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PREPARED BY AND
WHEN RECORDED MAIL TO:
Stephen H. Malato, Esq.
Hinshaw & Culbertson LLP
151 North Franklin Street
Suite 2500
Chicago, Illinois 60606

Doc# 2215419039 Fee \$88.00

2HSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 06/03/2022 11:49 AM PG: 1 OF 13

Loan No. 901002170

ADDRESS:

See Exhibit A attached

This space for Recorder's use only

TAX NO.: See Exhibit A attached

ASSIGNMENT OF RENTS AND LEASES

THIS ASSIGNMENT OF RENTS AND LEASES (this "Assignment"), made May 31, 2022, by CLYBOURN & SHEFFIELD, L.L.C. - SHEFFIELD SERIES, a Delaware limited liability company, HERMITAGE-BERTEAU, L.L.C. - HERMITAGE SERIES, a Delaware limited liability company, and HERMITAGE-BERTEAU, L.L.C. - BERTEAU SERIES, a Delaware limited liability company, whose post office address is 3654 N. Lincoln, Chicago, Illinois 60613 (collectively hereinafter referred to as "Assignor"), to GENWORTH LIFE INSURANCE COMPANY, a Delaware corporation ("Assignee"), whose post office address is Servicing Department, 10851 Mastin, Suite 300, Overland Park, Kansas, 66210.

PRELIMINARY STATEMENT OF FACTS:

A. The Assignee is making a loan to the Assignor in the amount of Three Million Five Hundred Thousand and 00/100 Dollars (\$3,500,000.00) (herein the "Loan").

B. To evidence the Loan the Assignor is executing and delivering to the Assignee its Promissory Note of even date herewith in the amount of the Loan (herein the "Note").

C. As security for the repayment of the Note, the Assignor is executing and delivering to the Assignee its Mortgage, Assignment of Rents and Leases, Security Agreement and Fixture Financing Statement of even date herewith (herein the "Mortgage") mortgaging that certain real property more fully described in Exhibit A attached hereto (herein the "Property"), and such documents and any other documents or instruments securing the Loan are herein referred to as the Loan Documents.

D. As further security for the repayment of the Note, the Assignor is executing and delivering to the Assignee this Assignment.

NOW THEREFORE FOR VALUE RECEIVED, Assignor hereby grants a security interest in and grants, transfers and assigns to Assignee, as additional security for the Loan:

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- i) all leases and agreements for the leasing, use or occupancy of the Property now, heretofore or hereafter entered into, and all renewals and extensions thereof (“Lease” or “Leases” as the case may be), including but not limited to those certain leases described in Exhibit B attached to the Mortgage;
- ii) the immediate and continuing right to receive and collect the rents, income, profits and issues arising out of, payable from or collected from the Property including all monies owed the Assignor as landlord under a Lease for services, materials, leasehold improvements or otherwise furnished or installed pursuant to any Lease (collectively the “Rental Income”);
- iii) all guarantees of the obligations of any tenant under a Lease (“Guarantees”);
- iv) all payments derived therefrom including but not limited to claims for the recovery of damages done to the Property or for the abatement of any nuisance existing thereon, claims for damages resulting from default under the Leases whether resulting from acts of insolvency or acts of bankruptcy or otherwise, and lump sum payments for the cancellation of said Leases or the waiver of any obligation or term thereof prior to the expiration date (“Payments”);
- v) all rights and remedies the Assignor may have against a tenant under a Lease (“Remedies”);
- vi) all proceeds payable by reason of the exercise by a tenant of any option to purchase the Property or any first refusal rights of a tenant contained in a Lease (“Option Proceeds”);
- vii) all rights in and to any proceeds of insurance payable to Assignor and damages or awards resulting from an authority exercising the rights of eminent domain with respect to the Property (“Awards”);
- viii) any award or damages payable to the Assignor pursuant to any bankruptcy, insolvency or reorganization proceeding affecting any tenant (“Bankruptcy Payments”);
- ix) any payments made to Assignor in lieu of rent (“Payments in Lieu”), and
- x) all security deposits paid by any tenant under a Lease (“Security Deposits”);

all the foregoing being collectively referred to herein as the “Rents”.

