### SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made as of the 31st day of October by and between Junior Lender (described below) and Senior Lender (described below).

Identification of Parties and Instruments:	. DEPT-01 RECORDING \$25. . T\$1111 TRAN 1274 11/21/90 16:36:00
	; \$1511 \$ A \$-90-570621
Junior Lender-Name and Address:	Devon Bank . COOK COUNTY RECORDER
	6445 N. Western Avenue
	Chicago, Illinois 60645
Senior Lender Name and Address:	Capitol Bankers Life Insurance Company
	120 Adelaide Street West
	Suite 1120 Toronto, Ontario Canada M5H 1V1
Ox	LaSalle National Trust, N.A. *
Borrower—Name and Address:	135 South LaSalle Street
* , successor trustee to	
LaSalle National Bank as Trustee under Trust Agreement dated September 21, 1987 and known as Trust No. 112671	Chicago, Illinois
Tunion Mato.	Amount: \$940,000.00
Junior Note:	Dated: October 25, 1990
	46
Junior Mortgage-Date and Recording	Dated October 25, 1990
Information:	Recorded: October 1990
	as Documer No
	01 005 (00 00)
Senior Note:	Amount: \$1,025,500.00
	Date: January 18, 1989
	January 10, 1000
Senior Mortgage—Date and Recording	Dated: January 18, 1989
Information:	Recorded: January 31 , 1989 as Document No. 89049224
	Filed: January 31, 1989
	as Document No. LR3770668
·	
THIS INSTRUMENT PREPARED BY AND	COMMON ADDRESS OF PROPERTY:  1010 Greenbay Road  Winnetka, Illinois
AFTER RECORDING RETURN TO:	1010 Greenbay Road
Mark S. Richmond  Katz Randall & Weinberg	Winnetka, Illinois
200 N. LaSalle Street, Suite 2300	
Chicago, Illinois 60601	
KR&W File No. 4568.004	Real Estate Tax Index Number: 05-17-108-027
man 1110 not 100000	05-17-108-027
	05-17-108-029
Biology Con and Control Control	05-17-107-042
RAW 7/1/99)	05-17-107-054

12-81-203

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26-896-67 (89) 08-4-701-716-60 800-896-716-90	ing the first section

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### UNOFFICIAL COPY RECITALS:

- A. Borrower has executed and delivered the Junior Note made payable to the order of the Junior Lender. The Junior Note is secured by: (1) the Junior Mortgage, made by Borrower in favor of Junior Lender and encumbering the real estate legally described in Exhibit A attached hereto and by this reference made a part hereof (the "Property"); and (2) certain other documents and instruments, if any, listed in Exhibit B attached hereto and by this reference made a part hereof (the "Other Junior Documents"); (the Junior Note, Junior Mortgage and the Other Junior Documents are collectively referred to as the "Junior Loan Documents").
- B. Borrower has executed and delivered the Senior Note made payable to the order of Senior Lender. The Senior Note is secured by: (1) the Senior Mortgage encumbering the Property; and (2) certain other documents and instruments, if any, listed in Exhibit C attached hereto and by this reference made a part hereof (the "Other Senior Documents"); (the Senior Note; Senior Mortgage and the Other Senior Documents are collectively referred to as the "Senior Loan Documents").
- C. Without the execution and delivery of this Agreement, the execution, delivering and recording of the Junio. Loan Documents constitutes a default under the Senior Loan Documents, and Senior Lender will consent to the execution delivering and recording of the Junior Loan Documents only upon execution and delivery of this Agreement by Junior Lender:

NOW, THEREFORE, to induce Senior Lender to consent to the execution, delivering and recording of the Junior Loan Documents and for the payment of TEN DOLLARS and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Junior Lender and Senior Lender hereby agree that until the colligations evidenced and secured by the Senior Loan Documents have been paid and satisfied in full:

- 1. Subordination of Lien of Junior Loan Documents. The Junior Mortgage and Junior Loan Documents and the lien thereof are and shall continue to be expressly subject and subordinate to any and all advances, in whatever amount and whenever made, with interest thereon, and to any and all expenses, charges and fees incurred by the Senior Lender pursuant to the terms of the Senior Loan Documents, including but without limitation any and all such advances, interest, expenses, charges and fees which may increase the indebtedness secured by the Senior Loan Documents above the original principal amount thereof, provided the same is advanced or incurred under any of the express provisions of the Senior Loan Documents or any extension, consolidation, modification or supplement thereto. The modifications, consolidations, and supplements herein referred to shall not be deemed to include any modification consolidation or supplement which expands the rights of the holder of the Senior Loan Documents to advance additional indebtedness beyond those rights provided in the Senior Loan Documents.
- 2. Insurance Proceeds and Claims. Junior Lender shall have to right to participate in the adjustment or settlement of insurance losses or condemnation claims, provided, however, Senior Lender shall endeavor (but shall not be obligated) to give notice to Junior Lender of the courrence of any casualty and/or condemnation and the settlement thereof. The Junior Lender hereby agrees, upon the request and at the direction of Senior Lender; to endorse in favor of Senior Lender any and all checks payable to the Junior Lender which represent insurance and condemnation proceeds paid for claims relating to the Property in any way. The Junior Lender hereby appoints Senior Lender as its attorney-in-fact, in its place and stead, to settle all insurance; and/or condemnation claims relating to the Property and to receive all payables and endorse all checks with regard thereto to the full extent of all amounts secured by the Senior Loan Documents, as provided in the Senior Mortgage:
- 3. Amendment and Modification. Junior Lender shall not materially amend or materially modify or consent to the material amendment or material modification of any of the Junior Loan Documents without the prior written approval of Senior Lender. For the purposes of this Section 3 and other provisions of this Agreement, "material" shall mean any change in the rate of interest, amount of payments, term of or principal amount of the Junior Note:

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- 4. Waiver of Notices, Defenses, Etc. The Junior Lender hereby waives: (i) notice of the non-payment of all or any of the amounts due under the Senior Loan Documents (the "Senior Payments"); and (ii) all diligence by Senior Lender in collection or protection of or realization upon the Senior Loan Documents; and (iii) any protest; defense; claim or objection to or in any way relating to any amendment, modification, renewal or extension of the terms and provisions of any of the Senior Loan Documents, including, without limitation, any increase in or extension of time for the Senior Payments evidenced or secured thereby.
- 5. Commencement of Bankruptcy Proceedings. The Junior Lender agrees not to commence, or join with any other creditor in commencing, any bankruptcy, reorganization or insolvency proceedings with respect to Borrower (or Borrower's beneficiary or any party comprising Borrower or its beneficiary), without first obtaining Senior Lender's prior written consent, provided, however, the foregoing shall not prohibit Junior Lender from participating in any proceeding commenced by Borrower, Senior Lender or other unrelated third party.
- 6. Commerce ment of Collateral Proceedings. The Junior Lender agrees not to commence, or join with any other creditor in commencing, any actions affecting any Management Agreement, Personal Property Lease, Conditional Sales Agreement, Executory Contract or Lease of the Property (collectively the "Leases"), or take any action to subor divide any such Lease to the Junior Loan Documents, or any of them, until such time as the Senior Payments have been paid and satisfied in full, provided however, Junior Lender may take action not otherwise precluded hereby to enforce its rights under any junior collateral assignment of leases or other Junior Loan Document, so long as such action does not have the effect of terminating any such Lease.
- 7. Action Taken by Senior Lender. Senior Lender may, from time to time, whether before or after any discontinuance of this Agreement, at its sole discretion and without notice to the Junior Lender, take any or all of the following actions: (i) retain or localing a security interest in the Property or any other property to secure any of the obligations or liabilities created by or associated with the Senior Loan Documents; (ii) retain or obtain the primary or secondary obligation of any other obligor or obligors with respect to any of the obligations or liabilities created by or associated with the Senior Loan Documents; and (iii) extend or renew (for one or more periods) or release, compromise after or exchange any obligations of a "material" nature of any obligor with respect to any such property.
- 8. Remedies Upon Default. Junior Lender hereby covenants and agrees that upon the occurrence of a default under the Senior Loan Documents, Senior Lender may, at its sole discretion, without notice to Junior Lender: (i) with or without releasing and extinguishing the Senior Mo tgate or the liens or security interests created by the Senior Loan Documents, cause title in and to all or any portion of the Property (or any interest of any kind therein; including, without limitation, a beneficial interest in a land thest) to be transferred, assigned or conveyed to a nominee for Senior Lender, subject to the lien of the Junior Lend Documents; and/or (ii) take possession of the Property and take all actions necessary to operate and maintain the Property, including, without limitation, the right to complete construction of the improvements located on the Property and the right to lease or sell all or any portion of the Property or any interest in the Property, wit tout Senior Lender's having any obligation to commence a foreclosure proceeding or have a receiver appointed. The Junior Lender hereby waives the right to assert any and all claims and defenses against Senior Lender relating to or arising from any action taken by Lender pursuant to the preceding sentence, including, without limitation the right to assert that the Senior Mortgage was merged into any deed or instrument of conveyance to a nominee for Senior Lender.
- 9. Assignment by Senior Lender. Senior Lender may, from time to time, whether before or after any discontinuance of this Agreement, at its discretion and without notice to the Junior Lender, assign or transfer any or all of the Senior Payments or any interest therein and/or any or all of the Senior Loan Documents, or any interest therein, and notwithstanding any such assignment or transfer or subsequent assignment or transfer thereof, the Senior Payments and Senior Loan Documents shall be and remain Senior Payments and Senior Loan Documents for the purposes of this Agreement.

