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Illinois Anti-Predatory

Lending Database

Program . Sle

1800642-14FE Certificate of Exemption



Report Mortgage Fraud 844-768-1713

Doc#. 1818047008 Fee: \$70.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 06/29/2018 09:36 AM Pg: 1 of 12

The property identified as:

PIN: 10-07-311-037-0000

Address:

Street:

242 Waukegan Road

Street line 2:

City: Glenview

ZIP Code: 60025

Lender: Byline Bank

Borrower: Gianaris Real Estate Corporation, an Illinois corporation and Chicago Title Land Trust Company, as

Successor Trustee to North Star Trust Company, under Trust Agreement dated January 10, 1997 and known

as Trust Number 97000

Loan / Mortgage Amount: \$3,497,917.28

This property is located within the program area and is exempt from the requirements of 765 ILC 3 77/70 et seq. because it is commercial property.

Certificate number: CC813E66-09B6-45D3-94DE-95E077D20AEB

Execution date: 6/21/2018

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MORTGAGE, SECURITY AGREEMENT ASSIGNMENT OF LEASES AND RENTS AND

THIS MORTGAGE, **SECURITY** AGREEMENT, ASSIGNMENT OF LEASES AND RENTS AND FIXTURE FILING (this "Mortgage"), made as of the 21st day of June, 2018, executed and delivered by Gianaris Real Estate Corporation, an Illinois corporation ("Beneficiary"), and Chicago Title Land Trust Company, as Successor Trustee to North Star Trust Company, under Trust Agreement dated January 10, 1997 and known as Trust Number 97000 ("Land Trust"; Beneficiary, together with the Land Trust are collectively, the "Mortgagor"), to Byline Bank with an office located at 180, N. LaSalle Street, Suite 300, Cricago, Illinois 60601 ("Lender"), witnesseth:

FIXTURE FILING

THAT WHEREAS, 1733 E Oakton LLC, an Illinois limited liability company ("1733 LLC"), and Beneficiary (1733 LLC and Beneficiary are each individually a "Borrower" and collectively, the "Borrowers"), desire Lender to provide certain loans and other financial accommodations pursuant to: (a) that certain Loan and Security Agreement of even date herewith by and among Borrowers and Lender (as may be amended or restated from time to time, the "Loan Agreement"), (b) that certain Term Note A of

Above Space for Recorder's Use Only

even date herewith executed and delivered by Borrowe's a Lender in the principal amount of Eight Hundred Forty-Six Thousand One Hundred Seventy Three and 55/100 Dollars (\$846,173.55), (as amended, renewed or restated from time to time, "Term Note A"), (c) that certain Term Note B of even date herewith executed and delivered by Borrowers to Lender in the principal amount of One Million Two Hundred Fifty-Five Thousand Four Hundred Sixty-Five and 73/100 Dollars (\$1,255,465.73) (as amended, renewed or restated from time to time, "Term Note B"), (d) that certain Term Note C of even date herewith executed and delivered by Borrowers to Lender in the principal amount of One Million Three Hundred Forty-Six Thousand Two Hundred Seventy-Eight and no/100 Do'lars (\$1,346,278.00) (as amended, renewed or restated from time to time, "Term Note C"), (e) that ce tain Revolving Note executed and delivered by Borrowers to Lender in the maximum aggregate amount accept exceed Fifty Thousand and no/100 Dollars (\$50,000.00) (as amended, renewed or restated from time to time, the "Revolving Note"), and (f) the other agreements, documents and instruments referenced in or executed pursuant to any of the foregoing (the "Other Agreements"; the Other Agreements, together with the Loan Agreement, Term Note A, Term Note B, Term Note C and the Revolving Note are collectively the "Loan Documents"). A portion of the indebtedness evidenced by the Loan Documents bears interest at a variable rate.

NOW THEREFORE, to secure the payment and performance of all now existing and hereafter arising liabilities, debts, covenants and agreements of Borrowers to Lender, whether evidenced by the Loan Documents or otherwise, and the payment and performance of all now existing and hereafter arising liabilities, debts, covenants and agreements of Mortgagor to Lender as evidenced by and set forth in this Mortgage and in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, the Mortgagor does by these presents WARRANT, GRANT, GIVE, BARGAIN, CONFIRM, ASSIGN, PLEDGE, SET OVER, TRANSFER, SELL, CONVEY, REMISE, RELEASE AND OTHERWISE MORTGAGE unto the Lender, and the Lender's successors and assigns, the following described Real Estate and all of its estate, right, title and interest therein, situated, lying and being in the VILLAGE OF GLENVIEW, COUNTY OF COOK, STATE OF ILLINOIS, to wit:

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see Exhibit "A" attached hereto and made a part hereof for the legal description, which, with the

property hereinafter described, is referred to herein as the "Premises".

