENT CORPORATION  
222 South Riverside Plaza  
Chicago, IL 60606  
Attn: John Crane

If to New Borrower: DMI AA II, LLC  
DMI MY, LLC  
6140 S. Drexel Ave., #C2  
Chicago, IL, 60637

**11. MISCELLANEOUS PROVISIONS.**

(a) In the event of a conflict between the Note, the Security Agreement or any other Loan Document and this Agreement, the terms of this Agreement shall prevail.

(b) This Amendment may be executed in any number of counterparts and it shall not be necessary that each party to this Agreement execute each counterpart. Each counterpart so executed (or, if all parties do not sign on the same counterpart, each group of counterparts signed by all parties) shall be deemed to be an original, but all such counterparts together shall constitute one and the same instrument.

(c) This Agreement shall be construed and enforced in accordance with the laws of North Carolina.

**- SIGNATURE PAGES ATTACHED-**

# UNOFFICIAL COPY

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

**CHICAGO TITLE LAND TRUST COMPANY, Trust #8002351853** not personally or individually, but solely as Trustee as aforesaid

By: \_\_\_\_\_

Mario V. Gotanco  
Trust Officer

Title: \_\_\_\_\_

Attest: \_\_\_\_\_

**THE GENESIS GROUP 7041, INC., AN ILLINOIS CORPORATION**

By: \_\_\_\_\_

STEVE THOMAS  
PRESIDENT

**DMI AA II, LLC, AN ILLINOIS LIMITED LIABILITY COMPANY**

By: DMI MY, LLC, an Illinois limited liability company, as manager

By: DMI REAL ESTATE GROUP, LLC, a California limited liability company, as manager

By: \_\_\_\_\_

BYONG KIM, a/k/a B.J. KIM, member

By: \_\_\_\_\_

DAVID AHN, member

**COMMUNITY INVESTMENT CORPORATION, as servicer**

By: \_\_\_\_\_

JOHN CRANE  
SENIOR VICE PRESIDENT

**SELF-HELP CREDIT UNION, as lender**

By: \_\_\_\_\_

Title: \_\_\_\_\_

Name: \_\_\_\_\_


This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

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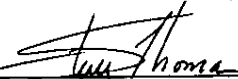
IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the day first above written.

**CHICAGO TITLE LAND TRUST COMPANY, Trust #8002351853** not personally or individually, but solely as Trustee as aforesaid

By:   
Title: Mario V. Gotanco  
Trust Officer

Attest: \_\_\_\_\_

**THE GENESIS GROUP 7041, INC., AN ILLINOIS CORPORATION**

By:   
**STEVE THOMAS**  
**PRESIDENT**

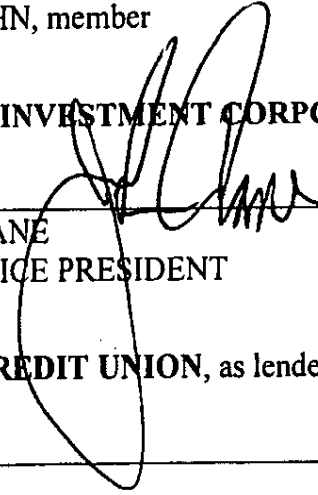
**DMI AA II, LLC, AN ILLINOIS LIMITED LIABILITY COMPANY**

By: DMI MY, LLC, an Illinois limited liability company, as manager  
By: DMI REAL ESTATE GROUP, LLC, a California limited liability company, as manager

By: \_\_\_\_\_  
BYONG KIM, a/k/a B.J. KIM, member

By: \_\_\_\_\_  
DAVID AHN, member

**COMMUNITY INVESTMENT CORPORATION, as servicer**

By:   
**JOHN CRANE**  
**SENIOR VICE PRESIDENT**

**SELF-HELP CREDIT UNION, as lender**

By: \_\_\_\_\_

Title: \_\_\_\_\_

Name: \_\_\_\_\_

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

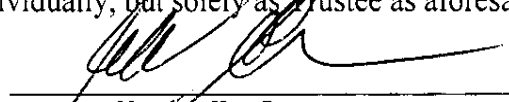
Property of Cook County Clerk's Office



# UNOFFICIAL COPY

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

**CHICAGO TITLE LAND TRUST COMPANY, Trust #8002351853** not personally or individually, but solely as Trustee as aforesaid

