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Doc# 2234222016 Fee \$88.00

Old Republic Title
9601 Southwest Highway
Oak Lawn, IL 60453

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 12/08/2022 10:19 AM PG: 1 OF 9

282

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Gabrielle M. Deardorff
Lewis Kappes, P.C.
2500 One American Square
Indianapolis, IN 46282

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBORDINATION, NON-DISTURBANCE AND ATTORNMEN AGREEMENT

THIS SUBORDINATION, NON-DISTURBANCE AND ATTORNMEN AGREEMENT (the "Agreement") is made as of Nov 10, 2022, between DONA LEBLANC, ("Tenant"), having an address at 1103 1/2 Sheridan Rd and MVB BANK INC., a West Virginia corporation, its successors and/or assigns ("Lender"), with a mailing address at 113 Platinum Dr, Bridgeport, West Virginia 26330.

RECITALS:

- A. Tenant is the tenant under that certain lease (the "Original Lease") dated February 7, 2022, by and between Tenant and SHERIDAN AND GREENLEAF, LLC, an Illinois limited liability company (the "Landlord"), as landlord (together with any amendments, modifications, renewals, or extensions attached hereto and made a part hereof, whether now or hereafter existing) (the "Lease"), wherein Landlord leased to Tenant certain premises known as 1103 Sheridan Rd., Evanston, Illinois 60202 (the "Premises") and located on that certain land described in Exhibit A attached hereto and made a part hereof (the "Land");
- B. Landlord has executed a Promissory Note (the "Note") to Lender which Note is secured by, among other security, a mortgage lien or Deed of Trust encumbering the Land pursuant to a "Security Instrument" (as defined in the Note) (such Security Instrument and all other documents securing the Note are herein collectively called the "Loan Documents");
- C. Tenant desires to be assured of continued occupancy of the Premises under the terms of the Lease, subject to the terms of the Security Instrument and to the terms hereof;
- D. Lender made the Loan on the condition that the Security Instrument is a lien and charge upon the Premises prior and superior to the Lease and provided that Tenant specifically subordinates the Lease to the lien and charge of the Security Instrument;
- E. Tenant is agreeable to the Security Instrument constituting a lien or charge upon the Premises which shall be prior and superior to the Lease, subject to the terms hereof, and is willing to attorn to Lender provided Lender grants Tenant a non-disturbance agreement as provided herein.
- F. Lender and Tenant desire to confirm their agreements with respect to the Lease and the Loan Documents.

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NOW, THEREFORE, in consideration of the foregoing recitals, the mutual covenants and agreements herein contained, and in order to induce Lender to make a loan to Landlord, Lender and Tenant hereby agree and covenant as follows:

Lease. As used in this Agreement, "Lease" includes, without limitation, all right, title and interest that Tenant may have in all or any portion of the Premises, whether granted by the terms of the Lease, by a separate written agreement or otherwise, including without limitation, all options, purchase rights, rights of first refusal provided for in the Lease or by separate agreement between Landlord and Tenant.

2. Subordination. The Lease and all right, title and interest in the Land created thereby (including without limitation, any purchase options, rights of first refusal or similar rights possessed by Tenant with respect to the Premises) are, shall be and shall at all times remain and continue to be subject and subordinate in all respects to the liens, terms, covenants, provisions and conditions of the Security Instrument and the Loan Documents, including renewals, modifications, consolidations, replacements, and extensions of such lien rights, in the same manner and to the same extent as if the Lease were executed subsequent to the execution, delivery, and recording of the Security Instrument in creation of the lien rights.

3. Non-Disturbance. So long as the Lease is in full force and effect and Tenant is not in default under the Lease (beyond any period given Tenant to cure such default) or under this Agreement:

a. Tenant's possession of the Premises, and Tenant's rights and privileges under the Lease (other than any purchase options, rights of first refusal or similar rights possessed by Tenant with respect to the Premises), shall not be diminished or interfered with by Lender, and Tenant's occupancy of the Premises shall not be disturbed by Lender for any reason whatsoever during the term of the Lease or any extensions or renewals thereof; and

b. Lender will not join Tenant as a party defendant in any action or proceeding to foreclose the Security Instrument or to enforce any rights or remedies of Lender under the Security Instrument which would cut-off, destroy, terminate or extinguish the Lease or Tenant's interest and estate under the Lease.

