

UNOFFICIAL COPY

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1.1. To secure payment of the LIABILITIES evidenced by the Guaranty and the Liabilities (defined below) and the performance of the covenants and agreements of Mortgagor hereunder, Mortgagor does by these presents CONVEY, WARRANT and MORTGAGE unto Mortgagee, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook, and State of Illinois, legally described on attached Exhibit A and made part hereof, which is referred to herein as the "Premises", together with all improvements, buildings, tenements, hereditaments, appurtenances, water, gas, oil, minerals, and easements located in, on, over or under the Premises, and all types and kinds of furniture, fixtures, apparatus, machinery and equipment, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises, and whether or not physically attached to the Premises. The foregoing items are and

GRANT OF MORTGAGE

Witness: Mortgagor has executed a guaranty ("Guaranty") dated the date of this Mortgage guarantying payment of \$ 149,332.90, or the total LIABILITIES (as defined in the Guaranty) of T.N. Donnelly and Company, a corporation ("Debtor") owing to the Mortgagee, including the Debtor's indebtedness under a certain promissory note ("Note") dated the date of this Mortgage payable to the order of the Mortgagee in the original principal amount of \$ 100,000.00, plus interest at the per annum rate of one and one-half percent (1.50%) [in excess of the Prime Rate (as defined in the Note)], and after DEFALUT or MATURITY (as defined in the Note) at the per annum rate of three and one-half percent (3.50%) [in excess of the Prime Rate (as defined in the Note)], and all expenses, including attorneys' fees, court costs relating in any manner to the protection of the Mortgagee's rights and interests hereunder, under the Note and Guaranty, and the enforcement and collection or attempted enforcement and collection of any of the Debtor's Liabilities and Mortgagor's LIABILITIES (as defined in the Guaranty). The Note with accrued and unpaid interest is payable on March 31, 19 90, unless the Note shall become due earlier whether by acceleration or otherwise.

THIS MORTGAGE is dated as of October 2, 19 89, and is made between Joseph E. Brooks and Lisa I. Brooks, individuals residing at 1243 Arguilla Lane, Flossmoor, Illinois ("Mortgagor"), and Michigan Avenue National Bank of Chicago, a national banking association located at 30 North Michigan Avenue, Chicago, Illinois 60602 ("Mortgagee").

MORTGAGE

MICHIGAN AVENUE NATIONAL BANK OF CHICAGO

THIS IS A JUNIOR MORTGAGE

89547409

60547409

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Mail to:
Mick Foster
Michigan Ave.
30 N. Michigan Ave.
Chicago, IL 60602
Chicago, IL

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2.2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes or charges, drainage taxes or charges, sewer service taxes or charges, and other taxes, assessments or charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagor duplicate receipts for such taxes, assessments and charges. To

2.1. Mortgagor 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 the Premises in good condition and repair, without waste, and, except for this Mortgage and the prior Mortgage/Trust Deed dated May 20, 1987 executed by Mortgagor in favor of Midwest Building Corporation and recorded May 28, 1987 with the County Recorder of Deeds as Document No. 87286362 (the "Title Bank Mortgage"), free from any encumbrances, security interests, liens, mechanical liens or claims for lien and any other claims or demands against Mortgagor's title to the Premises (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagor (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagor (g) refrain from impairing or diminishing the value of the Premises.

While any of the liabilities remain outstanding, Mortgagor represents, warrants, covenants and agrees as follows:

MORTGAGOR COVENANTS AND REPRESENTATIONS

1.3. Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

1.2. Further, Mortgagor does hereby pledge, assign, transfer, deliver and grant to Mortgagor, all leases, written or verbal, rents, issues and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagor by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur which under the terms hereof shall give to Mortgagor the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such avails.

shall be deemed a part of the Premises and a portion of the security for the liabilities. Notwithstanding any provision of this Mortgage to the contrary, non-purchase money security interests in consumer household goods are specifically excluded from the lien of this Mortgage.

