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MORTGAGE, SECURITY AGREEMENT AND ASSIGNMENT OF RENTS

THIS MORTGAGE, ASSIGNMENT OF RENTS AND SECURITY AGREEMENT, Made this 12 day of November, 1987 between CHICAGO TITLE AND TRUST COMPANY, not personally, but as Trustee under Trust Agreement dated May 14, 1987 and known as Trust number 1089863 (hereinafter "MORTGAGORS,") and DREXEL NATIONAL BANK, a national banking association, having its principal office in Chicago, Illinois, (hereinafter "MORTGAGEE").

W I T N E S S E T H:

THAT, WHEREAS, the Mortgagors are justly indebted to the legal holders of the Promissory Note hereinafter described, said legal holder or holders being herein referred to as "HOLDERS OF THE NOTE, ^{THOUSAND} OF NOTE HOLDERS" in the principal sum of TWENTY-FIVE AND 00/100----- (\$ 25,000.00) DOLLARS, evidenced by one certain Promissory Note of the Mortgagors of even date herewith made payable to the order of Bearer, DREXEL NATIONAL BANK, and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from the above date on the balance of principal remaining from time to time unpaid, at the rate of 11.0 % per annum, payable as follows: TWO HUNDRED EIGHTY-FOUR AND 15/100-- -- (\$284.15) DOLLARS on the first day of January, 1988, and TWO HUNDRED EIGHTY-FOUR and 15/100----- (\$284.15) DOLLARS on the first day of each month thereafter, except that the final payment of principal and interest (the "Balloon Payment"), if not sooner paid, is and all other sums payable hereunder shall be due and payable in full on the first day of December, 1992. All payments on account of the indebtedness evidenced by this note shall be first applied to interest on the unpaid balance of the principal amount of this note and the remainder to principal.

During the period of any default under the terms of the Note, the interest rate on the entire indebtedness then outstanding shall be at the rate of 18% per annum, but not higher than the maximum rate per annum permitted by law, said interest to be calculated from the date of default and continuing until such default be cured. In the event that any payment required to be made under the Note shall not be received by the Bank within fifteen (15) days of the due date, a late charge of five (5%) percent of the sum overdue may be charged by the Bank for the purposes of defraying the expense incident to the handling of said delinquent payment.

NOW, THEREFORE, the Mortgagors to secure (a) the payment of

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STATE OF ILLINOIS
DEPARTMENT OF REVENUE

NOTICE TO TAXPAYER OF THE DEPARTMENT OF REVENUE
REGARDING THE RECEIPT OF A CHECK FOR PAYMENT OF TAXES
ON BEHALF OF THE STATE OF ILLINOIS. THE CHECK IS
FOR THE AMOUNT OF \$1,000.00 AND IS DATED 12/31/2008.
IF YOU HAVE ANY QUESTIONS REGARDING THIS CHECK,
PLEASE CONTACT THE DEPARTMENT OF REVENUE AT
(312) 413-2000.

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IF YOU HAVE ANY QUESTIONS REGARDING THIS CHECK, PLEASE CONTACT THE DEPARTMENT OF REVENUE AT (312) 413-2000.

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the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this Mortgage, (b) the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and any extensions, renewals or modifications thereof, (c) the payment of any future advances, with interest thereon, made to Mortgagors by Mortgagee, pursuant to paragraph 18 hereof, so by these presents CONVEY and WARRANT unto the Mortgagee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying, and being in the County of COOK State of Illinois, as legally described on attached Exhibit A, which, with the property hereinafter described is referred to herein as the "premises":

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues, and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment, or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration, (whether single units or centrally controlled) and ventilation, including (without restricting the foregoing) screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Mortgagee its successors and assigns, forever, for the purposes and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of Illinois, which said rights and benefits the Mortgagors do hereby expressly released and waive.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. This Mortgage is given to secure the payment of the promissory note previously described, which note is further secured by the documents described therein (hereinafter collectively referred to as the "Security Documents"), all of even date herewith. The terms and conditions of said Security Documents are by this reference, incorporated herein and made a part hereof.