Notwithstanding the foregoing provisions of this paragraph, if it would be procedurally disadvantageous for Lender not to name or join Tenant as a party in a foreclosure proceeding with respect to the Security Instrument, Lender may so name or join Tenant without in any way diminishing or otherwise affecting the rights and privileges granted to, or inuring to the benefit of, Tenant under this Agreement.

4. Attornment.

a. After notice is given by Lender that a default has occurred under the Security Instrument and that the rentals and all other payments to be made by Tenant under the Lease should be paid to Lender, Tenant will attorn to Lender and pay to Lender, or in accordance with the directions of Lender, all rentals and other monies due and to become due to Landlord under the Lease or otherwise in respect to the Premises; such payments will be made regardless of any right of set-off, counterclaim or other defense which Tenant may have against Landlord (or any prior landlord), whether as tenant under the Lease or otherwise; and

b. In addition, if Lender (or its nominee or designee) shall succeed to the rights of Landlord under the Lease through possession or foreclosure action, delivery of a deed or otherwise, or another person purchases the Premises upon or following foreclosure of the Security Instrument, then at the request of Lender (or its nominee or designee) or such purchaser (Lender, its nominees and designees, and such purchaser, each being a "Successor-Landlord"), Tenant shall attorn to and recognize Successor-Landlord as Tenant's landlord under the Lease. Such attornment shall be effective and self-operative without the execution of any other instruments on the part of any of the parties hereto; provided, however, Tenant agrees to promptly execute and deliver any instrument that Successor-Landlord may reasonably request to evidence such attornment. Upon such attornment, the Lease shall continue in full force and effect as, or as if it were, a direct lease between Successor-Landlord and Tenant upon all terms, conditions and covenants as are set forth in the Lease, except that Successor-Landlord shall not:

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- (i) be liable for any previous act or omission of Landlord (or any prior landlord) under the Lease;
- (ii) be subject to any off-set, defense or counterclaim, which shall have previously accrued to Tenant against Landlord (or any prior landlord);
- (iii) be bound by any modification of the Lease or by any previous prepayment of rent or additional rent for more than one month which Tenant might have paid to Landlord (or any prior landlord), unless such modification or prepayment shall have been expressly approved in writing by Lender;
- (iv) be bound by any purchase options, rights of first refusal or similar rights possessed by Tenant with respect to the Premises; or
- (v) be liable for any security deposited under the Lease unless such security has been physically delivered to Lender.
5. Lease Modifications. Tenant agrees that without the prior written consent of Lender, it shall not: (a) amend or modify the Lease or any extensions or renewals thereof; (b) terminate, cancel or tender a surrender of the Lease; (c) make a prepayment of any rent or additional rent in excess of one (1) month; or (d) subordinate or permit the subordination of the Lease to any lien subordinate to the Security Instrument. Any such purported action without such consent shall be void as against the holder of the Security Instrument. Except as may be expressly permitted by the Lease, Tenant shall not assign the Lease, nor sublet any portion of the Premises, and Landlord shall not consent to any such assignment or subletting other than as expressly permitted by the terms of the Lease, without Lender's prior written consent, which consent shall not be unreasonably withheld.
6. Notice of Default; Opportunity to Cure.
- a. Any notice required or permitted to be given by Tenant to Landlord shall be simultaneously given also to Lender, and any right of Tenant dependent upon notice shall take effect only after such notice to Lender is so given. Performance by Lender shall satisfy any conditions of the Lease requiring performance by Landlord, and Lender shall have a reasonable time to complete such performance as provided in section (b) below.
- b. Without limiting the generality of the foregoing, Tenant shall promptly notify Lender of any default, act or omission of Landlord which would give Tenant the right, immediately or after the lapse of a period of time, to cancel or terminate the Lease or to claim a partial or total eviction (a "Landlord Default"). In the event of a Landlord Default, Tenant shall not exercise any rights available to it: i) until it has given written notice of such Landlord Default to Lender; and ii) unless Lender has failed, within thirty (30) days after Lender receives such notice, to cure or remedy the Landlord Default or, if the same is not reasonably capable of being remedied by Lender within such thirty (30) day period, until a reasonable period for remedying such Landlord Default has elapsed following the giving of such notice and following the time when Lender shall have become entitled under the Loan Documents to remedy the same (which reasonable period shall in no event be less than the period to which Landlord would be entitled under the Lease or otherwise, after similar notice, to effect such remedy); provided that Lender shall with due diligence commence and prosecute a remedy for such Landlord Default. If Lender cannot reasonably remedy a Landlord Default until after Lender obtains possession of the Land, Tenant may not terminate or cancel the Lease or claim a partial or total eviction by reason of such Landlord Default until the expiration of a reasonable period necessary for the remedy after Lender institutes proceedings to obtain possession of the Land through a foreclosure or otherwise, or for the appointment of a receiver for the Land, provided that Lender institutes and prosecutes such proceedings with due diligence. Lender shall have no obligation hereunder to remedy any Landlord Default.
7. Application of Casualty Insurance Proceeds and Condemnation Awards. Tenant hereby agrees that, notwithstanding anything to the contrary contained in the Lease, the terms and provisions of the Security

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Instrument shall control with respect to the application of casualty insurance proceeds and condemnation awards.

