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KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 03/16/2022 10:43 AM PG: 1 OF 18

RECORDING PREPARED BY

NAME: Lima One Capital LLC

ADDRESS: 201 East McBee Ave Suite 300

CITY/STATE/ZIP: Greenville SC 29601

WHEN RECORDED MAIL TO:

NAME: Lima One Capital LLC

ADDRESS: 201 East McBee Ave Suite 300

CITY/STATE/ZIP: Greenville SC 29601

(SPACE ABOVE FOR RECORDER'S USE)

Amendment to Security Instruments and Cross-Collateralization Agreement

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AMENDMENT TO SECURITY INSTRUMENTS AND CROSS-COLLATERALIZATION AGREEMENT

THIS AMENDMENT TO SECURITY INSTRUMENTS AND CROSS-COLLATERALIZATION AGREEMENT (this “**Agreement**”) is made as of **this 16th day of February, 2022** by Lima One Capital, LLC, a Georgia limited liability company (“**Lender**”), and **1878 INC.**, a Illinois Corporation (“**Borrower**”).

RECITALS

- A. Lender, as of the date set forth above, has made certain mortgage loans to Borrower in the total original principal amount of **\$2,630,640.00** (collectively, “**Existing Loans**”) secured by various residential real properties (collectively, “**Mortgaged Properties**”) by way of various security deeds (collectively, “**Instruments**”), all as more fully set forth in Exhibit A.
- B. In addition to any Existing Loans, Lender is making other mortgage loans (collectively, “**Related Loans**”) to Borrower and/or affiliates of Borrower secured by other residential real properties (collectively, “**Related Properties**”) by way of various security deeds (collectively, “**Related Instruments**”), the schedule of total Properties being fully set forth in Exhibit B.
- C. Borrower acknowledges that a condition of Lender making Existing Loans and the Related Loans is that each of the Mortgaged Properties serves as collateral for each of the Existing and Related Loans and that each of the Related Properties serves as collateral for each of the Existing and Related Loans. Borrower is executing this Agreement to satisfy such condition. Borrower further acknowledges that the benefits derived by Borrower from this Agreement and from those certain Cross-Collateralization Agreements entered into or to be entered into in connection with the Related Loans are equivalent to the burdens imposed upon borrower and the Mortgaged Properties by this Agreement, notwithstanding that the Existing Loans and Related Loans may be of differing amounts.

Section 1 Definitions

For purposes of this Agreement, the following terms shall have the meanings indicated:

“**Events of Default**” shall have the meaning set forth in Section 5.

“**Foreclosure**” means a judicial or non-judicial foreclosure of or trustee’s sale under the Instrument or a related Instrument, a deed in lieu of such foreclosure or sale, a sale of any of the Total Property pursuant to lawful order of a court of competent jurisdiction in a bankruptcy case filed under Title 11 of the United States Code, or any other similar disposition of any of the

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Total Property.

“**Indebtedness**” means the aggregate of the indebtedness as defined in the Instruments, inclusive of any and all associated accrued interests.

“**Loan Documents**” means the documentation utilized to effectuate each of the Existing Loans, also defined in and related to each of the Instruments.

“**Loans**” means the Existing Loans and the Related Loans.

“**Related Borrowers**” means the original borrower under each of the Loans (which original borrower may be the Borrower named in this Agreement), any personal guarantor under each of the Loans, and any successor to the interest of each such borrower and/or guarantor in any of the Total Properties who acquires such property subject to, or who assumes the obligations under, an Instrument or Related Instrument.

“**Related Indebtedness**” means the aggregate of the indebtedness as defined in the Related Instruments, inclusive of any and all associated accrued interest.

“**Related Loans Documents**” means the documentation utilized to effectuate each of the Related Loans, also defined in and related to each of the Related Instruments.

“**Total Indebtedness**” means the aggregate of the Indebtedness plus the Related Indebtedness, inclusive of any and all associated accrued interest.

“**Total Loans Documents**” means the documentation utilized to effectuate each of the Existing Loans and Related Loans, also defined in and related to the Instruments and the Related Instruments, respectively. This Agreement is among the Total Loan Documents.

“**Total Property**” means the aggregate of the Mortgaged Properties and the mortgaged property secured under each of the Related Loans (i.e. the Related Properties).

Capitalized terms not otherwise defined in this Agreement shall have the meanings set forth in the Instrument.

