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UNOFFIGIAL CORY

MORTGAGE

THIS MORTGAGE, (the "Mortgage") made as of June 23 1987, by LaSalle National Bank, 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 September 15, 1983 and known as Trust No. 107035 (the "Mortgagor"), to Elmhurst Federal Savings and Loan Association, a federal savings and loan association (the "Mortgagee").

WITNESSETH:

WHEREAS, Mortgagor has executed and delivered to Mortgagee an Installment Note (the "Note") of even date herewith payable to the order of Mortgagee in the principal sum of Five Hundred In Jand ---- Dollars (\$ 500,000.00), bearing interest and payable as set forth in the Note, and due on February 28, 1994

NOW, THEREFORE, to secure the payment of the principal indebtedness under the Note and interest and premiums, if any, thereon (and all replacements, renewals and extensions thereof, in whole or in part) according to its tenor and effect, and to secure the payment of all other sums which may be at any time due and owing or required to be read under the Note or this Mortgage (collectively sometimes referred to herein as the "Indebtedness Hereby Secured"); and to secure the performance and observance of all the covenants, agreements and provisions contained in this Mortgage and the Note; and to secure performance by Mortgagor and Bachmann Halsted Medical Building , an Illinois limited Bachmann Halsted Medical Building , an Illinois limited partnership, being the sole beneficiary of Mortgagor (the "Beneficiary") under the "Security Documents", as that term is defined in the Note; and to charge the properties, interests and rights hereinafter described with such payment, performance and observance, and for other valuable consideration, the receipt and sufficiency whereof is hereby acknowledged, the Mortgagor DOES HEREBY GRANT, REMISE, RELEASE, ALIEN, MORTGAGE AND CONVEY unto Mortgagee, its successors and assigns forever, all right, title and interest of Mortgagor in the Land (as hereinafter defined), together with the following described property, rights and interests, all of which are hereby pledged primarily and on a parity with the Land and not secondarily (and are, togetrar with the Land, sometimes collectively referred to as the "Premises"):

- THE LAND located in the State of Illinois, County of _____ and City of ____ and lega described in Exhibit "A" attached hereto and made a part and legally hereof (the "Land");
- TOGETHER WITH all buildings, structures and improvements of every nature whatsoever now or hereafter situated on the Land, and all fixtures, machinery, appliances, equipment, furniture, and personal property of every nature whatsoever now or hereafter owned by Mortgagor and located in or on, attached to, or used or intended to be used in connection with or with the operation of, the Land, and any and all buildings, structures or other improvements from time to time located thereon, or in connection with any

THIS INSTRUMENT PREPARED BY:

Mail to

Jay D. Levine, Esq. Arvey, Hodes, Costello & Burman 180 N. LaSalle Street Chicago, Illinois 60601

BOX 333-HV

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construction being conducted or which may be conducted thereon, and owned by Mortgagor, including all extensions, additions, improvements, betterments, renewals, substitutions, and replacements to any of the foregoing and all of the right, title and interest of Mortgagor in and to any such personal property or fixtures, together with the benefit of any deposits or payments now or hereafter made on such personal property or fixtures by Mortgagor or on its behalf (the "Improvements");

(C) TOGETHER WITH all easements, rights of way, strips and gores of land, streets, ways, alleys, passages, underground vaults (whether located on the Land or under any street or right-of-way), sewer rights, waters, water courses, water rights and powers, and all estates, rights, titles, interests, privileges, liberties, tenements, hereditaments and appurtenances whatsoever, in any way belonging, relating or appertaining to the Land, or which hereafter shall in any way belong, relate or be appurtenant thereto, whether now owned or hereafter acquired by Mortgagor, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

and all the estate, right, title, interest, property, possession, claim and demand whatspever, at law, as well as in equity, of Mortgagor of, in and to the same;

- (D) TOGETHER WITH all rents, royalties, issues, profits, revenue, income and other benefits from the property described in the foregoing paragraphs (A), (B) and (C) to be applied against the Indebtedness Hereby Secured, provided, however, that permission is hereby given to Mortgagor so long as no Default (as defined in Paragraph 16 below) has occurred hereunder, to collect, receive, take, use and enjoy such rents, royalties, issues, profits, revenue, income and other benefits as they become due and payable, but not more than one (1) month in advance thereof;
- (E) TOGETHER WITH all right, title and interest of Mortgagor in and to any and all leases now or hereafter on or affecting the property described in the foregoing paragraphs (A), (B) (C) and (D), whether written or oral, and all agreements for use of the said property (the "Leases"), together with all security therefor and all monies payable thereunder, subject, however, to the conditional permission hereinabove given to Mortgagor to collect the rentals under any such Lease;
- (F) TOGETHER WITH all fixtures and articles of personal property now or hereafter owned by Mortgagor and forming a part of or used in connection with the Land or the Improvements or the operation thereof, including, but without limitation, any and all air conditioners, antennae, appliances, apparatus, awnings, basins, bathtubs, bidets, boilers, bookcases, cabinets, carpets, coolers, curtains, dehumidifiers, disposals, doors, drapes, dryers, ducts, dynamos, elevators, engines, equipment, escalators, fans, fittings, floor coverings, furnaces, furnishings, furniture, hardware, heaters, humidifiers, incinerators, lighting, machinery, motors, ovens, pipes, plumbing, pumps, radiators, ranges, recreational facilities, refrigerators, screens, security systems, shades, shelving, sinks, sprinklers, stokers, stoves, toilets, ventilators, wall coverings, washers, windows, window coverings, wiring, and all renewals

or replacements thereof or articles in substitution therefor, whether or not the same are or shall be attached to the Land or the Improvements in any manner; it being mutually agreed that all of the aforesaid property owned by Mortgagor and placed on the Land or the Improvements shall, so far as permitted by law, be deemed to be fixtures, a part of the realty, and security for the Indebtedness Hereby Secured;

including without limitation all judgments, awards of damages and settlements hereafter made resulting from condemnation proceedings or the taking of the Premises or any portion thereof under the power of eminent domain, any proceeds of any policies of insurance maintained with respect to the Premises or proceeds of any sale, option or contract to sell the Premises or any portion thereof which is not permitted hereunder; and, except as may be otherwise provided herein, Mortgagor hereby authorizes, directs and empowers Mortgagee, at its option, on behalf of the Mortgagor, or the successors or assigns of Mortgagor, to adjust, compromise, claim, collect and receive such proceeds, to give proper receipts and acquittances therefor, and, after deducting expenses of collection, to apply the net proceeds (unless required otherwise hereunder) as a credit upon any portion, as selected by Mortgagee, of the Indebtedness Hereby Secured, notwithstanding the fact that the same may not then be due and payable or that the Indebtedness Hereby Secured is otherwise adequately secured.