This Assignment is given for the purpose of securing the following (herein collectively referred to as the “Secured Obligations”):

ONE. Payment of the indebtedness evidenced by and performance of the terms and conditions of the Note;

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TWO. Payment of all other sums with interest thereon becoming due and payable to the Assignee herein and in the Note and Mortgage contained;

THREE. Performance and discharge of each and every obligation, covenant and agreement herein and in the Mortgage contained.

AND THE ASSIGNOR FURTHER REPRESENTS, WARRANTS, COVENANTS AND AGREES:

1. PERFORMANCE OF LEASES

1.1. PERFORMANCE OF LEASES. The Assignor shall comply with its obligations with respect to the Leases under the terms of the Mortgage.

2. PROTECTION OF SECURITY

2.1. PROTECTION OF SECURITY. The Assignee shall have the right at Assignor's sole cost and expense to appear in and defend any action or proceeding arising under, growing out of or in any manner connected with any Lease or the obligations, duties or liabilities of the landlord thereunder, and Assignor agrees to pay all costs and expenses of Assignee, including attorney's fees in a reasonable sum, in any such action or proceeding in which the Assignee in its sole discretion may appear.

3. REPRESENTATIONS AND WARRANTIES

3.1. REPRESENTATIONS AND WARRANTIES. Assignor represents and warrants to Assignee each of those representations and warranties contained in Section 6.3 of the Mortgage.

4. PRESENT ASSIGNMENT

4.1. PRESENT ASSIGNMENT. This Assignment shall constitute a perfected, absolute and present assignment, provided the Assignor shall have the right to collect, but not prior to accrual, all of the Rents, and to retain, use and enjoy the same unless and until an Event of Default shall occur hereunder. The right of Assignor to collect the Rents shall constitute a revocable license in favor of Assignor revocable by Assignee in accordance with this Assignment.

5. EVENTS OF DEFAULT

5.1. EVENT OF DEFAULT. It shall be an Event of Default under this Assignment upon the happening of any of the following:

- a) Assignor's failure to make any payment when due under the Note, the Mortgage or any of the other Loan Documents, followed by Assignor's failure to make such payment within ten (10) days after written notice thereof given to Assignor by Assignee; provided, however, that Assignee shall not be obligated to give Assignor written notice prior to exercising its remedies with respect to such default if Assignee had previously given Assignor during the previous twelve (12) month period a notice of default for failure to make a payment of similar type.

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- b) Assignor's failure to perform any other covenant, agreement or obligation under the Note, the Mortgage or any of the other Loan Documents, followed by Assignor's failure to cure such default within thirty (30) days after written notice thereof given to Assignor by Assignee (or if such cure cannot be completed within such thirty (30) day period through the exercise of diligence, the failure by Assignor to commence the required cure within such thirty (30) day period and thereafter to continue the cure with diligence and to complete the cure within ninety (90) days following Assignee's notice of default).
- c) Assignor files a petition in bankruptcy or for an arrangement, reorganization or any other form of debtor relief; or such a petition is filed against Assignor and the petition is not dismissed within forty-five (45) days after filing.
- d) A decree or order is entered for the appointment of a trustee, receiver or liquidator for Assignor or Assignor's property, and such decree or order is not vacated within forty-five (45) days after the date of entry.
- e) Assignor commences any proceeding for dissolution or liquidation; or any such proceeding is commenced against Assignor and the proceeding is not dismissed within forty-five (45) days after the date of commencement.
- f) Assignor makes an assignment for the benefit of its creditors, or admits in writing its inability to pay its debts generally as they become due.
- g) There is an attachment, execution or other judicial seizure of any portion of Assignor's assets and such seizure is not discharged within ten (10) days.
- h) Any representation or disclosure made to Assignee by Assignor or any guarantor in connection herewith proves to be materially false or misleading when made, whether or not that representation or disclosure is contained in the Loan Documents.

