90426606

Property Address: 3801 S. Halsted Chicago, IL 60609

P.I.N. 17-33-321-001

90426606

Cakeside Bank S. J. Bochnowski 2268 S. King Drive 1200, 11100 60616

SUBJECT REAL ESTATE IS NOT HOMESTEAD PROPERTY

(Space above this line for recording purposes)

LEASE-RENT ASSIGNMENT

As Security for a Loan From LAKESIDE BANK

1. DATE AND PARTIES. The date of this Lease-Rent Assignment (Agreement) is August 20, 1990, and the parties are the following:

OWNER:

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First American Title Order

BENNY CHIU 2928 S. WALLACE CHICAGO, IL. 80618 Social Security # 339-74-0995 husband of Li Ling Chiu

LI LING CHIU 2928 S. WALLACE CHICAGO, IL 60616 Social Security # 355-76-3219 wife of Benny Chiu

JAMES CONLEY 2928 S. WALLACE CHICAGO, IL 60616 Social Security # 586-28-2279 husband of Lisa Chiu Conley

LISA CHIU CONLEY 2928 S. WALLACE CHICAGO, IL 60616 wife of James Conley

BANK:

LAKESIDE BANK an ILLINOIS banking corporation 141 W. Jackson Blvd. Sulte 1212 Chicago, Illinois 60604 Tax I.D. # 36-2583514

\$15.25

T#5555 TRAN 4684 08/31/90 14:59:00

Soot County Clert's Office 45896 + E #-90-426606 COOK COUNTY RECORDER

2. OBLIGATIONS DEFINED. The term "Obligations" is defined as and includes the following: A. a promissory note, No. 3305 (Note) dated August 20, 1990, and executed by BENNY CHIU, LI LING CHIU, JAMES CONLEY and LISA CHIU CONLEY (Borrower) payable to the order of Bank, which evidences a loan (Loan) to Porrower in the amount of \$40,000.00, and all extensions, renewals, modifications or substitutions thereof.

B. all future advances by Bank to Borrower, to Owner, to any one of them or to any one of them and others (and all other obligations referred to in Subparagraph D of this paragraph whether or not this Agreement is specifically referred to in the evidence of indebtedness with regard to such future and additional indebtedness).

C. all additional sums advanced, and expenses incurred, by Bank for the purpose of insuring, preserving or otherwise protecting the Collateral and its value, and any other sums advanced, and expenses incurred by Bank pursuant to this Agreement, plus interest at the same rate provided for in the Note computed on a simple interest method.

D. all other obligations, now existing or hereafter arising, by Bank to Borrower to the extent the taking of the Collateral (as hereinafter defined) as security therefor is not prohibited by law, including but not limited to liabilities for overdrafts, all advances made by Bank on Borrower's; and/or Owner's, behalf as authorized by this Agreement and liabilities as guarantor, endorser or surety, of Borrower to Bank, due or to become due, direct or indirect, absolute or contingent, primary or secondary, liquidated or unliquidated, or joint, several, or joint and

However, this security interest will not secure another debt:

Initials

PAGE 1

Loan No: 3305 CHIU & CONLEY

Note Amount: \$40,000.00 "READ ANY PAGE WHICH FOLLOWS FOR ANY REMAINING PROVISIONS."

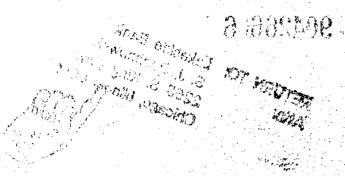
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P.G. W. 17-32-321-001



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LEASE-RENT ASSIGNMENT

As Security for a Loan From LAKESIDE BANK

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JAMES COMLEY

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A. If this security interest is in Borrower's principal dwelling and Bank fails to provide (to all persons entitled) any notice of right of rescission required by law for such other debt; or

B. If Bank falls to make any disclosure of the existence of this security interest required by law for such other debt.

3. BACKGROUND. The Loan is secured by, but is not limited to, a mortgage (Mortgage) dated August 20, 1990, on the following described property (Property) situated in COOK COUNTY, ILLINOIS:

LOT 26 IN BLOCK 3 IN MCPHERSON AND ALLERTON'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF BLOCK 25 OF THE CANAL TRUSTEE'S SUBDIVISION OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Property may be commonly referred to as 3801 S. HALSTED, CHICAGO, ILLINOIS. P.I.N. #17-33-321-001.

- 4. ASSIGNMENT. In consideration of the Loan, Owner bargains, sells and conveys to Bank all of Owner's right, title and Interest in and to all rents and profits from the Property and all leases of the Property now or hereafter made (all of which are collectively known as the Collateral), which Collateral is described as follows:
 - A. all leases (Leases) on the Property. The term "Leases" in this Agreement shall include all agreements, written or verbal, existing or hereafter arising, for the use or occupancy of any portion of the Property and all extensions, renewals, and substitutions of such agreements, including subleases thereunder.