Permanent Real Estate Index Number(s): 10-07-311-037 and 10-07-311-038

Address of Real Estate: 242 Waukegan Road, Glenview, Illinois 60025

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the Premises by Mortgagor or its successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the Premises unto the Lender, and the Lender's successors and assigns, forever, for the purposes, and upon the uses herein set forth, to the extent permitted by law. THE MORTGAGOR HEREIN EXPRESSLY WAIVES AND RELEASES ANY AND ALL RIGHTS OF REDEMPTION AND ANY AND ALL HOMESTEAD RIGHTS.

The name of the record owner is: Chicago Title Land Trust Company, as Successor Trustee under Trust Agreement dated January 10, 1997 and known as Trust Number 97000.

FIXTURE FILING. THIS INSTRUMENT CONSTITUTES A FIXTURE FINANCING STATEMENT UNDER THE ILLINOIS UNIFORM COMMERCIAL CODE COVERING THE ITEMS AND TYPES OF COLLATERAL DESCRIBED HEREIN. THE NAMES OF THE DEBTOR AND THE SECURED PARTY FROM WHICH INFORMATION CONCERNING THE SECURITY INTEREST MAY BE OBTAINED, THE MAILING ADDRESS OF THE DEBTOR AND A STATEMENT INDICATING THE TYPES, OR DESCRIBING THE ITEMS, OF COLLATERAL ARE AS DESCRIBED HEREIN, IN COMPLIANCE WITH THE REQUIREMENTS OF ARTICLE 9 OF THE UNIFORM COMMERCIAL CODE, AS ENACTED IN THE STATE OF ILLINOIS.

Except as expressly set forth in this Mortgage, all terms which have an initial capital letter where not required by the rules of grammar are used herein as defined in the Loan Agreement.

ASSIGNMENT OF LEASES AND RENTS. Mortgagor grants, bargains, sells, conveys and warrants to Lender as additional security for the liabilities, indebtedness and obligations under the Loan Documents, and this Mortgage, the right, title and interest in and to any and all:

- A. Existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of any portion of the Premises, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as "Leases").
- B. Rents, issues and profits (all referred to as "Rents"), including but not limited to security deposits, minimum rent, percentage rent, additional rent, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, insurance premium contributions, liquidated damages following default, cancellation premiums, "loss of

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rents" insurance, guest receipts, revenues, royalties, proceeds, bonuses, accounts, contract rights, general intangibles, and all rights and claims which Mortgagor may have that in any way pertain to or are on account of the use or occupancy of the whole or any part of the Premises.

In the event any item listed as Leases or Rents is determined to be personal property, this Mortgage will also be regarded as a security agreement as to such personal property.

Mortgagor agrees that this assignment of Leases and Rents is immediately effective upon the recording of this Mortgage, and this assignment of Leases and Rents shall remain effective during any period of redemption by the Mortgagor until all indebtedness secured hereby is satisfied. Mortgagor agrees that Lender is entitled to notify Mortgagor or Mortgagor's tenants to make payments of the Rents due or to become due directly to Lender after the occurrence of an "Event of Default" (as defined in the Loan Agreement). Up on receiving the notice of an Event of Default, Mortgagor will endorse and deliver to Lender any payment of Rents received by Mortgagor.

MATURITY DATE AND INTEREST RATE. The nature of the liabilities secured hereby, the due dates thereof and the rates of interest applicable thereto are set forth in the Loan Agreement and may be modified from time to time vithout further modification to this Mortgage, provided (a) the interest rate for any obligations secured by this Mortgage shall not exceed 25% per annum, and (b) the final scheduled maturity date of the loans secured by this Mortgage shall not extend past 20 years after the date of this Mortgage, in each case without further modifications to the Mortgage.