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Check for Mr. John
McNally, Sec. National Bank
30 N. Michigan Ave.
Chicago, Ill. 60602

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2.6. Notwithstanding any other provisions of this Mortgage, no sale, lease, mortgage, trust deed, or grant by Mortgagor of an encumbrance of any kind, conveyance, transfer of occupancy or possession, contract to sell, or transfer of the Premises, or any part thereof, or sale or transfer of ownership of any beneficial

2.5. Mortgagor shall keep the Premises and all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by fire, lightning, windstorm, vandalism and such other hazards as may from time to time be designated by Mortgage. Mortgagor shall keep all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by flood, if the Premises is located in a flood hazard zone. Each insurance policy shall be for an amount sufficient to pay in full the cost of replacing or repairing the buildings and improvements on the Premises and, in no event, less than the principal amount of the Note. Mortgagor shall obtain liability insurance with respect to the Premises in an amount which is acceptable to Mortgage. All policies shall be issued by companies satisfactory to Mortgage. Each insurance policy shall be payable, in case of loss or damage, to Mortgage. Each insurance policy shall contain a lender's loss payable clause or endorsement in form and substance satisfactory to Mortgage. In the event of any loss, Mortgagor shall give immediate notice thereof to Mortgage and any appropriate insurers. The Mortgagee may make any proof of loss to any insurer, if the Mortgagor fails to immediately make a proof of loss to any such insurer. Mortgage shall deliver all insurance policies, including additional and renewal policies, to Mortgagee. In case of insurance about to expire, Mortgagee shall deliver to Mortgagee renewal policies not less than ten days prior to the respective dates of expiration. Each insurance policy shall not be cancellable by the insurance company without at least 30 days' prior written notice to Mortgagee.

2.4. Any award of damages resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the Premises for public use are hereby transferred, assigned and shall be paid to Mortgagee and such awards or any part thereof may be applied by Mortgagee, after the payment of all of Mortgagee's expenses, including costs and attorneys' fees, to the reduction of the indebtedness secured hereby in such order of application as Mortgagee may elect and Mortgagee is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acquittances and to appeal from any such award.

2.3. Upon the request of Mortgagee, Mortgagor shall deliver to Mortgagee all original leases of all or any portion of the Premises, together with assignments of such leases from Mortgagor to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagee, without Mortgagee's prior written consent, procure, permit or accept any prepayment, discharge or compromise of any rent or release any tenant from any obligation at any time while the liabilities secured hereby remains unpaid.

2.2. Mortgagor shall pay in full prevent Default (as defined in Section 4.1) hereunder, Mortgagor shall pay in full under protest, in the manner provided by statute, any tax, assessment or charge which Mortgagor may desire to contest prior to such tax, assessment or charge becoming delinquent.

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Must be: Mr. Foster & McDonald Bank
200 N. Michigan Ave.
Chicago IL 60602

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2.10. No release of any petroleum, oil, or chemical liquids or solids, liquid or gaseous products or hazardous waste (a "Release of Hazardous Materials") has occurred or is existing on any portion of the Premises, or any other real property in the state in which the Premises is located now or previously owned by Mortgagor. Mortgagor has not received any notice from any governmental agency or from any tenant under a lease or from any other party with respect to any such Release.

2.9. Mortgagor is the sole owner of the Premises free from any lien, encumbrance or claim, except this Mortgage and the First Bank Mortgage.

2.8. Upon request by Mortgagee, concurrent with and in addition to the deposits for general and special taxes and assessments pursuant to the terms of Section 2.7 of this Mortgage, Mortgagor will deposit with Mortgagee a sum equal to the premiums that will next become due and payable on any insurance policies required hereunder, divided by the number of annual interest payments due hereunder so that such payments are sufficient to pay the insurance premiums when they become due and payable. All sums deposited hereunder shall be held in trust without interest for the purpose of paying the insurance premiums.

2.7. Unless otherwise agreed to in writing, Mortgagor covenants and agrees to deposit at the place as Mortgagee may, from time to time, in writing appoint and, in the absence of appointment, then at the office of Mortgagee commencing with the first interest payment pursuant to the Note, and on each and every interest payment date thereafter until the liabilities secured by this Mortgage is fully paid, a sum equal to the last total annual taxes and assessments for the last ascertainable year (general and special) with respect to the Premises divided by the number of annual interest payments due hereunder. Notwithstanding the foregoing, if the taxes or assessments for the last ascertainable year exclude the buildings or improvements or any part thereof, now constructed or to be constructed on the Premises, then the amount of the deposits to be paid pursuant to this paragraph shall be based upon the reasonable estimate of Mortgagee as to the amount of taxes and assessments which shall be levied or assessed. Concurrent with the initial disbursement of the Note, Mortgagee will also deposit with Mortgagee an amount based upon the taxes and assessments so ascertainable or so estimated by Mortgagee, as the case may be, for taxes and assessments with respect to the Premises on an accrual basis for the period from January 1, immediately following the year for which all taxes and assessments have been fully paid to and including the date of the first installment tax and assessment deposit hereinabove mentioned. The deposits are to be held in trust without allowance of interest and are to be used for the payment of taxes and assessments (general and special) on the Premises next due and payable when they become due. If the funds so deposited are insufficient to pay any of the taxes or assessments (general or special) for any year when the same shall become due and payable, Mortgagee shall, within ten days after receipt of a notice and demand from Mortgagee deposit the additional funds as may be necessary to pay such taxes and assessments (general and special). Any excess shall be applied to subsequent deposits for taxes and assessments.