Section 2

Assumption and Integration of Related Indebtedness; Obligations Absolute

Borrower hereby acknowledges that:

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- (a) Borrower shall pay not only the Indebtedness; but all of the Related Indebtedness in accordance with the Loans Documents and Related Loan Documents. Borrower, the personal guarantors, and the Related Borrowers are jointly and severally liable for the payments of the Total Indebtedness. Lender, at its option may, treat the Existing Loans and each of the Related Loans as separate and independent obligations of Borrower, or may treat some or all of the Loans, and all or any part of the Total Indebtedness, as a single, integrated indebtedness of Borrower.
- (b) No invalidity, irregularity or unenforceability of all or any part of the Related Indebtedness shall affect, impair or be a defense to the recovery by Lender of the Indebtedness or *vice versa*.
- (c) It is the intention of Lender and Borrower that Borrower's obligations to pay the Related Indebtedness shall be independent, primary, and absolute, and shall be performed without demand by Lender and shall be unconditional irrespective of the genuineness, validity, regularity or enforceability of any of the Related Loan Documents, and without regard to any circumstance, other than payment in full of the Related Indebtedness, which might otherwise constitute a legal or equitable discharge of a borrower, a mortgagor, a surety or a personal guarantor. Borrower waives, to the fullest extent permitted by law, all rights to require Lender to proceed against any Related Borrower or against any personal guarantor of any of the Total Indebtedness or to pursue any other rights or remedy Lender may now or hereafter have against an Related Borrower or any collateral for any of the Total Indebtedness.
- (d) In the event Borrower is past due on one or more mortgage payments on any of the Mortgaged or Related Properties, Lender is entitled to increase the payoff value on any of the other Mortgaged or Related Properties to the same extent of the past due mortgage payments, including any applicable penalties and interest. This increase in payoff value will be cumulative and reflect any past due mortgage payments for any and all of the properties that comprise the Total Properties.

Section 3

Amendment of Instrument to Grant Additional Security

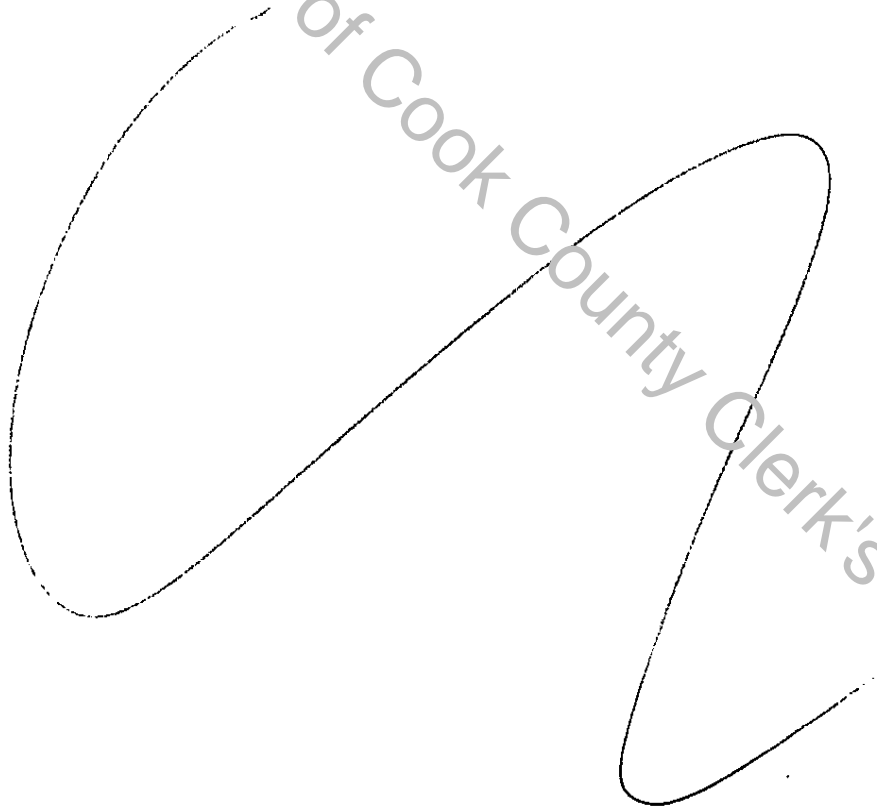
The Instruments are hereby amended that the Instruments secure the obligation of Borrower and the Related Borrowers to pay the Related Indebtedness as well as the obligation of Borrower and the Related Borrower to pay the Indebtedness. Borrower hereby irrevocably grants, conveys and assigns to Lender a security interest in the Total Property, to secure to Lender payment of the Related

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Indebtedness and performance of the covenants and agreements contained in the Related Loan Documents, as well as to secure to Lender payment of the Indebtedness and performance of the covenants and agreements contained in the Loan Documents.

Borrower may finance multiple residential real properties under one loan. Under this scenario, a lien against an individual residential real property will be released when one hundred and fifteen percent (115%) of the Indebtedness or Related Indebtedness allocated to that collateral is paid in full.

