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KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 08/03/2018 10:34 AM PG: 1 OF 7

CROSS-COLLATERALIZATION/CROSS-DEFAULT AGREEMENT

This Agreement is made as of June 1, 2018 between and among **FOREST PARK NATIONAL BANK & TRUST CO.** ("Lender") and the Borrowers identified below (individually a "Borrower" and collectively the "Borrowers"). All capitalized terms shall have the same meanings as set forth in the Agreement described below:

<u>Borrower Name</u>	<u>Loan No</u>	<u>Agreement Description</u>
7321 Madison Circle, Inc. Toomore Ltd. Mark Hosty Terrence Healy Richard Healy	774312900-1	Mortgage and Assignment of Rents to Lender dated May 21, 2010 on real property located at 7321 W Madison St, Unit 100, Forest Park, IL 60130 and recorded with the Cook County Recorder of Deeds on June 4, 2010 as Document Number(s) 1015526003 and 1015526004; Mortgage and Assignment of Rents to Lender dated May 21, 2010 and re-recorded with the Cook County Recorder of Deeds on July 18, 2013 as Document Number(s) 1319944056 and 1319944057, respectively, as amended, modified, renewed, restated or replaced from time to time. Pursuant to a Promissory Note from Borrower to Lender dated June 1, 2018 with a principal amount of \$496,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Note.
7321 Madison Circle, Inc. Mark Hosty Terrence Healy Richard Healy	774314900-1	Mortgage and Assignment of Rents to Lender dated May 21, 2010 on real property located at 350 Circle Ave, Unit 100, Forest Park, IL 60130 and recorded with the Cook County Recorder of Deeds on June 4, 2010 as Document Number(s) 1015526001 and 1015526002, respectively, as amended, modified, renewed, restated or replaced from time to time. Pursuant to a Promissory Note from Borrower

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		to Lender dated June 1, 2018 with a principal amount of \$240,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Note.
7321 Madison Circle, Inc. Mark Hosty Terrence Healy Richard Healy	774314900-1	<p>Mortgage and Assignment of Rents to Lender dated May 21, 2010 on real property located at 7321 W Madison, Units 200, 210, 220 & 230, Forest Park, IL 60130 and recorded with the Cook County Recorder of Deeds on June 3, 2010 as Document Number(s) 1015440069 and 1015440070, respectively, as amended, modified, renewed, restated or replaced from time to time.</p> <p>Pursuant to a Promissory Note from Borrower to Lender dated June 1, 2018 with a principal amount of \$540,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Note.</p>

The Lender and Borrower described above to the above-mentioned Agreements described above, as shown by their signatures below, agree to the following additional terms:

1. The Indebtedness of Borrowers to Lender shall be cross collateralized and cross defaulted with all existing and future loans made by Lender to Borrowers together with any and all renewals, modifications or substitutions thereof;
2. The Indebtedness created by any Guaranty issued by each of the Borrowers as Guarantor in favor of Lender in connection with any Indebtedness of each of the Borrowers to Lender shall be included within the meaning of Indebtedness created in connection with all existing and future loans made by Lender to each Borrower together with any and all renewals, modifications or substitutions thereof;
3. The security interest in Collateral, including but not limited to all real estate pursuant to Exhibit A attached hereto and incorporated herein, granted by each of the Borrowers to Lender under each Agreement now or hereafter granted by Borrower to Lender shall also secure the Indebtedness owed by each of the Borrowers as a Guarantor under any Guaranty issued by Borrower to Lender;
4. It is agreed by each of the Borrowers that the security interests created by each of the Commercial Security Agreements, Mortgages or other Collateral documents, in the Collateral described therein collateralizes all of the Indebtedness of each of the Borrowers to Lender, and that no security interest in any such Collateral will be released until the total Indebtedness owed by all Borrowers to Lender is paid in full.

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COOK COUNTY RECORDER OF DEEDS

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SIGNATURE PAGE TO FOLLOW

COOK COUNTY
RECORDER OF DEEDS


COOK COUNTY
RECORDER OF DEEDS

BORROWER: 7321 Madison Circle,
Inc.

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By:



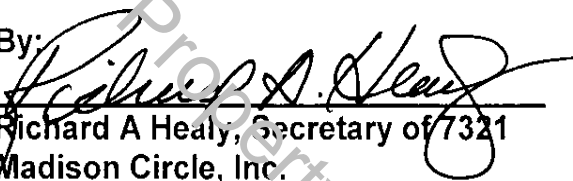
Mark S Hosty, President of 7321
Madison Circle, Inc.

By:



Terrence R Healy, Treasurer of 7321
Madison Circle, Inc.

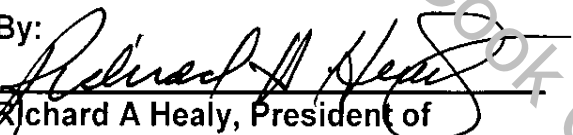
By:



Richard A Healy, Secretary of 7321
Madison Circle, Inc.

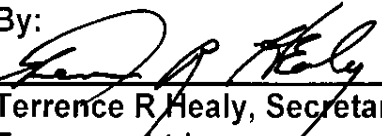
BORROWER: Toomore, Ltd.

By:



Richard A Healy, President of
Toomore, Ltd.

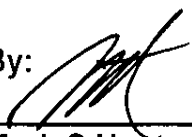
By:



Terrence R Healy, Secretary of
Toomore, Ltd.

