ILLINOIS

Permanent Tax Index Numbers:

14-18-320-001-0000; 11-32-116-026-0000 14-32-116-027-0000; 14-18-320-004-0000 14-18-325-011-0000; 13-25-319-031-0000

Property Addresses:

4161-65 N. Lincoln Avenue, Chicago, IL 1441 W. Morse Avenue, Chicago, IL 4153 N. Lincoln Avenue, Chicago, IL 2504 W. Irving Park Road, Chicago, IL 2500 N. California Avenue, Chicago, IL



Thr# 1732022046 Fee \$66.00

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

KAREH A.YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DRIE: 11/16/2017 01:41 PH PG: 1 OF 15

SECOND MODIFICATION OF LOAN DOCUMENTS

THIS SECOND MODIFICATION OF LOAN DOCUMENTS (this "Second Modification") is made as of the o" day of July, 2017, by and among TIMOTHY K. STRECKERT (the "Borrower"), ALBANY BANK AND TRUST COMPANY, N.A., not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Bank in pursuance of Trust Agreements known as Trust Numbers 11-5701 and 11-5702 dated November 27, 2000, Trust Number 11-6082 dated October 19, 2005 and Trust Number 11-5685 dated September 15, 2030 (each "Mortgagor" and sometime collectively the "Mortgagors") TIPPY DEVELOPMENT LIMITED, an Illinois corporation, SLOCUM LAKE DEVELOPMENT CORPORATION an Illinois corporation, and METTAWA MANAGEMENT CORPORATION, an Illinois corporation (each a "Guarantor" and sometimes collectively the "Guarantors"), and ALBANY BANK AND TRUST COMPANY, N.A., a national banking association, its successors and assigns ("Bank").

RECITALS:

A. Bank has heretofore made a loan (the "Loan") executed by Kenneth E. Streckert and Timothy K. Streckert, in the maximum principal amount of Two Million and 00/.00 Dollars (\$2,000,000.00) as evidenced by a Demand Note dated December 6, 2000, in the maximum principal amount of the Loan, together with all renewals of, extensions of, modifications of, and replacements of the Note, but not limited, to that prior certain Modification of Loan Documents

THIS DOCUMENT PREPARED BY AND AFTER RECORDING RETURN TO:

ALBANY BANK AND TRUST COMPANY, N.A. 3400 W. Lawrence Avenue Chicago, Illinois 60625 Attn: Loan Operations Dept.



dated July 6, 2014, executed by Kenneth E. Streckert and Timothy K. Streckert, which among other changes the Maturity Date of the Loan was changed to July 6, 2017, made payable by Borrower to the order of Bank (the "Note").

- B. The Note is secured by, among other things, (i) that certain Mortgage, as modified, together with a Rider to Mortgage dated December 6, 2000 from Mortgagor to Bank recorded with the Recorder of Deeds in Cook County, Illinois (the "Recorder's Office") on January 3, 2001, as Document No. 0010005724, (the "Mortgage") modified by that certain Modification of Loan Documents dated July 6, 2014, recorded with the Recorder's Office on October 30, 2014 as Document No. 1430319028 (the "First Modification"), which Mortgage encumbers the real properties and all improvements thereon legally described on Exhibit "A" hereto (the Mortgage Properties"), and modified again by those modification instruments recorded as Document Nos. 1228639085 and 1529619094, which affects parcel 3, legally described on Exhibit "A" hereto, (ii) that certain Hypothecation Agreement dated December 6, 2000 (the "Hypothecation") granting as collateral security the Mortgage and (iii) certain other loan documents (the Note, the Mortgage, the Hypothecation, the First Modification, the other documents evidencing and securing the Loan, in their original form and as amended, are sometimes collectively referred to nerein as the "Loan Documents").
- C. Borrower desires to amend the Loan Documents in order to (i) extend the Maturity Date, (ii) add TIPPY DEVELOPMENT LIMITED, an Illinois corporation, SLOCUM LAKE DEVELOPMENT CORPORATION, an Illinois corporation, and METTAWA MANAGEMENT CORPORATION, an Illinois corporation as Guarantors to the Loan; (iii) release Kenneth E. Streckert, of all obligation as a Borrower under this Note, (iv) increase the minimum interest rate, (v) cross-collateralize and cross-default this Note with that certain Note dated May 8, 2008 to Bank, in the original principal amount of \$800,000.00, which Note is secured by a certain Mortgage, encumbering the real property located at 2500 N. California, Chicago, IL, and (vi) make other certain changes subject to terms and provisions hereafter provided, with all other terms and conditions remaining the same and in full force.