8. Notice of Lien. To the extent that the Lease entitles Tenant to notice of the existence of any mortgage lien or Deed of Trust and the identity of any lender, this Agreement shall constitute such notice to Tenant with respect to the Security Instrument.

9. Remedies. Upon and after the occurrence of a default under the Security Instrument, Lender shall be entitled, but not obligated, to exercise the claims, rights, powers, privileges and remedies of Landlord under the Lease and shall be further entitled to the benefits of, and to receive and enforce performance of, all of the covenants to be performed by Tenant under the Lease as though Lender were named therein as Landlord. Landlord agrees that this Agreement does not constitute a waiver by Lender of any of its rights under the Security Instrument or the Loan Documents, and that the Security Instrument and the Loan Documents remain in full force and effect and shall be complied with in all respects by the Landlord.

10. Limitation of Liability. Except as specifically provided in this Agreement, Lender shall not, by virtue of this Agreement, the Security Instrument or any other instrument to which Lender may be a party, be or become subject to any liability or obligation to Tenant under the Lease or otherwise.

11. Priority.

a. Tenant acknowledges and agrees that this Agreement supersedes (but only to the extent inconsistent with) any provisions of the Lease relating to the priority or subordination of the Lease and the interests or estates created thereby to the Security Instrument.

b. Tenant agrees to enter into a subordination, non-disturbance and attornment agreement with any entity which shall succeed Lender with respect to the Land, or any portion thereof, provided such agreement is substantially similar to this Agreement.

12. Notices. Any notice, consent, request or other communication required or permitted to be given hereunder shall be in writing and shall be: (a) personally delivered; (b) delivered by Federal Express or other comparable overnight delivery service (collectively, a "Delivery Service") or (c) transmitted by postage prepaid registered or certified mail, return receipt requested. All such notices, consents, requests or other communications shall be addressed to Landlord, Lender or Tenant at the following addresses, or to such other address as Landlord, Lender or Tenant shall in like manner designate in writing. All notices and other communications shall be deemed to have been duly given on the first to occur of actual receipt of the same or: (i) the date of delivery if personally delivered; (ii) one (1) business day after depositing the same with the Delivery Service if by Delivery Service; and (iii) five (5) days following posting if transmitted by mail. Any party may change its address for purposes hereof by notice to the other parties given in accordance with the provisions hereof.

If to Tenant:

Dona LeBlanc
1103 1/2 #2
SHERIDAN RD
EVANSTON IL 60202

If to Landlord:

Sheridan and Greenleaf, LLC
1103 SHERIDAN RD
EVANSTON IL 60202

If to Lender:

MVB Bank, Inc.
113 Platinum Dr.
Bridgeport, West Virginia 26330

13. General. This Agreement may not be modified or terminated orally. This Agreement shall inure to the benefit of and be binding upon the parties hereto, their successors and assigns. The term "Lender" shall mean the then holder of any interest in the Security Instrument. The term "Landlord" shall mean the then holder of the lessor's interest in the Lease. The term "person" shall mean any individual, joint

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venture, corporation, partnership, trust, unincorporated association or other entity. All references herein to the Lease shall mean the Lease as modified by this Agreement and any amendments or modifications to the Lease which are consented to in writing by the Lender. In the event there is any inconsistency between the Lease and the provisions of this Agreement, the provisions of this Agreement shall be controlling. In the event any one or more of the provisions contained in this Agreement shall for any reason be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect any other provision of this Agreement, but this Agreement shall be construed as if such invalid, illegal or unenforceable provision had never been contained herein.

14 Tenant Representations and Warranties. Tenant hereby represents and warrants that there is no known defects or defaults on the part of the Landlord. The Lease is a complete statement of the Agreement of the parties thereto with respect to the leasing of the Premises.