Mortgagor hereby represents, warrants and expenants unto Lender as set forth below:

- 1. Mortgagor shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep said Premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien thereof; (c) pay when die any indebtedness which may be secured by a lien or charge on the Premises superior to the lien hereof, and anon request exhibit satisfactory evidence of the discharge of such prior lien to the Lender; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon said Premises; and (e) comply with all requirements of law or municipal ordinances with respect to the Premises and the use thereof.
- 2. Mortgagor shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the Premises when due, and shall, upon written request, furnish to the Lender duplicate receipts the efor. To prevent default hereunder Mortgagor shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagor may desire to contest.
- 3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Lender the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagor, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the Lender's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagor, upon demand by the Lender, shall pay such taxes or assessments, or reimburse the Lender therefor; provided, however, that if in the opinion of counsel for the Lender (a) it might be unlawful to require Mortgagor to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Lender may elect, by notice in writing given to Mortgagor, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.
 - 4. If, by the laws of the United States of America or of any state having jurisdiction in the

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Premises, any tax is due or becomes due in respect of the issuance of the indebtedness hereby secured, the Mortgagor covenants and agrees to pay such tax in the manner required by any such law. The Mortgagor further covenants to hold harmless and agrees to indemnify the Lender, and the Lender's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the indebtedness secured hereby.

5. INSURANCE.

- A. Mortgagor shall keep all buildings and improvements now or hereafter situated on said Premises insured against loss or damage by fire, lightening and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Lender, under insurance policies payable, in case of loss or damage, to Lender, such rights to be evidenced by the standard Lender clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies not less than ten days prior to the respective dates of expiration.
- B. Mortgagor hereby acknowledges that the following notice by Mortgagee is required by and given in full compliance with the Illinois Collateral Protection Act, 815 ILCS 180/15: Unless Mortgagor provides Mortgagee with evidence of the insurance coverage required by this Mortgage, Mo. ga gee may purchase insurance at Mortgagor's expense to protect Mortgagee's interest in the Premises. This insurance may, but need not, protect Mortgagor's interests. The coverage that Mortgagee purchases may not pay any claim that Mortgagor makes or any claim that is made against Mortgagor in connection with the Premises. Mortgagor may later cancel any insurance purchased by Mortgagee, but only after providing Mortgagee with evidence that Mortgagor has obtained insurance as required by this Mortgage. If Mortgagee purchases insurance for the Premises, Mortgagor will be responsible for the cost of that insurance, including interest and any other charges Mortgagee may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The cost of the insurance may be added to Mortgagor's total outstanding balance or obligation. The cost of insurance may be more than the cost of insurance Mortgagor may be able to obtain on its own.
- 6. In case of default herein, Lender may, but need not, make any payment or perform any act herein required of Mortgagor in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and partnase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said Premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Lender to protect the mortgaged Premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the "Default Rate", as such term is defined in the Loan Agreement. Inaction of Lender shall never be considered as a waiver of any right accruing to the Lender on account of any default hereunder on the part of the Mortgagor.
- 7. The Lender making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale forfeiture, tax lien or title or claim thereof.
- 8. At the option of the Lender and without notice to Mortgagor, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the Agreement or in this mortgage to the

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contrary, become due and payable (a) immediately in the case of a default in making payment of any installment of principal or interest or any other amount secured by this Mortgage, (b) either Mortgagor becomes bankrupt, insolvent or commences any Federal and/or state bankruptcy, insolvency, reorganization or other proceeding including an assignment for the benefit of creditors that affects the rights of Lender or creditors in general, or (c) upon the occurrence of an "Event of Default" (as defined in the Loan Agreement).

- When the indebtedness hereby secured shall become due whether by acceleration or otherwise, and is not paid in full, Lender shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness hereby secured in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Lender for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches, and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Lender may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the Premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the Default Rate, when paid or incurred by Lender in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which the Lender shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to forcelose whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding which might affect the Premises or the security hereof.
- 10. The proceeds of any foreclosure sale of the Premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all indebtedness secured hereby remaining unpaid; third, any overpous to Mortgagor, its legal representatives or assigns, as their rights may appear.
- Upon or any time after the filing of a complaint to foreclose this Mortgage the court in which such complaint is filed may appoint a receiver of said Premises. Such appointment may be made either before or after the sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for such receiver and without regard to the then value of the Premises or whether the same shall be then occupied as a homestead or not, and the Lender may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said Premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during are full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the Premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (a) the indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, special assessments or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; and (b) the deficiency in case of a sale and deficiency.
- 12. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the indebtedness hereby secured.
 - 13. So long as no Event of Default has occurred, after advance written notice to Mortgagor,

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the Lender shall have the right to inspect the Premises once a year and access thereto shall be permitted for that purpose. After the occurrence of an Event of Default, the Lender shall have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose with reasonable notice to Mortgagor.