TO HAVE AND TO HOLD the Premises, unto the Mortgagee, its successors and assigns, forever, for the purposes and upon the uses herein set forth together with all right to possession of the Premises after the occurrence of any Default as hereinafter defined; the Mortgagor hereby RELEASING AND WAIVING all rights under and by virtue of the homestead exemption laws of the State in which the Premises are located.

PROVIDED, NEVERTHELESS, that if Molugagor shall pay in full when due the Indebtedness Hereby Secured and shall duly and timely perform and observe all of the terms, provisions, covenants and agreements herein and in the Note and the Security Documents provided to be performed and observed by the Mortgagor and/or the Beneficiary, then this Mortgage and the estate, right and interest of Mortgagee in the Premises shall cease and become void and of no effect, but shall otherwise remain in full force and effect.

THE MORTGAGOR FURTHER COVENANTS AND AGREES AS FOLLOWS:

l. Payment of Indebtedness and Performance of Covenants. Mortgagor shall (a) pay when due the Indebtedness Hereby Secured; and (b) duly and punctually perform all of the terms, provisions, conditions, covenants and agreements on Mortgagor's part to be performed or observed as provided in the Note, this Mortgage, and the Security Documents. By this reference, the Note and the Security Documents are incorporated herein as if the terms and conditions of each thereof were fully set forth herein. Mortgagor shall have the privilege of making prepayments on the principal of the Note (in addition to the required payments thereunder) in accordance with the terms and conditions set forth in the Note, but not otherwise.

Maintenance, Repair, Compliance with Law, Use, Mortgagor shall (or shall cause the lessee under the Leases to) (a) promptly repair, restore, replace or rebuild any portion of the Improvements which may become damaged or be destroyed whether or not proceeds of insurance are available or sufficient for that purpose; (b) keep the Premises in good condition and repair, free from waste; (c) pay all operating costs of the Premises; (d) complete, within a reasonable time, any building or buildings or other Improvements now or at any time in the process of erection upon the Premises; (e) comply in all material respects with all requirements of statutes, ordinances, rules, regulations, orders, decrees and other requirements of law relating to the Premises or any part thereof by any federal, state or local authority; (f) refrain from any action and correct any condicion which would increase the risk of fire or other hazard to the Improvements or any portion thereof; (g) comply with any conditions and requirements necessary to preserve and extend any and all rights, licenses, permits (including without limitation zoning variances, special exceptions and nonconforming uses), privileges; franchises and concessions that are applicable to the Premises of its use and occupancy; and (h) cause the Premises to be managed in a competent and professional manner. Without the prior written consent of Mortgagee, Mortgagor shall not cause, suffer or permit any (i) material alterations of the premises except as required by law or ordinance or except as permitted or required to be made by the terms of any Leases approved by Mortgagee; (ii) change in the intended use or occupancy of the Premises for which the Improvements were constructed, including without limitation any change which would increase any fire or other haza d; (iii) change in the identity of the person or firm responsible for managing the Premises; (iv) zoning reclassification with respect to the Premises; (v) unlawful use of, or nuisance to exist upon the Premises; or (vi) granting of any easements, licenses, cryenants, conditions or declarations of use against the Premises, other than use restrictions contained or provided for in Leases approved by Mortgagee.

3. Liens.

- A. <u>Prohibition</u>. Subject to the provisions of Paragraphs 4 and 15 hereof, the Mortgagor shall not create or suffer or permit any mortgage, lien, charge or encumbrance to attach to or be filed against the Premises, whether such lien or encumbrance is inferior or superior to the lien of this Mortgage, including mechanic's liens, materialmen's liens, or other claims for lien made by parties claiming to have provided labor or materials with respect to the Premises (which liens are herein defined as "Mechanic's Liens") and excepting only the lien of real estate taxes and assessments not due or delinquent, any liens and encumbrances of Mortgagee, and any other lien or encumbrance permitted by the terms of the Security Documents.
- B. Contest of Mechanic's Lien Claims. Notwithstanding the foregoing prohibition against Mechanic's Liens against the Premises, Mortgagor, or any party obligated to Mortgagor to do so, may in good faith and with reasonable diligence contest the validity or amount of any Mechanic's Lien and defer payment and discharge thereof during the pendency of such contest, provided: (i) that such contest shall have the effect of preventing the sale or forfeiture of the Premises or any part thereof or any interest therein, to satisfy such Mechanic's Lien; (ii) that, within ten (10) days after Mortgagor has been notified of the

filing of such Mechanic's Lien, Mortgagor shall have notified Mortgagee in writing of Mortgagor's intention to contest such Mechanic's Lien or to cause such other party to contest such Mechanic's Lien; and (iii) that Mortgagor shall have obtained a title insurance endorsement over such Mechanic's Lien insuring Mortgagee against loss or damage by reason of the existence of such Mechanic's Lien or Mortgagor shall have deposited or caused to be deposited with Mortgagee at such place as Mortgagee may from time to time in writing appoint, and in the absence of such appointment, then at the place of payment designated in the Note, a sum of money which shall be sufficient in the judgment of Mortgagee to pay in full such Mechanic's Lien and all interest which might become due thereon, and shall keep on deposit an amount so sufficient at all times, increasing such amount to cover additional interest whenever, in the judgment of Mortgagee, such increase is advisable. Such deposits are to be held without any allowance of interest. in case Mortgagor shall fail to maintain or cause to be maintained sufficient funds on deposit as hereinabove provided, shall fail to prosecute such contest or cause such contest to be prosecuted with reasonable diligence or shall fail to pay or cause to be paid the amount of the Mechanic's Lien plus any interest finally determined to be due upon the conclusion of such contest, to the extent such amount exceeds the amount on deposit with Mortgagee, Mortgagee may, at its option, apply the money as deposited in payment of or on account of such Mechanic. Lien, or that part thereof then unpaid, together with all interest thereon. If the amount of money so deposited shall be insufficient for the payment in full of such Mechanic's Lien, together with all interest thereon, Mortgagor shall forthwith, upon demand, deposit with Mortgagee a sum which, when added to the funds then on deposit, shall be sufficient to make such payment in full. In the event the contest of the Mechanic's Lien claim is ultimately resolved in favor of the claimant, Mortgagee, provided Mortgagor is not then in Default hereunder, shall apply the roley so deposited in full payment of such Mechanic's Lien or that part thereof then unpaid, together with all interest thereon, when firmished with evidence satisfactory to Mortgagee of the amount of payment to be made. Any overplus remaining in the control of Mortgagee shall be paid to Mortgagor, provided Mortgagor is not then in default hereunder.