AGREEMENTS:

NOW, THEREFORE, in consideration of (i) the facts set forth here nabove, (ii) the agreements by Bank to modify the Loan Documents, as provided herein, (iii) the covenants and agreements contained herein, and (iv) for other good and valuable consideration, the receipt, adequacy and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. <u>Incorporation and Definitions.</u> The foregoing recitals and all exhibits and schedules hereto constitute an integral part of this Second Modification, evidencing the intent of the parties in executing this Second Modification and describing the circumstances surrounding its execution. Accordingly, the recitals, exhibits and schedules are, by this express reference, made a part of the covenants hereof, and this Second Modification shall be construed in the light thereof. The capitalized terms not otherwise defined herein shall have the meanings provided in the Loan Documents.

- 2. <u>Maturity Date</u>. The Maturity Date of the Note is hereby extended from July 6, 2017 to July 6, 2022. Any reference in the Note, or any other Loan Documents to the Maturity Date shall mean July 6, 2022.
- 3. Loan Amount. The principal amount of the Note is \$2,000,000.00 with an outstanding principal balance as of the date hereof of \$1,054,297.84. Any reference in the Note, the Mortgage or any other Loan Documents to the maximum principal amount of the Loan shall mean \$2,000,000.00.
- 4. <u>Interest Rate</u>. The minimum interest rate of Note is hereby changed to 4.25%. Any reference in the Note, or any other Loan Documents to the interest rate shall mean Prime Rate, floating, but subject to minimum interest rate of 4.25%.
- 5. Guartiny Concurrent with the execution of this Second Modification TIPPY DEVELOPMENT LIMITED, an Illinois corporation, SLOCUM LAKE DEVELOPMENT CORPORATION, an Illinois corporation, and METTAWA MANAGEMENT CORPORATION, an Illinois corporation shall execute each and deliver to Bank a Guaranty dated same date hereof, in such form as Bank shall require and all references in the Loan Documents to loan documents securing this Second Modification shall additionally hereafter include TIPPY DEVELOPMENT LIMITED, an Illinois corporation, SLOCUM LAKE DEVELOPMENT CORPORATION, an Illinois corporation, and METTAWA MANAGEMENT CORPORATION, an Illinois corporation as a guarantor.
 - 6. The Note is hereby modified as follows
 - 6.1 The first paragraph of the Note. is amended and restated from time to time, commencing "ON DEMAND" is hereby teleted in its entirety and restated to read as follows:

STRECKERT "FOR VALUE RECEIVED, TIMOTHY "Borrower") promises to pay to the order of ALBANY BANK AND TRUST COMPANY, N.A., 3400 W. LAWRENCE AVENUE, CHICAGO, IL 60625, (hereinafter, together with any holder hereof, called the "Bank"), at its office in Chicago, Illinois, the principal amount of Two Million and 00/100 (\$2,000,000.00) Dollars (US) (the "Loan") or such lesser principal amount as may then be owed by Borrower to the Bank hereunder, with interest thereon from date hereof at the stated rate of Prime Rate, floating (the "Interest Rate") until paid, with 59 monthly payments of all accrued unpaid interest, commencing August 6, 2017, with all subsequent interest payments to be due on same date of each month thereafter and (1) final irregular payment due, if not sooner paid, on July 6, 2022 (the "Maturity Date") and that will be for all principal, interest and other charges not yet paid. Notwithstanding the foregoing, the applicable interest rate under the Note shall never be less than 4.25%, resulting in an initial rate of 4.25%. All interest shall be computed on the basis of a 360-day year as described below. If

the designation of said rate includes the term "P" or "Prime Rate", such term shall mean the prime rate of interest quoted from time to time by The Wall Street Journal. The Prime Rate is currently at 4.25% and said rate shall fluctuate when and as said prime rate fluctuates. The Bank is not obligated to give notice of such fluctuations.