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Fie Junior Lender the I not, without giving Senior Lender fifteen (15) days' prior written notice in the event of a monetary default and thirty (30) days' prior written notice in the event of a non-monetary default and an opportunity to cure (within the aforementioned periods) the default of Borrower specified in such notice, take any action of any kind (including, without limitation, the initiation of any proceeding seeking or contemplating foreclosure or the appointment of a receiver or a trustee in bankruptcy) to enforce any right or remedy against Borrower. Provided, however, nothing contained in this Paragraph 10 shall be construed as obligating Senior Lender to cure a default of any nature.

- The Senior Lender shall Notice to Junior Lender and Right to Cure. not, without giving Junior Lender fifteen (15) days' prior written notice in the event of a monetary default and thirty (30) days' prior written notice in the event of a nonmonetary default and an opportunity to cure (within the aforementioned periods) the default of Borrower specified in such notice, take any action of any kind (including, without limitation, the initiation of any proceeding seeking or contemplating foreclosure or the appointment of a receiver or a trust in bankruptcy) to enforce any right or remedy against Borrower. vided, nowever, nothing contained in this Paragraph 11 shall be construed as obligating Junior Lender to cure a default of any nature.
  - 12. Notices. Any notices which may be given hereunder shall be in writing and deemed given when personally delivered and receipted for, three days after being deposited in the United States certified or registered mail, postage prepaid; return receipt requested, or upon the next business day after timely and proper deposit, charges paid, with any overnight carrier with respect to next day service, properly addressed to the respective address set forth on the first page of this Agreement, with copies to the following parties:

-004 Capitol Bankers Life Insurance Company If to Senior Lender: c/o Elliott & Page

120 Adelaide Street West, Suite 1120

Toronto, Ontario Canada M5H 1V1

If to Borrower:

If to Junior Lender:

Land Trust Department

LaSalle National Trust, N.N.

135 South LaSalle Street

Chicago, Illinois

Devon Bank

6445 N. Western Avenue

Chicago, Illinois 60645

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13. Waiver of Right of Subrogation. If the Junior Lender desires to advance funds respecting the Property for any purpose expressly permitted under the Junior Loan Documents, Junior Lender shall notify Senior Lender pursuant to Paragraph 12 hereof of the amount of any proposed advance and the purpose of which the advance is being made. If, within fifteen (15) days after receipt by the Senior Lender of the aforesaid notice, the Senior Lender notifies the Junior Lender that such proposed advance should not be made, then if the Junior Lender makes said advance, Junior Lender shall have no right or claim of subrogation respecting the funds so advanced thereby. If the Senior Lender (a) consents to the advance, or (b) fails to respond within said fifteen (15) day period, the Junior Lender shall be subrogated to the rights of Senior Lender with respect to the funds so advanced thereby.