4. Taxes and Liens.

- A. Payment. Mortgagor shall pay or cause to re paid when due and before any penalty attaches, all general and special taxes, assessments, water charges, sewer charges, and other fees, taxes, charges and assessments of every kind and nature whatsoever levied or assessed against the Premises or any part thereof or any interest therein or any obligation or instrument secured hereby, and all installments thereof (all herein generally called "Taxes"), whether or not assessed against Mortgagor, and Mortgagor shall furnish to Mortgagee receipts therefor on or before the date the same are due; and shall discharge any claim or lien relating to Taxes upon the Premises, other than matters expressly permitted by the terms of any Security Document.
- B. <u>Contest</u>. Mortgagor may, in good faith and with reasonable diligence, contest or cause to be contested the validity or amount of any such Taxes, provided that:
 - (a) such contest shall have the effect of preventing the collection of the Taxes so contested and the sale or

forfeiture of the Premises of any part thereof or interest therein to satisfy the same;

- (b) Mortgagor has notified Mortgagee in writing of the intention of Mortgagor to contest the same or to cause the same to be contested before any Tax has been increased by any interest, penalties, or costs; and
- (c) Mortgagor has deposited or caused to be deposited with Mortgagee, at such place as Mortgagee may from time to time in writing designate, a sum of money or other security acceptable to Mortgagee that, when added to the monies or other security, if any, deposited with Mortgagee pursuant to Paragraph 8 hereof, is sufficient, in Mortgagee's judgment, to pay in full such contested Tax and all penalties and interest that might become due thereon, and shall keep such sum or security on deposit, increasing the amount thereof to cover additional penalties and interest whenever, in Mortgagee's judgment, such increase is advisable.

In the event Mortgagor fails to prosecute such contest with reasonable diligence or fails to maintain sufficient funds on deposit as hereinabove provided, Mortgagee may, at its option, apply the monies and liquidate any securities deposited with Mortgagee, in payment of, or on account of, such Taxes, or any portion thereof then unpaid, including all penalties and interest thereon. If the amount of the money and any such security so deposited is insufficient for the payment in full of such Taxes, together with all penalties and interest thereon, Mortgagor shall forthwith, upon demand, either reposit with Mortgagee a sum that, when added to such funds then on deposit, is sufficient to make such payment in full or, if Mortgace has applied funds on deposit on account of such Taxes, restore such deposit to an amount satisfactory to Mortgagee. Provided that Mortgagor is not then in Default hereunder Mortgagee shall, if so requested in writing by Mortgagor, after final disposition of such contest and upon Mortgagor's delivery to Mortgagee of an official bill for such Taxes, apply the money so deposited in fall payment of such Taxes or that part thereof then unpaid, together with all penalties and interest thereon.

5. Change in Tax Laws. If, by the laws of the United States of America, or of any state or municipality having jurisdiction over Mortgagee, Mortgagor or the Premises, any tax is imposed or becomes due in respect of the issuance or the Note or the recording of this Mortgage, Mortgagor shall pay such tax in the manner required by such law. In the event that any law, statute, rule, regulation, order or court decree has the effect of deducting from the value of the Premises for the purpose of taxation any lien thereon, or imposing upon Mortgagee the payment of the whole or any part of the taxes required to be paid by the Mortgagor, or changing in any way the laws relating to the taxation of Mortgages or debts secured by Mortgages or the interest of Mortgagee in the Premises, or the manner of collection of taxes, so as to affect this Mortgage, the Indebtedness Hereby Secured or Mortgagee, then, and in any such event, Mortgagor, upon demand by Mortgagee, shall pay such taxes, or reimburse Mortgagee therefor on demand, unless Mortgagee determines, in Mortgagee's sole and exclusive judgment, that such payment or reimbursement by Mortgagor is unlawful; in which event the Indebtedness Hereby Secured shall be due and payable within thirty (30) days after written demand by Mortgagee to Mortgagor. Nothing in this Paragraph 5 shall require Mortgagor to pay any income, franchise or excise tax imposed upon Mortgagee, excepting

only such which may be levied against the income of Mortgagee as a complete or partial substitute for taxes required to be paid by Mortgagor pursuant hereto.