Interest on this Note shall be calculated on the basis of a 360-day year and the actual number of days elapsed in any portion of a month in which interest is due. Borrower hereby acknowledges and agrees that the use of a 360-day year in the calculation of the interest hereunder will result in a greater effective rate of interest than the stated rate above. Borrower hereby waives any and all counter claims, defenses, causes of action, arguments or other claims it may have against Bank in connection with or in any way related to the calculation of interest based upon a 360-day year."

- 7. **CROSS-COLLATERALIZATION**. The Note and other Loan Documents is hereby further amended by adding the following cross-collateralization provision:
 - 7.1 CROSS-COLLATERALIZATION. the addition to Promissory Note cated May 8, 2008, in the original principal amount of \$800,000.00 executed by Albany Bank and Trust Company, N.A., not personally, but as Trustee under Trust Agreement dated September 15, 2000 and known as Trust Number 11-5685 to Bank (the"2500 California Note"), the Mortgage dated May 8, 2008, from Mortgagor to Bank recorded with Recorder of Deeds on May 23, 2008, as Document No. 0814431099, which mortgage encumbers the real property and all improvements located at 2500 N. California Avenue, Chicago, IL, legally described on Exhibit "B" herets, secures the additional Note described herein, with all obligations, debts and liabilities, plus interest thereon, of Borrower to Bank, or any one or more of them, as well as all claims by Bank against Borrower or any one or more of them, whater now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect determined or undetermined, absolute or contingent, liquidated or unliquidated, whether Borrower may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amount may be or hereafter may become otherwise unenforceable.
- 8. Event of Default. The Note and the other Loan Documents are hereby amended by adding the following additional event of default:
 - 8.1 **CROSS DEFAULT**. Borrower, Guarantor and Bank hereby agree that a Default and/or an Event of Default under the Note shall constitute a Default and/or an Event of Default under the 2500 California Note and a Default

and/or an Event of Default under 2500 California Note shall constitute a Default and/or an Event of Default under the Note.

- 9. <u>Not a Novation.</u> Upon the execution of this Second Modification by Borrower, all indebtedness under the Note shall be deemed to be outstanding under this Modification.
- 10. <u>Loan Fee</u>. In consideration of the Bank's agreements contained herein, the Borrower hereby agrees to pay to the Bank \$500.00 (the "<u>Loan Fee</u>").
- 11. Representations and Warranties of Borrower. Borrower hereby represents, covenants and warrants to Bank as follows:
 - The representations and warranties in the Mortgage and the other Loan Documents are true and correct as of the date hereof.
 - (b) There is currently no default or event of default under the Note, the Mortgage or the other Loan Documents and Borrower does not know of any event or circumstance which with the giving of notice or passing of time, or both, would constitute a default or an event of default under the Note, the Mortgage or the other Loan Documents.
 - (c) The Loan Documen's are in full force and effect and, following the execution and delivery of this Second Modification, they continue to be the legal, valid and binding obligations of Borrower en o ceable in accordance with their respective terms, subject to limitations imposed by general principles of equity.
 - (d) There has been no material adverse change in the financial condition of Borrower or any other party whose financial statement has been delivered to Bank in connection with the Loan from the date of the most recent financial statement received by Bank.
 - (e) As of the date hereof, Borrower has no claims, counterclaims, defenses, or set-offs with respect to the Loan or the Loan Documents as modified herein.
 - (f) Each Borrower that is not a natural person validly exists under the laws of the State of its formation or organization and has the requisite power and authority to execute and deliver this Second Modification and to perform the Loan Documents as modified herein. The execution and delivery of this Second Modification and the performance of the Loan Documents as modified herein have been duly authorized by all requisite action by or on behalf of Borrower. This Second Modification has been duly executed and delivered on behalf of Borrower.
 - (g) To the best of Borrower's knowledge, the Borrower warrants it is not a Forbidden Entity. For purposes hereof, a "Forbidden Entity" is any of the following:

- (1) The government of the Republic of the Sudan and any of its agencies, including but not limited to political units and subdivisions;
- (2) Any company that is wholly or partially managed or controlled by the government of the Republic of the Sudan and any of its agencies, including but not limited to political units and subdivisions;
- (3) Any company (i) that is established or organized under the laws of the Republic of the Sudan; or (ii) whose principal place of business is in the Republic of the Sudan;
- (4) Any company (i) identified by the Office of Foreign Assets Control in the United States Department of the Treasury as sponsoring terrorist activities; or (ii) fined, penalized, or sanctioned by the Office of Foreign Assets Control in the United States Department of the Treasury for any violation of any United States rules and restrictions relating to the Republic of the Sudan that occurred at any time following the effective date of this Act; and
- (5) Any compary who has failed to certify under oath that it does not own or control any property of asset located in, have employees or facilities located in, provide goods or services to, obtain goods or services from, have distribution agreements with, issue creats or loans to, purchase bonds or commercial paper issued by, or invest in (i) the Republic of the Sudan; or (ii) any company domiciled in the Republic of the Sudan.
- 12. <u>Title Policy</u>. As a condition preceder, to the agreements contained herein, Borrower shall, at its sole cost and expense, cause Attorneys' Title Guaranty Fund, Inc. to issue an endorsement to Bank's title insurance policy no. 50290917 (the "<u>Title Policy</u>"), as of the date this Second Modification is recorded, reflecting the recording or this Second Modification and insuring the first priority of the lien of the Mortgages, subject only to the exceptions set forth in the Title Policy as of its date of issuance and any other encumbrances expressly agreed to by Bank.
- 13. <u>Expenses</u>. As a condition precedent to the agreements contained herein, Borrower shall pay all out-of-pocket costs and expenses incurred by Bank in connection with this Modification, including, without limitation, title charges, recording fees, appraisal rees and attorneys' fees and expenses.

14. Miscellaneous.

- (a) This Second Modification shall be governed by and construed in accordance with the laws of the State of Illinois.
- (b) Notwithstanding the execution of this Second Modification by Bank, the same shall not be deemed to constitute Bank a venturer or partner of or in any way

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associated with Borrower or Guarantor nor shall privity of contract be presumed to have been established with any third party.

- Borrower, Guarantor and Bank each acknowledges that there are no other (c) understandings, agreements or representations, either oral or written, express or implied, that are not embodied in the Loan Documents and this Modification, which collectively represent a complete integration of all prior and contemporaneous agreements and understandings of Borrower, Guarantor and Bank; and that all such prior understandings, agreements and representations are hereby modified as set forth in this Modification. Except as expressly modified hereby, the terms of the Loan Documents are and remain unmodified and in full force and effect.
- This Second Modification shall bind and inure to the benefit of the parties hereto and their respective heirs, executors, administrators, successors and assigns.
- Any references to the "Note", the "Mortgage" or the "Loan Documents" (e) contained in any of the Loan Documents shall be deemed to refer to the Note, the Mortgage and the other i can Documents as amended hereby. The paragraph and section headings used herein are for convenience only and shall not limit the substantive provisions hereof. All words nerein which are expressed in the neuter gender shall be deemed to include the masculine, ferninine and neuter genders. Any word herein which is expressed in the singular or pural shall be deemed, whenever appropriate in the context, to include the plural and the si igular.
- This Second Modification may be executed in one or more counterparts, (f)all of which, when taken together, shall constitute one original Second Modification.
- sob. Time is of the essence of each of Borro wer's obligations under this Second (g) Modification.