By:   
Title: Mario V. Gotanco  
Trust Officer

Attest: \_\_\_\_\_

**THE GENESIS GROUP 7041, INC., AN ILLINOIS CORPORATION**

By: \_\_\_\_\_  
STEVE THOMAS  
PRESIDENT

**DMI AA II, LLC, AN ILLINOIS LIMITED LIABILITY COMPANY**

By: DMI MY, LLC, an Illinois limited liability company, as manager  
By: DMI REAL ESTATE GROUP, LLC, a California limited liability company, as manager

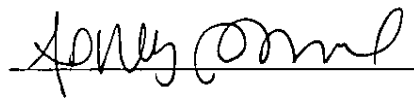
By: \_\_\_\_\_  
BYONG KIM, a/k/a B.J. KIM, member

By: \_\_\_\_\_  
DAVID AHN, member

**COMMUNITY INVESTMENT CORPORATION, as servicer**

By: \_\_\_\_\_  
JOHN CRANE  
SENIOR VICE PRESIDENT

**SELF-HELP CREDIT UNION, as lender**

By:   
Title: Vice President  
Name: Ashley Pinkard

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

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## NEW GUARANTORS:

BYONG KIM, a/k/a B.J. KIM

MIKE YUN

DAVID AHN

## FORMER GUARANTOR:

STEVE THOMAS

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

**CHICAGO TITLE LAND TRUST COMPANY, Trust #8002351853** not personally or individually, but solely as Trustee as aforesaid

By: \_\_\_\_\_

Title: Mario V. Gotanco  
Trust Officer

Attest: \_\_\_\_\_

**THE GENESIS GROUP 7041, INC., AN ILLINOIS CORPORATION**

By: \_\_\_\_\_

STEVE THOMAS  
PRESIDENT

**DMI AA II, LLC, AN ILLINOIS LIMITED LIABILITY COMPANY**

By: DMI MY, LLC, an Illinois limited liability company, as manager  
By: DMI REAL ESTATE GROUP, LLC, a California limited liability company, as manager

By: \_\_\_\_\_  
BYONG KIM, a/k/a B.J. KIM, member

By: \_\_\_\_\_  
DAVID AHN, member

**COMMUNITY INVESTMENT CORPORATION, as servicer**

By: \_\_\_\_\_  
JOHN CRANE  
SENIOR VICE PRESIDENT

**SELF-HELP CREDIT UNION, as lender**

By: \_\_\_\_\_

Title: \_\_\_\_\_

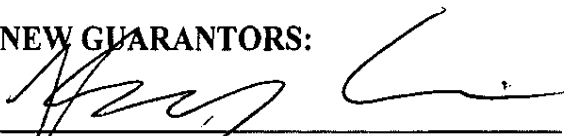
Name: \_\_\_\_\_

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

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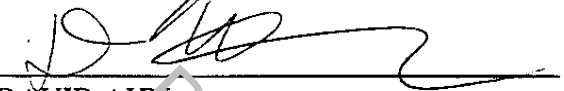
**NEW GUARANTORS:**



BYONG KIM, a/k/a B.J. KIM



MIKE YUN



DAVID AHN

**FORMER GUARANTOR:**

STEVE THOMAS



Property of Cook County Clerk's Office

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**NEW GUARANTORS:**

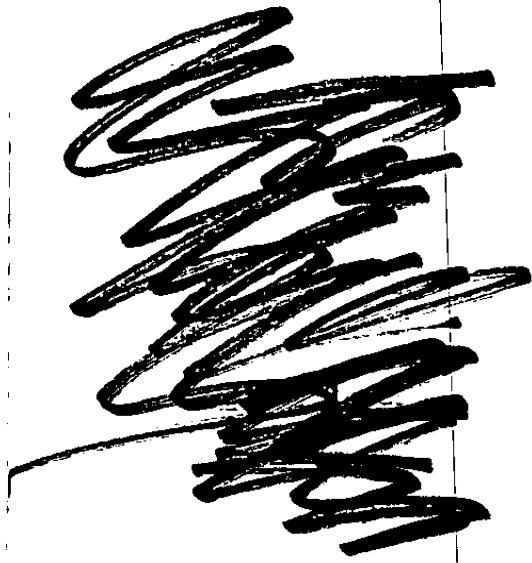
\_\_\_\_\_  
BYONG KIM, a/k/a B.J. KIM

\_\_\_\_\_  
MIKE YUN

\_\_\_\_\_  
DAVID AHN

**FORMER GUARANTOR:**

  
\_\_\_\_\_  
STEVE THOMAS



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STATE OF ILLINOIS     )  
  )§.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that:

Mario V. Gotanco (name) Trust Officer (title)

~~(name)~~ (title)

of **CHICAGO TITLE LAND TRUST COMPANY, TRUST #8002351853**, are personally known to me to be the same persons whose name is subscribed to the foregoing instrument as such (title) Trust Officer (title), appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary acts, and as the free and voluntary act of said **CHICAGO TITLE LAND TRUST COMPANY, TRUST #8002351853** for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 22nd DAY OF November, 2016.

*Grace Marin*  
Notary Public

My commission expires: 7/1/2017



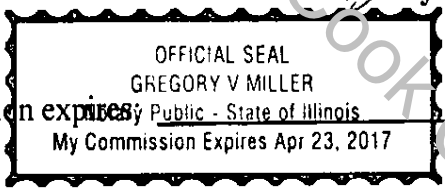
# UNOFFICIAL COPY

STATE OF ILLINOIS     )  
  )§.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that: **STEVE THOMAS, PRESIDENT of THE GENESIS GROUP 7041, INC., AN ILLINOIS CORPORATION** is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such **PRESIDENT**, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary acts, and as the free and voluntary act of said **THE GENESIS GROUP 7041, INC., AN ILLINOIS CORPORATION**, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 22 DAY OF November, 2016.

*[Handwritten Signature]*  
\_\_\_\_\_  
Notary Public



My commission expires

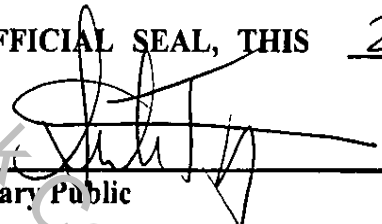
Notary Public - State of Illinois

# UNOFFICIAL COPY

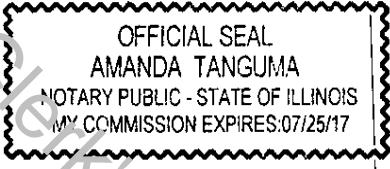
STATE OF ILLINOIS     )  
  )§.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that: **DMI AA II, LLC, AN ILLINOIS LIMITED LIABILITY COMPANY** and **DMI MY, LLC, AN ILLINOIS LIMITED LIABILITY COMPANY** as **MANAGER OF DMI AA, II, LLC,** and **BYONG KIM, a/k/a B.J. KIM\_(MEMBER), AND DAVID AHN (MEMBER),** are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such **MANAGER and MEMBERS** respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said limited liability companies, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 21 DAY OF November, 2016.

  
\_\_\_\_\_  
Notary Public

My commission expires: 7-25-17



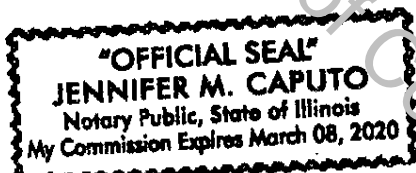


# UNOFFICIAL COPY

STATE OF ILLINOIS     )  
  )§.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that: **JOHN CRANE, SENIOR VICE PRESIDENT OF COMMUNITY INVESTMENT CORPORATION**, is personally known to me to be the same person whose name is subscribed to the foregoing appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary acts, and as the free and voluntary act of said **COMMUNITY INVESTMENT CORPORATION** for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 22nd DAY OF November, 2016.