2. This Mortgage constitutes a Security Agreement under the Uniform Commercial Code of the State of Illinois with respect to any part of the premises which may or might now or hereafter be

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deemed to be personal property, fixtures or property other than real estate owned by Mortgagors or any beneficiary thereof; all of the terms, provisions, conditions and agreements contained in this Mortgage pertain and apply to the collateral as fully and to the same extent as to any other property comprising the premises.

3. Mortgagors shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to mortgagee or to holders of the note; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (e) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make no material alterations in said premises except as required by law or municipal ordinance.

4. Mortgagors, at the option of the Note Holder, and subject to applicable law, shall, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, an other sums payable under this Mortgage, will pay to the Note Holder on the day monthly installments of principal and interest are payable under the note until the note is paid in full, a sum equal to the real estate taxes next due on the mortgaged property (as estimated by note holder) less all sums already paid therefor, (with the exception of the four months real estate tax escrow balance requirement) divided by the number of months to elapse before one month prior to the date when such taxes will become delinquent, such sums to be held by Note Holder in trust to pay said taxes and special assessments.

If the monthly payments made by Mortgagor under the preceding paragraph shall not be sufficient to pay taxes (of other items, as the case may be) when same shall become due and payable, plus an amount equal to four (4) times the estimated monthly real estate tax payment, then the Mortgagor shall pay to the No Holder any amount necessary to make up the deficiency immediately upon notice for the Note Holder.

5. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee or to holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or

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The following information is provided for your information and is not intended to constitute an offer of insurance or any other financial product. It is intended to provide you with information regarding the features and benefits of the product being offered.

The product being offered is a term life insurance policy. The policy provides a death benefit to your beneficiaries if you die while the policy is in force. The death benefit is the amount of money that will be paid to your beneficiaries upon your death. The amount of the death benefit is determined by the face amount of the policy and the amount of any outstanding loans or withdrawals. The policy also provides for a cash value accumulation feature, which allows you to accumulate cash value over the term of the policy. The cash value can be used for a variety of purposes, including paying for education expenses, retirement expenses, or as a source of liquidity in the event of an emergency.

The policy is subject to the terms, conditions, and exclusions set forth in the policy contract. It is important that you read the policy contract carefully to understand the details of the policy. The policy is not a contract of guarantee, and the insurance company does not guarantee the future performance of the policy. The policy is subject to the laws and regulations of the state of Illinois. The policy is issued by the insurance company named in the policy contract. The policy is not a contract of guarantee, and the insurance company does not guarantee the future performance of the policy. The policy is subject to the laws and regulations of the state of Illinois. The policy is issued by the insurance company named in the policy contract.

The policy is subject to the terms, conditions, and exclusions set forth in the policy contract. It is important that you read the policy contract carefully to understand the details of the policy. The policy is not a contract of guarantee, and the insurance company does not guarantee the future performance of the policy. The policy is subject to the laws and regulations of the state of Illinois. The policy is issued by the insurance company named in the policy contract.

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assessment which Mortgagors may desire to contest.

6. The Mortgagor shall insure or cause to be insured and keep or cause to be kept insured all of the building and improvements now or hereafter constructed or erected upon the premises and each and every part and parcel thereof, against such perils and hazards as the Mortgagee or holder of the note may from time to time require, and in any event including: (a) Insurance against loss by fire, risks covered by the so-called extended coverage endorsement, and other risks as the Mortgagee or holders of the note may reasonably require, containing a replacement cost endorsement, in an amount equal to the greater of (i) the full insurable value of the premises, (ii) the indebtedness hereby secured, or (iii) the amount necessary to prevent Mortgagee or holder of the note from becoming a co insurer under the terms of such policies. (b) Public liability insurance against bodily injury and property damage with such limits as the Mortgagee or holder of the note may require; (c) Steamboiler, machinery, flood and other insurance of the types and in amounts as the Mortgagee or holder of the note may require but in any event not less than customarily carried by persons owning or operating like properties.

