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FIRST LOAN MODIFICATION AGREEMENT

THIS FIRST LOAN MODIFICATION AGREEMENT (the "Agreement") is made and entered into as of this 157day of July, 1990 by and between GREGORY WINTROUB and JANE WINTROUB (collectively, the "Borrower"), AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO as Trustee under Trust Agreement dated November 8, 198° and known as Trust No. 109595-00 (the "Cortland Trustee"), LA SALLE NATIONAL TLUS 1, N.A. (formerly LaSalle National Bank) as Trustee under Trust Agreement dated April 15, 1979 and known as Trust No. 100662 (the "Milwaukee Trustee"), and CONTINENT/L BANK, N.A. (the "Lender").

RECITALS

WHEREAS, Borlower, Cortland Trustee, Milwaukee Trustee and Lender have previously executed the Lertain Loan Agreement dated as of November 30, 1989 (the "Loan Agreement") respecting a loan from Lender to Borrower, Cortland Trustee and Milwaukee Trustee in the principal amount of One Million Six Hundred Thousand Dollars (\$1,600,000.00) (the "Loan");

WHEREAS, Borrower, Corday, Trustee and Milwaukee Trustee have previously executed and delivered to Lender that certain Promissory Note dated November 30, 1989 in the principal amount of One Million Six Hundred Thousand Dollars (\$1,600,000.00) (the "Note");

WHEREAS, to secure the Note, Cortland Trustee has previously executed and delivered to Lender that certain Mortgage dated November 30, 1989 and recorded with the Recorder of Deeds of Cook County, Illinois (the "Recorder") on December 5, 1989 as Document No. 89580613 (the "Cortland Mortgage"), which Cortland Mortgage has been joined into by Borrower, respecting that certain property commonly known as 4701 West Cortland Street, Chicago, Illinois and legally described on Exhibit A attached hereto and made a part hereof (the "Cortland Property");

WHEREAS, to secure the Note, Milwaukee Trustee has previously executed and delivered to Lender that certain Junior Mortgage dated November 30, 1989 and recorded with the Recorder on December 5, 1989 as Document No. 85530616 and registered with the Registrar of Torrens Titles, Cook County, Illinois (the "Icegi trar") on December 5, 1989 as Document No. 3845086 (the "Milwaukee Mortgage"), which Milwaukee Mortgage has been joined into by Borrower, respecting that certain property commonly known as 4639 North Milwaukee Avenue, Chicago, Illinois and 'egally

This document was prepared by and after recordation return to: Elizabeth Aulik McBride Rudnick & Wolfe 203 North LaSalle Street Suite 1800 Chicago, Illinois 60601

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described on Exhibit B attached hereto and made a part hereof (the "Milwaukee Property");

WHEREAS, to secure the Note, Cortland Trustee has previously executed and delivered to Lender that certain Assignment of Rents and Leases dated November 30, 1949 and recorded with the Recorder on December 5, 1989 as Document No. 89580614 (the "Cortland Assignment of Rents"), which Cortland Assignment of Rents has been joined into by Borrower, respecting the Cortland Property;

VHEREAS, to secure the Note, Milwaukee Trustee has previously executed and delivered to I ander that certain Junior Assignment of Rents and Leases dated November 30, 1989 and recorded with the Recorder on December 5, 1989 as Document No. 89580617 and registered with the Registrar on December 5, 1989 as Document No. 3845087 (the "Milwaukee Assignment of Rents"), which Milwaukee Assignment of Rents has been joined into by Doctower, respecting the Milwaukee Property;

WHEREAS, to secure the Note, Borrower has previously executed and delivered to Lender that certain Colleteral Assignment of Beneficial Interest dated as of November 30, 1989 (the "Cortland Colleteral ABI") respecting the Cortland Property;

WHEREAS, to secure the Ncui, Borrower has previously executed and delivered to Lender that certain Collateral Assign nent of Beneficial Interest dated as of November 30, 1989 (the "Milwaukee Collateral ABI") respecting the Milwaukee Property;

WHEREAS, to secure the Note, Borrow's and Cortland Trustee has executed and delivered to Lender Form UCC-2 Financing Stamments filed with the Recorder on December 5, 1989 as Document Nos. 89-U-29018 and 69-U-29019 (the "Cortland Financing Statements") respecting the Cortland Property;