15 No Warranties by Lender Lender shall have no obligations nor incur any liability with respect to any warranties of any nature whatsoever, whether pursuant to the Lease or otherwise, including, without limitation, any warranties respecting use, compliance with zoning, Landlord's title, Landlord's authority, habitability, fitness for purpose, or possession.

16 Limitation of Lender's Liability. If Lender shall acquire title to the Premises or the Property, Lender shall have no obligation, nor incur any liability, beyond Lender's then equity interest, if any, in the Premises, and Tenant shall look exclusively to such equity interest of Lender, if any, in the Premises for the payment and discharge of any obligations imposed upon Lender hereunder or under the Lease, and Lender is hereby released and relieved of any other obligations hereunder and under the Lease.

17 Attorneys' Fees If any action or proceeding is brought by any party against any other party arising from or related to this Agreement, the prevailing party shall be entitled to recover its reasonable costs and attorneys' fees. Attorneys' fees shall include, without limitation, such amounts as may then be charged by Lender for legal services provided by attorneys in the employ of Lender, at rates not exceeding those that would be charged by outside attorneys for comparable services.

18 Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the state in which the Land is located

19 Counterparts. This Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original and all of which when taken together shall constitute one and the same Agreement. The separate signature pages and notary acknowledgements may be combined into a single original document for recordation

IN WITNESS WHEREOF the parties hereto have executed this Subordination, Non-Disturbance, and Attornment Agreement to be effective as of the day and year first stated above.

LENDER:

MVB BANK, INC.

By: Stephanie Gardner
Name: Stephanie Gardner
Title: Vice President

STATE OF OHIO

AMS

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WJW

State of Ohio

SS:

COUNTY OF Franklin

The foregoing was subscribed and sworn to before me, a notary public in and for said county and state; personally appeared Stephanie Gardner as Vice President of MVB Bank, Inc., who acknowledged the execution of the foregoing, as such President on behalf of such corporation. In testimony whereof, I have hereunto subscribed my name this 02 day of December, ~~2021~~ 2022 AWW

Amy S. Wagner
Notary Public Amy S. Wagner

Printed Amy S. Wagner

My Commission Expires: 10/23/2027

County of Residence: Franklin



Amy S. Wagner
Notary Public, State of Ohio
My Commission Expires:
10/23/2027

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TENANT:

Dona LeBlanc, individually
Dona LeBlanc

STATE OF ILLINOIS)

) SS:

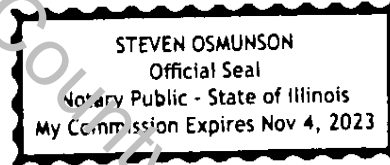
COUNTY OF Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, certify that **Dona LeBlanc**, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, individually, and acknowledged that he signed, sealed and delivered the instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 10th day of November, 2022.

Notary Public, State of Illinois

(Seal)



Steven Osmunson

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LANDLORD:

SHERIDAN AND GREENLEAF LLC

By: _____

Sammy Averbuch, Sole Member and Manager

STATE OF ILLINOIS)

) SS:

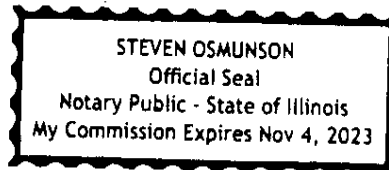
COUNTY OF Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, certify that **Sammy Averbuch**, personally known to me to be the same person whose name is subscribed to the foregoing instrument as **Sole Member and Manager** of **Sheridan and Greenleaf, LLC** appeared before me this day in person, and acknowledged that she signed, sealed and delivered the instrument as the free and voluntary act of such company, for the uses and purposes therein set forth.

Given under my hand and official seal, this 9th day of November, 2022.

Notary Public, State of Illinois

(Seal)



Steven Osmunson

This instrument prepared by: **Gabrielle M. Deardorff**
Lewis Kappes
2500 One American Square

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Indianapolis, IN 46282

EXHIBIT "A"
LEGAL DESCRIPTION

THE SOUTH 27 FEET OF LOT 8, ALL OF LOTS 9 AND LOT 10 IN ELLIOT'S SUBDIVISION OF BLOCK 82 AND ACCRETIONS OF THE VILLAGE OF EVANSTON, A SUBDIVISION IN SECTION 13, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND SECTIONS 7, 18 AND 19, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED DECEMBER 29, 1901, AS DOCUMENT 3048237, IN COOK COUNTY, ILLINOIS.

Tax #: 11-19-212-006-0000

Property more commonly known as 1103 Meidan Road, Evanston, Illinois 60202

Property of Cook County Clerk's Office