- 6. <u>Insurance Coverage</u>. Mortgagor will insure the Premises against such perils and hazards, and in such amounts and with such limits, as Mortgagee may from time to time require (the "Insurance Policies"). Mortgagee may, at any time and in its sole discretion, upon written notice to Mortgagor, procure and substitute for any and all of the policies of insurance required above, such other policies of insurance, in such amounts, and carried in such companies, as it may select, and in such event, those policies of insurance shall be included within the definition of "Insurance Policies" set forth herein.
- 7. Insurance Policies. All Insurance Policies shall be in form, companies and amounts reasonably satisfactory to Mortgagee. Mortgagor will deliver all Insurance Policies, premium prepaid, to Mortgagee and, in case of Insurance Policies about to expire, Mortgagor will deliver renewal or replacement policies not less than thirty (30) days prior to the date of expiration. Insurance Policies maintained by tenants under the Leases, if in conformity with the requirements of the Leases and if approved by Mortgagee, may be presented to Mortgagee in satisfaction of Mortgagor's obligation to provide the insurance coverages provided by those Insurance Policies.
- 8. <u>Deposits for Taxes and Insurance Premiums</u>. In order to assure the payment of Taxes and premiums payable with respect to all Insurance Policies ("Premiums") as and when the same shall become due and payable:
 - (a) Mortgagor shall deposit with Mortgagee on the fifth day of each and every monta, an amount equal to one-twelfth (1/12th) of the Taxes and Premiums thereof to become due upon the Premises between one and thirteen months after the date of such deposit. The amounts of such deposits (herein generally called "Tax and Insurance Deposits") shall be based upon Mortgagee's estimate as to the amount of Taxes and Premiums. Mortgagor shall promptly upon the demand of Mortgagee make additional Tax and Insurance Deposits as Mortgagee may from time to time require due to (i) failure of Mortgagor to make Tax and Insurance Deposits in previous months, (ii) underestimation of the amount of Taxes and/or Premiums, (iii) the particular due dates and amounts of Taxes and/or Premiums, or (iv) application of the Tax and Insurance Deposits pursuant to Paragraph 8(c) hereof. All Tax and Insurance Deposits shall be held by Mortgagee without any allowance of interest thereon.
 - (b) Mortgagee will, out of the Tax and Insurance Deposits, upon the presentation to Mortgagee by Mortgagor of the bills therefor, pay the Taxes and Premiums or will, upon the presentation of receipted bills therefor, reimburse Mortgagor for such payments made by Mortgagor. If the total Tax and Insurance Deposits on hand shall not be sufficient to pay all the Taxes and Premiums when the same shall become due, then Mortgagor shall pay to Mortgagee on demand the amount necessary to make up the deficiency.
 - (c) Upon a Default under this Mortgage, Mortgagee, at its option, without being required so to do, may apply any Tax and Insurance Deposits on hand to any of the Indebtedness Hereby Secured, in such order and manner as

Mortgagee may elect. When the Indebtedness Hereby Secured has been fully paid, any remaining Tax and Insurance Deposits shall be paid to Mortgagor. All Tax and Insurance Deposits are hereby pledged as additional security for the Indebtedness Hereby Secured, and shall be held by Mortgagee irrevocably to be applied for the purposes for which made as herein provided, and shall not be subject to the direction or control of Mortgagor.

- (d) Notwithstanding anything herein contained to the contrary, Mortgagee, or its successors and assigns, shall not be liable for any failure to apply the Tax and Insurance Deposits unless Mortgagor, while no Default exists hereunder, shall have requested Mortgagee in writing to make application of such Deposits as are then on hand to the payment of the Taxes or Premiums for which such Deposits were made, accompanied by the bills therefor.
- (e) The provisions of this Mortgage are for the benefit of mortgager and Mortgagee alone. No provision of this Mortgage shall be construed as creating in any party other than Mortgager and Mortgagee any rights in and to the Tax and Insurance Deposits or any rights to have the Tax and Insurance Deposits applied to payment of Taxes and Premiums. Mortgagee shall have no obligation or duty to any third party to collect Tax and Insurance Deposits.
- 9. <u>Proceeds of Insurance</u>. Mortgagor will give Mortgagee prompt notice of any loss or damage to the Premises, and:
 - (a) In case of loss or dimage covered by any of the Insurance Policies which results in a claim for insurance proceeds equal to Five Thousand ocllars (\$5,000.00) or less, Mortgagor shall be entitled to settle and adjust any claim and collect any proceeds thereunder without the consent of Mortgagee provided Mortgagor is not in Lefault hereunder; otherwise Mortgagee (or, after entry of a decree of foreclosure, the purchaser at the foreclosure sale or decree creditor, as the case may be) is hereby authorized at its option either (i) to settle and adjust any claim under such Insurance Policies without the consent of Mortgagor, or (ii) to allow Mortgagor to settle and adjust such claim without the consent of Mortgagee; provided that in either of the cases described in subparagraph (i) or (ii) above Mortgagee shall, and is hereby authorized to, collect and receipt for any such insurance proceeds; and the expenses incurred by Mortgagee in the adjustment and collection of insurance proceeds shall be so much additional Indebtedness Hereby Secured, and shall be reimbursed to Mortgagee upon demand or may be deducted by Mortgagee from said insurance proceeds prior to any other application thereof. Each insurance company which has issued an Insurance Policy is hereby authorized and directed to make payment for all losses covered by any Insurance Policy in excess of Five Thousand Dollars (\$5,000.00) to Mortgagee alone, and not to Mortgagee and Mortgagor jointly.
 - (b) Provided Mortgagor is not in Default hereunder, proceeds of insurance received from any casualty shall be applied to reimburse Mortgagor (or, if applicable, the lessee under a Lease) for the cost of restoring, repairing, replacing or rebuilding the loss or damage caused by the

casualty, subject to the conditions and in accordance with the provisions of Paragraph 10 hereof.

- (c) Whether or not insurance proceeds are made available to Mortgagor, Mortgagor hereby covenants to (or to cause the lessee under a Lease to) restore, repair, replace or rebuild the Improvements, to be of at least equal value, and of substantially the same character as prior to such loss or damage, all to be effected in accordance with plans, specifications and procedures to be first submitted to and approved by Mortgagee, and Mortgagor shall pay (or shall cause such lessee to pay) all costs of such restoring, repairing, replacing or rebuilding.
- Disbursements of Insurance Proceeds. Insurance proceeds hold by Mortgagee for restoration, repairing, replacement or rebuilding of the Premises shall be disbursed from time to time upon Mortgagee being furnished with (i) evidence satisfactory to it of the estimated cost of the restoration, repair, replacement and rebuilding, (ii) funds (or assurances satisfactory to Mortgagee that such funds are available) sufficient in addition to the proceeds of insurance, to complete and fully pay for the restoration, repair, replacement and rebuilding, and (iii) such architect's certificates, waivers of lien, contractor's sworn statements, title insurance endorsements, plats of solvey and such other evidences of cost, payment and performance as Mortgagee may require and approve. Payment made prior to the Final completion of the restoration, repair, replacement and rebuilding shall exceed ninety percent (90%) of the value of the work performed from time to time, as such value shall be determined by Mortgagee in its sole and evaluative judgment: funds other than proceeds of insurance shall exclusive judgment; funds other than proceeds of insurance shall be disbursed prior to disbursement of such proceeds; and at all times the undisbursed balance of such proceeds remaining in the hands of Mortgagee, together with funds deposited or irrevocably committed to the satisfaction of Mortgagee by or on behalf of Mortgagor to pay the cost of such repair, restoration, replacement or rebuilding, shall be at least sufficient in the reasonable judgment of Mortgagee to pay the entire unpaid cost of the restoration, repair, replacement or rebuilding, free and clear of all liens or claims for lien. Any surplus which may remain out of insurance proceeds held by Mortgager after payment of such costs of restoration, repair, replacement or rebuilding shall be paid to Mortgagor. No interest shall be allowed to Mortgagor on account of any proceeds of Insurance or other funds held by Mortgagee.
- awards (the "Awards") heretofore or hereafter made or to be made to the present, or any subsequent, owner of the Premises, by any governmental or other lawful authority for the taking, by condemnation or eminent domain, of all or any part of the Premises, are hereby assigned by Mortgagor to Mortgagee, which Awards Mortgagee is hereby authorized to collect and receive from the condemnation authorities, and Mortgagee is hereby authorized to give appropriate receipts and acquittances therefor. Mortgagor shall give Mortgagee immediate notice of the actual or threatened commencement of any condemnation or eminent domain proceedings affecting all or any part of the Premises and shall deliver to Mortgagee copies of any and all papers served in connection with any such proceedings. Mortgagor further agrees to make, execute, and deliver to Mortgagee, at any time upon request, free, clear, and discharged of any encumbrance of any kind whatsoever, any and all further assignments and other