WHEREAS, to secure the Note, Borrower and Mil vaukes Trustee have executed and delivered to Lender Form UCC-2 Financing Statements 11cd with the Recorder on December 5, 1989 as Document Nos. 89-U-29020 and 89-U-29021 and registered with the Registrar on December 5, 1989 as Document No. 3845089 (the "Jilwaukee Financing Statements") respecting the Milwaukee Property;

WHEREAS, to induce Lender to make to Borrower, Cortland Trustee and Milwaukee Trustee the Loan, Borrower executed and delivered to Lender that certain Guaranty of Construction and Ownership Obligations dated November 30, 1539 (the "Guaranty");

WHEREAS, the Loan Agreement, the Note, the Cortland Mortgage, the Milwaukee Mortgage, the Cortland Assignment of Rents, the Milwaukee Assignment of Rents, the Cortland Collateral ABI, the Milwaukee Collateral ABI, the Cortland Financing Statements, the Milwaukee Financing Statements, the Guaranty and any other documents and instruments evidencing, securing or guarantying obligations of any party under the Loan are hereinafter sometimes collectively referred to as the "Loan Documents";

WHEREAS, the outstanding principal balance under the Note as of the date hereof is One Million Five Hundred Fifty-Three Thousand Dollars (\$1,553,000.00); and

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WHEREAS, Borrower, Cortland Trustee and Milwaukee Trustee have requested that Lender disburse Forty Seven Thousand Dollars (\$47,000.00) (the "Final Disbursement") of the unadvanced portion of the Loan to Borrower, Cortland Trustee and Milwaukee Trustee resulting in an aggregate outstanding principal amount of One Million Six Hundred Thousand Dollars (\$1,600,000.00);

WHEREAS, Borrower, Cortland Trustee and Milwaukee Trustee have requested that Lender amend the maturity date of the Note, modify the payment schedule under the Note and amend the Loan Documents in certain other respects; and

WHEREAS, Lender has agreed to so disburse Forty Seven Thousand Dollars (\$47,000.00) of the unadvanced portion of the Loan and so amend the Loan Documents pursuant to the terms and provisions hereof;

NOW, THEREFORE, in consideration of the foregoing and of the covenants and agreements contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

- 1. The Recitals set forth above are accurate and are hereby incorporated herein and make a part hereof.
- 2. The magnity date of the Note and the definition of "Maturity Date" in Section 1(h) of the Note and Section 2.4 of the Loan Agreement are hereby amended from "October 31, 1997" to "January 2, 1991". All references to the maturity date of the Note contained in the Loan Agreement, the Note, the Cortland Mortgage, the Milwaukee Mortgage, the Contland Assignment of Rents, the Milwaukee Assignment of Rents, the Cortland Collateral Abl, the Milwaukee Collateral Abl and the Guaranty and elsewhere in the Loan Documents are hereby amended to be references to "January 2, 1991," subject to mandatory prepayments, hereinafter set forth in this Agreement and subject to acceleration as provided for in the Loan Documents.
- 3. Section 1(c), Section 1(j) and Sections 6(a) and (b) of the Note are hereby deleted in their entirety. Lender, Borrower, Certland Trustee and Milwaukee Trustee agree that, except for the mandatory prepayments hereinafter set forth in this Agreement, the entire principal amount of the Loan, top ther with all accrued interest thereon, shall be due and payable on January 2, 1991 Subject to acceleration as provided for in the Loan Documents.
- 4. Section 1(e) of the Note is hereby deleted in its entirety and the following is hereby substituted therefor:
 - "(e) "Regular Rate" shall mean the Reference Rate (as hereinafter defined) plus one-half of one percent (1/2 of 1%). "Reference Rate" shall mean the rate of interest then most recently announced by Holder at Chicago, Illinois as its reference rate. A certificate made by an officer of Holder stating the Reference Rate in effect on any given day shall, for the purposes hereof, be conclusive evidence of the Reference Rate in effect on such day. Changes in the rates of interest to be charged hereunder based on the Reference Rate shall take effect immediately upon the occurrence of any change in the Reference Rate."