(Signature Page Follows)

IN WITNESS WHEREOF, the parties hereto have executed this Second Modification dated as of the day and year first above written.

BANK:

ALBANY	BANK	AND	TRUST	COMPA	ANY, N.A.
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ALBANY BANK AND TRUST COMPANY	, N.A.
By: Pat Mulcahy Name: Pat Mulcahy Title: Coon of ficer	
Op Op	
Contraction of the contraction o	
STATE OF ILLINOIS) SS	
COUNTY OF COOK)	C _o ,
HEREBY CERTIFY that Mula BANK AND TRUST COMPANY, N.A., is whose name is subscribed to the foregoing inst	and for said County, in the State aforesaid, DO harmonic of ALBANY personally known to me to be the same person rument, appeared before me this day in person and d instrument as his own free and voluntary act for
GIVEN under my hand and Notarial Se	ral this / / day of Navimber, 2017. Notary Public
My Commission Expires: 1.10 · /8	OFFICIAL SEAL MARIBEL VELASQUEZ NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:01/10/18

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IN WITNESS WHEREOF, the parties hereto have executed this Second Modification dated as of the day and year first above written.

BORROWER:

By: Yuudfff Julie Timothy K. Streckert, individually

STATE OF ILLINOIS) SS COUNTY OF 160K)

I, the undersigned, a Nota y Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Timothy K Streckert 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 said instrument as his own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 1/2 day of November, 2017.

Notary Public

My Commission Expires: 5-20-201 P

"OFFI :IAL SEAL"
PATRICK N.C.L.CAHY
Notary Public, State of Illinois
My Commission Expire, 05-20-2018

IN WITNESS WHEREOF, the parties hereto have executed this Second Modification dated as of the day and year first above written.

MORTGAGOR:

ALBANY BANK AND TRUST COMPANY, N.A., not personally
but as Trustee under Trust Agreements dated November 27, 2000 and
known as Trust Numbers 11-5701 and 11-5702
By:
Authorized Trust Officer of Albany Bank and Trust Company, N.A.
ALBANY BANK AND TRUST COMPANY, N.A., not personally
but as Trustee under Trust Agreement dated October 19, 2005 and
known as Trust Number 11-6082
2 Alledana
By: DI HOW ON A LINE BY A
Authorized Trust Officer of Albany Bank and Trust Company, N.A
ALD ANNAD ANIA AND TRUCT CONTIANNANIA
ALBANY BANK AND TRUST COMPANY, N.A., not personally
but as Trustee under Trust Agreement dated September 15, 2000 and
known as Trust Number 11-5685
By: Officer of Albany Book and Total Company N. A.
Authorized Trust Officer of Albany Bank and Trust Company, N.A.
STATE OF ILLINOIS)
) SS
) SS COUNTY OF COOK)
I, the undersigned, a Notary Public in and for said County and State aforesaid; DO
HEREBY CERTIFY that Drendy Hum 5 , Trust Office of ALBANY
BANK AND TRUST COMPANY, N.A., and known to me to be an authorized trustee or agent
of the trust that executed the foregoing instrument, appeared before me this day in person and
acknowledged that he/she signed and delivered the said instrument at his/her own free and
voluntary act and as the free and voluntary act of said trustee aforesaid for the uses and purposes
therein set forth.
GIVEN under my hand and Notarial Seal this 10 day of Notember, 2017.
Olas IVIII
Notary Public
My Commission Expires: $5-20-2018$

"OFFICIAL SEAL"
PATRICK MULCAHY
Notary Public, State of Illinois
My Commission Expires 05-20-2018

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IN WITNESS WHEREOF, the parties hereto have executed this Second Modification dated as of the day and year first above written.