6. REMEDIES

6.1. REMEDIES. Upon an Event of Default, the Assignee, without regard to waste, adequacy of the security or solvency of the Assignor, may declare all Secured Obligations immediately due and payable, may revoke the license granted Assignor hereunder to collect the Rents, and may, at its option, without notice, either:

- a) In person or by agent, with or without taking possession of or entering the Property, with or without bringing any action or proceeding, give, or require the Assignor to give, notice to any or all tenants under the Leases authorizing and directing the tenants to pay all Rents directly to the Assignee; collect all of the Rents; enforce the payment thereof and exercise all of the rights of the Assignor under any Leases and all of the rights of the Assignee hereunder; do all of the things permitted a receiver by statute or by this Agreement; and may enter upon, take possession of, manage and operate the Property, or any part thereof; may cancel, enforce or

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modify the Leases, and fix or modify rents, and do any acts which the Assignee deems proper to protect the security hereof; or

- b) Apply for appointment of a receiver, for which receivership Assignor hereby consents to, who shall have all the rights permitted by law and as otherwise permitted by law and all rights permitted to Assignee in this Assignment and who shall collect the Rents; manage the Property so as to prevent waste; execute leases within or beyond the period of receivership; perform the terms of this Assignment and apply the Rents as hereinafter provided.

6.2. APPLICATION OF RENTS. Any Rents whether collected by the Assignee or by a receiver shall be applied in the following order:

- a) to payment of all reasonable fees of any receiver appointed;
- b) to the repayment when due of all tenant security deposits with interest thereon, if required by law;
- c) to payment when due of prior or current real estate taxes and special assessments payable with respect to the Property or, if the Mortgage so requires, to the periodic escrow for payment of the taxes and special assessments then due;
- d) to payment when due of premiums for insurance required by the Mortgage or, if the Mortgage so requires, to the periodic escrow for the payment of premiums then due;
- e) to payment of all expenses incurred for normal maintenance of the Property; and
- f) to the Assignee in payment of the Secured Obligations in such order of application as Assignee may elect, and in the event that a foreclosure sale of the Mortgage shall have occurred:

(i) if the Assignee is the purchaser at the foreclosure sale, the Rents shall be paid to the Assignee to be applied to the extent of any deficiency remaining after the sale, the balance to be retained by the Assignee, and if the Property be redeemed by the Assignor or any other party entitled to redeem, to be applied as a credit against the redemption price, provided, if the Property not be redeemed, any remaining excess Rents to belong to the Assignee, whether or not a deficiency exists; or

(ii) if the Assignee is not the purchaser at the foreclosure sale, the Rents shall be paid to the Assignee to be applied to the extent of any deficiency remaining after the sale, and the balance, if any, to the purchaser, provided if the Property is redeemed by the Assignor or other party entitled to redeem, the Rents collected after foreclosure sale shall be applied as a credit against the redemption price with the remainder to be paid to Assignor. If the Property is not redeemed by Assignor, any remaining excess Rents shall be paid to the purchaser.

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The exercise of Assignee's rights hereunder, the appointment of a receiver, the collection of such Rents and the application thereof as aforesaid shall not cure or waive any Event of Default or waive, modify or affect notice of default under the Note or Mortgage or invalidate any act done pursuant to said notice, nor in any way operate to prevent the Assignee from pursuing any remedy which now or hereafter it may have under the terms and conditions of the Mortgage or the Note secured thereby or any other instruments securing the same. The rights and powers of the Assignee hereunder shall remain in full force and effect both prior to and after any foreclosure of the Mortgage and any sale pursuant thereto and until expiration of the period of redemption from said sale, regardless of whether a deficiency remains from said sale. The purchaser at any foreclosure sale, including the Assignee, shall have the right, at any time and without limitation, to advance money to any receiver appointed of the Property to pay any part or all of the items which the receiver would otherwise be authorized to pay if cash were available from the Property and the sum so advanced, with interest at the rate provided for in the Note, shall be a part of the sum required to be paid to redeem from any foreclosure sale.