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instruments deemed necessary by Mortgagee for the purpose of validly and sufficiently assigning all Awards and other compensation heretofore and hereafter made to Mortgagor for any taking, either permanent or temporary, under any such proceeding.

Provided no Default has occurred and is then continuing, and provided, further, that a Lease so requires, the Award shall be applied to reimburse Mortgagor (or the lessee under a Lease) for the cost of restoration and rebuilding the Premises in accordance with plans, specifications and procedures which must be submitted to and approved by Mortgagee, and such Award shall be disbursed in the same manner as is hereinabove provided for the application of insurance proceeds, provided that any surplus after payment of such costs shall be applied on account of the Indebtedness Hereby Secured. If the Award is not applied for reimbursement of such restoration costs, the Award shall be applied against the Indebtedness Hereby Secured, in such order or marger as Mortgagee shall elect and any surplus shall be paid to Mortgagor.

- 12. Assignment of Rents, Leases and Profits. To further secure the Indebtedness Hereby Secured, Mortgagee has required that Mortgagor and Beneficiary execute and record a separate Assignment of Leases and Rents and/or separate assignments of any of the Leases to Mortgagee, of even date herewith, the terms and provisions of which assignments (a) are incorporated herein by this reference as if fully set forth herein, and (b) shall control in the event of a conflict between the terms thereof and the terms of this Mortgage relating to the subject matter thereof. Mortgager expressly covenants and agrees to duly and punctually perform and observe all of the terms, provisions, conditions, covenants and agreements on Mortgagor's part to be performed or observed as provided in such assignments.
- Mortgagee's Performance of Mortgagor's
 In case of Default, Mortgage, either before or after acceleration of the Indebtedness Hereby Secured or the foreclosure of the lien hereof and during the period of redemption, if any, may, but shall not be required to, make any payment or perform any act herein, or in any Security Document, required of Mortgagor (whether or not Mortgagor /s personally liable therefor) in any form and manner deemed expedient to Mortgagee. All monies paid, and all expenses paid or incurred in connection therewith, including reasonable attorney's fees and other monies advanced by Mortgagee to protect the Premises and the lien hereof, or to complete construction, furnishing and equipping or to rent, operate and manage the Premises or to pay any such operating costs and expenses thereof or to keep the Premises operational and useable for their intended purposes shall be so much additional Indebtedness Hereby Secured; whether or not the Indebtedness Hereby Secured, as a result thereof, shall exceed the face amount of the Note, and shall become immediately due and payable on demand, and with interest thereon at the Default Rate specified in the Note (herein called the "Default Rate"). Inaction of Mortgagee shall never be considered as a waiver of any right accruing to it on account of any Default nor shall the provisions of this Paragraph or any exercise by Mortgagee of its rights hereunder prevent any default from constituting a Default. Mortgagee, in making any payment hereby authorized (a) relating to Taxes, may do so according to any bill, statement or estimate, without inquiry into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof; (b) for the purchase, discharge, compromise or settlement of any lien, may do so without inquiry as to the

validity or amount of any claim for lien which may be asserted; or (c) in connection with the completion of construction, furnishing or equipping of the Premises or the rental, operation or management of the Premises or the payment of operating costs and expenses thereof, may do so in such amounts and to such persons as Mortgagee may deem appropriate. Nothing contained herein shall be construed or require Mortgagee to advance or expend monies for any purpose mentioned herein, or for any other purposes.

- 14. Security Agreement. To further secure the Indebtedness Hereby Secured, Mortgagee has required that Mortgagor and Beneficiary execute and deliver to Mortgagee a separate Security Agreement, of even date herewith, the terms and provisions of which (a) are incorporated herein by this reference as if fully set forth herein, and (b) shall control in the event of a conflict between the terms thereof and the terms of this Mortgage relating to the subject matter thereof. Mortgagor expressly covarants and agrees to duly and punctually perform and observe all of the terms, provisions, conditions, covenants, and agreements on Mortgagor's part to be performed or observed as provided in such Security Agreement.
- 15. Restrictions on Transfer. Except as expressly contemplated hereby, Mortjagor shall not, without the prior written consent of Mortgagee, create, effect, consent to, attempt, contract for, agree to make, suffer or permit any Prohibited Transfer (as defined herein). For purposes of this Paragraph 15, Mortgagor shall include Beneficiary. Any conveyance, sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation, or attempt to do any of the foregoing, of any of the following rights, properties or interests which occurs is granted, accomplished, attempted or effectuated without Mortgagee's prior written consent shall constitute a "Prohibited Transfer" hereunder:
 - (a) Mortgagor's interests under a Lease or in the Premises, or any part thereof, interest therein or earnings thereon, excepting only sales or other dispositions of collateral no longer useful in connection with the operation of the Premises (herein called "Obsolete Collateral"), provided that prior to the sale or other discosition thereof, such Obsolete Collateral has been replaced by collateral of at least equal value and utility and subject to the liens and security interest of the Security Documents with the same priority as such liens and security interests in the collateral disposed of;
 - (b) all or any portion of the beneficial interest in, to and under Mortgagor; or
 - (c) all or any part of the general partnership interest of Beneficiary;

in each case whether any such conveyance, sale, assignment, transfer, lien, pledge, mortgage, security interest, encumbrance or alienation is effected directly, indirectly, voluntarily or involuntarily, by operation of law or otherwise; provided, however, that the foregoing provisions of this Paragraph shall not apply (i) to liens securing the Note, (ii) to the lien of current taxes and assessments not in default, (iii) to any transfer of the Premises to a lessee pursuant to the exercise of an option to purchase contained in the Lease, or (iv) to any transfers of the Premises, or part thereof, or interest therein,

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or any beneficial interests, or partnership interests by or on behalf of an owner thereof who is deceased or declared judicially incompetent, to such owner's heirs, legatees, devisees, executors, administrators, estate, personal representatives and/or committee.