Interest or power of direction in a land trust which holds title to the Premises, shall be made without the prior written consent of Mortgagee.

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Trans. to: Mr. Foster
Michigan Ave. National Bank
30 N. Michigan Ave.
Chicago, IL 60602

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4.1. Upon Default, at the sole option of Mortgagee, the Liabilities shall become immediately due and payable, and Mortgagee shall pay all expenses of Mortgagee including attorneys' and paralegals' fees and expenses incurred in connection with this Mortgage and all expenses incurred in the enforcement of Mortgagee's rights in the Premises and other costs incurred in connection with the disposition of the Premises. The term "Default" when used in this Mortgage means any one or more of the events, conditions or acts defined as a "Default" in the Guaranty or any one or more of the events, conditions or actions defined as a "Default" in the Note, or the failure of Debtor to pay and perform in accordance with the terms and provisions of the Note, or failure of Mortgagee to comply with or to perform in accordance with any representation, warranty, term, provision, condition, covenant or agreement contained in the Guaranty or this Mortgage, or any instrument, agreement or writing securing any Liabilities to which the Mortgagee and Mortgagee are parties. Any DEFAULT (as defined in the Guaranty) or Default (as defined in the Note) shall be Default under this Mortgage.

DEFAULT AND RIGHTS ON DEFAULT

3.3. Mortgagee shall have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.

3.2. If Mortgagee makes any payment authorized by this Mortgage relating to taxes, assessments, charges, liens, security interests or encumbrances, Mortgagee may do so according to any bill, statement or estimate received from the appropriate party claiming such funds without inquiry into the accuracy or validity of such bill, statement or estimate or into the validity of the lien, encumbrance, security interest, tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

3.1. No remedy or right of Mortgagee hereunder shall be exclusive. Each right or remedy of Mortgagee with respect to the Liabilities, this Mortgage or the Premises shall be in addition to every other remedy or right now or hereafter existing at law or in equity. No delay by Mortgagee in exercising, or omitting to exercise, any remedy or right accruing on Default shall impair any such remedy or right, or shall be construed to be a waiver of any such Default, or acquiescence therein, or shall affect any subsequent Default of the same or a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often as may be deemed expedient by Mortgagee.

MORTGAGE RIGHTS

2.11. Mortgagee shall not cause or permit to exist any Release of Hazardous Materials on any portion of the Premises or any other real property in the state in which the Premises is located, owned by Mortgagee or by any person having a legal and beneficial interest in Mortgagee (if Mortgagee is a corporation, trust or other entity). Mortgagee shall immediately notify Mortgagee of any notice or threatened action from any governmental agency or from any tenant under a lease of any portion of the Premises or from any other party with respect to any such Release.

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Trust for Mike Carter National Bank
30 N. Michigan Ave.
Chicago, IL 60602

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4.4. The proceeds of any foreclosure sale shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident

4.3. When the indebtedness secured hereby shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien of this Mortgage. In any suit to foreclose the lien of this Mortgage, there shall be allowed and included as additional indebtedness in the judgment of foreclosure all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys' and paralegals' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, tax and lien searches, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidders at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgment, may be estimated by Mortgagee. All expenditures and expenses mentioned in this paragraph, when incurred or paid by Mortgagee shall become additional indebtedness secured hereby and shall be immediately due and payable, with interest thereon at a rate equivalent to the post maturity interest rate set forth in the Note. This paragraph shall also apply to any expenditures or expenses incurred or paid by Mortgagee or on behalf of Mortgagee in connection with (a) any proceeding, including without limitation, probate and bankruptcy proceedings, to which Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness secured hereby; or (b) any preparation for the commencement of any suit for the foreclosure of this Mortgage after accrual of the right to foreclose whether or not actually commenced or preparation for the commencement of any suit to collect upon or enforce the provisions of the Note, the Guaranty or any instrument which secures the Note, or the Guaranty (as defined in the Note) or DEFAULT (as defined in the Guaranty), whether or not actually commenced; or (c) any preparation for the defense of any threatened suit or proceeding which might affect the Premises or the security hereof, whether or not actually commenced.