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Pursuant to **paragraph 1, section (e)** of the Commercial Non-Revolving Line of Credit Promissory Note (the "Note"), all payments received will be credited first to any costs, fees, or charges due, then to accrued interest, then to the reduction of the principal balance as defined in the Note.

Section 4

Amendment of Instruments to Provide for Cross-Default

The Instruments are hereby amended to provide that any Event of Default under this Agreement or the Related Instruments shall constitute an Event of Default under the Instruments.

Section 5

Events of Default

Each of the following events shall constitute an "Event of Default" under this agreement:

- (a) a default or breach by Borrower of any provision of this Agreement; and
- (b) any event or condition constituting an Event of Default under any of the Total Loan Documents.

Section 6

Remedies

- (a) Upon the occurrence of an Event of Default, Lender in its sole and absolute discretion may exercise any, some or all of the following remedies, in such order and at such time or times as Lender shall elect:
 - (i) declared immediately due and payable the entire Total indebtedness or any portion thereof;
 - (ii) increased the payoff value necessary for release of Lender's security interest in any property included in the Total Property, as set forth in Section 2(d); and
 - (iii) exercise any, some or all of Lender's rights and remedies under this Agreement, any of the Total Loan Documents or applicable law.
- (b) Lender may exercise such remedies in one or more proceedings, whether contemporaneous or consecutive or a combination of both, to be determined by Lender in its sole and absolute

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discretion. Lender may enforce its rights against any of the Mortgaged Properties, any of the Related Properties or the Total Property, or any portions of the Mortgaged Property, Related Property or the Total Property, in such order and manner as Lender may elect in Lender's sole and absolute discretion. The enforcement of any of the Instruments or any of the Related Instruments or any other of the Total Loan Documents shall not constitute an election of remedies, and shall not limit or preclude the enforcement of any of the Instruments or any of the Related Instruments or any other of the Total Loan Documents, through one or more additional proceedings. Lender may bring any action or proceeding, including but not limited to foreclosure proceedings, without regard to the fact that one or more other proceedings may have been commenced elsewhere with respect to other of the Total Property or any portion thereof. Borrower, for itself and for any and all persons or entities now or in the future holding or claiming any lien on, security interest in, or other interest or right of any nature in or to any of the Total Property, hereby unconditionally and irrevocably waives any rights Borrower may have, now or in the future, whether at law or in equity, to require Lender to enforce or exercise any of Lender's rights or remedies under this Agreement, under the Instruments, under the Related Instruments or under any other of the Total Loans Documents in any particular manner or order or in any particular state or county, or to apply the proceeds of any foreclosure in any particular manner or order.

- (c) No judgment obtained by Lender in any proceeding enforcing any of the Total Loan Documents shall merge any of the Total Indebtedness into that judgment, and all Total Indebtedness that remains unpaid shall remain a continuing obligation of Borrower. Notwithstanding any foreclosure of any of the Instruments or any of the Related Instruments, borrower shall remain bound under this Agreement.

Section 7 Application of Proceeds

Proceeds of the enforcement or foreclosure of any of the instruments or any of the Related Instruments shall be applied to the payment of the Total Indebtedness (including prepayment premiums, if applicable) in such order as Lender may determine in Lender's sole and absolute discretion.

Section 8 Borrower's Rights to Subrogation

Until the Total Indebtedness has been paid in full and there has expired the maximum possible period thereafter during which any payment to Lender with respect to the Total Indebtedness could be deemed a preference under the United States Bankruptcy Code, borrower shall have no right of, and hereby waives any claim for, subrogation, contribution, reimbursement or indemnity (whether contractual, statutory, equitable, under common law or otherwise) which Borrower has now or may have in the

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future against any of the Related borrowers or any of the Related Properties or against any personal guarantor or security for any of the Total Indebtedness. Borrower understands that the exercise by Lender of certain rights and remedies contained in the Instruments or Related Instruments may affect or eliminate Borrower's rights of subrogation against a Related Borrower and that Borrower may therefore incur a partially or totally non-reimbursement liability under this Agreement. Nevertheless, Borrower hereby authorizes and empowers Lender in its sole and absolute discretion to exercise any right or remedy, or any combination thereof, which may then be available.

Section 9

Subordination of Obligations to Borrower

Any indebtedness or other obligation of a Related Borrower held by Borrower shall be subordinate to the rights of Lender against that Related Borrower. If Lender so requests at a time when an Event of Default has occurred, Borrower shall enforce and collect any such indebtedness or other obligation as trustee for Lender and shall pay over to lender any amount collected, on account of the Total Indebtedness.