- 14. After the occurrence of an Event of Default or upon request by Lender, the Mortgagor shall periodically deposit with the Lender such sums as the Lender may reasonably require for payment of taxes and assessments on the Premises. No such deposit shall bear any interest.
- 15. If the payment of the indebtedness secured hereby or any part thereof be extended or varied or if any part of the security is released, all persons now or at any time hereafter liable therefor, or interested in said Premises, shall be held to assent to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Lender, notwithstanding such extension, variation or release.
- Lender shall release this Mortgage and lien thereof by proper instrument upon the full payment and discharge of all indebtedness secured hereby. Prior to such release by Lender, Mortgagor shall not, at any time or times hereafter, pledge, hypothecate, encumber, sell, permit or otherwise transfer all or any portion of the Premises or Mortgagor's interest therein (a "Prohibited Transfer").
- 17. This Mortgage and all previsions hereof, shall extend to and be binding upon Mortgagor and all persons claiming under or through Mortgagor. The word "Lender" when used herein shall include the successors and assigns of the Lender nanced herein and the holder or holders, from time to time, of the indebtedness secured hereby. If Mortgagor consists of more than one person, each shall be jointly and severally liable for the faithful performance of all of Mortgagor's obligations under this Mortgage and the other Loan Documents.
- 18. This Mortgage shall secure not only presently existing indebtedness, but also future advances, whether such advances are obligatory, to be made at the option of Lender, or otherwise, to the same extent as if such future advances were made on the date of the execution of this Mortgage. The lien of this Mortgage shall be valid as to all indebtedness secured hereby, including future advances, from the time of its filing for record in the Cook County, Illinois Recorder's Office. The total amount of the indebtedness secured hereby, including, but not limited to, any disbursements which the Lender may make under this Mortgage or the Loan Documents, at any one time outstanding shall not exceed Three Million Six Hundred Thousand and no/100 Dollars (\$3,600,000.00), and any disbursements made for payment of taxes, special assessments, or insurance on the Premises, and any other costs, fees, expenses or other indebtedness owed by Borrowers to Lender pursuant to the Loan Documents. This Mortgage shall be valid and have priority to the extent of the maximum amount secured hereby over all subsequent liens and encumbrances, including statutory liens, excepting solely taxes and assessments levied on the Premises and other matters given priority by operation of law.
- 19. Mortgagor hereby represents, warrants and covenants unto Lender that there are no, nor shall there hereafter be any, encumbrances, liens or charges against the Premises other than (i) the mortgage in favor of Lender created by this Mortgage, (ii) liens for general real estate taxes that are not past due, and (iii) minor imperfections to fee simple title which would not cause the Premises to be unmarketable.
- 20. Mortgagor represents that this Mortgage is executed and delivered in furtherance of legitimate business purposes and is therefore not subject to regulation as a consumer transaction.
- 21. <u>ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.</u> As used in this Section (1) Environmental Law means all federal, state and local laws, regulations, ordinances court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare,

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environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste" or hazardous substance under any Environmental Law.

Mortgagor represents and warrants and agrees that:

- A. No Hazardous Substance has been, is, or will be located, transported, manufactured, treated, refined, or handled by any person on, under or about the Premises, except is the ordinary course of business and in strict compliance with all applicable Environmental Laws.
- B. Mortgagor has not and will not cause, contribute to, or permit the release of any hazardous Substance on the Premises.
- C. Manager will immediately notify Lender if (1) a release or threatened release of Hazardous Substance occurs on, under or about the Premises or migrates or threatens to migrate from nearby property; or (2) there is a violation of any Environmental Law concerning the Premises. In such an event, Mortgagor will take all necessary remedial action in accordance with Environmental Law.
- D. Mortgagor and every tenant have been, are and shall remain in full compliance with any applicable Environmental Law and Mortgagor has no knowledge of or reason to believe there is any pending or threatened investigation, claim, or proceeding of any kind relating to (1) any Hazardous Substance located on, under or about the Premises; or (2) any violation by Mortgagor or any tenant of any Environmental Law. Mortgagor will immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any such pending or threatened investigation, claim, or proceeding. In such event, Lender has the right, but not the obligation, to participate in any such proceeding including right to receive copies of any documents relating to such proceeding.
- E. There are no underground storage tanks, private dumps or open wells located on or under the Premises and no such tank, dump or well will be added unless Lender first consents in writing.
- F. Mortgagor will permit, or cause any tenant to permit, Lender or Londer's agent to enter and inspect the Premises and review all records at any reasonable time to determine: (1) the existence, location and nature of any Hazardous Substance on, under or about the Premises; (2) the existence location, nature, and magnitude of any Hazardous Substance that has been released on, under or about the Premises; or (3) whether or not Mortgagor and any tenant are in compliance with applicable Environmental Law.
- G. Upon Lender's request at any time, Mortgagor agrees, at Mortgagor's expense, to engage a qualified environmental engineer to prepare an environmental audit of the Premises and to submit the results of such audit to Lender. The choice of environmental engineer who will perform such audit is subject to Lender's approval.
- H. Lender may perform any of Mortgagor's obligations under this Section at Mortgagor's expense.
- I. Mortgagor hereby agrees to defend, indemnify and hold the Lender harmless from and against, and shall reimburse the Lender for, any and all losses, claims, liabilities, damages, injunctive relief, injuries to person, property or natural resources, costs and