6.3. FULL REMEDIES. It is the intention of the parties that the Assignment shall confer upon the Assignee the fullest rights, remedies and benefits available under applicable law, as from time to time amended or supplemented, or any successor or replacement statutes thereof.

7. GENERAL COVENANTS

7.1. NO LIABILITY IMPOSED ON ASSIGNEE. The Assignee shall not be obligated to perform or discharge, nor does it hereby undertake to perform or discharge any obligation, duty or liability under the Leases nor shall this Assignment operate to place responsibility for the control, care, management or repair of the Property upon the Assignee nor for the carrying out of any of the terms and conditions of the Leases; nor shall it operate to make the Assignee responsible or liable for any waste committed on the Property, or for any dangerous or defective condition of the Property, or for any negligence in the management, upkeep, repair or control of the Property resulting in loss or injury or death to any tenant, licensee, employee or stranger nor liable for laches or failure to collect any Rents.

7.2. INDEMNIFICATION. The Assignor shall and does hereby agree to indemnify and to hold Assignee harmless of and from any and all liability, loss or damage which it may or might incur under the Leases or under or by reason of this Assignment and of and from any and all claims and demands whatsoever which may be asserted against it by reason of any alleged obligations or undertakings on its part to perform or discharge any of the terms, covenants or agreements contained in the Leases excepting the gross negligence or intentional wrongful acts of Assignee. Should the Assignee incur any such liability, or in the defense of any such claims or demands or a judgment be entered against Assignee, the amount thereof, including costs, expenses, and reasonable attorney's fees, shall bear interest thereon at the rate then in effect on the Note, shall be secured hereby, shall be added to the Secured Obligations and Assignor shall reimburse the Assignee for the same immediately upon demand, and upon the failure of Assignor so to do the Assignee may declare all Secured Obligations immediately due and payable.

7.3. TENANT TO RECOGNIZE ASSIGNEE. Each tenant under any Lease is hereby irrevocably authorized and directed to recognize the claims of Assignee or any receiver appointed

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without investigating the reason for any action taken or the validity or the amount of indebtedness owing to the Assignee, or the existence of any default in the Note, Mortgage, or Event of Default hereunder, or the application to be made by the Assignee or such receiver. Assignor hereby irrevocably directs and authorizes the tenants to pay to Assignee or such receiver all sums due under the Leases and consents and directs that said sums shall be paid to any such receiver in accordance with terms of its receivership or to Assignee without the necessity for a judicial determination that a default has occurred hereunder or under the Mortgage or that Assignee is entitled to exercise its rights hereunder, and to the extent such sums are paid to Assignee or such receiver, the Assignor agrees that the tenant shall have no further liability to Assignor for the same. The sole signature of the Assignee or such receiver shall be sufficient for the exercise of any rights under this Assignment and the sole receipt of the Assignee or such receiver for any sums received shall be a full discharge and release therefor to any such tenant or occupant of the Property. Checks for all or any part of the rentals collected under this Assignment shall upon notice from the Assignee be drawn to the exclusive order of the Assignee or such receiver.

7.4. SECURITY DEPOSITS. Upon an Event of Default Assignor shall on demand transfer to the Assignee any security deposits held by Assignor under the terms of the Leases ("Security Deposits") to be held by Assignee and applied in accordance with the provisions of the Leases. Until Assignee makes such demand and the Security Deposits are paid over to Assignee the Assignee assumes no responsibility for any such Security Deposits. Upon receipt of any Security Deposits pursuant to this Assignment, Assignor shall hold such Security Deposits in accordance with the Chicago Residential Landlord Tenant Ordinance, §5-12-010 et seq. of the Chicago Municipal Code. The Assignor shall deposit the same in an account, separated from its general funds, and if such Security Deposits are required by law to be refunded to the respective tenants with interest thereon, such account shall be an interest-bearing account.

7.5. ATTORNEY IN FACT. Assignor hereby irrevocably appoints Assignee and its successors and assigns as its agent and attorney in fact, irrevocable, which appointment is coupled with an interest, to exercise any rights or remedies hereunder and to execute and deliver during the term of this Assignment such instruments as Assignee may deem necessary to make this Assignment and any further assignment effective.

