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NOW, THEREFORE, Lender and Tenant agree as follows:

Lender needs assurances from Tenant in order to make the Loan. Tenant is willing to give those assurances if Lender will agree not to disturb Tenant's possession of the leased Premises so long as Tenant is not in default under the Lease. Tenant also understands that, in making the Loan, Lender will rely on the assurances and statements made in this agreement.

("Tenant") has a lease dated December 14, 1978 (the "Lease") with Landlord on all or a portion of the Property (the "Leased Premises").

White Hen Pantry, Inc., a Delaware corporation

(The parties hereby authorize the title company to insert the appropriate platable) number 89042705 on JANUARY 27, 1989. County Recorder's instrument, fee or recording (as applicable) is hereafter inserted in this sentence, that the Mortgage was recorded under Exhibit A. The parties acknowledge that the Mortgage is being recorded concurrently with the recording of this instrument, or, if recording information is hereafter inserted in this sentence, that the Mortgage was recorded under (the "Property"), which property is more particularly described on attached

(the "Mortgage") on the property commonly known as 9003-9027 W. 151st Street, Orland Park, Illinois

- deed to secure debt
- mortgage
- deed of trust

("Landlord"), to be secured by the following security instrument marked with an "X":

Hyun Choi
The corporation marked with an "X" above, whose address is P.O. Box 490, Seattle, Washington, 98111-0490, shall hereinafter be called "Lender." Lender has agreed to make a loan (the "Loan") to Sung Soo Kim and

GNA LIFE INSURANCE COMPANY, a Washington corporation

GREAT NORTHERN INSURED ANNUITY CORPORATION, a Washington corporation

SUBORDINATION, NONDISTURBANCE AND ATTORNEYS' FEES AGREEMENT

89042717

GNA Loan No. 858
Services Loan No. _____

\$17.00

BOX 333

K. Starr, GNA
3300 One Union Square
Seattle, WA 98101

9003-9027 W. 151st Street
Orland Park, Illinois
PIN: 27-15-200-008-0000
27-15-200-009-0000

WHEN RECORDED MAIL TO:

PREPARED BY AND

89042717

71-95-36504 1002007 m. GERMACK

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1. Subordination. Tenant agrees that the Lease, and the rights of Tenant in, to and under the Lease and the Property, are hereby subjected and subordinated, and shall remain in all respects and for all purposes subject and subordinate, to the lien of the Mortgage, and to any and all renewals, modifications and extensions of the Mortgage, and any and all other instruments held by Lender as security for the Loan.

2. Tenant Not To Be Disturbed. Lender agrees that, so long as Tenant is not in default under the Lease (beyond any period given Tenant by the terms of the Lease to cure such default):

(a) Tenant's possession of the Leased Premises shall not be diminished or interfered with by Lender, and Tenant's occupancy of the Leased Premises shall not be disturbed by Lender during the term of the Lease.

(b) Lender will not join Tenant as a party defendant in any action or proceeding proceeding foreclosing the Mortgage unless such joinder is necessary to foreclose the Mortgage, and then only for such purpose and not for the purpose of terminating the Lease.

3. Tenant To Attorn To Lender. If Lender becomes the owner of the Premises by reason of foreclosure or other proceedings brought to enforce the Mortgage or by deed in lieu of foreclosure, the Lease shall continue in full force and effect as if Lender were the original Landlord and Tenant hereby attorns to Lender as its lessor, except Lender shall not be:

(a) Liable for any act or omission of any prior lessor (including Landlord); or

(b) Subject to any offsets or defenses which Tenant might have against any such prior lessor; or

(c) Bound by any prepayment of rent which Tenant might have paid, except as otherwise expressly required by the terms of the Lease; or

(d) Bound by any amendment or change in any material term of the Lease or by any waiver of any material term of the Lease not consented to by Lender except for the First Amendment to Lease dated May 11, 1979.

4. Third-Party Owner. If someone acquires the Property through Lender, whether at a trustee or foreclosure sale or otherwise, that person shall have the same rights to continue the Lease with Tenant as Lender would have under the preceding paragraph 3.

5. Rental Payments. Tenant agrees that it will pay rent under the Lease to Lender upon written demand from Lender.

6. Purchase Options. Any option to purchase, right of first refusal, or other right that Tenant has to acquire all or any of the Property is set forth in the Lease. Tenant agrees that, under paragraph 1 above, any such option or right is hereby made subject and subordinate to the lien of the Mortgage and to any and all renewals, modifications and extensions of the Mortgage, and any and all other instruments held by Lender as security for the Loan.

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7. Lender's Option To Cure Landlord's Default. Tenant agrees that it will notify Lender if Landlord is in default under the Lease and will give Lender thirty (30) days after receipt of such notice in which to cure the default before Tenant invokes any of its remedies under the Lease.