B. all guaranties of the performance of any party under the Leases.

- C. the right to collect and receive all revenue (Rent) from the Leases on the Property now due or which may become due. Rent includes, but is not limited to the following: revenue, issue, profits, rent, minimum rent, percentage rent, additional rent, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, security deposits, insurance premium contributions, liquidated damages following charges, real estate taxes, other applicable taxes, security deposits, insurance premium contributions, liquidated damages following charges, and all rights and claims which Owner may have against any power under the terms of the Leases.
- 5. APPLICATION OF COLLATERAL I'NC CEEDS. Any Rents or other payments received by virtue of the Collateral as security, will be applied to any amounts Borrower owes Bank on the Obligations and shall be applied first to costs, then to accrued interest and the balance, if any, to Principal.
- 6. WARRANTIES. To induce Bank to make the Loan, Owner makes the following representations and warranties:
 - A. Owner has good title to the Leases and Fent and good right to assign them, and no other person has any right in them;

B. Owner has duly performed all of the losses that Owner is obligated to perform;

C. Owner has not previously assigned or encur-to-red the Leases or the Rent and will not further assign or encumber the Leases or future. Rent:

D. No Rent for any period subsequent to the current menth has been collected, and no Rent payment has been compromised;

E. Owner has not received any funds from any lessee? Plessee) under the Leases in excess of one month's rent for which credit has not been made on account for accrued Rent, and any copy of such account that has been delivered to Bank is true and complete. The term "Lessee" in this Agreement shall include all persons or on ries obligated to Owner under the Leases;

F. No Lessee is in default of any of the terms of the Leases;

- G. Owner has not and will not waive or otherwise compramise any obligation of Lessee under the Lease and will enforce the performance of every obligation to be performed by Lessee under the Lease;
- H. Owner will not modify the Leases without Bank's prior written consent to any Lessee's assignment of the Leases, or any subjetting thereunder, without Bank's prior written consent and will not sell or remove any personal property located on the Property unless replaced in like kind for like or better value; and
- I. Owner will not subordinate any Leases to any mortgage, lien, or encumbrancy affecting the Property without Bank's written consent.
- 7. OWNER'S AGREEMENTS. In consideration of the Loan, Owner agrees:
 - A. to deliver to Bank upon execution of this Agreement copies of the Leases, certified by Owner, as being true and correct copies which accurately represent the transactions between the partles;
 - B. to observe and perform all obligations of Lessor under the Leases, and to give writter promot notice to Bank of any default by Lessor or Lessee under any Lease;
 - C. to notify in writing each Lessee that any deposits previously delivered to Owner have been religined by Owner or assigned and delivered to Bank as the case may be;
 - O. to appear in and defend any action or proceeding pertaining to the Leases, and, upon the request of Pank, to do so in the name and on behalf of Bank but at the expense of Owner, and to pay all costs and expenses of Bank, including re-sont ble attorneys' fees to the extent not prohibited by law, in any such action or proceeding in which Bank may appear:

E. to give written notice of this Agreement to each Lessee which notice shall contain instructions to each Lessee that Lessee shall make all payments of Rent directly to Bank;

F. to indemnity and hold Bank harmless for all liabilities, damages, costs and expenses, including reasonable stronger less, Bank incurs when Bank, at its discretion, elects to exercise any of its remodes upon default of Lessee;

- G. that if the Leases provide for abatement of rent during repair due to fire or other casualty, Bank shall be provided satisfactory insurance coverage; and
- H. that the Leasos shall remain in full force and effect regardless of any merger of the Lessor's and Lessee's interests.
- 8. COLLECTION OF RENT. Owner shall give notice of Bank's rights to all of said rents, issues or profits and notice of direct payment to Bank to those obligated to pay such rents, issues or profits. Owner agrees to direct all tenants to pay rent due or to become due to Bank. Owner shall endorse and deliver to Bank any money orders, checks or drafts which represent rents, issues or profits from the above-described Property, to apply the proceeds to the Obligations, and shall give notice of Bank's rights in any of said rents, issues or profits and notice of direct payment to Bank to those obligated to pay such rents, issues or profits. Bank shall be the creditor of each Lessee in respect to assignments for the benefit of creditors, bankruptcy, reorganization, rearrangement, insolvency, dissolution or receivership proceedings by Lessee, and Owner shall immediately pay over to Bank all sums Owner may receive as creditor from such actions or proceedings. Also, Bank may collect or receive all payments paid by any Lessee, whether or not pursuant to the terms of the Leases, for the right to terminate, cancel or modify the Leases, and Owner shall immediately pay over to Bank all such payments as Owner may receive from any Lessee. Bank shall have the option to apply any monies received as such creditor to the Obligations, the Mortgage, or this Agreement.
- 9. EVENTS OF DEFAULT. Owner shall be in default upon the occurrence of any of the following events, circumstances or conditions (Events of Default). The Events of Default are:

