LOAN AND MORTGAGE MODIFICATION AGREEMENT RECARDING SUBSTITUTE COLLATERAL

WHEREAS, HOWARD SAVINGS AND LOAN ASSOCIATION ("Mortgagee") loaned to AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, a banking corporation duly authorized to accept and execute trusts and existing under the laws of the State of Illinois, not personally but solely as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Trustee in pursuance of a Trust Agreement dated June 26, 1986 and known as Trust No. 067844-09, ("Mortgagor"), the principal sum of Six Hundred Fifty Thousand and NO/100 (\$650,000.00) Dollars as evidenced by a Note and Mortgage dated November 3, 1986 which Mortgage is recorded as Document No. 86530258 in the office of the Recorder of Deeds in Cook County, Illinois, and concerning the property legally described in Exhibit A attached hereto and commonly known as St. Michael's Square, North Avenue and Hudson Street, Chicago, Illinois.

WHEREAS, THE UNDERSIGNED Mortgagor has found it necessary and does hereby request a modification of the terms of said loan, and the Mortgagor and Mortgagee have acced to modify the Mortgage by releasing certain parking spaces legally described therein and substituting therefor certain additional parking spaces owned or co be simultaneously herewith acquired by Mortgagor.

NOW THE CRE, in consideration of the premises and other good and valuable consideration, the Mortgagee agrees to and does hereby convey, remise and release to the Mortgagor all right, title and interest in and to those parking spaces legally described in Exhibit B attached hereto; provided however, that Mortgagee shall receive substitute collateral parking spaces as hereinafter set forth.

FURTHER PROVIDED, the Mortgagor agrees to and does hereby grant, convey, transfer and assign to the Mortgagee, as and for security for the repayment of the Note hereinbefore described and as substitute collateral for the parking spaces hereinabove released by the Mortgagee, all of Mortgagor's right, title and interest in and to the parking spaces legally described in Exhibit C attached hereto and made a part hereof.

ALL OTHER TERMS, conditions and provisions of the Note and Mortgage by and between the Mortgagee and Mortgagor nerain described shall remain in full force and effect as if fully restated and provided herein.

This Loan and Mortgage Modification Agreement Regarding Substitute Collateral by the Mortgagor is joint and several and shall bind them, their heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the parties have hereunto executed this instrument this 26th day of February , 1987.

AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, as Trustee Under Trust Agreement dated June 26, 1986 and known as Trust No. 067844-09

This inchrement is executed wat CRICAN NATIONAL BANK AND TRUST COMPANY OF CHIRAGO, not personally has before as Trustee, or afterways, All the envanants and conditions to be instrumed by a note by the Stand Palityca, BARN AND and constitute to the institution of the control of

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President

ATTEST:

Assistant Secretary

CAN ASSOCIATION

Prodramos Its President

Prepared by:

Mailto

CARRANE, EWIRN, NEWAN & FREIPELD

100 North LaSalle St.

Suite 600

Chicago, IL 60602 (312) 372-2450

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RECENEDING SUBSTITUTE COLLABORAL

ERFES, HOWARD SAVINGS AND LOAD ASPOCIATION ("Moregages") loaned to a particular manus & TRUST COMPANY OF CHICAGO, a banking corporation duly sed to accept and execute trusts are also accept to the trusts and execute trusts are acceptable and execute trusts and execute trusts are acceptable and acceptable sed to accept and execute trusts and eristing under the laws of the State nois, not personally but solely as Trustee under the provisions of a deed in trust duly recorded and delivered to said Trustee in pursuance of a Agreement dated (June 20, 1966 and known as Trust No. 967844-08, agong), the principal sum of Statement Fifty Thousand and NO/108 100.001 pollars as evidenced by a lote and Northage dated November 3, 1986 are of Deeds in Cook County, Illiania, and concerning the property legality of the Exhibit A attached herete and concerning the property legality and Exhibit A attached herete and concerning the property legality and Exhibit A attached herete and concerning the property legality and in Exhibit Avenue and Rudson Street, Chicago, Illinois.