7. In case of default therein, Mortgagee or the holders of the note may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Mortgagee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Mortgagee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a rate equivalent to the post maturity rate set forth in the note securing this Mortgage. Inaction of the Mortgagee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagors.

8. The Mortgagee or holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement, or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax

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lien or title of claim thereof.

9. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to the Mortgagors, all unpaid indebtedness secured by this Mortgage shall, notwithstanding anything in the note or in this Mortgage to the contrary, become due and payable (a) immediately upon failure to pay the principal or interest, or any installment of principal or interest of the note for fifteen (15) day after the date when due, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors whether contained herein or in the Security Documents, or (c) immediately upon any sale, conveyance, or transfer of any right, title or interest in the premises or any portion thereof or assignment of all or any part of the beneficial interest in any trust holding title to the premises without prior written approval of the holders of the note, or (d) immediately if any proceeding shall be instituted by or against Mortgagors or Mortgagor's business under any bankruptcy or insolvency statute, or Mortgagors make or attempt to make an assignment for the benefit of creditor, or (e) immediately if the Note Holder deems itself insecure.

10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Mortgagee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee or holders of the note for attorneys' fees, Mortgagee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Mortgagee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at a rate equivalent to the post maturity rate set forth in the note securing this Mortgage, when paid or incurred by Mortgagee or holders of the note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual

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The undersigned, Clerk of Cook County, Illinois, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears in the records of the County of Cook, Illinois, and that the same has been compared with the original and found to be a true and correct copy thereof.

Witness my hand and the seal of the County of Cook, Illinois, this _____ day of _____, 19____.

Clerk of Cook County, Illinois

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of such right to foreclose whether or not actually commenced; or (c) preparation for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplays to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

12. Upon, or at any time after the filing of a bill to foreclose this Mortgage, the Court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Mortgagee hereunder may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit, and in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (a) The indebtedness secured hereby, or by any decree foreclosing this Mortgage, or any tax, special assessment or other lien which maybe or become superior to the lien hereof or of such decree, provided such applications made prior to foreclosure sale; (b) the deficiency in case of a sale and deficiency.

13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.

14. Mortgagee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

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The undersigned, being duly sworn, depose and say that the foregoing is a true and correct copy of the original as the same appears in the files of the undersigned.

Subscribed and sworn to before me this _____ day of _____, 20____.

Notary Public for Cook County, Illinois.

I, _____, do hereby certify that the foregoing is a true and correct copy of the original as the same appears in the files of the undersigned.

Notary Public for Cook County, Illinois.

Witness my hand and the seal of my office this _____ day of _____, 20____.

Notary Public for Cook County, Illinois.

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15. This Mortgage and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this Mortgage.

16. Before releasing this Mortgage, Mortgagee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued.

17. If any provision of this Mortgage is determined, by a Court of competent jurisdiction, to be illegal or invalid for any reason whatsoever, such illegality or invalidity shall not affect the other provisions hereof, which shall remain binding and enforceable.

18. Upon request by Mortgagor, Mortgagee, at Mortgagee's option, within five (5) years from the date of this mortgage, may make Future Advances to borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory note(s) stating that such note(s) are secured hereby. At no time shall the principal amount of indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the note plus \$ N/A.

THIS MORTGAGE is executed by the CHICAGO TITLE AND TRUST COMPANY, not personally but as Trustee aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and CHICAGO TITLE AND TRUST COMPANY, hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood that nothing herein or in said note contained shall be construed as creating any liability on CHICAGO TITLE AND TRUST COMPANY personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder and that so far as the Mortgagor and its successors and CHICAGO TITLE AND TRUST COMPANY personally are concerned, the legal holder or holders of the note and the owner or owners or any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

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The undersigned, being duly sworn, deposes and says that the foregoing is a true and correct copy of the original as the same appears in the files of the undersigned.

Witness my hand and the seal of the undersigned at Chicago, Illinois, this _____ day of _____, 19____.

Notary Public in and for the State of Illinois

I, _____, being duly sworn, depose and say that the foregoing is a true and correct copy of the original as the same appears in the files of the undersigned.