Section 10

Lender's Rights

At any time and from time to time and without the consent of Borrower, without incurring liability to Borrower, and without impairing or releasing Borrower's liability for the Total Indebtedness, Lender may:

- (a) change the manner, place or terms of payment, or change or extend the time of payment of, or renew, increase, accelerate or alter, any of the Total Indebtedness, any security for the Total Indebtedness, or any liability incurred directly or indirectly with respect to the Total Indebtedness;
- (b) take and hold security for the payment of any of the Related Indebtedness, and sell, exchange, release, surrender, realize upon or otherwise deal with in any manner and in any order any property pledged or mortgaged to secure any of the Total Indebtedness, including, but not limited to, increasing the payoff value necessary for release of Lender's security interest in any property that compromises the Total Properties;
- (c) exercise or refrain from exercising any rights against Borrower, any Related Borrower or personal guarantor, any Mortgaged properties or any Related Properties;

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- (d) release or substitute any one or more borrowers or personal guarantors with respect to any of the Total Indebtedness;
- (e) settle or compromise any of the Total Indebtedness, or subordinate the payment of all or any part of the Total Indebtedness to the payment of any liability (whether due or not) of Borrower or any Related Borrower under, this Agreement or any of the Total Loan Documents.

Section 11

Waivers of Presentment, Marshalling, Defenses, etc.

- (a) With respect to its obligations under this Agreement and the total Loan Documents, Borrower waives presentment, demand, notice of dishonor, protest, notice of acceleration, notice of intent to demand or accelerate payment or maturity, presentment for payment, notice of nonpayment, grace, and diligence in collecting such obligations.
- (b) Lender shall have the right to determine in Lender's sole and absolute discretion whether and the order in which any or all of the Total Property, or portions thereof, shall be subjected to the remedies provided in the Total Loan Documents or applicable law. Lender shall have the right to determine in Lender's sole and absolute discretion the order in which any or all portions of the Total Indebtedness are satisfied from the proceeds realized upon the exercise of such remedies. Borrower and any party who now or in the future acquires a lien on or security interest or other interest in any of the Mortgaged Properties or Related Properties hereby unconditionally and irrevocably waives any and all right to require the marshalling of assets or to require that any of the Total Property, or portions thereof, be sold in the inverse order of alienation, in parcels, as an entirety or in any other order or manner in connection with the exercise of such remedies.

Section 12

Release Provisions

In the event of a transfer of a particular property included in the Total Property to an unaffiliated third party, Lender will release its security interest on said particular property from this Agreement and the relevant instruments or Related Instruments upon the satisfaction of all of the following conditions:

- (a) Lender has received from Borrower at least thirty (30) days prior written notice of the proposed date and details for such release ("**Release Date**");
- (b) no Event of Default has occurred on any property included in the Total Property and no event or circumstances exists on the Release Date that, with the giving of notice or the passage of time or both, could constitute

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such an Event of Default or in the existence of an Event of Default, Lender is able to cure such Event of Default pursuant to the remedies set forth in Section 6; and

- (c) Lender determines in its sole and absolute discretion the Total Property that would remain as security for the remaining Total Indebtedness is sufficient to secure the remaining Total Indebtedness or, in the event Lender determines the Total Property that would remain would not be sufficient to secure the remaining Total Indebtedness, Borrower either pledges additional security or reduces the Total Indebtedness through additional payments of principal sufficient to satisfy this condition in Lender's sole and absolute judgment.

Section 13 Notices

All notices to Borrower by Lender under this Agreement shall be in writing and shall be given in the manner provided in the Instruments and Related Instruments for notices to Borrower. All notices to Lender by Borrower under this Agreement shall be in writing and shall be given in the manner provided in the Instruments and Related Instruments for notices to Lender.

Section 14 Governing Law; Jurisdiction and Venue

This Agreement shall be governed by and construed in accordance with the laws of the State of Georgia. Borrower irrevocably submits to the jurisdiction of any federal or state court sitting in the State of Georgia. Borrower hereby submits to the *in personam* jurisdiction of each such court in any matter involving this Agreement. Borrower irrevocably waived, to the fullest extent permitted under applicable law, any objections it may now or hereafter have to the venue of any suit, action or proceeding forum. Borrower acknowledges that it has received material and substantial consideration for the cross-collateralization of the Mortgaged Properties and the Related Properties and that the foregoing venue provision is integral to the Lender's realization of its rights hereunder. Borrower further acknowledges that it is not in disparate bargaining position, that it is a commercial enterprise, with sophisticated financial, legal and economic experience, that the venue selections contained herein are not unreasonable, unjust, inconvenient or overreaching.

Section 15 Captions, Cross references and Exhibits

The captions assigned to provisions of this Agreement are for convenience only and shall be disregarded in construing the Agreement. Any reference in this Agreement to a "Section", a "Subsection" or an

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“Exhibit” shall, unless otherwise explicitly provided, be construed as referring to a section of this Agreement, to a subsection of the section of this Agreement in which the reference appears or to an Exhibit attached to this Agreement. All Exhibits referred to in this Agreement are hereby incorporated by reference.