A. Failure by any person obligated on the Obligations to make payment when due thereunder; or

B. A default or breach under any of the terms of this Agreement, the Note, any construction loan agreement or other loan agreement, any

Loan No: 3305 CHIU & CONLEY Note Amount: \$40,000.00

08/20/90

Lease Assignment-R.E.

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PAGE 2

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security agreement, mortgage, deed to secure debt, deed of trust, trust deed, or any other document or instrument evidencing, guarantying, securing or otherwise relating to the Obligations; or

C. The making or turnishing of any verbal or written representation, statement or warranty to Bank which is or becomes talse or incorrect in any material respect by or on behalf of Owner, Borrower, or any one of them, or any co-signer, endorser, surety or guarantor of the Obligations; or

D. Fallure to obtain or maintain the insurance coverages required by Bank, or insurance as proper for the Collateral;

E. The death, dissolution or insolvency of, the appointment of a receiver by or on the behalf of, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against, Owner, Borrower, or any one of them, or any co-signer, endorser, surety or guaranter of the Obligations; or

F. A good talth belief by Bank at any time that Bank is insecure with respect to Borrower, or any cosigner, endorser, surety or guarantor, that

the prospect of any payment is impaired or that the Collateral is impaired; or

G. Failure to pay and provide proof of payment of any tax, assessment, rent, insurance premium or escrew on or before its due date; or

H. A material adverse change in Owner's business, including ownership, management, and financial conditions, which in Bank's opinion, impairs the Collateral or repayment of the Obligations; or

I. A transfer of a substantial part of Owner's money or property.

10. REMEDIES ON DEFAULT. At the option of Bank, all or any part of the principal of, and accrued interest on, the Obligations shall become immediately due and payable without notice or demand, upon the occurrence of an Event of Default or at any time thereafter. In addition, upon the occurrence of an Ever of Default or at any time thereafter by Mortgagor under the Mortgage, Bank, at Bank's option, shall have the right to exercise any or all of the folk whig remedies:

A. to continue to conect directly and retain Rent in Bank's name without taking possession of the Property and to demand, collect, receive, and sue for the Re it, siving proper receipts and releases, and, after deducting all reasonable costs of collection, including reasonable attorneys' fees to line extent not prohibited by law, apply the balance to the Note, first to accrued interest and then to principal;

8. to declare the Obligations immediately due and payable, and, at Bank's option, exercise any of the remedies provided by law, the Note, the

Mortgage or this Agreement; and

C. to enter upon, take possession of, manage and operate all or any part of the Property, make, modily, enforce or cancel any Leases, evict any Lessee, increase or reduct. Bent, decorate, clean and make repairs, and do any act or incur any cost Bank shall deem proper to protect the Property as fully as Owner could do, and to apply any funds collected from the operation of the Property in such order as Bank may deem proper, including, but roll mind to, payment of the following: Operating expenses, management, brokerage, attorneys' and accountants' lees, the Obligations, and lowerd the maintenance of reserves for repair or replacement. Bank may take such action without regard to the adequacy of the security, vin or without any action or proceeding, through any person or agent, mortgages under a mortgage, or by receiver to be appointed b, a court, and knespective of Owner's possession.

The collection and application of the Rent or the entry upon and taking possession of the Property as set out in this section shall not cure or waive any default, or modify or waive any notice of default under the track, Mortgage or this Agreement, or invalidate any act done pursuant to such notice. The enforcement of such remedy by Bank, once exercised, shall continue for so long as Bank shall elect, notwithstanding that such collection and application of Rent may have cured the original default. If Bank she, the eatter elect to discontinue the exercise of any such remedy, the same or any other remedy under the law, the Note, Mortgage or this Agreement may be asserted at any time and from time to time following any subsequent default. The word "default" has the same meaning as contained within the Note or any other instrument evidencing the Obligations, and the Mortgage, or any other document securing, guarantying or otherwise relating in the Obligations.

In addition, upon the occurrence of any Event of Default, Bank shall be entitled to sale the remedies provided by law, the Note and any related loan documents. All rights and remedies are cumulative and not exclusive, and Bank is entitled to all remedies provided at law or equity, whether or not expressly set forth.

