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LOAN NO. 1110

PREPARED BY AND MAIL TO: Michael J. Regan Hinshaw, Culbertson, Moelmann, Hoban & Fuller 222 N. LaSalle Street Chicago, Illipois 60601-1081

ADDRESS: 9280 West 159th Street Orland Park, Illinois 60462

P.I.N. 27-15-301-018

DEPT-01 RECORDING 107777 TRAN 0871 03/16/90 10:38:00 43866 * F *- 70-118237

ASSIGNMENT OF LEASES AND RENTS

THIS ASSIGNMENT OF LEASES AND RENTS, made this & day of March, 1990, by COMMERCIAL NATIONAL BANK OF BERWYN, not personally, but solely as Trustee pursuant to the provisions of a Trust Agreement dated December 2, 1986, and known as Trust No. 860970 ("Trust") and MICHAEL F. POKORNY and ANGELA POKORNY, his wife, the owners of One Hundred Percent (100%) of the beneficial interest of Trust (collectively "Beneficiary") (Trust and Beneficiary collectively, "Assignor") in favor of GREAT NORTHERN INSURED ANNUITY CORPORATION, a Washington corporation ("Assignee");

RECITALS:

A. Trust executed and delivered its Adjustable Kele Mortgage Note ("Note") of even date herewith, payable to the order of Assignee, in the principal amount of ONE MILLION SEVEN HUNDRED SIXTY TWO THOUSAND FIVE AUNDRED AND NO/100 DOLLARS (\$1,762,500.00), ("Loan") and, as security therefor, executed and delivered its Mortgage ("Mortgage") of even date herewith, in favor of Assignee, conveying certain land situated in the Village of Orland Park, Cook County, Illinois, legally described on Exhibit "A" attached hereto ("Land") and the improvements situated thereon ("Improvements") (Land and Improvements collectively "Mortgaged Premises).

B. Trust and/or Beneficiary or their predecessor, as landlord, executed exercin lease agreements ("Leases") with the occupancy tenants of Mortgaged Premises ("Tenants"). Leases are described on Exhibit "B" attached hereto.

C. As additional security for the payment of Loan, interest and all other sums due and owing to Assignee pursuant to Note, Mortgage and "Other Loan Documents" (as such term is defined in Mortgage) (collectively "Indebtedness"), and the performance of all of the terms, covenants, conditions and agreements contained in Note, Mortgage and Other Loan Documents (collectively "Loan Papers"), Assignor agreed to assign to Assignee all of its right, title and interest in and to Leases and Future Leases (as hereinafter defined).

NOW, THEREFORE, in consideration of the disbursement of the proceeds of Loan by Assignee and for other good and valuable consideration, the sufficiency of which is hereby acknowledged, Assignor:

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- 1. Hereby grants a security interest in and sells, assigns, transfers and sets over unto Assignee one hundred percent (100%) of Assignor's right, title and interest in and to Leases, together with all rents, income or other sums payable by the provisions thereof ("Rents") and, at the option of Assignee, all future lease agreements which may be executed by Trust and/or Beneficiary as landlord, with occupancy tenants of Mortgaged Premises ("Future Tenants"), at any time hereafter ("Future Leases"), and all rents, income or other sums payable by the provisions of Future Leases ("Future Rents"), it being the intention of Assignor to make and establish an absolute transfer and assignment of Leases, Rents, Future Leases and Future Rents.
- 2. Agrees that this Assignment is made for the purpose of securing payment of Indebtedness and the performance and discharge of each and every obligation, covenant and agreement required oursuant to Loan Papers.
 - 3. Represents and covenants that:
 - (a) Assignor is the sole owner of one hundred percent (100%) of landlord's right, title and interest in and to Leases;
 - (b) Leases are valid and enforceable and have not been altered, modified or amended since the date the same were delivered to Assignee;
 - (c) to the best of its knowledge, Tenants are not in default in the performance of any of the terms, covenants, conditions or agreements required of Tenants pursuant to Leases; and
 - (d) no part of Rents have been previously assigned and no part thereof for any period subsequent to the date hereof except for the current month, have been collected in advance of the due date thereof.
- 4. Shall observe and perform all of the obligations imposed upon assignor, as landlord, pursuant to Leases and Future Leases and shall:
 - (a) not do or permit any act or occurrence which would impair the security thereof:
 - (b) not collect any part of Rents or Future Rents in advance of the time when the same shall become due (excluding security deposits);
 - (c) not execute any other assignment of Assignor's interest, as landlord, in Leases, Future Leases, Rents or Future Rents, without Assignee's prior written consent;
 - (d) not alter, modify or change the terms and conditions of Leases or Future Leases, cancel or terminate the same or accept a surrender thereof, other than in the normal course of business, without the prior