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All references to the Regular Rate contained in the Loan Agreement and elsewhere in the Loan Documents are hereby amended to be references to the Regular Rate defined

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in Section 1(e) of the Note as amended hereunder.

- 5. Section 11(a) of the Note is hereby deleted in its entirety and the following is hereby substituted therefor:
 - "(a) Mandatory Prepayment. Borrower shall repay to Lender the following sums (collectively, the "Mandatory Prepayment"):
 - (i) a portion of the principal in the amount of \$100,000.00 plus all accrued and unpaid interest and other charges that are due under this Note, the Mortgage and any of the other Loan Documents upon the earlier of (A) October 31, 1990 and (B) the sale, transfer or other conveyance of fee title to, or beneficial interest in, the Milwaukee Property; and
 - (ii) a portion of the principal in the amount of \$600,000.00 plus all accrued and unpaid interest and other charges then due under this Note, the Mortgage and any of the other Loan Documents upon the earlier of (A) October 31, 1950 and (B) the funding of a junior mortgage loan secured by the Cortland Property."
- 6. Section 9.3 of the Loan Agreement is hereby amended by the deletion of the first sentence thereof and the substitution of the following sentence therefor: "Borrower shall, on or before October 31 1990, reduce the outstanding principal balance of the Loan to \$900,000.00 pursuart to the terms and provisions of Section 11(a) of the Note."
- 7. Section 10.1(p) of the Local Agreement is hereby deleted in its entirety and the following is hereby substituted there is:
 - "(p) If Borrower shall fail to make either of the two payments constituting the Mandatory Prepayment as defined and set forth in Section 11(a) of the Note;"
- 8. Section 5.10 of the Loan Agreement is hereby amended by the deletion of the date "May 31, 1990" and the substitution of the date "July 23, 1990" therein. Borrower acknowledges that Lender has no obligation to advance the Final Disbursement except pursuant to the provisions of Sections 2.2, 5.2 and 5.1° of the Loan Agreement as amended hereby.
- 9. No later than the date hereof, Borrower shall pay to Lender's legal counsel an amount equal to Lender's outstanding legal fees and expenses incurred in connection with the initial funding of the Loan (i.e., \$2,189.37) and Lender's legal fees and expenses incurred in connection with the drafting and negotiation of this Agreement, the modification of the Loan Documents and the advancing of the Final Disbursement.
- 10. Borrower, Cortland Trustee and Milwaukee Trustee hereby authorize Lender to cause this Agreement to be recorded with the Recorder and registered with the Registrar and in any other office Lender may designate. Borrower, Cortland

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Trustee and Milwaukee Trustee further authorize Lender, upon the recordation and filing of this Agreement, to place on the Note a legend reading as follows:

"This Note has been modified by a First Loan Modification Agreement dated as of July _____, 1990, by and between Gregory Wintroub, Jane Wintroub, American National Bank and Trust Company of Chicago as Trustee under Trust Agreement dated November 8, 1989 and known as Trust No. 109595-00, LaSalle National Trust, N.A. (formerly LaSalle National Bank) as Trustee under Trust Agreement dated April 15, 1979 and known as Trust No. 100662 and Continental Bank, N.A., and recorded on July ____, 1990, as Document No. ______ in the Office of the Recorder of Deeds of Cook County, Illinois and registered on July ____, 1990, as Document No. _____ with the Registrar of Torrens Titles, Cook County, Illinois."

This Agreement shall constitute a reaffirmation by Borrower, Cortland Trustee and Milwaukee Trustee that all representations and warranties made by Borrower, Cortland Trustee or Milwaukee Trustee in Section 1.1 of the Loan Agreement and elsewhere in the Loan Agreement and in any of the other Loan Documents are true and correct as of the date hereof.