Section 16 Number and Gender

Use if the singular in this Agreement includes plural, use of the plural includes the singular, and use of one gender includes all other genders, as the context may require.

Section 17 Statutes and Regulations

Any reference in this Agreement to a statute or regulation shall include all amendments to and successors to such statute or regulation, whether adopted before or after the date of this Agreement.

Section 18 No Partnership or Joint Venture

This Agreement is not intended to, and shall not, create a partnership or joint venture among the parties, and no party to this Agreement shall have the power or authority to bind any other party except as explicitly provided in this Agreement.

Section 19 Successors and Assigns

This Agreement shall be binding upon and shall inure to the benefit of the parties and their respective heirs, successor, and assigns.

Section 20 Severability

The invalidity or unenforceability of any provision of this Agreement shall not affect the validity or enforceability of any other provision and all other provisions shall remain in full force and effect.

Section 21 Waiver; No Remedy Exclusive

Any forbearance by a party to this Agreement in exercising any right or remedy given under this Agreement or existing at law or in equity shall not constitute a waiver of or preclude the exercise of that

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or any other right or remedy. Unless otherwise explicitly provided, no remedy under this Agreement is intended to be exclusive of any other available remedy, but each remedy shall be cumulative and shall be in addition to other remedies given under this Agreement or existing at law or equity.

Section 22 Third Party Beneficiaries

Neither any creditor of any party to this Agreement, nor any other person, is intended to be a third party beneficiary of this Agreement.

Section 23 Course of Dealing

No course of dealing among the parties to this Agreement shall operate as a waiver of any rights of any party under this Agreement.

Section 24 Further Assurances and Corrective Instruments

To the extent permitted by law, the parties shall, from time to time, execute, acknowledge and deliver, or cause to be executed, acknowledged and delivered, such supplements to this Agreement and such further instruments as may reasonably be required for carrying out the intention of or facilitating the performance of this Agreement; particularly but not exclusively amendments to Exhibit C per each Related Loan granted to Borrower by Lender.

Section 25 No Party Deemed Drafter

No party shall be deemed the drafter of this Agreement, and this Agreement shall not be construed against either party as the drafter of the Agreement.

Section 26 Waiver of Trial by Jury

BORROWER AND LENDER EACH (A) COVENANTS AND AGREES NOT TO ELECT A TRIAL BY JURY WITH RESPECT TO ANY ISSUE ARISING OUT OF THIS AGREEMENT THAT IS TRIABLE OF RIGHT BY A JURY AND (B) WAIVES ANY RIGHT TO TRIAL BY JURY WITH RESPECT TO SUCH ISSUE TO THE EXTENT THAT ANY SUCH RIGHT EXISTS NOW OR IN THE FUTURE. THIS WAIVER OF RIGHT TO TRIAL BY JURY IS SEPARATELY GIVEN BY EACH PARTY, KNOWINGLY AND VOLUNTARILY WITH THE BENEFIT OF COMPETENT LEGAL COUNSEL.

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Section 27 Attached Exhibits

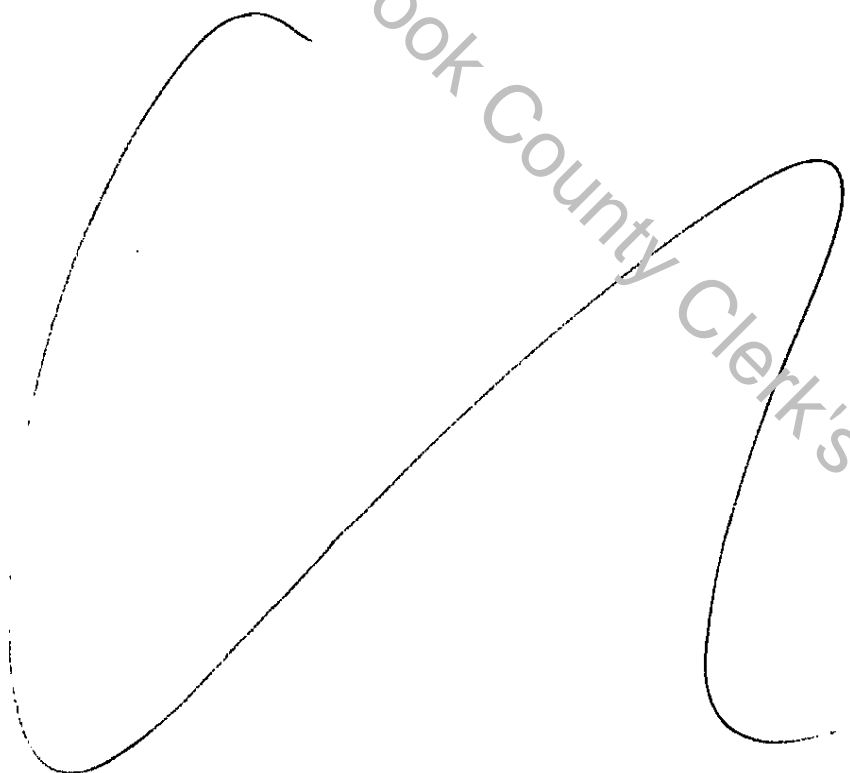
The following Exhibits are attached to this Agreement:

Exhibit A – Legal Descriptions of Mortgaged Properties

Exhibit B – Schedule of Total Properties

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this agreement.

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Witness: 

Borrower:

1878 INC., a Illinois Corporation

By: Camille King, Managing Member by Damon Stewart As Attorney in Fact

Date: 2/17/22

Camille King, Managing Member by
Damon Stewart as Attorney in Fact

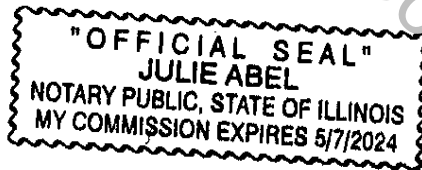
State of Ill

County of Cook

The foregoing instrument was acknowledged before me this ~~16th~~ ^{17th} day of February by **Camille King, Managing Member** by Damon Stewart as Attorney in Fact of **1878 INC.** known to me, or satisfactorily proven to be the person whose name subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seals.

[Seal]



Notary Public Julie Abel

Notary Printed Name: Julie Abel

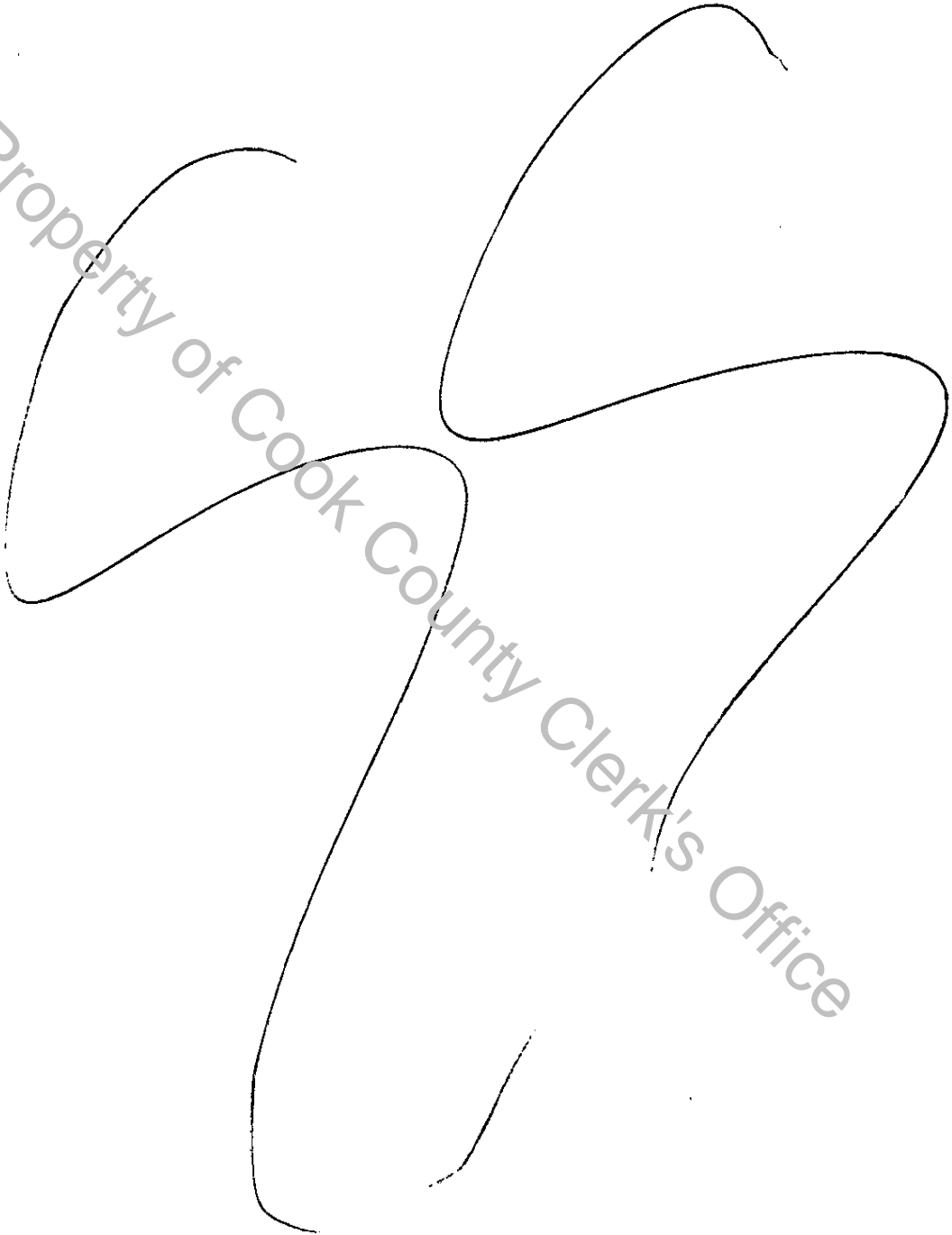
5/7/24

My Commission Expires:

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EXHIBIT A LEGAL DESCRIPTION OF MORTGAGED PROPERTIES

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EXHIBIT A**Order No.:** OC21030409**For APN/Parcel ID(s):** 21-31-102-022-0000**For Tax Map ID(s):** 21-31-102-022-0000

7936 S Kingston Ave Chicago IL

PARCEL 17:

LOT 48 AND THE NORTH HALF OF LOT 47 IN BLOCK 2 IN 79TH STREET ADDITION TO CHELTENHAM BEACH, SAID ADDITION, BEING A SUBDIVISION OF THAT PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 31, TOWNSHIP 38 NORTH RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTHEASTERLY OF RIGHT OF WAY OF BALTIMORE AND OHIO RAILROAD COMPANY, IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 20-28-211-013-0000**For Tax Map ID(s):** 20-28-211-013-0000

7255 S Yale Avenue Chicago IL

PARCEL 19:

LOT 13 (EXCEPT THE NORTH 14 FEET THEREOF) IN BLOCK 1 IN EGGLESTON'S SECOND SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 (EXCEPT THE NORTH 1/2 OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST 1/4) OF SECTION 28, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 20-22-410-041-0000**For Tax Map ID(s):** 20-22-410-041-0000