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written consent of Assignee which shall not be unreasonably withheld or delayed;

- (e) at Assignee's request, execute and deliver all such further assurances and assignments as Assignee shall, from time to time, require with respect to Leases and Future Leases; and
- (f) not execute Future Leases having lease terms of more than five (5) years without the written consent of assignee which consent shall not be unreasonably withheld or delayed.
- 5. Agrees that this Assignment is absolute and is effective immediately, PROVIDED HOWEVER, that Assignor shall have the right, so long as no "Monetary Default" or "Non-Monetary Default" (as such terms are defined in Mortgage) shall exist, to collect Rents and Future Rents, when due but not prior thereto, and retain, use and enjoy the same.
- 6. Agrees that at any time following a Monetary or Non-Monetary Default, Assignee may, at its option, either in person or through its agent or a receiver appointed by a court of competent jurisdiction, without notice and without, in any way, waiving such Monetary Default or Non-Monetary Default and without regard to the adequacy of the security for "Indebtedness" (as such term is defined in Mortgage) and with or without instituting any action or proceeding:
 - (a) take possession of Mortgaged Premises and hold, manage, lease and operate the same on such terms and for such periods of time as Assignee may deem proper;
 - (b) with or without taking possession of Mortgaged Premises, in its own name, institute suit or otherwise collect and receive Rents and Future Rents, including Rents and Future Rents past due and unpaid, with full power to make, from time to time, all alterations, renovations, repairs or replacements thereto or thereof as Assignee may deem proper; and
 - apply Rents and Future Rents to the payment of: (i) all costs and expenses incurred in managing Mortgaged Premises (including, but not limited to, the salaries, fees and wages of the managing agent thereof and other employees of Assignor); (ii) all expenses of operating and maintaining Mortgaged Premises (including, but not limited to, all taxes, charges, claims, assessments, water rents, sewer rents and other liens and premiums for all insurance coverages which Assignee may deem necessary); (iii) all costs of alteration, renovation, repair or replacement of Mortgaged Premises; (iv) all expenses incident to the taking and retaining of possession thereof; and (v) Indebtedness and all costs, expenses and reasonable attorneys' fees incurred by Assignee by reason hereof; and apply the same in such order of priority as Assignee, in its sole discretion, may determine, any statute, law, custom or use to the contrary notwithstanding.

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7. Agrees that Assignee shall not be:

- (a) liable for any loss sustained by Assignor resulting from Assignce's failure to let Mortgaged Premises following the occurrence of a Monetary Default or Non-Monetary Default or by reason of any other act or omission of Assignee in managing the same following such Monetary Default or Non-Monetary Default, other than any loss or damage which may be incurred by Assignor by reason of Assignee's negligence or acts and deeds following the exercise of Assignee's rights pursuant hereto or pursuant to Leases and Future Leases; or
- obligated to perform or discharge, nor does Assignee hereby undertake to perform or discharge, any obligation, duty or liability of Assignor pursuant hereto or pursuant to Leases and Future Leases and, with respect thereto, Assignor shall, and does hereby agree to indemnify Assignee for and hold Assignee harmless from any and all liability, loss or damage which may or might be incurred by reason thereof and from any and all claims and demands whatsoever which may be asserted against Assignee by reason of any alleged obligation or undertaking on its part to perform or discharge any of the terms, covenants, conditions and agreements required of Assignor pursuant hereto or pursuant to Leases and Future Leases, PROVIDED THAT such indemnification shall not include any liability, loss or damage which may be incurred by Assignee by reason of its negligence or acts and deeds following the exercise of Assignee's rights pursuant hereto or pursuant to Leases and Future Leases.