- 11. ADDITIONAL POWERS OF BANK. In addition to all other powers granted by this Agreement and the Mortgage, Bank also has the rights and powers, pursuant to the provisions of the Illinois Code of Civil Procedure, Section 15-1101, et seq.
- 12. TERM. This Agreement shall remain in effect as long as any part of the Obligations remain unpaid. Loop payment in full of all such indebtedness, Bank shall execute a release of this Agreement upon request.
- 13. GENERAL PROVISIONS.
 - A. TIME IS OF THE ESSENCE. Time is of the essence in Owner's performance of all duties and obligation, implied by this Agreement.
 - B. NO WAIVER BY BANK. Bank's course of dealing, or Bank's forbearance from, or delay in, the exercise of any of Bank's rights, remedies, privileges or right to insist upon Owner's strict performance of any provisions contained in this Agreement, or other loan documents, shall not be construed as a waiver by Bank, unless any such waiver is in writing and is signed by Bank.

C. AMENDMENT. The provisions contained in this Agreement may not be amended, except through a written amend on which is algued by

Owner and Bank.

D. GOVERNING LAW. This Agreement shall be governed by the laws of the State of ILLINOIS, provided that such laws are not otherwise preempted by federal laws and regulations.

FORUM AND VENUE. In the event of litigation pertaining to this Agreement, the exclusive forum, venue and place of jurisdiction shall be in the State of Illinois, unless otherwise designated in writing by Bank.

F. SUCCESSORS. This Agreement shall inure to the benefit of and bind the holis, personal representatives, successors and assigns of the

parties. G. NUMBER AND GENDER. Whenever used, the singular shall include the plural, the plural the singular, and the use of either gender shall be applicable to both genders.

DEFINITIONS. The terms used in this Agreement, if not defined herein, shall have their meanings as defined in the other documents executed contemporaneously, or in conjunction, with this Agreement.

PARAGRAPH HEADINGS. The headings at the beginning of each paragraph, and each sub-paragraph, in this Agreement are for convenience only and shall not be dispositive in interpreting or construing this Agreement or any part thereof.

Loan No: 3305 CHIU & CONLEY

08/20/90 Note Amount: \$40,000,00

Lease Assignment-R.E.

Initials

PAGE 3

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- H. (DEFNATIONS). The forms used in this Agreement, if an dolined helper small provestively received to the social of the continuous section confined continuous sections.
- i PARABARPA HEADHAGE. The headings in the beginning objects paramone, and area who per aparts for the engine of

.). IF HELD UNENFORCEABLE. If any provision of this Agreement shall be held unenforceable or void, then such provision shall be deemed severable from the remaining provisions and shall in no way affect the enforceability of the remaining provisions nor the validity of this Agreement.

	OWNER:	h .	alou		
		Benn	y Chiu	and an owner of the same on	
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STATE OF ILLINOIS	85 : 0				
On this, 2014 day of AUS U	F 48 month	affin (4102	,)	, a notary public,	certify that BENNY
CHIU husband of Li Ling Chiu, p before me this day in person, an	Jaren and Jaren Series (2 mars from	ting same person who	se name is subscrib	sed to the foregoing insisted to the second	strument, appeared and act, for the uses
and purposes ser forth.	S NOTARY PUBLIC, STATE OF			1. 11)
My commission expires:	MY COMMISSION EXPIRES		FULL	ap Clear	
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STATE OF ILLINOIS	88:	0 0.11	1	,	
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CHIU, wife of Benny Chiu, person me this day in person, and ackn	fally known to me to be the ow jedged-thet-(he/ehe)-sig n	and betach meet the lu	ma is subsected to t istrument as (bis/her)	tree and voluntary ac	i, appeared belote i, for the uses and
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STATE OF ILLINOIS	MY COMMISSION EXPIR	ES 8/30/93	K	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
COUNTY OF COOK	4				
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appeared before me this day in p	orson, and acknowledged th	at (ho/eho) signed and	delivereum, e natrum	ient as (his/her) from an	id voluntary act, for
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COUNTY OF GOOK	NOTARY PUBLIC, 91001	FOF ILLAMOIS &	- 1		
On this With day of Aug U.Y. CONLEY, wife of James Conley,	nomonally knawn Joseph Jo-b	e-the same person will	ose name is subscrib	, a notary public, cer ped to the forecoing ins	strument, appeared
before me this day in person, and and purposes set forth.	acknowledged that (he/she) signed and delivered	the instrument as (his	s/her) free and tolvila	ry act, for the uses
My commission expires:			16C	(her)	
— <u>————————————————————————————————————</u>			NOTA	RY PUBLIC	
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CHIU & CONLEY	** READ ANY PAGE WHI	CH FOLLOWS FOR AN	Y HEMAINING PROV	/151UNS.**	PAGE 4

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