6842 S Champlain Ave Chicago IL

PARCEL 20:

LOT 18 IN BLOCK 3 IN A.J. HAWHE'S SOUTH PARK SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 AND THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 20-28-321-023-0000**For Tax Map ID(s):** 20-28-321-023-0000

7828 S Emerald Ave Chicago IL

PARCEL 25:

THE NORTH 38 1/2 FEET OF LOT 8 IN BLOCK 4 IN STORKE'S SUBDIVISION OF AUBURN, A RESUBDIVISION OF BLOCKS 1 TO 16 INCLUSIVE IN THE WEST HALF OF THE SOUTH WEST QUARTER OF SECTION 28, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT RAILROAD LANDS IN BLOCK 15 AND 16, LOT 10 IN BLOCK 3, LOT 3 AND 4 IN BLOCK 7, LOT 4 AND THE NORTH HALF OF LOT 5 IN BLOCK 10 AND LOT 12 IN BLOCK 12) IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 21-30-319-008-0000**For Tax Map ID(s):** 21-30-319-008-0000

7731 S Phillips Ave Chicago IL

PARCEL 27:

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EXHIBIT A

(continued)

LOT 27 IN BLOCK 11 IN SOUTH SHORE PARK, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTH WEST 1/4 (EXCEPT STREETS) OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 20-17-215-011-0000

For Tax Map ID(s): 20-17-215-011-0000 5637 S Green St Chicago IL

PARCEL 28:

THE NORTH 16 FEET OF LOT 33 AND THE SOUTH 18 FEET OF LOT 34 IN BLOCK 8 IN EAME'S SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 20-20-427-015-0000

For Tax Map ID(s): 20-20-427-015-0000 7047 S Carpenter St Chicago IL

PARCEL 29:

LOT 30 AND THE NORTH 5 FEET OF LOT 29, BLOCK 16, LEE'S SUBDIVISION OF THE WEST ONE-HALF OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 20-32-426-024-0000

For Tax Map ID(s): 20-32-426-024-0000 8626 S Carpenter St Chicago IL

PARCEL 30:

LOT 2 IN FREDERICK K. COX'S SUBDIVISION OF LOTS TEN (10) THROUGH SIXTEEN (16) INCLUSIVE IN PRAHAM'S RESUBDIVISION OF BLOCK SEVEN (7), IN HILL AND PIKE'S ADDITION TO SOUTH ENGLEWOOD, BEING A SUBDIVISION OF THE SOUTH HALF (1/2) OF THE WEST HALF (1/2) OF THE SOUTHEAST QUARTER (1/4) OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 20-28-117-017-0000