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Assistant Secretary

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1987 FEB 27 PH 3: 05

87113349 STATE OF ILLINOIS 88. COUNTY OF COOK GWEN L. SHEPARD , a Notary Public, in and for said County, in ify that Poter Johansen as Vice I, the State aforesaid, do hereby certify that Poter Johansen as Vice President and J. MICHAEL WHELAN as Assistant Secretary of AMERICAN NATIONAL President and BANK & TRUST COMPANY OF CHICAGO, as Trustee Under Trust Agreement dated June 26, 1986 and known as Trust No. 067844-09 personally known to me to be the same persons whose names are subscribed to the foregoing instrument, and that they did appear before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, for the uses and purposes therein set forth, and they acknowledge that said dual execution and delivery of said instrument were of their own free will for the uses and purposes therein set forth. GIVEN which my hand and notarial seal this 1987. My commission expires: "OFFICIAL SEAL" Gwen L. Shepard Notary Public, State of Illinois My Commission Expires 4/8/89 STATE OF ILLINOIS COUNTY OF COOK

I, The undersience , a Notary Sublic, in and for said County, in the State aforesaid, do hereby certify that JOWN G. PRODROMOS, personally known to me to be the President of HOWARD SAVINGS AND ICAN ASSOCIATION whose name is subscribed to the foregoing instrument, and that he did appear before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act, for the uses and purposes therein set forth, and he acknowledged that said execution and delivery of said instrument was of his own free will for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 267 day of

Notary Public

My commission expires:

1987.

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QWEN L. SHEPARU , a Notary Pablic, in and for said County, in
te aforesaid, do hereby certify that Tart Constitute Vice of AMERICAN FARIGINA.
<b>Effect Company of Chicaco, as</b> Chustee Gader Frest Agreement dated June 26, 1986
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PARCEL 1:

LOTS 1 TO 25, BOTE INCLUSIVE, (EXCEPT THAT PART TAKEN FOR WIDENING OF WEST NORTH AVENUE) IN DIVERSEY'S SUBDIVISION OF BLOCK 54 OF CANAL TRUSTEES' SUBDIVISION OF THE NORTH 1/2 AND THE NORTH 1/2 OF THE SOUTH EAST 1/4 AND THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF VACATED NORTH ST. MICHAELS COURT LYING NORTH OF THE NORTH LINE OF WEST NORTH AVENUE AS WIDENED ALL TAKEN AS ONE TRACT (EXCEPT FROM SAID TRACT THAT PART LYING NORTHERLY AND WESTERLY OF A LINE DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE WEST LINE OF TRACT AFORESAID 281.0 FEET NORTH OF THE SOUTH WEST CORNER THEREOF, THENCE EASTERLY PARALLEL WITH THE SOUTH LINE OF TRACT AFORESAID 54.0 FEET; THENCE NORTHEASTERLY ALONG A LINE HAVING A DEFLECTION ANGLE OF 45 DEGREES MEASURED FROM EAST TO NORTH EAST WITH THE PROLONGATION OF THE LAST DESCRIBED LINE FOR A DISTANCE OF 48.17 FEET, THENCE EASTERLY PARALLEL WITH THE SOUTH LINE OF TALT AFORESAID 34.90 FEET TO THE WEST LINE OF NORTH ST. MICHAELS COURT AFORESAID, THENCE NORTHEASTERLY TO A POINT IN THE EAST LINE OF NORTH ST. MICHAELS COURT AFORESAID, THENCE NORTH ALONG THE EAST LINE OF NORTH ST. MICHAELS COURT AFORESAID, THENCE NORTH ALONG THE EAST LINE OF THE NORTH LINE OF TRACT AFORESAID, THENCE EASTERLY PARALLEL WITH THE NORTH LINE OF TRACT AFORESAID 47.92 FEET; THENCE NORTH TO A POINT IN THE NORTH LINE OF TRACT AFORESAID 47.92 FEET; EASTERLY OF THE EASTERLY LINE OF NORTH ST. MICHAELS COURT AFORESAID AND THE TERMINUS OF THE LINE HEREIN DESCRIBED) IN CLOP JUNTY, ILLINOIS (EXCEPT THAT PART OF SAID TRACT TAKEN FOR ST. MICHAEL'S SQUARE CONDOMINIUM NUMBER 2 RECORDED AS DOCUMENT NUMBER 2615/121, AND ST. MICHAEL'S SQUARE CONDOMINIUM NUMBER 5 RECORDED AS DOCUMENT NUMBER 2 RECORDED AS DOCUMENT 26156129 AND ST. MICHAEL'S SQUARE CONDOMINIUM NUMBER 2 RECORDED

AND ALSO EXCEPTING TREREVIOR TRAT PART OF THE FOLLOWING (HEREIMAPTER REFERRED TO AS THE "PREMISES"):