- 12. To induce Lender to enter into this Agreement, Borrower, Cortland Trustee and Milwaukee Crustee hereby jointly and severally represent, acknowledge and agree that none of their new has or holds any defense to the performance of any of their obligations under any or the Loan Documents or any claim against Lender which might be set-off or credited a ainst any payments due under any of the Loan Documents.
- This Agreement shall poof no force or effect unless and until (A) Lender has received an endorsement to its utle policy insuring the priority of the Cortland Mortgage and the Milwaukee Mortgage, which endorsement shall (i) insure the validity and priority of the Cortland Mortgage and the Milwaukee Mortgage as amended hereby and (ii) disclose no Schedule B exceptions other than those approved in writing by Lender's legal counsel, (B) Lender has received the consent to this Agreement by All Products Automotive, Inc., an Illinois corporation ("All Freducts") and the amendment by All Products of those certain Subordination and Atlantent Agreements each dated November 30, 1989 by and between All Products and Levder, (C) Lender has received the consent to this Agreement by Borrower and the amendment by Borrower of the Guaranty. (D) Lender has received an opinion of counsel and certified copies of the resolutions of All Products evidencing Borrower's, Cortland Trustee:, Milwaukee Trustee's and All Products' due authority and power to enter into, and the enforceability of, this Agreement and such consents and amendments, (E) Lender has received a Business Loan Affidavit from Borrower in form and content satisfactory to Lender and -(F) Lender has received all items constituting Post Closing Items /oc defined in Section 4.2 of the Loan Agreement), and (F) Lender has received all items constituting Post Closing Items (as defined in Section 4.2 of the Loan Agreement).
- 14. In all other aspects, and except as respectively amended hereby, the Note, the Cortland Mortgage, the Milwaukee Mortgage, the Cortland Assignment of Rents, the Milwaukee Assignment of Rents, the Cortland Collateral ABI, the Milwaukee Collateral ABI, the Cortland Financing Statements, the Milwaukee Financing Statements,

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Trustee and Milwaukee Trustee further authorize teeder, epon the reing of this Agreement, to place on the Hore a legend reading in follows

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IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date and year first above written.

	BORROWER:
	GREGORY WINTROUB
A CO	gare S. Westral
This instrument is useful by the undersigned Land Trustee, not personally but solely as Trustee in the major of the power and authority confected upon and vested in it as such Trustee. It is expressly in fereional and upmed that all of the warrantes, indemnitios, resoluted trustees, useful shows and agreements forein made on the part of the Trustee are in installand and of the land of the part o	JANE WINTROUB
Editory or personal responsibility is consecuted by or shall at any time be assented or enforceable against the Torsia or a secured by or shall all any time be assented or	CORTLAND TRUSTEE:
covenant, undertaking or agreement of the invite in this instrument. ATTEST:	AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, as Trustee as afpressid
Name:	By: Name: E. M. WHELAN
Its: ASSETABLE ASSETABLE	Its: PRESIDENT
	MILWAUKEE TRUSTEE:
ATTEST:	JASALLE NATIONAL TRUST, N.A., as Trustee as aforesaid.
Name: William H. Dillon	By: Name: Corinne Bek
Title: ASSISTANT SECRETAR!	Title: ASSISTANT VICE PRESIDENT
\wedge	LENDER:
ATTEST:	CONTINENTAL BANK, N.A.
Name: //(WR STAP & Title: V. F. Provide:	By: ////////////////////////////////////

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the rolegants instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as his free and voluntary act, for their uses and purposes therein set forth. GIVEN UNDER my hand and Notarial Seal this 315 day of July , 1990.

the foregoing instrument, appeared before me this day in person and acknowledged that

My Commission Expires:

" OFFICIAL S. LYON JEFFREY NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 2/4/93 Control of the contro



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OUNTY OF COOK)
COUNTY OF COOK
I, KULA DAVIDSON, a Notary Public in and for said County, in the State
of AMERICAN NATIONAL BANK AND TRUST COMPANY, and
to me to be the same persons whose names are subscribed to the foregoing instrumen as such
for the uses and purposes therein set forth and asid Bank, as Trustee
did also then and there acknowledge that he, as custodian of the Corporate (eal) of said Bank, did affix said corporate seal of said Bank to said instructions.
ment as his own free and voluntary act, and as the free and voluntary act of said Bank as Trustee, for the ses and purposes therein set forth.
GIVEN under ny hand and Notarial Seal this day of AUG 2 8 1990 , 1990.
NOTARY PUBLIC
My Commission Expires
"OFFICIAL SEAL" Kula Davetson Notary Public, State of Illinois L v Congnission Expires 127:6/90
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COUNTY OF COOK) SS.)	
of LASALLE NATION. ***TREESTANT SECRITARY of s persons whose names ***PSSISTANT VICE PPERIDENT a person and acknowledged free and voluntary act, an for the uses and purpo Corporate son of said as Trustee, to said instrum as Trustee, to said instrum	fy that Corinne Bek Assistant vice PRESIDENT AT TRUST, N.A. and William H. Dillonf said SALLE NATIONAL TRUST SECONDAL A papeared before me this day in that they signed and delivered said instrument as their own and as the free and voluntary act of said Salle National and allowed the said said said said said and said said said said said said said sai	
	Manuel Lewisers 1990. Authority Public Mariet Desired State of Elizate Mariet State of El	90