7.6. ASSIGNMENT OF FUTURE LEASES. Until the Secured Obligations shall have been paid in full, Assignor will on demand of the Assignee deliver to the Assignee executed copies of any and all other and future Leases upon all or any part of the Property and agrees to make, execute and deliver unto Assignee upon demand and at any time or times, any and all assignments and other instruments sufficient to assign such Leases and Rents thereunder to Assignee or that the Assignee may deem to be advisable for carrying out the true purposes and intent of this Assignment. From time to time on request of the Assignee the Assignor agrees to furnish Assignee with a rent roll of the Property disclosing current tenancies, rents payable, and such other matters as Assignee may reasonably request.

7.7. NO MORTGAGEE IN POSSESSION. Nothing herein contained and no actions taken pursuant to this Assignment shall be construed as constituting the Assignee a "Mortgagee in Possession".

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7.8. ASSIGNEE CREDITOR OF TENANT. Assignor agrees that Assignee, and not Assignor, shall be and be deemed to be the creditor of the tenant in respect of assignments for the benefit of creditors and bankruptcy, reorganization, insolvency, dissolution, or receivership proceedings affecting such tenant, (without obligation on the part of Assignee, however, to file or make timely filings of claims in such proceedings or otherwise to pursue creditor's rights therein) with an option to Assignee to apply any money received by Assignee as such creditor in reduction of the Secured Obligations.

7.9. CONTINUING RIGHTS. The rights and powers of Assignee or any receiver hereunder shall continue and remain in full force and effect until all Secured Obligations, including any deficiency remaining from a foreclosure sale, are paid in full, and shall continue after commencement of a foreclosure action and after foreclosure sale and until expiration of any period of redemption.

8. MISCELLANEOUS

8.1. SUCCESSORS AND ASSIGNS. This Assignment and each and every covenant, agreement and provision hereof shall be binding upon the Assignor and its successors and assigns including without limitation each and every from time-to-time record owner of the Property or any other person having an interest therein and shall inure to the benefit of the Assignee and its successors and assigns. As used herein the words "successors and assigns" shall also be deemed to mean the heirs, executors, representatives and administrators of any natural person who is a party to this Assignment.

8.2. GOVERNING LAW. This Assignment is executed pursuant to and shall be governed by the laws of the State of Illinois.

8.3. SEVERABILITY. It is the intent of this Assignment to confer to Assignee the rights and benefits hereunder to the full extent allowable by law. The unenforceability or invalidity of any provisions hereof shall not render any other provision or provisions herein contained unenforceable or invalid. Any provisions found to be unenforceable shall be severable from this Assignment.

8.4. NOTICES. Any notice which any party hereto may desire or may be required to give to any other party shall be in writing and the mailing thereof by certified mail, or equivalent, to the respective party's address as set forth hereinabove or to such other place such party may subsequently by notice in writing designate as its address shall constitute service of notice hereunder. All notices to hereunder shall be additionally served on Borrower's counsel as follows:

Kevin A. Sterling, Esq.
The Sterling Law Office
411 North LaSalle Street, Suite 200
Chicago, IL 60654

8.5. CAPTIONS AND HEADINGS. The captions and headings of the various sections of this Assignment are for convenience only and are not to be construed as confining or limiting in any way the scope or intent of the provisions hereof. Whenever the context requires or permits,

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the singular shall include the plural, the plural shall include the singular and the masculine, feminine and neuter shall be freely interchangeable.

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Property of Cook County Clerk's Office

COOK COUNTY CLERK OFFICE
RECORDING DIVISION
118 N. CLARK ST. ROOM 120
CHICAGO, IL 60602-1387

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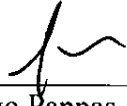
COOK COUNTY CLERK OFFICE
RECORDING DIVISION
118 N. CLARK ST. ROOM 120
CHICAGO, IL 60602-1387

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IN WITNESS WHEREOF, this Assignment is executed as of the date first above written.

