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COOK COUNTY, ILLINOIS

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CERTIFICATE

The undersigned, on behalf of COMMERCIAL NATIONAL BANK OF BERWYN, a National banking corporation ("CNBB"), being first duly sworn on oath, say, and also certifies the following to CHICAGO TITLE INSURANCE COMPANY with respect to the real property described in Chicago Title Insurance Company Commitment No. 71 84 520 ("Title Commitment") and the improvements located thereon ("Real Property"):

1. From the late 1970's to 1985, CNBB extended various loans and financial accommodations to N.X.S. Corporation, an Illinois corporation ("NXS"), to be used in NXS's business, the Cottage Family Restaurant. These loans were secured by trust deeds, assignments of rent, collateral assignments of beneficial interests, and other security documents. The Cottage Family Restaurant is located on the Real Property. Title to the real property is held by Western National Bank of Cicero, a national banking association, as trustee under that certain Trust Agreement dated August 1, 1980 and known as Trust No. 7957 ("Land Trustee").

2. On July 15, 1985, Nick Savinos executed a third party pledge agreement pursuant to which he granted CNBB a security interest in his entire beneficial interest, including the power of direction, in Trust No. 7957.

3. On July 15, 1985, Xenofon Savinos executed a third party pledge agreement pursuant to which he granted CNBB a security interest in his entire beneficial interest, including the power of direction, in Trust No. 7957.

4. On July 15, 1985, Nick Savinos and Xenofon Savinos executed and delivered to CNBB a collateral assignment of their beneficial interest in Trust No. 7957 to secure all indebtedness owing to CNBB from NXS.

5. A financing statement covering the assignment of Savinoses' beneficial interest in Trust No. 7957 was filed with the Illinois Secretary of State's office on November 16, 1987.

6. On November 30, 1987, NXS was indebted to CNBB approximately \$1,350,000.00.

7. On November 30, 1987, CNBB demanded repayment of all of NXS's outstanding indebtedness but NXS failed to repay such indebtedness.

8. Based on NXS's outstanding defaults and its failure to pay the indebtedness due, CNBB foreclosed on the

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Savinoses' assignment of beneficial interest in Trust No. 7957 under the Illinois Uniform Commercial Code. Notice of the public sale was published in the Chicago Tribune on March 6, 13, 16, and 20, 1988. On March 24, 1988, a public sale of the beneficial interest in Trust No. 7957 was conducted. The persons attending the sale were Nick Savinos and his attorney, Joseph Malek, Roger Forecash for CNBB, and Joshua Mintz, counsel for CNBB. CNBB submitted a credit bid of \$775,000.00 to purchase the beneficial interest in Trust No. 7957. No other bids were made.

9. CNBB is currently recognized by the land trust department of Affiliated Bank/Western National as holder of 100% of the entire beneficial interest in and to Trust No. 7957.

10. Exceptions 8 and 9 on Schedule B of the Title Commitment describe a lease recorded October 5, 1978 as Document 24659054 made by Lawndale National Bank as Trustee under Trust Number 3265, as lessor, to Xenofon Savinos and Nicholaos (sic) Savinos, as lessees, demising part or all of the Real Property for a term of years beginning November 1, 1976 and ending October 31, 1996 ("Lease"). Said Lease contained an option to renew for a second ten (10) year term and an option to purchase the Real Property (to be exercised by giving notice to the Lessor no later than August 1, 1981).

11. Lawndale National Bank as Trustee under Trust Number 3275 no longer holds legal title to the Real Property. Further, on October 29, 1980, and the Savinoses became owners of 100% of the beneficial interest in the land trust, Trust No. 7957, which holds legal title to the Real Property. The Savinoses no longer possess the Real Property. To the undersigned's best knowledge and belief, the Lease is no longer in effect.

IN WITNESS WHEREOF, the undersigned, the Vice President of Commercial National Bank of Berwyn, has delivered this Certificate as of this 27 day of December, 1988.

James J. Sheehan
Vice President

Roger Forecash
Asst Secy

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Lots 1 through 8 (except west 6 feet of lot 8) in Block 16 in White and Coleman's Lavergne Subdivision of Blocks 13 to 28 in Cheviot's First Division in the North West 1/4 of Section 32 Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index Numbers:

16-32-130-002
16-32-130-003
16-32-130-004
16-32-130-005
16-32-130-006
16-32-130-007
16-32-130-008

*Address 6334 Ogden
Highway 16*

~~together with all the appurtenances and privileges thereunto
belonging or appertaining.~~

This document was prepared by
and after recording return to:

Angela Johnson Kopp
Sidley & Austin
One First National Plaza
Chicago, Illinois 60603

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Property of Cook County Clerk's Office

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