- 16. <u>Defaults</u>. If one or more of the following events (herein called "Defaults") shall occur:
 - (a) If any default be made in the due and punctual payment of monies required under the Note or under this Mortgage, as and when the same is due and payable and any applicable period of grace expressly allowed for the cure of such default in such document shall have expired;
 - (b) If any Default (as defined therein) shall exist under any other document or instrument regulating, evidencing, securing or guarantying any of the Indebtedness Hereby secured including, but not limited to, any of the Security Documents, in each case after the expiration of any period of crace expressly allowed for the cure of such default in such other document or instrument;
 - (c) The occurrence of a Prohibited Transfer; or
 - (d) If default shall continue for ten (10) days after notice thereof by Mcrtgagee to Mortgagor in the due and punctual performance or observance of any other agreement or condition herein contained; provided, however, that any such default shall not be a Default hereunder if such default cannot, by its nature, be sured within such ten (10) days period, and Mortgagor commences to cure such default within such ten (10) day period and diligently pursues such cure to completion and such default is, in fact, cured within forty-five (45) days following such notice;

then Mortgagee is hereby authorized and empowered, at its option and without affecting the lien hereby created or the priority of said lien or any other right of Mortgagee hereunder, to declare, without further notice, all Indebtedness Hereby Secured to be immediately due and payable with interest thereon at the Default Rate, whether or not such Default be thereafter remedied by Mortgagor, and Mortgagee may immediately proceed to foreclose this Mortgage and/or to exercise any right, power or remedy provided by this Mortgage, the Note, any of the other security Documents or by law or in equity or any other document or instrument regulating, evidencing, securing or guarantying any of the Indebtedness Hereby Secured.

Secured, or any part thereof, shall become due, whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof in accordance with the laws of the State in which the Premises are located and to exercise any other remedies of Mortgagee provided in the Note, this Mortgage, any of the other Security Documents or which Mortgagee may have at law, in equity or otherwise. In any suit to foreclose the lien hereof, there shall be allowed and included as additional Indebtedness Hereby Secured in the decree of sale, all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee either to prosecute such suit or to evidence to bidders at sales which may be had pursuant to such decree the true conditions of the title to or the value of the premises. All expenditures and expenses of the nature mentioned in this

Paragraph, and such other expenses and fees as may be incurred in the protection of the Premises and rents and income therefrom and the maintenance of the lien of this Mortgage, including the reasonable fees of any attorney employed by Mortgagee in any litigation or proceedings affecting this Mortgage, the Note or the Premises, including probate and bankruptcy proceedings, or in preparation for the commencement or defense of any proceedings or threatened suit or proceeding, or otherwise in dealing specifically therewith, shall be so much additional Indebtedness Hereby Secured and shall be immediately due and payable by Mortgagor, with interest thereon at the Default Rate until paid.

- 18. Right of Possession. When the Indebtedness Hereby Secured shall become due, whether by acceleration or otherwise, or in any case in which, under the provisions of this Mortgage, Mortgagee has a right to institute foreclosure proceedings, Mortgagee has a right to institute foreclosure proceedings, Mortgagee, and Mortgagee (subject to the rights of any lessee under a Lease wrich is superior to the lien of this Mortgage) shall be entitled to take actual possession of, the Premises or any part thereof, personally or by its agent or attorneys, and Mortgagee, in its discretion, may enter upon and take and maintain possession of all or any part of the Premises, together with all documents, books, records, papers, and accounts of Mortgagor or the then owner of the Premises relating thereof, and may exclude Mortgagor, such owner, and any agents and servants thereof wholly therefrom and may, on behalf of Mortgagor or such owner, or in its own name, as Mortgagee, exercise all the powers herein, or in any Security Document, granted. Nothing herein contained shall be construed as constituting Mortgagee a mortgagee in possession in the absence of the actual taking of possession of the Premises.
- Receiver. Upon the filling of a complaint to foreclose this Mortgage or at any time thereafter, the court in which such complaint is filed may appoint a receiver of the Such appointment may be made either before or after sale, without notice, without regard to solvency or insolvency of Mortgagor 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 Mortgagee hereunder or any employee or agent thereof may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of the Premises during the perdancy of such foreclosure suit and, in case of a sale and deficiency, during the full statutory period of redemption, if any, whether there be a redemption or not, as well as during any further times when Mortgagor, except for the intervention of such receiver, would be entitled to collection of such rents, issues and profits, and such receiver shall have 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 may, from time to time, authorize the receiver to apply the net income from the Premises in payment in whole or in part of: (a) the Indebtedness Hereby Secured or the indebtedness secured by a decree foreclosing this Mortgage, or any tax, special assessment, or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to the foreclosure sale; or (b) the deficiency in case of a sale and deficiency.
- 20. <u>Foreclosure Sale</u>. The proceeds of any foreclosure sale of the Premises shall be distributed and applied in the

following order or priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in Paragraph 17 hereof; Second, all other items which, under the terms hereof, constitute Indebtedness Hereby Secured additional to that evidenced by the Note, with interest on such items as herein provided; Third, to interest remaining unpaid upon the Note; Fourth, to the principal remaining unpaid upon the Note; and lastly, any overplus to Mortgagor, and its successors and assigns, as their rights may appear.