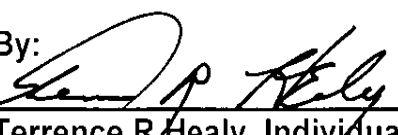
BORROWER:

By:



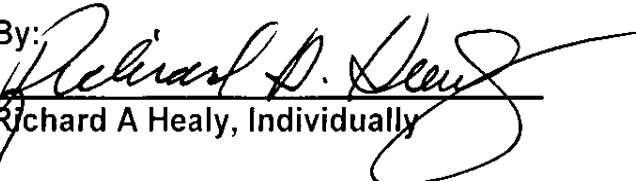
Mark S Hosty, Individually

By:



Terrence R Healy, Individually

By:



Richard A Healy, Individually

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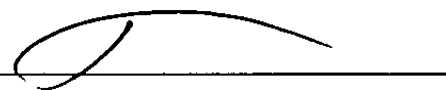
STATE OF ILLINOIS

SS

County of Cook

On this 25th day of July, 2018 before me, the undersigned Notary Public, personally appeared Mark S Hosty, President of 7321 Madison Circle, Inc.; Terrence R Healy, Treasurer of 7321 Madison Circle, Inc.; Richard A Healy, Secretary of 7321 Madison Circle, Inc.; and Richard A Healy, President of Toomore, Ltd., and Terrence R Healy, Secretary of Toomore, Ltd., and known to me to be authorized agents of the Corporation(s) that executed the Cross Collateral and Cross Default Agreement and acknowledged the Agreement to be the free and voluntary act and deed of the Corporation(s), by authority of its Bylaws or by resolution of its Board of Directors for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Agreement and in fact executed the Agreement on behalf of the Corporation(s).

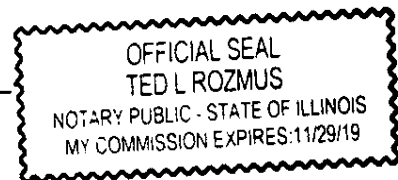
Given under my hand and notarial seal, this 25th day of July, 2018.



Notary Public

(Seal)

My commission expires on 11/29, 2019



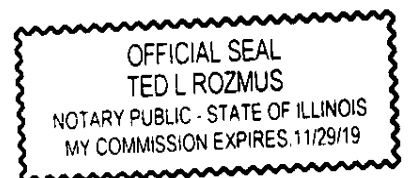
STATE OF ILLINOIS

SS


County of Cook

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Mark S Hosty, Individually; Terrence R Healy, Individually; and Richard R Healy, Individually 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, sealed and delivered said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead, if applicable.

Given under my hand and notarial seal, this 27th day of July, 2018.



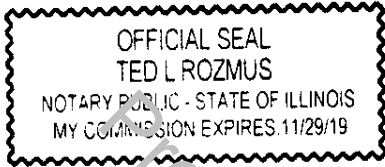
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Notary Public

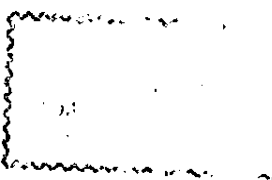
(Seal)

My commission expires on 11/29/19, 20 19.



COOK COUNTY
RECORDER OF DEEDS

COOK COUNTY
RECORDER OF DEEDS



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EXHIBIT A

PROPERTY: 7321 WEST MADISON STREET, UNIT 100, FOREST PARK, ILLINOIS 60130

LEGAL DESCRIPTION: UNIT 7321-SUITE 100, IN THE MADISON AND CIRCLE CONDOMINIUM DELINEATED ON PLAT OF SURVEY OF FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOT 12 (EXCEPT THE EAST 25 FEET THEREOF) AND LOT 13 (EXCEPT THE EAST 25 FEET THEREOF) IN THE SUBDIVISION OF BLOCKS 29 AND 27 IN RAILROAD ADDITION TO THE TOWN OF HARLEM, A SUBDIVISION OF THE SOUTHEAST QUARTER OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 0510539021, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PIN(s): 15-12-434-053-1004

PROPERTY: 7321 WEST MADISON STREET, UNIT 200, 210, 220, 230, FOREST PARK, ILLINOIS 60130

LEGAL DESCRIPTION: UNIT 7321- SUITE'S 200, 210, 220, & 230 IN THE MADISON AND CIRCLE CONDOMINIUM DELINEATED ON PLAT OF SURVEY OF FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOT 12 (EXCEPT THE EAST 25 FEET THEREOF) AND LOT 13 (EXCEPT THE EAST 25 FEET THEREOF) IN THE SUBDIVISION OF BLOCKS 29 ARID 27 IN RAILROAD ADDITION TO THE TOWN OF HARLEM, A SUBDIVISION OF THE SOUTHEAST QUARTER OF SECTION 12, TOWNSHIP 39 N01TH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 0510539021, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PIN(s): 15-12-434-053-1005
 15-12-434-053-1006
 15-12-434-053-1007
 15-12-434-053-1008

PROPERTY: 350 CIRCLE, UNIT 100, FOREST PARK, ILLINOIS 60130

LEGAL DESCRIPTION: UNIT 350-SUITE 100, IN THE MADISON AND CIRCLE CONDOMINIUM DELINEATED ON PLAT OF SURVEY OF FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOT 12 (EXCEPT THE EAST 25 FEET THEREOF) AND LOT 13 (EXCEPT THE EAST 25 FEET THEREOF) IN THE SUBDIVISION OF BLOCKS 29 AND 27 IN RAILROAD ADDITION TO THE TOWN OF HARLEM, A SUBDIVISION OF THE SOUTHEAST QUARTER OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 0510539021, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PIN(s): 15-12-434-053-1001