For Tax Map ID(s): 20-28-117-017-0000 7356 S Stewart Ave Chicago IL

PARCEL 32:

LOT 12 (EXCEPT THE NORTH 22 1/2 FEET) IN BLOCK 1 IN AUBURN PARK, A SUBDIVISION IN SECTION 28, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

For APN/Parcel ID(s): 16-09-211-002-0000

For Tax Map ID(s): 16-09-211-002-0000 4955 W Huron St Chicago IL

PARCEL 35:

THE WEST 9 FEET OF LOT 22 AND THE EAST 21 FEET OF LOT 23 IN BLOCK 10 IN GEORGE C. CAMPBELL'S SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 9 AND THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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EXHIBIT B

SCHEDULE OF TOTAL PROPERTIES

Property Address	Lender Valuation	Loan Amount	Pro Rata	Release Amount (115%)
7418 S Eberhart Ave	\$ 123,000.00	\$ 79,880.00	3.04%	\$ 91,862.00
7444 S Evans Ave	\$ 100,000.00	\$ 80,000.00	3.04%	\$ 92,000.00
7356 S Stewart Ave	\$ 125,000.00	\$ 85,520.00	3.25%	\$ 98,348.00
6942 S Harvard Ave	\$ 115,000.00	\$ 75,640.00	2.88%	\$ 86,986.00
4955 W Huron St	\$ 148,000.00	\$ 100,860.00	3.83%	\$ 115,989.00
5335 S Carpenter St	\$ 125,000.00	\$ 82,300.00	3.13%	\$ 94,645.00
5637 S Green St	\$ 115,000.00	\$ 61,420.00	2.33%	\$ 70,633.00
5740 S Morgan St	\$ 150,000.00	\$ 76,250.00	2.90%	\$ 87,687.50
6032 S Elizabeth St	\$ 160,000.00	\$ 80,480.00	3.06%	\$ 92,552.00
6210 S Claremont Ave	\$ 140,000.00	\$ 112,000.00	4.26%	\$ 128,800.00
6510 S Vernon Ave	\$ 140,000.00	\$ 82,300.00	3.13%	\$ 94,645.00
6644 S Rhodes Ave	\$ 114,000.00	\$ 77,460.00	2.94%	\$ 89,079.00
6842 S Champlain Ave	\$ 127,000.00	\$ 101,600.00	3.86%	\$ 116,840.00
7010 S Martin Luther King Dr	\$ 138,000.00	\$ 60,510.00	2.30%	\$ 69,586.50
7051 S Eberhart Ave	\$ 125,000.00	\$ 91,980.00	3.50%	\$ 105,777.00
7151 S Green St	\$ 90,000.00	\$ 72,000.00	2.74%	\$ 82,800.00
7255 S Yale Ave	\$ 114,000.00	\$ 77,460.00	2.94%	\$ 89,079.00
7305 S Perry Ave	\$ 112,000.00	\$ 72,610.00	2.76%	\$ 83,501.50
7412 S Stewart Ave	\$ 90,000.00	\$ 72,000.00	2.74%	\$ 82,800.00
7417 S Langley Ave	\$ 116,000.00	\$ 80,480.00	3.06%	\$ 92,552.00
7438 S Stewart Ave	\$ 150,000.00	\$ 84,720.00	3.22%	\$ 97,428.00
7445 S Eggleston Ave	\$ 116,000.00	\$ 75,640.00	2.88%	\$ 86,986.00
7731 S Phillips Ave	\$ 120,000.00	\$ 84,000.00	3.19%	\$ 96,600.00
7828 S Emerald Ave	\$ 100,000.00	\$ 80,000.00	3.04%	\$ 92,000.00
7936 S Kingston Ave	\$ 115,000.00	\$ 79,880.00	3.04%	\$ 91,862.00
8040 S Kingston Ave	\$ 100,000.00	\$ 50,830.00	1.93%	\$ 58,454.50
6748 S Champlain Ave	\$ 115,000.00	\$ 61,320.00	2.33%	\$ 70,518.00
8626 S Carpenter St	\$ 144,000.00	\$ 100,860.00	3.83%	\$ 115,989.00
7047 S Carpenter St	\$ 88,000.00	\$ 55,470.00	2.11%	\$ 63,790.50
7536 S Stewart Ave	\$ 95,000.00	\$ 76,000.00	2.89%	\$ 87,400.00
7647 S Phillips Ave	\$ 150,000.00	\$ 104,890.00	3.99%	\$ 120,623.50
7648 S Normal Ave	\$ 93,000.00	\$ 74,400.00	2.83%	\$ 85,560.00
5921 S Green St	\$ 100,000.00	\$ 79,880.00	3.04%	\$ 91,862.00
Totals	\$ 3,953,000.00	\$ 2,630,640.00	100.00%	