- 21. Insurance During Foreclosure. In case of an insured loss after foreclosure proceedings have been instituted, the proceeds of any Insurance Policy, if not applied in rebuilding or restoring the Improvements, as aforesaid, shall be used to pay the amount due in accordance with any decree of foreclosure that may be entered in any such proceedings, and the balance, if any, shall be paid as the court may direct. In the case of foreclosure of this Mortgage, the court, in its decree, may provide that the Mortgagee's clause attached to each of the casualty insurance Policies may be cancelled and that the decree creditor may cause a new loss clause to be attached to each of said casualty Insurance Policies making the loss thereunder payable to said decree creditors; and any such foreclosure decree may further provide that in case of one or more redemptions under said decree, pursuant to the statutes in such case made and provided, then in every such case, each and every successive redemptor may cause the precaing loss clause attached to each casualty Insurance Policy to be cancelled and a new loss payable clause to be attached thereto, making the loss thereunder payable to such redemptor. In the event of foreclosure sale, Mortgagee is hereby authorized, without the consent of Mortgagor, to assign any and all Insurance Policies to the purchaser at the sale, or to take such other steps as Mortgages by deem advisable to cause the interest of such purchaser to be protected by any of the Insurance Policies without credit or allowance to Mortgagor for prepaid premiums.
- Waiver of Right of Redemption and other Rights. To the fullest extent permitted by law, Mortgagor hereby covenants and agrees that it will not at any time insist upon or plead, or in any manner whatsoever claim or take any advantage of, any stay, exemption or extension law or any so-called "Moratorium Law" now or at any time hereafter in force, nor claim, take or insist upon any benefit or advantage or or from any law now or hereafter in force providing for the valuerion or appraisement of the Premises, or any part thereof, prior to any sale or sales thereof to be made pursuant to any provisions herein contained, or to any decree, judgment or order of any court of competent jurisdiction; or after such sale or sales claim or exercise any rights under any statute now or hereafter in force to redeem the property so sold, or any part thereof, or relating to the marshalling thereof, upon foreclosure sale or other enforcement hereof. To the fullest extent permitted by law, Mortgagor hereby expressly waives any and all rights of law, Mortgagor hereby expressly walves any and all lights of redemption from sale under any order or decree of foreclosure of this Mortgage, on its own behalf, on behalf of all persons claiming or having an interest (direct or indirect) by, through or under Mortgagor and on behalf of each and every person acquiring any interest in or title to the Premises subsequent to the data harder it being the intent bereef that any and all such the date hereof, it being the intent hereof that any and all such rights of redemption of Mortgagor and of all other persons, are on and shall be deemed to be hereby waived to the fullest extent opermitted by applicable law. To the fullest extent permitted by

law, Mortgagor agrees that it will not, by invoking or utilizing any applicable law or laws or otherwise, hinder, delay or impede the exercise of any right, power or remedy herein or otherwise granted or delegated to Mortgagee, but will suffer and permit the exercise of every such right, power and remedy as though no such law or laws have been or will have been made or enacted. To the fullest extent permitted by law, Mortgagor hereby agrees that no action for the enforcement of the lien or any provisions hereof shall be subject to any defense which would not be good and valid in an action at law upon the Note.

23. Rights Cumulative. Each right, power and remedy herein conferred upon Mortgagee is cumulative and in addition to every other right, power or remedy, express or implied, now or hereafter provided by law or in equity, and each and every right, power and remedy herein set forth or otherwise so existing may be exercised from time to time as often and in such order as may be deemed expedient to Mortgagee. The exercise of one right, power or remedy shall not be a waiver of the right to exercise at the same time or thereafter any other right, power or remedy; and no delay or omission of Mortgagee in the exercise of any right, power or remedy accruing hereunder or arising otherwise shall impair any such right, power or remedy, or be construed to be a waiver of any default or acquiescence therein. Except as otherwise specifically required herein, notice of the exercise of any right, remedy or power granted to Mortgagee by this Mortgage is not required to be given.

24. Successors and Assigns.

- A. Holder of the Note. This Mortgage and each and every covenant, agreement and other provision hereof shall be binding upon Mortgagor and its successors and assigns (including, without limitation, each and every record owner from time to time of the Premises or any other person having an interest therein), and shall inure to the benefit of Mortgagee and its successors and assigns. Wherever herein Mortgagee is referred to, such reference shall be deemed to include the holder from time to time of the Note, whether so expressed or not; and each such holder from time to time of the Note shall have and enjoy all of the rights, privileges, powers, options and benefits afforded hereby and hereunder, and may enforce all and every of the terms and provisions hereof, as fully and to the same extent and with the same effect as if such holder of the Note from time to time were herein by name specifically granted such rights, privileges, powers, options and benefits and was herein by name designated Mortgagee.
- B. <u>Covenants Run with Land; Successor Owners</u>. All of the covenants of this Mortgage shall run with the land and be binding on any successor owners of the land. In the event that the ownership of the Premises or any portion thereof becomes vested in a person or persons other than Mortgagor, Mortgagee, without notice to Mortgagor, may deal with such successor or successors in interest of Mortgagor with reference to this Mortgage and the Indebtedness Hereby Secured in the same manner as with Mortgagor without in any way releasing or discharging Mortgagor from its obligations hereunder. Mortgagor will give immediate written notice to Mortgagee of any conveyance, transfer or change of ownership of the Premises, but nothing in this Paragraph shall vary or negate the provisions of Paragraph 15 hereof.