LOTS 1 TO 25 BOTE INCLUSIVE (EXCEPT THAT PART TAKEN FOR WIDENING OF WEST NORTH AVENUE) IN DIVERSEY'S SUBDIVISION OF BLOCK 54 OF CANAL TRUSTEE'S SUBDIVISION OF THE NORTH BALF AND THE NORTH BALF OF DIE SOUTHEAST CHARTER AND THE EAST BALF OF THE SOUTHWEST COURTER OF SECTION 33, JOHNSHIP 4D NORTH, RANGE 14, EAST OF THE TEIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF VACATED NORTH ST. MICHAELS COURT LYING NORTH OF THE NORTH LINE OF WEST MOTE AVENUE AS WIDENED ALL TAKEN AS ONE TRACT (EXCEPT FROM SAID TRACT THAT PLET LYING NORTHERLY AND WESTERLY OF A LINE DESCRIBED AS POLLOWS: BEGINNING AT A POINT IN THE WEST LINE OF TRACT APORESAID 281.0 FEET NORTH OF THE SOUTHWEST CORNED THERCE; THENCE EASTERLY PARALLEL WITH THE SOUTH LINE OF TRACT APORESAID 54.0 FEET; THENCE NORTHEASTERLY ALONG A LINE BAVING A DEFLECTION ANGLE OF 45 DEGREES MEASURED FROM EAST TO NORTHEAST WITH THE PROLONGATION OF THE LAST DESCRIBED LINE FOR A DISTANCE OF 48.17 FEET; THENCE EASTERLY PARALLEL WITH THE SOUTH LINE OF TRACT APORESAID 34.90 FEET TO THE WEST LINE OF NORTH ST. MICHAELS COURT APORESAID 77.67 FIET TO A POINT 92.30 FEET SOUTH OF THE LORTH LINE OF TRACT APORESAID WITH THE NORTH LINE OF TRACT APORESAID 47.91 FIET: THENCE NORTH TO A POINT IN THE NORTH LINE OF TRACT APORESAID 47.92 FIET THENCE NORTH TO A POINT IN THE NORTH LINE OF TRACT APORESAID 47.92 FIET EASTERLY OF THE EASTERLY DESCRIBED) IN COOL COUNTY, ILLINOIS.

DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE EAST LINE OF THE "FREMISES" APORESAID 240.0 FEET NORTH OF THE SOUTHEAST CORNER THEREOF; THENCE SOUTH 90 DEGREES 00' DC" WEST ALONG A LINE PERPENDICULAR TO THE WEST LINE OF THE "PREMISES" A DISTANCE OF 73.0 FEET; THENCE NORTH 00 DEGREES 00' 00" EAST PARALLEL WITE THE EAST LINE OF THE "FREMISES" AFORESAID 12-.35 FEET; THENCE NORTH 90 DEGREES 00' 00" WEST 5.47 FEET; TO A LINE 76.47 FEET WEST OF AND PARALLEL WITE THE EAST LINE OF THE "PREMISES" AFORESAID; THENCE NORTH 00 DEGREES 00' 00" EAST

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ALONG SAID PARALLEL LINE 107.40 FEET TO A POINT IN A NORTH LINE OF THE "PRE-MISES" AFORESAID; THENCE SOUTH 89 DEGREES 47' 14" EAST ALONG SAID NORTH LINE 2.0 FEET TO A CORNER OF THE "PREMISES" AFORESAID; THENCE NORTHERLY ALONG A WEST LINE OF THE "PREMISES" AFORESAID TO THE NORTHWEST CORNER THEREOF; THENCE SOUTH 89 DEGREES 47' 14" EAST ALONG THE NORTH LINE OF THE "PREMISES" AFORESAID TO THE NORTHEAST CORNER THEREOF; THENCE SOUTH OO DEGREES 00' 00" EAST ALONG THE EAST LINE OF THE "PREMISES" AFORESAID 323.81 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR LIGHT AND AIR FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF EASEMENTS DATED NOVEMBER 17, 1980 AND RECORDED NOVEMBER 28, 1980 AS DOCUMENT NUMBER 25685091 HADE BY THE REDEMPTORIST FATHERS 28, 1980 AS DOCUMENT NUMBER 25685091 HADE BY THE REDEMPTORIST FATHERS
OF CHICAGO AND AS CREATED BY DEED FROM THE REDEMPTORIST FATHERS OF
CHICAGO TO THOMAS E. WOELFLE DATED NOVEMBER 18, 1980 AND RECORDED MAY
14, 1981 AS DOCUMENT NUMBER 25871490 (SAID DEED AFFECTING PARCEL 2"A")
AND BEING RE-RECORDED JULY 8, 1981 AS DOCUMENT NUMBER 25930198; AND BY
AND BEING RE-RECORDED JULY 8, 1981 AS DOCUMENT NUMBER 25930198; AND BY
DEED FROM THE REDEMPTORIST FATHERS OF CHICAGO TO THOMAS E. WOELFLE
1 DATED NOVEMBER 18, 1980 AND RECORDED MAY 14, 1981 AS DOCUMENT NUMBER
25871492 (SAID DEED AFFECTING PARCEL 2"'B") AND BEING RE-RECORDED JULY
8, 1961 AS DOCUMENT 25930199 AND BY DEEDS FROM SAID THOMAS E. WOELFLE
TO LA MATIONAL DAMPS OF THE REDEMPTORIST FROM SAID THOMAS E. WOELFLE TO IA 24'LY NATIONAL BANK, NATIONAL BANKING ASSOCIATION, AS TRUSTEE