- 14. Governing Law, Etc. This Agreement shall be construed in accordance with and governed by the laws of the state in which the Property is located. Wherever possible, each provision of this Agreement shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of this Agreement shall be prohibited by or invalid under such law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Agreement. The captions herein are for purposes of convenience only.
- 15. Binding Effect: This Agreement shall be binding upon Junior Lender and Senior Lender and their respective heirs, legal representatives, successors and assigns, including any owner or holder of any of the Junior Loan Documents or Senior Loan Documents, and shall inure to the benefit of Senior Lender, its successors and assigns, including any subsequent owner or holder of any of the Senior Loan Documents.

IN WITNESS WHEREOF, this Agreement has been executed and delivered by Junior Lender and Senior Lender as of the day and year first above written.

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- 15. Binding Effect. This Agreement shall be binding upon Junior Lender and Senior Lender and their respective heirs, legatees, legal representatives, successors and assigns, including any owner or holder of any of the Junior Loan Documents or Schior Loan Documents, and shall inure to the benefit of Senior Lender, its successors and assigns, including any subsequent owner or holder of any of the Senior Loan Documents.

IN WITNESS WHEREOF, this Agree me it has been executed and delivered by Junior Lender and Senior Lender as of the day and year first above wrigen.

	TUNION LENDEN.
	Levon Bank
ATTEST:	
Ву:	Ву:
Name:	Name:
Title:	Title:
	SENIOR LENDER:
	Capitol Bankers Life Insurance
	Company
ATTEST:	By:
By: Toda Kotrol	Name: Froderic Broers
Name: <u>L. W. OPPROCUTE</u> Title: <u>Slcretary</u>	Title: Senior Vice Assident
Title: Oxcienti (	THE COUNTY OF STATE OF

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The undersigned acknowledges receipt of a copy of the foregoing Subordination Agreement, and agrees to be bound by the terms and provisions thereof, to mark its books and records so as to clearly indicate that the Junior Loan Documents are subordinated to the Senior Loan Documents in accordance with the terms of such Subordination Agreement, to make no payments or distributions contrary to the terms and provisions thereof, and to do every other act and thing necessary or appropriate to carry out such terms and provisions. In the event of any violation of any of the terms and provisions of the foregoing Subordination Agreement by reason of any act or omission within the direct or indirect control of Borrower, then, at the election of Senior Lender, any and all obligations of the undersigned to Senior Lender shall forthwith become due and payable and any and all agreements of Senior Lender to make loans to the undersigned shall forthwith terminate.

Dated: October 31 19 90	
ATTEST:	BORROWER: LaSalle National Trust, N.A. as successor trustee to LaSalle National Bank as Trustee under Trust Agreement dated September 21, 1987 and known as Trust No. 112671
By: Land Mills	By: Spirtone Bok
Name:	Name:
	OUNT
	Company Torgonally

This instrument is executed by Inches Martonal Mouse, A.A. not personally but solely as inches, as and the solely as inches, and the solely as inches, as the solely as inches, as by Lashler Martonal and the solely as inches, as made on information as a solely as inches, and no personal liability that and no personal liability that.

Lasalle NATIONAL Thus, E.A. by reason or to be a last an arrangement. stipulations, covenants and/or statements contained in this instrument.

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STATE OF ILLINOIS COUNTY OF Cook  SS.	9 5 5 7 0 6 2 l
I, the undersigned	, a Notary Public, in and for the County
and State aforesaid, DO HEREBY CERTIFY that	Jane I. Kulibaba
and David J. Favon	who is/are personally known to me to
be the same person(s) whose name(s) is/are subscribed	to the foregoing instruments as
Devon Bank	
	instrument as his/her/their own, free and voluntary
and purposes therein set forth:	(d) \
GIVEN under my hand and Notarial Seal this	gth day of 1 ovenber 1990
"OFFICIAL SEAL" Julie Panyela Notary Public, State of Illinois	Julie Panda
is Commission Expires 3/31/91	// Notary Public
My Commission Expires.	•
Cook	
STATE OF	
COUNTY OF SS.	
I,and State aforesaid, DO HEREBY CERTIFY that	, a Notary Public, in and for the County
and and	who is/are personally known to me to
be the same person(s) whose name(s) is/are subscribed and	to the foregoing in truments as
Capitol Bankers Life Insurance Company	appeared before the his day in person and acknowl-
edged that he/she/they signed and delivered the said act and as the free and voluntary act of and purposes therein set forth:	instrument as his/her/their own, free and voluntary
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GIVEN under my hand and Notarial Seal this	day of October 19 90
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My Commission Expires:

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I,	, a Notary Public, in and for the County
and State aforesaid, DO HEREBY CERTIFY that	
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Devon Bank	, appeared before me this day in person and acknowl-
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90	Notary Public
My Commission Expires:	
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STATE OF WISCONSIN STATE OF MILWAUKERS SS.	<b>-</b> 0.
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	Frederic Broses
and State aforesaid, DO HEREBY CERTIFY that and CON ROTZE	, who is/are personally known to me to
be the same person(s) whose name(s) is/are subscrib	of to the foregoing instruments as
Capitol Bankers Life Insurance Company	, appeared before me this day in person and acknowl-
edged that he/she/they signed and delivered the sa	id instrument as his/her/creir own, free and voluntary    Bankors Uters Co. for the uses
and purposes therein set forth:	No remizer
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Karisie Yanke Notary Public

My Commission Expires:

4/14/91

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aforesaid, do hereby certify that	Vice President
LaSalle National Trust, N.A.	
National Banking Association and	William R. Dillon
7	
Assistant Secretary, of said LaSalle National	1 Trust N.A. , personally known to me to be the
ame persons whose names are subscribed to the for	
	appeared before me this day in person and acknowledged
	· •
nat they signed the delivered the said instrument.	as their own free and voluntary acts, and as the free and
	N.A. as successor trustee to LaSalle
National Bank as Trustee, for the	uses and purposes therein set forth; and the said Assistant
	he, as custodian for the corporate seal of said accompany (1808)
	wn free and voluntary act, and as the free and voluntary
Clofsaid LaSalle National Tust, N.A.	as successor trustee to LaSalle National
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	, as Trustee, for the uses and purposes therein set forth.
7	
Given under my hand and notarial seal this	3 day of October 1990.
Given under my hand and notarial seal this	" / / / Cabulana
Given under my hand and notarial seal this	day of October, 1990.
-	day of October 1990.
Given under my hand and notarial seal this	day of October 1990.

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Subordination Agreement

#### A TIMESCE

#### LEGAL DESCRIPTION

#### PARCEL 1:

THAT PART OF LOTS 12, 13 AND 14 IN BLOCK 33 IN CHICAGO NORTH SHORE LAND COMMANY'S SUBDIVISION OF SECTIONS 17 AND 18, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING SOUTH OF THE FOLLOWING DESCRIBED LINE, BEGINNING AT A POINT ON THE SOUTHWESTERLY LINE OF SAID LOTS 12, 23 AND 14 AND BEING THE NORTHWESTERLY LINE OF LINDEN AVENUE, 90.0 FEET FOOTHEASTERLY OF THE NORTHWESTERLY CORNER OF SAID LOT 12, THENCE NORTHWESTERLY AT RIGHT ANGLES TO THE SOUTHWESTERLY LINE OF SAID LOTS 12, 13 AND 14, 104, 30 FEET HORE OR LESS TO A POINT BEING 84, 24. FEET HORE OR LESS, SOUTH OF THE NORTH EAST. CORNER OF SAID LOT 12 ALL IN COOK COUNTY, ILLINGS

#### PARCEL 2:

LOT 2 IN BLOCK 10 IN CHICAGO NORTH SHORE LAND COMPANY'S SUBDIVISION OF THE NORTH WEST: 1/4 OF SECTION 1/7, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL HERIDIAN, IN COURTY, ILLINOIS.