GUARANTOR:

TIPPY DEVELOPMENT LIMITED, an Illinois corporation

By: Yelen to Volt
Robyn Streckert, President

By: Timothy K S re kert Secretary

STATE OF ILLINOIS

) SS

COUNTY OF COOK

I, the undersigned, a Notary Pucific in and for said County and State aforesaid; DO HEREBY CERTIFY that Robyn Streckert, Fres dent and Timothy K. Streckert, Secretary of TIPPY DEVELOPMENT LIMITED, an Illinois corporation, are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this // day of November, 2017.

Notary Public

My Commission Expires: 5-20-2018

"OFFICIAL SEAL"
PATRICK MULCAH'S
Notary Public, State of Illinois
My Commission Expires 05-20-2018

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IN WITNESS WHEREOF, the parties hereto have executed this Second Modification dated as of the day and year first above written.

GUARANTOR:

SLOCUM LAKE DEVELOPMENT CORPORATION, an Illinois corporation

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County and State aforesaid; DO HEREBY CERTIFY that Timothy K. Streel ert, President and Robyn Streckert, Secretary of SLOCUM LAKE DEVELOPMENT CORPORATION, an Illinois corporation, are personally known to me to be the same persons whose name: Are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this // day of November, 2017.

Notary Public

My Commission Expires: 5-20-200

"OFFICIAL SEAL" PATRICK MULCAHY Notary Public, State of Illinois

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IN WITNESS WHEREOF, the parties hereto have executed this Second Modification dated as of the day and year first above written.

GUARANTOR:

METTAWA MANAGEMENT CORPORATION, an Illinois corporation

By: Rollin Stor	slle t
Robyn Streckert, President	dent
1 4/1	-11111
Timothy K. Streckert,	Secretary
Timoury It. But were	Secretary
	Ox
STATE OF ILLINOIS) (
) SS
COUNTY OF COOK	

I, the undersigned, a Notary Public in and for said County and State aforesaid; DO HEREBY CERTIFY that Robyn Streckert, President and Timothy K. Streckert, Secretary of METTAWA MANAGEMENT CORPORATION, an illinois corporation, are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 10 day of November, 2017.

Notary Publ

My Commission Expires: 5-20-2018

"OFFICIAL SEAL"
PATRICK MULCAHY
Notary Public, State of Illinois
My Commission Expires 05-20-2018

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EXHIBIT A Mortgage Properties

PARCEL 1: LOT 187 IN RUDOLPH'S SUBDIVISION OF BLOCKS 4 AND 5 IN W.B. OGDEN'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

CKA: 4161-65 N. LINCOLN AVENUE, CHICAGO, IL

PIN: 14-13-320-001-0000

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PARCEL 3: LO! 9 AND THE WEST 1/2 OF LOT 8 IN BLOCK 40 IN ROGERS PARK IN SECTION 32, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

CKA: 1441 W. MORSE AVENUE, CHICAGO, IL

PIN: 11-32-116-026-0000 AND 11-32-116-027-0000

PARCEL 4: LOT 190 IN RUDOLPH'S SUBDIVISION OF BLOCKS 4 AND 5 IN W.B. OGDEN'S SUBDIVISION OF THE SOUT IWEST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD P'KINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

CKA: 4153 N. LINCOLN AVENUE, CHICAGO, IL

PIN: 14-18-320-004-0000

PARCEL 5: LOT 20 IN SAMUEL BROWN, JR.'S SUBDIVISION OF LOTS 2 AND 3 IN BLOCK 9 IN W.B. OGDEN'S SUBDIVISION OF THE SOUTHWES 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

CKA: 2204 W. IRVING PARK ROAD, CHICAGO, IL

PIN: 14-18-325-011-0000

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EXHIBIT B Cross Collateralization

LOTS 26, 27 AND 28 IN BLOCK 1 IN GEORGE A. SEAVERN'S SUBDIVISION OF THE SOUTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

CKA: 2500 N. CALIFORNIA AVENUE, CHICAGO, IL

319-0.

Coot County Clarks Office PIN: 13-25-319-031-0000