UNDER TRUST AGREEMENT DATED OCTOBER 1, 1980 AND KNOWN AS TRUST NUMBER

103019, SAIP FEEDS BEING DATED NOVEMBER 19, 1980 AND RECORDED MAY 14,

1981 AS DOCUMENT NUMBER 25871491 (AS TO PARCEL 2"A") AND AS DOCUMENT

NUMBER 25871493 (AS TO PARCEL 2"B") AND AS RESERVED FOR THE USE AND

BENEFIT OF PARCILL IN THE DEED FROM THE REDEMPTORIST FATHERS TO THOMAS

E. WOELFLE DATED NOVEMBER 18, 1980 AND RECORDED NOVEMBER 28, 1980 AS

DOCUMENT NUMBER 25685092 AND IN SAID DEED RECORDED FEBRUARY 3, 1981 AS

DOCUMENT NUMBER 2576075 OVER THE FOLLOWING DESCRIBED LAND:

THAT PART OF LOTS 1 THEOUGH 13, BOTH INCLUSIVE (EXCEPT THAT PART TAKEN THAT PART OF LOTS 1 THEOUGH 13, BOTH INCLUSIVE (EXCEPT THAT PART TAKEN FOR WIDENING OF NORTH AVINE, (HEREINAFTER REFERRED TO AS TRACT\_"W") IN TUR WIDENING OF NORTH AVINEF, (HEREINAFTER REFERRED TO AS TRACT "W") IN DIVERSEY'S SUBDIVISION OF LOCK 54 OF CANAL TRUSTEES' SUBDIVISION OF THE NORTH 1/2 AND THE NORTH 1/2 OF THE SOUTH EAST 1/4 AND THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DISCRIBED AS FOLLOWS:

COMMENCING AT A POINT IN THE WEST LINE OF SAID TRACT "W" 281.0 FEET NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF TRACT "W" THE NORTH OF THE SOUTH WEST CORNER OF THE SOUTH WEST COR NORTH OF THE SOUTH WEST CORNER OF SAIL TRACT "W" THENCE EASTERLY ALONG
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#### PARCEL 3:

EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF
EASEMENTS DATED MOVEMBER 17, 1980 AND RECORDED NOVEMBER 28, 1980 AS
DOCUMENT NUMBER 25685091 MADE BY REDEMPTORIST FATHERS OF CHICAGO AND AS
CREATED BY DEED FROM THE REDEMPTORIST FATHERS TO THOMAS E. WOELFLE
RECORDED MAY 14', 1981 AS DOCUMENT NUMBER 25871490 (SAID DEED AFFECTING
PARCEL 2"A") AND BEING RE-RECORDED JULY 8, 1981 AS DOCUMENT NUMBER
25930198; AND BY DEED FROM THE REDEMPTORIST FATHERS OF CHICAGO TO
THOMAS E. WOELFE DATED NOVEMBER 18, 1980 AND RECORDED MAY 14, 1981 AS
DOCUMENT NUMBER 25871492 (SAID DEED AFFECTING PARCEL 2B) AND BEING
RE-RECORDED JULY 8, 1981 AS DOCUMENT 25930199 AND BY DEEDS FROM SAID
THOMAS I. WOELFE TO LASALLE NATIONAL BANK, A NATIONAL BANKING
ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 1, 1980 AND
KNOWN AS TIVST NUMBER 103019 SAID DEEDS BEING DATED NOVEMBER 18, 1980
AND RECORDED MAY 14, 1981 AS DOCUMENT NUMBER 25871491 (AS TO PARCEL 2:
2: A:) AND AS DOCUMENT NUMBER 25871493 (AS TO PARCEL 2"B") AND AS RESERVED
FOR THE USE AND BENEFIT OF PARCEL 1 IN THE DEED FROM THE REDEMPTORIST
FATHERS TO THOMAS F. WOELFE DATED NOVEMBER 18, 1980 AND RECORDED
TORDED THE USE AND BENEFIT OF PARCEL 1 IN THE DEED FROM THE REDEMPTORIST
FATHERS TO THOMAS F. WOELFE DATED NOVEMBER 18, 1980 AND RECORDED
NOVEMBER 28, 1980 AS DOCUMENT NUMBER 25865092 AND IN SAID DEED RECORDED
TEBRUARY 3, 1981 AS DOCUMENT NUMBER 25760785 FOR PEDESTRIAN INGRESS AND
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LOTS 1 THROUGH 13 BOTH INCLUSIV. (EXCEPT THAT PART TAKEN FOR WIDENING
OF NORTH AVENUE) IN DIVERSEY'S SUBDIVISION OF BLOCK 54 OF CANAL