If Assignee incurs any liability pursuant to this Assignment of Leases and Rents or pursuant to Leases and Future Leases or in defense of any such claim or demand, the amount thereof (including costs, expenses and reasonable attorneys' fees but exclusive of any costs, expenses and attorneys' fees incurred by Assignee by reason of its acts and deeds following the exercise of Assignee's rights pursuant hereto or pursuant to Leases and Future Leases) shall be secured by Mortgage and Other Loan Documents and Assignor shall reimburse Assignee therefor, immediately upon demand and in the event of the failure of Assignor so to do, Assignee may, at its option, declare Indebtedness immediately due and payable.

- 8. Agrees that this Assignment shall not operate to place upon Assignee any responsibility, prior to the exercise of Assignee's rights pursuant hereto, for the control, care, management or repair of Mortgaged Premises or for the performance of any of the terms, covenants, conditions and agreements required of Assignor, as landlord, pursuant to Leases and Future Leases nor is the same intended to make Assignee responsible or liable for any:
 - (a) waste committed on Mortgaged Premises by Tenants, Future Tenants or any other party;

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- (b) dangerous or defective condition of Mortgaged Premises; or
- (c) negligence in the management, upkeep, repair or control of Mortgaged Premises resulting in loss, injury or death to any Tenants, Future Tenants, licensee, employee or stranger.
- 9. Agrees that any affidavit, certificate, letter or statement of any officer, agent or attorney of Assignee, made in good falth, setting forth that any part of Indebtedness remains unpaid, shall be and constitute evidence of the validity, effectiveness and continuing force and effect of this Assignment (all persons being hereby authorized to rely thereon). Assignor hereby authorizes and directs Tenants, Future Tenants or other occupants of Mortgaged Premises, upon receipt from Assignee of written notice to the effect that Assignee is then the holder of Loan Papers and that a Monetary Default or Non-Monetary Default exists pursuant thereto, to pay Rents and Future Rents to Assignee until otherwise notified by Assignee, in writing, to the contrary.
- 10. Agrees that Assignee may take or release any security given for the payment of Indebtedness, release any party primarily or secondarily liable therefor and apply any other security, in its possession, to the satisfaction of Indebtedness, without prejudice to any of its rights pursuant hereto.
- 11. Agrees that the terms "Leases" and "Future Leases" shall include any permitted subleases and permitted assignments thereof and all extensions or renewals of Leases, Future Leases and subleases thereof.

12. Agrees that:

- (a) nothing contained herein and no act cont or omitted to be done by Assignee pursuant to the powers and rights granted to it hereunder shall be deemed to be a waiver by Assignee of its rights and remedies pursuant to Loan Papers;
- (b) this Assignment is made without prejudice to any of the rights and remedies possessed by Assignee thereunder; and
- (c) the right of Assignee to collect Indebtedness and to enforce any security therefor in its possession may be exercised by Assignee either prior to, concurrently with or subsequent to any action taken by it pursuant hereto.
- 13. Agrees that any notices to be served pursuant hereto shall be sufficient if delivered personally or by "over night" courier service (which shall be deemed received on the date of delivery thereof) or mailed by United States Certified or Registered Mail, postage prepaid (which shall be deemed received three [3] days following the post office postmark date thereof), to Assignee and Assignor as follows:

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If to Assignee:

Attention: Mortgage Loan Department, P.O. Box 490, Seattle, Washington 98111-0490.