- 25. <u>Future Advances</u>. At all times, regardless of whether any loan proceeds have been disbursed, this Mortgage secures as part of the Indebtedness Hereby Secured the payment of any and all loan commissions, service charges, liquidated damages, attorneys' fees, expenses and advances due to or incurred by Mortgagee in connection with the Indebtedness Hereby Secured, all in accordance with the Note, this Mortgage and the other Loan Documents; provided, however, that in no event shall the total amount of the Indebtedness Hereby Secured, including loan proceeds disbursed plus any additional charges, exceed 500% of the face amount of the Note.
- 26. Execution of Separate Security Agreements, Financing Statements, Etc.; Estoppel Letter. Mortgagor will do, execute, incknowledge and deliver or cause to be done, executed, acknowledged and delivered all such further acts, conveyances, notes, morcgages, security agreements, financing statements and assurances as Mortgagee shall require for the better assuring, conveying, mortgaging, assigning and confirming unto Mortgagee all property mortgaged hereby or property intended so to be, whether now owned by Mortgagor or hereafter acquired. From time to time, Mortgagor will furnish to Mortgagee, within five (5) days after Mortgager; a request, a written and duly acknowledged statement of the amount due under the Note and under this Mortgage and whether any alleged offsets or defenses exist against the Indebtedness Hereby Secured.
- 27. <u>Subrogation</u>. If any part of the Indebtedness Hereby Secured is used directly or indirectly to pay off, discharge of satisfy, in whole c. in part, any prior lien or encumbrance upon the Premises or any part thereof, then, to the fullest extent permitted by applicable law, Mortgagee shall be subrogated to the rights of the holder thereof in and to such other lien or encumbrance and any additional security held by such holder, and shall have the benefic of the priority of the same.
- 28. Governing Law. The place of negotiation, execution, and delivery of this Mortgage and the location of the Premises being the State of Illinois, this Mortgage shall be construed and enforced according to the laws of that State, without reference to the conflicts of law principles of that State.
- 29. <u>Inspection of Premises and Records</u>. Nortgagee and its representatives and agents shall have the right to inspect the Premises and all books, records and documents relating thereto at all reasonable times, and access thereto shall be permitted for that purpose. Mortgagor shall keep and maintain full and correct books and records showing in detail the income and expenses of the Premises, and within five (5) days after demand therefor by Mortgagee, shall permit Mortgagee or its agents to examine such books and records and all supporting vouchers and data at any time and from time to time at its offices at the address hereinafter identified or at such other location as may be mutually agreed upon.
- 30. <u>Time of the Essence</u>. Time is of the essence of the Note, this Mortgage, and all other documents and instruments evidencing, guarantying or securing the Indebtedness Hereby Secured.
- 31. <u>Captions and Pronouns</u>. The captions and headings of the various sections of this Mortgage 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, the singular shall include the plural, the plural shall include the singular, and the masculine, feminine and neuter shall be freely interchangeable.

- 32. Notices. Any notice, demand or other communication which any party hereto may desire or may be required to give to any other party hereto shall be in writing, and shall be deemed given if and when personally delivered, or on the second (2nd) business day after being deposited in the United States registered or certified mail, return receipt requested, postage prepaid, addressed to a party at its address set forth below, it to such other address as the party to receive such notice may have designated to all other parties by notice in accordance herewith:
 - If to Mortgagee:

Elmhurst Federal Savings and Loan Association 100 Addison Street Elmhurst, Illinois 60126 Attn: Mr. Richard Weber

with a copy to:

Arvey, Hodes, Costello & Burman 180 North LaSalle Street Suite 3800 Chicago, Illinois 50601 Attn: Jay D. Levine, Esq.

(b) If to Mortgagor:

LaSalle National Bank
135 South LaSalle Street
Chicago, Illinois 60690
Attn: Land Trust Department

with a copy to:

Harvey S. Lictherman, Esq. Lord, Bissell & Brook 115 South LaSalle Street Chicago, Illinois 60603

Except as otherwise specifically required herein, notice of the exercise of any right, power or option granted to Mortgagee by this Mortgage is not required to be given.

33. Trustee's Exculpatory Clause. This Mortgage is executed by the undersigned, not personally but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said Trustee hereby warrants in its individual capacity that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein contained shall be construed as creating any liability on said Trustee personally to pay the Note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant, representation, agreement or condition, either express or implied herein contained, or with regard to any warranty contained in this Mortgagee, except the warranty made in this Paragraph, all

such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder; provided that nothing herein contained shall be construed in any way so as to affect or impair the lien of this Mortgage or Mortgagee's right to the foreclosure thereof, or construed in any way so as to limit or restrict any of the rights and remedies of Mortgagee in any such foreclosure proceedings or other enforcement of the payment of the Indebtedness Hereby Secured out of and from the security given therefor in the manner provided herein, or construed in any way so as to limit or restrict any of the rights and remedies of Mortgagor under any other document or instrument evidencing, securing or guarantying the Indebtedness Hereby Secured.

IN WITNESS WHEREOF, Mortgagor has caused this Mortgagee to be duly signed, sealed and delivered the day and year first above written.

> LaSalle National Bank, not personally, but as Trustee as aforesaid

By:

Name:

Corinne Hek

Title: ASSISTANT VICE PRESIDENT

Junit Clarks Office

Attest:

Name: Rita Slimm Welter ASSISTANT SECRETARY Slimm Welter

Title:

P

UNOFFICIAL CQPY,

	STATE OF ILLINOIS)
) SS COUNTY OF COOK)
	I, Evelyn F. Moore, a Notary
	Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Corinne Bek Ass't vice President of
	CERTIFY that Corinne Bek Asst. Vice President of LA SALLE NATIONAL BANK known to me to be acting not
	personally but as Trustee under Trust Agreement dated M-K-X-X
Ford	and known as Trust Number 107035, and Rita Slimm Welter, Secretary of said Bank, are personally known to me to be the same
123721	persons whose names are subscribed to the foregoing instrument as
	such Ass't Vice President and Assistant Secretary,
	respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as
	their own f.e. and voluntary act and as the free and voluntary
	act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and said Such Secretary then
	and there acknowledged that he, as custodian of the corporate
	seal of said Bank, did affix the corporate seal of said Bank to
	said instrument as his own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the
	uses and purposes therein set forth.
	GIVEN under my hand and Notarial Seal this And day of
·	GIVEN under my hand and Notarial Seal, this And day of
	To built the same
	Notary Public
	My Commission Expires:
	Quant 9, 1989
	(C) Notification (C)
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	Clarks Office
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EXHIBIT A

TO

MORTGAGE

The Land

PARCEL 1:

LOTS 19 and 20 IN RESUBDIVISION OF BLOCK 40 IN PINE GROVE, A SUBDIVISION OF FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE WEST 85 FEET OF LOTS 21, 22, 23 and 24 IN THE RESUBDIVISION OF *LOT OR BLOCK 40 IN PINE GROVE, SAID PINE GROVE BEING A SUBDIVISION BY ELISHA E. HUNDLEY OF FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

3245 No. Halsted, Chicago, Illinois E.T.O STREET ADDRESS:

14-21-311-003 Loti9 14-21-311-004 LOT 20 Permanent Index Nos:

SLO.
SLOTS.

CONTS.

C 14-21-311-005 1:0T5 21,22,21,24 ALL