Property or Cook County Clerk's Office

#### **LEGAL DESCRIPTION**

Torrew Rem. of lot 13 described as follows Let 16 and that part of Lot 13, in Block 33, in Chicago North Shore Land Company's Subdivision in Sections 17 and 18, Township 42 North, Wange 13, East of the Third Principal Meridian described as follows: Commencing at the Northwest corner of said Lot 13; thence Southeastarly slong the Southwesterly line of said Lot, 40 feet to the point of baginning; thence Northeasterly along a line forming an angle of 90 degrees, with the prolongation of the last described line, 104.30 feet to the Westerly line of Green Bay Road at a point 34,24 feet Southerly of the Northeast corner of said Lot 13; thence Southerly along the Mesterly line of Green Bay Road, said line, forming an angle of 57 degrees, 19 minutes, 23 seconds with the last described line, 11.88 feet to the Southeast corner of said Lot 13; thence Southwesterly along the Southerly line of said Lot, said line forming an angle of 57 degrees, 19 minutes, 23 seconds, with the prolonge stone of the last described line, 97.89 feet to the Southwest corner of said Lot: 13; thence Northwesterly slong the Westerly line of said Lot, 10 that to the point of beginning, all in Cook County, Illinois. 2004

PARCES 2:

LOT 2 IN BEECK TO IN CHICAGO NORTH 6 40 NO LAND COMPANY & BUBDIWISION OF THE NORTH WEST 1/4 OF SECTION 17 TOWNS 17 42 NORTH, RANCE 13 BAST OF THE THIRD PRINCIPAL HERIDIAN, IN COOK SOUTH TILLINGIS. the Control of the Co

RESERVATION OF STREET, SECTION OF

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#### OTHER JUNIOR DOCUMENTS

- 1. Assignment of Rents and Leases dated October 25, 1990 made by Borrower, as assignor to Junior Lender as assignee recorded with the Cook County Recorder's Office on October 31, 1990 as Document No. and filed with the Office of the Registrar of Titles as Document No. LR.
- 2. Construction Loan Agreement dated October \_\_\_\_, 1990 made by and between Borrower, LaSalle National Trust, N.A. as Trustee under Trust Agreement dated October 9, 1990 and known as Trust No. 115914, Raymond Chou ("Chou") and The Vinnetka Landmark Building Partnership, an Illinois limited partnership (the "Partnership") and Junior Lender.
- 3. Guarantee dated October 25, 1990 made by the Partnership in favor of Junior Lender.

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## **UNOFFICIAL COPY**

EXHIBIT F

CHEER JUNIOR DOCUMENTS

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### EXHIBIT C

#### OTHER SENIOR DOCUMENTS

- 1. Assignment of Rents and Lessor's Interest in Leases dated January 18, 1989 from Borrower and the Partnership as assignor to Senior Lender as assignee, recorded with the Cook County Recorder's Office on January 31, 1989 as Document No. 8904922 and filed with the Office of the Registrar of Titles on January 31, 1989 as Document No. LR3770669.
- 2. Security Agreement dated January 15, 1989 made by and between Senior Lengt and the Partnership.
- 3. UCC-1 (mancing Statement made by Borrower as Debtor to Senior Lender as Secured Party filed with the Secretary of State as Document No. 2530663.
- 4. UCC-1 Financing Statement made by the Partnership as Debtor to Senior Lender as Secured Party filed with the Secretary of State as Document No. 2530662.
- 5. UCC-2 Financing Statement made by Borrower as Debtor to Senior Lender as Secured Party filed with the Office of the Registrar of Titles as Document No. 3770670.
- 6. UCC-2 Financing Statement made ov the Partnership as Debtor to Senior Lender as Secured Party recorded with the Cook County Recorder's Office as Document No. 89002660.
- 7. Collateral Assignment of Beneficial Interest Clated January 18, 1989 made by the Partnership in favor of Senior Lender.
- 8. Waiver of Defense and Estoppel Certificate dated January 18, 1989 made by Borrower and the Partnership for the benefit of Serior Lender.
- 9. Usury Certificate dated January 18, 1989 made by the Fartnership for the benefit of Senior Lender.

### OTHERES.

### STANDARDOR ROPER ASHAO

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