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expenses or actions or causes of action arising or in connection with the release or presence of any Hazardous Substances or the violation or breach of any Environmental Laws, whether foreseeable or unforeseeable, irrespective of the source of such release or when such release occurred or is discovered. The foregoing indemnity includes, without limitation, all costs (a) of removal, remediation of any kind and disposal of such Hazardous Substances; (b) of determining whether the Premises are in compliance, and all costs associated with causing the Premises to be in compliance with all applicable Environmental Laws; (c) associated with any violation or compliance with any Environmental Laws; (d) associated with claims for damages to persons, property or natural resources; and (e) which any of the Lender has incurred, including, but not limited to, attorneys' and consultants' fees and court costs.

anding any ot this Section shall ass of any passage of the amises. Any claims and dete J. Notwithstanding any of the language contained in this Mortgage to the contrary, the erms of this Section shall survive any foreclosure or satisfaction of this Mortgage regardless of any passage of title to Lender or any disposition by Lender of any or all of the Premises. Any claims and defenses to the contrary are hereby waived.

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Witness the hand of the Mortgagor the day and year first above written.

BENEFICIARY:

GIANARIS REAL ESTATE CORPORATION, an Illinois corporation

By:

S ILLINO!

Nicholas P. Gianaris, President

LAND TRUST:

CHICAGO TITLE LAND TRUST COMPANY, as Successor Trustee to North Star Trust Company, under Trust Agreement dated January 10, 1997 and known as Trust Number 97000 - MACOUNTIES

Name: OURDES MARTINES
Tid ASSISTANT VICE PRESIDENT

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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| STATE OF ILLINOIS) | |
|--|---|
| COUNTY OF (ook) | |
| I, futhony D. Zolnierczyk, a Notary P do hereby certify that Nicholas P. Gianaris, who is GIANARIS REAL ESTATE CORPORATION, an Illinois Security Agreement, Assignment of Leases and Rents | corporation, subscribed to the foregoing Mortgage, |
| person and acknowledged that he signed and delivered | |
| for the uses and purposes therein set forth. | |
| Given under my hand and official seal, this $2!$ | _day of June, 2018. |
| | <u>l</u> tr. ? |
| OFFICIAL SEAL" | Notary Public |
| ANTITAN D. ZOLNIERCZYK & Notary P. 201; State of Illinois | My commission expires: |
| My Commission, Entres 02/24/19 | 2-24.19 |
| Ox | |
| STATE OF ILLINOIS) COUNTY OF LOOK) | |
| | ublic in and for said County, in the State aforesaid, |
| do hereby certify that LOURDES MARTINEZ | who is personally known to me to be the |
| STANT VICE PRESIDENT CHICAGO TITLE LAND TRU to the foregoing Mortgage, Security Agreement, Ass | |
| appeared before me this day in person and acknow instrument as his/her free and voluntary act, for the use | ledged that he/she signed and delivered the said |
| Given under my hand and official seal, this | day of June, 2018. |
| "OFFICIAL SEAL" JOSEPHINE F. HOSP Notary Public, State of Illinois My Commission Expires 07/01/2021 | Notary Pylolic My commission expires: 1-1-202/ |
| | |

This instrument was prepared by and after recording should be mailed to:

Thompson Coburn LLP 55 East Monroe Street, 37th Floor Chicago, Illinois 60603 Attention: Anita B. Mauro, Esq.

[Notary page to Glenview Mortgage]

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Exhibit "A" Legal Description

LOTS 1, 2, 3, 4, AND 5 IN BLOCK 10 OF HARLEM PARK SUBDIVISION NUMBER 1, BEING A SUBDIVISION OF THE SOUTHWEST FRACTIONAL 1/4 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 10-07-311-037 and 10-07-311-038

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Common Address: 242 Waukegan Road

Property of Cook County Clark's Office Glenview, Illinois 60025

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