4.2. Upon any Default hereunder, Mortgagee may, but need not, make any payment or perform any act required of Mortgagee hereunder in any form and manner deemed expedient by Mortgagee, and Mortgagee may, but need not, make full or partial payments of principal or interest on any encumbrances, liens or security interests affecting the Premises and Mortgagee may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting the Premises or contest any tax or assessments. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' and paralegals' fees, and any other funds advanced by Mortgagee to protect the Premises or 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 per annum rate equivalent to the post maturity rate set forth in the Note. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to Mortgagee on account of any Default hereunder.

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Mail to: Mike Foster
Michigan Ave. National Bank
30 N. Michigan Ave
Chicago, IL 60602

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5.2. This Mortgage and all provisions hereof shall extend to and be binding upon Mortgagor and all persons or parties claiming by, under or through Mortgagor. The word "Mortgagor" when used herein shall include all persons or parties liable for the Liabilities secured hereby or any part thereof, whether or not such persons or parties shall have executed the Note, the Guaranty, or this Mortgage, including their respective heirs, estates, personal representative, successors and assigns. Each Mortgagor shall be jointly and severally obligated hereunder. The singular shall include the plural, the plural shall mean the singular and the use of any gender shall be applicable to all genders. The word "Mortgagee" includes the successors and assigns of Mortgagee.

5.1. "Liabilities" means any and all liabilities, obligations and indebtedness of Mortgagor hereunder and the LIABILITIES (as defined in the Guaranty). Notwithstanding the foregoing, in no event shall the lien of this Mortgage secure outstanding Liabilities in excess of 200% of the original stated principal amount of the Note and this Mortgage.

DEFINITIONS

4.6. No action for the enforcement of the lien or of any provision of this Mortgage shall be subject to any defense which would not be good and available to the party interposing the same in an action at law upon the Note.

4.5. Upon, or at any time after the filing of a complaint to foreclose this Mortgage, the court in which such suit is filed may appoint a receiver of the Premises. The receiver's appointment may be made either before or after entry of judgment of foreclosure, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for the receiver and without regard to the then value of the Premises or whether the Premises shall be then occupied as a homestead or not. Mortgagee may be appointed as the receiver. Such receiver shall have power to collect the rents, issues and profits of the Premises during the pendency of the foreclosure suit and, in case of an entry of judgment of foreclosure, during the full statutory period of redemption, if any, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of the receiver, would be entitled to collect the rents, issues and profits. Such receiver shall also have all other powers which may be necessary or are usual for the protection, possession, control, management and operation of the Premises. The court in which the foreclosure suit is filed may from time to time authorize the receiver to apply the net income in the receiver's hands in payment in whole or in part of the indebtedness secured hereby, or secured by any judgment foreclosing this Mortgage, or any tax, special assessment or other lien or encumbrance which may be or become superior to the lien hereof or of the judgment, and the deficiency judgment against Mortgagor or any guarantor of the Note in case of a foreclosure sale and deficiency.

to the foreclosure proceedings, including all the items that are mentioned in the immediately preceding paragraph second, all other items which under the terms of this Mortgage constitute Liabilities secured by this Mortgage additional to that evidenced by the Guaranty, with interest thereon as herein provided third, all principal and interest remaining unpaid on the Note and the Liabilities first to interest and then to principal fourth, any surplus to Mortgagor or Mortgagor's heirs, legal representatives, successors or assigns, as their rights may appear.

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Mail to: Mr. Taylor
Michigan Div. National Bank
30 N. Michigan Ave
Chicago, IL 60602

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This instrument was prepared by:
Michigan Avenue National Bank
Michael H. Foster
30 N. Michigan Ave.
Chicago, Ill. 60603
(Printed Individual's Name)
(Printed Address)