LOTS 1 THROUGH 13 BOTH INCLUSIVE (EXCEPT THAT PART TAKEN FOR WIDENING OF NORTH AVENUE) IN DIVERSEY'S SUBDIVISION OF BLOCK 54 OF CANAL TRUSTEES' SUBDIVISION OF THE NORTH 1/2 AND THE NORTH 1/2 OF THE SOUTH EAST 1/4 AND EAST 1/2 OF THE SOUTH VEST 1/4 OF SECTION 33, TOWNSHIP 4D NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND LYING NORTHERLY OF THE FOLLOWING DESCRIBED LYN:

COMMENCING AT A POINT IN THE WEST LINE OF SAID TRACT "W" 281.0 FEET NORTH OF THE SOUTH WEST CORNER THEREOF; THENCE EASTERLY PARALLEL WITH THE SOUTH LINE OF SAID TRACT "W" 54.0 FEET NORTH EASTERLY ALONG A LINE HAVING A DEFLECTION ANGLE OF 45 DEGREES MEASURED FROM EAST TO NORTH EAST WITH THE PROLONGATION OF THE LAST DESCRIBED LINE FOR A DISTANCE OF 48.17 FEET THENCE EAST PARALLEL WITH THE SOUTH LINE OF TRACT "W" 48.17 FEET THENCE EAST PARALLEL WITH THE SOUTH LINE OF TRACT "W" AFORESAID 34.90 FEET TO THE EAST LINE OF TRACT "W" BEING THE POINT OF BEGINNING OF THE LINE DESCRIBED HEREIN, THE SOUTH LINE OF TRACT "W" AFORESAID SAID FORTH ST. MICHAEL'S COURT SAID POINT BEING 169.97 FEET SOUTH OF THE EASTERLY EXTENSION OF THE NORTH LINE OF TRACT "W" AFORESAID BEING THE TERMINUS OF THE LINE HEREIN DESCRIBED, TO COOK COUNTY, ILLINOIS.

Commonly known as: St. Michael's Square North Avenue & Hudson St. Chicago, IL

Permanent Tax I.D. No. 14-33-330-014-0000 - 14-33-330-015-0000

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#### PARCEL 3:

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California Ray California Scriptor Control Con

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MORTGAGOR ALSO GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACES 1-14 INCLUSIVE, 19, 35, 36, 37, 38, 41, 43, 44, 45, 47, 53 AND 54, INCLUSIVE, AS DELINEATED ON THE SURVEY ATTACHED AS EXHIBIT II TO THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS AND ZONING RESTRICTIONS, RECORDED AS DOCUMENT NO. 26158126.

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PAGE FOUR OF FOUR

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#### EXHIBIT B

The exclusive right to the use of parking spaces 11-14, inclusive, 19, 35, 36, 37, 38, 41, 43, 44, 45, 47, 53 and 54, inclusive, as delineated on the survey attached as Exhibit II to the Declaration of Covenants, Conditions, Restrictions, Easements and Zoning Restrictions recorded as Document No. 26158126.

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#### EXHIBIT C

The exclusive right to the use of parking spaces 75-95, inclusive, as delineated on the survey attached as Exhibit II to the Declaration of Covenants, Conditions, ion.

No. 2

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