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EXHIBIT "A"

LEGAL DESCRIPTION OF CORTLAND PROPERTY

THAT PART OF BLOCK 6 AND ALL OF BLOCK 7 IN THE SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 13, EAST THE THIRD PRINCIPAL MERIDIAN (EXCEPT 5 ACRES IN THE SOUTHEAST CORNER THEREOF AND RAILROAD RIGHT OF WAY) ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 4, 1874 AS PER DOCUMENT NO. 18330, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID BLOCK 7; THENCE SOUTH 00 DEGREES 01 MINUTES 22 SECONDS WEST A DISTANCE OF 380.27 FEET TO THE SOUTHEAST CORNER OF SAID BLOCK 7; THENCE NORTH 79 DEGREES 14 MINUTES 54 SECONDS WEST ALONG THE SOUTHWESTERLY LINE OF SAID BLOCK 7 AND ALONG THE SOUTHWESTERLY LINE OF SAID BLOCK 6 A DIS-TANCE OF 562.82 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 55 SECONDS WEST A DISTANCE OF 194.81 FELT: THENCE NORTH 59 DEGREES 10 MINUTES 24 SECONDS EAST A DISTANCE OF 74.14 PEET; THENCE SOUTH 89 DEGREES 29 MIN-UTES 30 SECONDS EAST ALONG A LIVE 43.71 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID BLOCKS 3 AND 7 A DISTANCE OF 123.44 FEET; THENCE NORTH 00 DEGREES 01 MINUTES 22 SECONDS EAST ALONG THE SOUTH-WARD EXTENSION OF THE WEST LINE OF NORTH KILPATRICK AVENUE (66 FEET WIDE) A DISTANCE OF 13.71 FEET; THENCE SOUTH 89 DEGREES 29 MINUTES 30 SECONDS EAST ALONG A LINE PARALLEL WITH THE NORTH LINE OF SAID BLOCKS 6 AND 7 A DISTANCE OF 33.00 FEET; THENCE NORTH 50 DEGREES 01 MINUTES 22 SECONDS EAST ALONG A LINE BETWEEN BLOCKS 6 AND 1 A DISTANCE OF 33.00 FEET TO THE NORTHEAST CORNER OF SAID BLOCK 6: THENCE SOUTH 89 DEGREES 29 MINUTES 30 SECONDS EAST ALONG THE NOPTH LINE OF SAID BLOCK 7 A DISTANCE OF 333.00 FEET TO THE POINT OF BEGINNING

AND ALSO:

ALL IMPROVEMENTS NOW OR HEREAFTER LOCATED THEREON AND ALL EASE-MENTS AND OTHER RIGHTS APPURTENANT THERETO, INCLUDING WITHOUT LIMI-TATION THE FOLLOWING EASEMENTS:

ROADWAY EASEMENT "A"

AN EASEMENT FOR INGRESS AND EGRESS PURPOSES LYING WITHIN BLOCK 6 IN THE SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT 5 ACRES IN THE SOUTHEAST CORNER THEREOF AND RAILROAD RIGHT OF WAY) ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 4, 1874 AS PER DOCUMENT NO. 18330, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTH LINE OF SAID BLOCK 6 AND THE WEST LINE OF NORTH KILPATRICK AVENUE (66 FEET WIDE); THENCE SOUTH 70°-18'-06" WEST A DISTANCE OF 34.00 FEET; THENCE SOUTH 84°-17'-22" WEST A DISTANCE OF 155.95 FEET; THENCE SOUTH 0°-00'-55" EAST A DISTANCE OF 56.61 FEET; THENCE NORTH 59°-11'-32" EAST A DISTANCE OF 74.18 FEET; THENCE SOUTH 89°-29'-30" EAST ALONG A LINE 46.71 FEET SOUTH OF AND PARALLEL WITH THE