CLYBOURN & SHEFFIELD, L.L.C. - SHEFFIELD SERIES, a Delaware limited liability company


By: Chicago Apartment Place, Inc., an Illinois corporation, its Manager

By: 

Tiago Pappas, its President

HERMITAGE-BERTEAU, L.L.C. - HERMITAGE SERIES, a Delaware limited liability company


By: Chicago Apartment Place, Inc., an Illinois corporation, its Manager

By: 

Tiago Pappas, its President

HERMITAGE-BERTEAU, L.L.C. - BERTEAU SERIES, a Delaware limited liability company

By: Chicago Apartment Place, Inc., an Illinois corporation, its Manager

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Property of Cook County Clerk's Office

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State of Illinois)
) SS.
County of Cook)

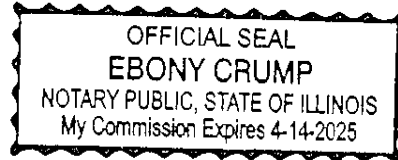
The undersigned, a Notary Public in and for said County, in the State aforesaid, DOES HEREBY CERTIFY that Tiago Pappas, personally known to me to be the President of Chicago Apartment Place, Inc., an Illinois corporation, the Manager of CLYBOURN & SHEFFIELD, L.L.C. - SHEFFIELD SERIES, a Delaware limited liability company, and 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 the said instrument as his own free and voluntary act and as the free and voluntary act of the Manager on behalf of such limited liability company, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 25 day of May, 2022.

Ebony Crump
Notary Public

My commission expires:

4-14-2025



State of Illinois)
) SS.
County of Cook)

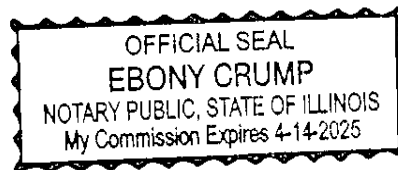
The undersigned, a Notary Public in and for said County, in the State aforesaid, DOES HEREBY CERTIFY that Tiago Pappas, personally known to me to be the President of Chicago Apartment Place, Inc., an Illinois corporation, the Manager of HERMITAGE-BERTEAU, L.L.C. - HERMITAGE SERIES, a Delaware limited liability company, and 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 the said instrument as his own free and voluntary act and as the free and voluntary act of the Manager on behalf of such limited liability company, for the uses and purposes therein set forth.

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State of Illinois)
) SS.
County of Cook)

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Property of Cook County Clerk's Office

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EXHIBIT A
TO
ASSIGNMENT OF RENTS AND LEASES
PROPERTY SCHEDULE

LEGAL DESCRIPTION

The property which is the subject of this Assignment of Rents and Leases is situated in the County of Cook, State of Illinois, and is legally described as follows:

PARCEL 1:

LOT 16 IN HARM'S SUBDIVISION OF THAT PART EAST OF THE CENTER OF OAKLEY AVENUE OF LOT 3 OF BLOCK 1 OF W. B. OGDEN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 16 TOWNSHIP 40 NORTH RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Common Address: 2116-18 West Berteau Avenue, Chicago, Illinois

Permanent Tax Identification Number: 14-18-312-039-0000

PARCEL 2:

LOT 7 IN SUBDIVISION OF LOT 3 WITH NORTH PART OF LOT 2 IN BLOCK 9 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 32, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Common Address: 1936 North Sheffield Avenue, Chicago, Illinois

Tax Identification Number: 14-32-403-032-0000

PARCEL 3:

LOT 19 AND 20 (EXCEPT THE WEST 6 FEET THEREOF) IN BLOCK 2 IN THE SUBDIVISION OF BLOCK 25 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN

(EXCEPT THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER AND THE EAST HALF OF SOUTHEAST QUARTER THEREOF) IN COOK COUNTY, ILLINOIS.

Common Address: 3600-02 North Hermitage Avenue, Chicago, Illinois

Tax Identification Number: 14-19-229-042-0000