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Old Republic Title
9601 Southwest Highway
Oak Lawn, IL 60453

1894574 4/4

Doc# 1903518026 Fee \$44.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 02/04/2019 01:29 PM PG: 1 OF 4

Recorded & Requested By:
Kathryn Kendall
Forest Park National Bank & Trust Co.
7348 W. Madison St
Forest Park, IL 60130

CROSS-COLLATERALIZATION/CROSS-DEFAULT AGREEMENT

This Agreement is made as of January 15, 2019 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:

Borrower Name	Loan No	Agreement Description
Robert Meyer; Altru Capital Partners LLC – 1560 N 1st Avenue	775253900-1	Mortgage to Lender dated January 15, 2019 on real property located at 1560 N 1 st Ave, Melrose Park, IL 60160. Pursuant to a Promissory Note from Borrower to Lender dated January 15, 2019 with a principal amount of \$326,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Note.
Robert Meyer; Altru Capital Partners LLC – 1550 N 1st Avenue	775253900-3	Mortgage to Lender dated January 15, 2019 on real property located at 1550 N 1 st Ave, Melrose Park, IL 60160. Pursuant to a Promissory Note from Borrower to Lender dated January 15, 2019 with a principal amount of \$332,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Note.

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:

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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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SIGNATURE PAGE TO FOLLOW

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Borrower:

Robert Meyer

By: 

Robert Meyer, Individually

Borrower:

**Altru Capital Partners, LLC – 1560 N
1st Avenue**

By: 

Robert Meyer, Manager

Borrower:

**Altru Capital Partners, LLC – 1550 N
1st Avenue**

By: 

Robert Meyer, Manager

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 Robert Meyer, Individually and as Manager of Altru Capital Partners, LLC – 1560 N 1st Avenue & 1550 N 1st Avenue , 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 she signed, sealed and delivered said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead, if applicable.

Property of Cook County Clerk's Office

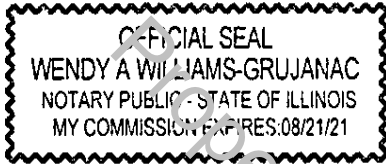
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Given under my hand and notarial seal, this 15th day of January, 2019.

[Signature]
Notary Public

(Seal)

My commission expires on 08/21, 2021.



Legal Descriptions

LOT 411 (EXCEPT THE NORTH 52.00 FEET THEREOF) AND LOT 448 (EXCEPT THE SOUTH 42.50 FEET THEREOF) IN WINSTON PARK UNIT NUMBER 2, A SUBDIVISION OF PARTS OF SECTIONS 2 AND 3, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN Number(s): 15-02-114-042-0000
1560 N 1st Avenue, Melrose Park, IL 60160

THE SOUTH 42.50 FEET OF LOT 448 IN WINSTON PARK UNIT NO. 2, A SUBDIVISION OF PARTS OF SECTION 2 AND 3, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN Number: 15-02-114-043-0000
1550 N 1st Avenue, Melrose Park, IL 60160

Cook County Clerk's Office