8. Assignment of Lease. Tenant understands that Landlord's interest in the Lease has been assigned to Lender as security under the Mortgage. Until Lender becomes owner of the Property, however, Lender assumes no duty, liability or obligation to Tenant under the Lease.

9. Notices. Any notices under this agreement shall be sent by certified mail. Any notice sent to Lender shall be sent to Lender at the address set forth in the first paragraph of this agreement. Any notice sent to Tenant shall be sent to Tenant at the address set forth below its signature hereon.

10. Successors and Assigns. This agreement shall be binding upon and shall inure to the benefit of the parties and their heirs, administrators, representatives, successors, and assigns.

DATED this 6th day of December, 1988.

"Lender"

By

Col. M. J. [Signature]
Its Manager - Loan Admin.

"Tenant"

White Hen Party, Inc.

By

George J. [Signature]
Its Senior Vice President

Address:

660 Industrial Drive
Elmhurst, IL

COOK COUNTY, ILLINOIS
FILED FOR RECORD

1989 JAN 27 PM 2:28

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STATE OF WASHINGTON) [LENDER'S ACKNOWLEDGMENT]
) SS
COUNTY OF KING)

On this day personally appeared before me Colin M. Elder,
to me known to be the Manager-Loan Admin. of Great Northern Insured
Annuity Corp., the corporation which executed the foregoing document,
and acknowledged the said document to be the free and voluntary act and deed
of said corporation, for the uses and purposes therein mentioned, and on oath
stated that he was authorized to execute said document, and that the cor-
porate seal (if any) affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed this 9th
day of January, 1989.

LAURA KAY PATTIE
STATE OF WASHINGTON
NOTARY PUBLIC
My Commission Expires 9-5-91

Laura Kay Pattie
Notary Public in and for the State of
Washington, residing at Seattle.
My Appointment Expires: 9-5-91.

STATE OF _____) [TENANT ACKNOWLEDGMENT - INDIVIDUAL]
) SS
COUNTY OF _____)

On this day personally appeared before me _____,
to me known to be the individual(s) who executed the foregoing document, and
acknowledged to me that _____ signed the same as _____
free and voluntary act and deed for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed this _____ day of
_____, 198 .

Notary Public in and for the State of _____,
residing at _____.
My Commission Expires: _____.

STATE OF ILLINOIS) [TENANT ACKNOWLEDGMENT - CORPORATE]
) SS
COUNTY OF DUPAGE)

On this day personally appeared before me George S. Bavis,
to me known to be the Sr. Vice President of White Hen Pantry, Inc.,
the corporation which executed the fore-
going document, and acknowledged the said document to be the free and voluntary
act and deed of said corporation, for the uses and purposes therein mentioned,
and on oath stated that he was authorized to execute said document, and that
the corporate seal (if any) affixed is the corporate seal of said corporation.

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IN WITNESS WHEREOF I have hereunto set my hand and official seal this day and year first above written.

Signature: Charlotte M. Balk
Name: Charlotte M. Balk
My Commission Expires: May 17, 1989

STATE OF _____) [TENANT ACKNOWLEDGMENT - INDIVIDUAL
) SS PARTNERSHIP]
COUNTY OF _____)

On this _____ day of _____, 198__, before me, the undersigned, a Notary Public in and for said state, personally appeared _____, known to me, or proved to me on the basis of satisfactory evidence, to be a general partner of _____, the partnership that executed the within and foregoing instrument, known to me, or proved to me on the basis of satisfactory evidence, to be the person who executed said instrument on behalf of said partnership, and acknowledged to me that said partnership executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and official seal this day and year first above written.

Signature: _____
Name: _____
My Commission Expires: _____

STATE OF _____) [TENANT ACKNOWLEDGMENT - CORPORATE
) SS PARTNERSHIP]
COUNTY OF _____)

On this _____ day of _____, 198__, before me, the undersigned, a Notary Public in and for said state, personally appeared _____, known to me, or proved to me on the basis of satisfactory evidence, to be the _____ of _____, the corporation that executed the within and foregoing instrument, and known to me, or proved to me on the basis of satisfactory evidence, to be the person who executed the within and foregoing instrument on behalf of said corporation, said corporation being known to me, or proved to me on the basis of satisfactory evidence, to be the general partner of _____, the partnership that executed the within and foregoing instrument, and acknowledged to me that said corporation executed the same as such general partner and that such partnership executed the same.

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IN WITNESS WHEREOF I have hereunto set my hand and official seal
this day and year first above written.

Signature: _____
Name: _____
My Commission Expires: _____

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EXHIBIT A

Legal Description:

LOTS 6 AND 7 IN ORLAND SQUARE VILLAGE UNIT NUMBER II, BEING A
SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 15, TOWNSHIP 36
NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY
ILLINOIS

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PROPERTY

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