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NORTH LINE OF SAID BLOCK 6 A DISTANCE OF 123.44 FEET; THENCE NORTH 0°-01'-22" EAST ALONG THE SOUTHWARD EXTENSION OF THE WEST LINE OF SAID NORTH KILPATRICK AVENUE AND ALONG THE WEST LINE OF SAID AVENUE A DISTANCE OF 46.71 FEET TO THE POINT OF BEGINNING.

ROADWAY EASEMENT"B"

AN EASEMENT FOR INGRESS AND EGRESS PURPOSES LYING WITHIN BLOCK 6 IN THE SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWN-SHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT 5 ACRES IN THE SOUTHEAST CORNER THEREOF AND RAILROAD RIGHT OF WAY) ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 4, 1874 AS PER DOCUMENT NO. 18330, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A COLT ON THE NORTH LINE OF SAID BLOCK 6 AND THE WEST LINE OF NORTH KILLATRICK AVENUE (66 FEET WIDE), THENCE NORTH 89°-29'-30" WEST ALONG THE NORTH LINE OF SAID BLOCK 6 A DISTANCE OF 187.20 FEET; THENCE SOUTH 00°-00'-55' EAST A DISTANCE OF 28.64 FEET; THENCE NORTH 84°-17'-22" EAST A DISTANCE OF 155.95 FEET; THENCE NORTH 70°-18'-06" EAST A DISTANCE OF 34.00 FEET TO THE POINT OF BEGINNING.

ROADWAY EASTMENT "C"

AN EASEMENT FOR IN GRESS AND EGRESS PURPOSES LYING WITHIN BLOCK 6 IN THE SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT 5 ACRES IN THE FOUTHEAST CORNER THEREOF AND RAILROAD RIGHT OF WAY) ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 4, 1874 AS PER DOCUMENT NO. 18330, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF SAID BLOCK 6 AND 187.20 FEET WEST OF THE WEST LINE OF NORTH KILPATRICI. AVENUE (66 FEET WIDE), THENCE SOUTH 00°-00'-55" EAST A DISTANCE OF 85.25 FEET; THENCE NORTH 89°-29'-30" WEST A DISTANCE OF 22.3 FEET; THENCE NORTH 89°-29'-30" EAST A DISTANCE OF 22.3 FEET TO THE POINT OF BEGINNING.

ACCESS AND PARKING EASEMENT "D"

AN EASEMENT FOR INGRESS AND EGRESS AND PAPKING AS SET FORTH AND DEFINED IN THAT CERTAIN EASEMENT AGREEMENT DATED OCTOBER 31, 1989 BY AND BETWEEN AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO AS TRUSTEE UNDER TRUST NUMBER 104563-09, AS GRANTER, AND AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO AS TRUSTLE UNDER TRUST NUMBER 109595-00 RECORDED WITH THE COOK COUNTY RECORDED OF DEEDS ON DECEMBER 5, 1989 AS DOCUMENT NO. 89-580611.

Address: 4701 West Cortland, Chicago, Illinois

P.I.N.: 13-34-300-001

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EXHIBIT B

LEGAL DESCRIPTION OF MILWAUKEE PROPERTY

THAT PART OF LOT 8 DESCRIBED AS FOLLOWS: COMMENCING AT THE POINT OF INTERSECTION OF THE SOUTHWESTERLY LINE OF LOT 8 AND THE WESTERLY LINE OF LARAMIE AVENUE AS WIDENED (BEING A LINE 33.0 FEET WEST OF AND PARALLE). TO THE EAST LINE OF LOT 8); THENCE NORTH ALONG SAID WEST LINE OF LARAMIE AVENUE 21.0 FEET; THENCE WEST AT RIGHT ANGLES THERETO 12.86 FEF1 TO THE SOUTHWESTERLY LINE OF LOT 8 AFORESAID; THENCE SOUTHEASTERLY ALONG SAID SOUTHWESTERLY LINE OF LOT 8 AFORESAID 24.63 FEET TO THE POINT OF BEGINNING IN GOVEN AND CARTER'S SUBDIVISION OF THE NORTH HALF OF THE SOUTH HALF OF THE NORTH HALF OF THE NORTHWEST QUARTER, EAST OF MILWAUKEE AVENUE OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND ALSO:

LOT 7 (EXCEPT THAT PART OF LOT 7 LYING EAST OF THE WESTERLY LINE OF LARAMIE AVENUE AS ESTABLISHED AND WIDENED BY CONDEMNATION PROCEEDING CASE NUMBER 44713, IN THE COUNTY COURT OF COOK COUNTY, ILLINOIS, AND ALSO EXCEPT THAT PART OF SAID LOT 7 LYING SOUTHEASTERLY OF A LINE FIFTY FEET SOUTHEASTERLY OF AND PARALLEL TO THE NORTHWESTERLY LINE OF SAID LOT 7 IN GOVEN AND CARTER'S SUBDIVISION OF THE NORTH HALF OF THE SOUTH HALF OF THE NORTH HALF OF THE NORTHWEST QUARTER EAST OF MILWAUKEE AVENUE, OF SECTION 16 TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN.

AND ALSO:

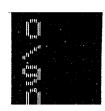
LOTS 1 AND 2 AND THAT PART OF PRIVATE ALLLY LYING WEST OF THE EAST LINE OF LOT 2 EXTENDED NORTHEASTERLY IN BLOCK I'IN SUNNYSIDE ADDITION TO JEFFERSON PARK, A SUBDIVISION OF THAT PART OF LOT 5 AND THE SOUTH HALF OF LOT 4 LYING NORTHEAST OF MILWAUKEE AVENUE, ALSO PART OF LOT 2, LYING SOUTH WEST OF RAILROAD OF THE SCHOOL TRUSTEES SUBDIVISION IN SECTION 16, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN.

AND ALSO:

THAT PART OF LOT 7 LYING WEST OF THE WESTERLY LINE OF LARAMY AVENUE AND SOUTHEASTERLY OF A LINE 50 FEET SOUTHEASTERLY OF AND PARALLEL TO THE NORTHWESTERLY LINE OF SAID LOT 7 IN GOVEN AND CARTER'S SUBDIVISION OF THE NORTH HALF OF THE SOUTH HALF OF THE NORTH WEST QUARTER EAST OF MILWAUKEE AVENUE IN SECTION 16, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN.

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AND ALSO:

ALL IMPROVEMENTS NOW OR HEREAFTER LOCATED THEREON AND ALL EASE-MENTS AND OTHER RIGHTS APPURTENANT THERETO.

Address: 4639 North Milwaukee Avenue, Chicago, Illinois

P.I.N.:

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COUNTY OF COOK)
0.
I, LAURA A DILLOW, a Notary Public in and for said County, in the State afoleshid do hereby certify that MARCIA CLAUSED, VICE Productive of CONTINENTAL BANK, N.A. and of said Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such VI & President and papeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and said and did also then and there acknowledge that he, as custodian of the Corporate seal of said Bank, did affix said corporate seal of said Bank, is said instrument as his own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.
GIVEN under my hand and Notarial Seal this 7th day of August, 1990.
"OFFICIAL SEAL" Laura A. Dillon Notary Public, State of Illinois Cook County My Commission Expires 4/21/91 "OTARY PUBLIC
My Commission Expires $4-4-91$
My Commission Expires 4-4-91

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COUNTY OF COOK 30423980 LEAND F. THEFTEE S NOTHER Public aloresaid, do nerely certify that Wastyle of CORTINICITAL HANK, N. X. and of said Bank, persthat they signed and ordivered and they begin in as the free and volumency and of soul plane ○ COOK CORNIA BECOBDEB #1528a# ♥ ※一〇〇一々乙〇〇8〇 Becknowledge that Letter actual said harm the there is the four the proceed and refull allege and refundation that the process of the proces GIVEN under my hand sid normal it GHTAL HALL Laren S. Piller My Commission Expir

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Christian Land Title Ins. Co. 30 N. Leche South 3500 Chicaru Ulivos Goog