Joseph E. Brooks
Lisa I. Brooks

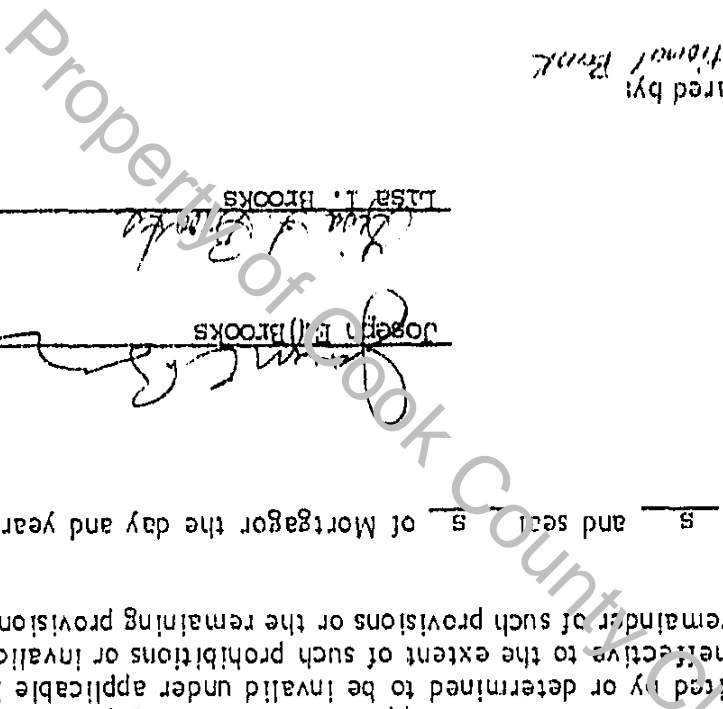
WITNESS the hands and seals of Mortgagor the day and year set forth above.

6.3. This Mortgage has been made, executed and delivered to Mortgagee in Chicago, Illinois and shall be construed in accordance with the laws of the State of Illinois. Wherever possible, each provision of this Mortgage shall be interpreted in such manner as to be effective and valid under applicable law. If any provisions of this Mortgage are prohibited by or determined to be invalid under applicable law, such provisions shall be ineffective to the extent of such prohibitions or invalidity, without invalidating the remainder of such provisions or the remaining provisions of this Mortgage.

6.2. IN THE EVENT THE PREMISES IS RESIDENTIAL PROPERTY AS DEFINED UNDER THE LAWS OF THE STATE OF ILLINOIS REGARDING FORECLOSURE OF MORTGAGES, BUT PRIOR TO THE FILING OF A COMPLAINT FOR FORECLOSURE, THE PREMISES CEASES TO QUALIFY AS RESIDENTIAL PROPERTY, MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE OF THIS MORTGAGE AND ANY RIGHTS OF REINSTATEMENT PURSUANT TO THE LAWS OF THE STATE OF ILLINOIS REGARDING FORECLOSURE OF MORTGAGES, ON MORTGAGOR'S OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF THE MORTGAGOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PREMISES AS OF SUBSEQUENT TO THE DATE OF THIS MORTGAGE.

6.1. Mortgagee shall release this Mortgage by a proper release after payment and satisfaction in full of the Note and all liabilities.

MISCELLANEOUS



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Mailed to: Mr. Foster
Michigan Avenue National Bank
30 N. Michigan Ave.
Chicago, IL 60602

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60547409

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My Commission Expires: Sept - 1993

Walter D. Quinn
NOTARY PUBLIC

GIVEN under my hand and notarial seal this 10 day of April, 1988

I, Walter D. Quinn, a Notary Public in and for the County and State aforesaid, do hereby certify that Josephine and Anna Quinn, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that they signed and delivered said instrument as their own free and voluntary act, for the uses and purposes therein set forth.

STATE OF ILLINOIS
COUNTY OF Cook

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Mail to: Mr. Foster
Michigan Ave. National Bank
30 N. Michigan Ave.
Chicago, IL 60602

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8 9 5 4 7 4 0 9

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Handwritten signature

*Walt to: Mike Hoke
Michigan Avenue
30 N. Michigan St.
Chicago, Ill 60602*

89547409

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DEF-01
121111 TRAN 8380 11/16/89 11:29:00
#5233 # A *-89-547409
(COOK COUNTY RECORDER)

31-12-006-01-18

LOT 15 IN BLOCK 1 IN FLOSSMOOR FIELDS, BEING A SUBDIVISION OF PART OF THE SOUTH
1/2 OF TOWN NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 35 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WEST OF THE ILLINOIS CENTRAL
RAILROAD EXCEPT FROM SAID PREMISES, THE WEST 262 FEET THEREOF AND THAT PART OF
THE NORTH 1/4 OF SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 35 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING WEST OF THE RIGHT OF WAY OF
THE ILLINOIS CENTRAL RAILROAD EXCEPT THE WEST 262 FEET THEREOF, ALL IN COOK
COUNTY, ILLINOIS.

EXHIBIT A