Witness my hand and the seal of the undersigned at Chicago, Illinois, this _____ day of _____, 19____.

Notary Public in and for the State of Illinois

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IN WITNESS WHEREOF, CHICAGO TITLE AND TRUST COMPANY not personally but as Trustee as aforesaid, has caused these presents to be signed by one of its Assistant Vice-Presidents and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.

CHICAGO TITLE AND TRUST COMPANY

By: Monica Andrews
ASST. VICE PRESIDENT

Attest: Skills Davenport
ASST. SECRETARY

STATE OF ILLINOIS)

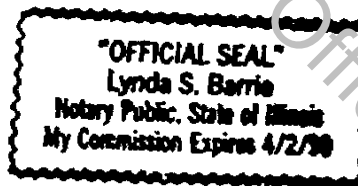
)SS

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT the above named Assistant Vice-President and Assistant Secretary of CHICAGO TITLE AND TRUST COMPANY, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice-President and Assistant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said Instrument as their own free and voluntary act and as the free and voluntary act of CHICAGO TITLE AND TRUST COMPANY for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that said Assistant Secretary, as custodian of the corporate seal of said CHICAGO TITLE AND TRUST COMPANY, caused the corporate seal of said CHICAGO TITLE AND TRUST COMPANY to be affixed to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of CHICAGO TITLE AND TRUST COMPANY for the uses and purposes therein set forth.

Given under my hand and seal this _____ day of NOV 12 1987.

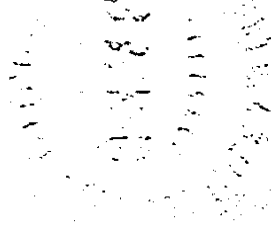
Lynda S. Barrie
Notary Public



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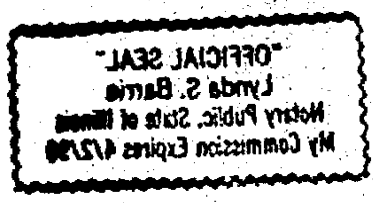


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EXHIBIT "A"

LEGAL DESCRIPTION:

Lot 1 in the Subdivision of the East 26 Feet of Lot 1 All of Lot 2 and West 10 Feet of Lot 3 in John M. Ayre's Subdivision of the East 1/2 of the South 3 Acres of the North West 1/4 of the North West 1/4 of the North East 1/4 of Section 10, Township 38 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois, according to the Plat thereof recorded November 16, 1897 as Document 2615575.

COMMON STREET ADDRESS: 438 E. 48th Street
Chicago, Illinois

PERMANENT TAX NO: 20-10-200-020-0000 TP ALL

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THIS INSTRUMENT WAS PREPARED BY: *mail to*

Susan B. Shelton
CHAPEKIS, MARCUS & CHAPEKIS
11 South LaSalle Street, Suite 730
Chicago, Illinois 60603
(312) 368-1222

BOX 333-CC

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COOK COUNTY, ILLINOIS
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EXHIBIT A

PROPERTY RECORDS

IN THE SUBDIVISION OF THE EAST 1/2 OF SECTION 26 TOWNSHIP 36 NORTH RANGE 10 EAST COUNTY OF COOK, ILLINOIS
TO JOHN M. LYON'S SUBDIVISION OF THE EAST 1/2 OF SECTION 26 TOWNSHIP 36 NORTH RANGE 10 EAST COUNTY OF COOK, ILLINOIS
TO THE SOUTH 1/2 OF SECTION 26 TOWNSHIP 36 NORTH RANGE 10 EAST COUNTY OF COOK, ILLINOIS
TO THE NORTH 1/2 OF SECTION 26 TOWNSHIP 36 NORTH RANGE 10 EAST COUNTY OF COOK, ILLINOIS
TO THE WEST 1/2 OF SECTION 26 TOWNSHIP 36 NORTH RANGE 10 EAST COUNTY OF COOK, ILLINOIS
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CHICAGO, ILLINOIS
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