Jennifer M. Caputo  
Notary Public

My commission expires: \_\_\_\_\_

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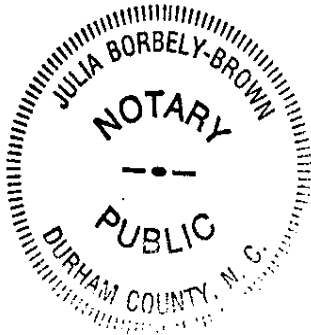
STATE OF NORTH CAROLINA )  
  )§.  
COUNTY OF DURHAM        )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that: Ashley Pinkard (name) Vice President (title) of **SELF-HELP CREDIT UNION, A NORTH CAROLINA CHARTERED CREDIT UNION** is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Vice President (title), appeared before me this day in person and acknowledged that (s)he signed and delivered the said instrument as his own free and voluntary acts, and as the free and voluntary act of said Credit Union, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 21 DAY OF November, 2016

Julia Borbely-Brown  
Notary Public

My commission expires: 5 May 2017

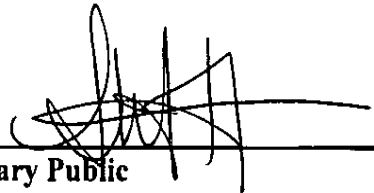


# UNOFFICIAL COPY

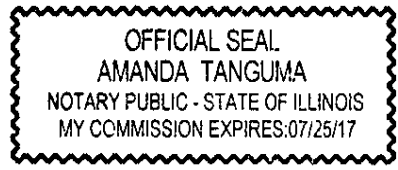
STATE OF ILLINOIS     )  
  )§.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that: **BYONG KIM, a/k/a B.J. KIM** is personally known to me to be the same person whose name is subscribed to the foregoing instrument or 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 OFFICIAL SEAL, THIS 21 DAY OF November, 2016.

  
\_\_\_\_\_  
Notary Public

My commission expires: 7.25.17  
\_\_\_\_\_



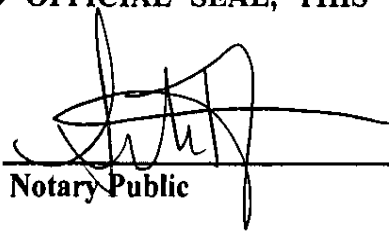
Property of Cook County Clerk's Office

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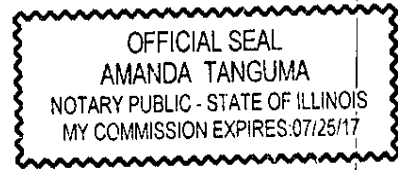
STATE OF ILLINOIS     )  
  )§.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that: **MIKE YUN** is personally known to me to be the same person whose name is subscribed to the foregoing instrument or 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 OFFICIAL SEAL, THIS   21   DAY OF   November  , 2016.

  
\_\_\_\_\_  
Notary Public

My commission expires:   7.25.17    
\_\_\_\_\_



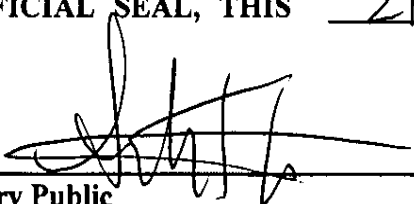
Property of Cook County Clerk's Office

# UNOFFICIAL COPY

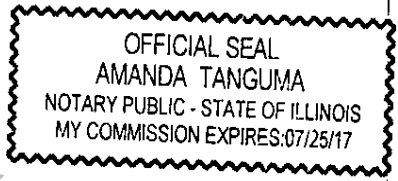
STATE OF ILLINOIS     )  
  )§.  
COUNTY OF COOK     )

I, the undersigned, a Notary Public, in and for the County and State aforesaid, **DO HEREBY CERTIFY** that: **DAVID AHN** is personally known to me to be the same person whose name is subscribed to the foregoing instrument or 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 OFFICIAL SEAL, THIS 21 DAY OF November, 2016.

  
\_\_\_\_\_  
Notary Public

My commission expires: 7.25.17



Property of Cook County Clerk's Office

# UNOFFICIAL COPY

## EXHIBIT A

### LEGAL DESCRIPTION

LOTS 9 AND 10 IN E.L. SOMMER'S SUBDIVISION OF THE WEST ½ OF BLOCK 4 IN COMMISSIONER'S PARTITION, A SUBDIVISION OF THE SOUTH ½ OF THE SOUTHWEST ¼ OF THE SOUTHEAST ¼ OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY COMMONLY KNOWN AS: 7041-49 S. MERRILL AVENUE, CHICAGO, IL 60649

PERMANENT INDEX NUMBER(S): 20-24-424-006-0000

Property of Cook County Clerk's Office