If to Trust:

3322 South Oak Park Avenue, Berwyn, Illinois 60402.

If to Beneficiary:

3424 Evergreen Lane, Darien, Illinois 60559.

- 14. Agrees that in the event of any conflict between the terms hereof and the terms of Mortgage, the terms of this Assignment shall prevail.
- 15. Agrees that this Assignment and all covenants and warranties herein contained shall inure to the benefit of Assignee, its successors, assigns, grantees and legal representatives and shall be binding upon Assignor and its successors, assigns, grantees and legal representatives.
- 16. Upon the payment in full of Indebtedness and provided Assignor has no continuing obligations pursuant to Loan Papers, this Assignment shall be null and void and an appropriate instrument of reconveyance or release shall be promptly made by Assignee to Assignor, at Assignor's expense.
- 17. Indebtedness is a non-recourse obligation of Trust. It is expressly understood and agreed that nothing herein or in Loan Papers contained shall be construed as establishing any personal liability on Trust to pay Indebtedness or to perform any of the conditions herein or therein contained, all such personal liability being expressly vaived by Assignee; Assignee's only recourse against Assignor being against Mortgage's Premises and other property given as security for the payment of Indebtedness, in the manner herein, in Loan Papers and by law provided, NOTWITHSTANDING THE FOREGOING, nothing contained herein or in Loan Papers shall be deemed to have released Beneficiary from personal liability under that certain Guaranty and Personal Liability Agreement of even date herewith, executed by Beneficiary in favor of Assignee.

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IN WITNESS WHEREOF, Assignor has executed this Assignment of Leases and Rents on the day and year first above written.

TRUST:

COMMERCIAL NATIONAL BANK

OF BERWYN, not personally but solely

as Trustee aforesaid under Trust No. 860970 and

Dated 12/2/86

By:

Title: Vice President

ATTEST:

Societary

BENEFICIARY:

Michael J. Pokorneg MICHAEL F. POKORNY

Property or Country Clerk's Office

STATE OF ILLINOIS)				
STATE OF ILLINOIS	00			
COUNTY OF COOK	SS.			
I, Carol Wojtowicz in the State aforesaid, DO Vice President of CO and Timothy T. Fullerton the same persons whose name President and Asst Secret persons whose names are subday in person and acknowledge own free and voluntary acts a purposes therein set forth; acknowledge the they as cust instrument as their own free for the uses and purposes the	MMERCIAL NATA , Asst Secretar es are subscribed to etary, aforesaid, and scribed to the forego ed that they signed a and as the free and and the said Asst odian of the corpora and voluntary act an	the foregoing in personally knowning instrument, and delivered the voluntary act of te seal of Bank, of the seal o	OF BERWYN nally known to strument as s vn to me to b appeared before said instrum f Bank, for th id also then did affix the so	N, ("Bank"), o me to be uch Vice e the same ore me this ent as their ie uses and and there ame to said
Given under my hand and				, 1990.
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COUNTY OF COOK)	SS.		75	•
County in the State aforesaid Angela Pokorny, personally I subscribed to the foregoing acknowledged that they signed voluntary act, for the uses and	known to me to be instrument, appeared d and delivered the	e the same per ed before me t said instrument	sons whose	varnes are
Given under my hand and	Notarial Seal this	8 rx day of	march	, 1990.
	Notary F	u Moras	<u> </u>	
My commission expires:	•			
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LEGAL DESCRIPTION

A PARCEL OF PROPERTY LOCATED IN THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLIOWS: COMMENCING AT THE SOUTHWEST CORNER OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 15; THENCE NORTH O DEGREES ON MINUTES 18 SECONDS EAST ALONG THE WEST LINE OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 15 (ALSO THE CENTER LINE OF 94TH AVENUE) FOR A DISTANCE OF 64.99 FEET TO A POINT; THENCE SOUTH 89 DEGREES 38 MINUTES 48 SECONDS EAST ALONG A LINE PARALLEL TO THE SOUTH LINE OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 15 FOR A DISTANCE OF 50.00 FEET TO A POINT (SAID POINT LYING ON THE EAST RIGHT-OF-WAY LINE OF 94TH AVENUE PER DOCUMENT NUMBER 70L16926); Trace South 44 DEGREES 41 MINUTES 27 SECONDS EAST ALONG THE SAID LAST RIGHT-OF-WAY LINE OF 94TH AVENUE FOR A DISTANCE OF 21.21 FEET TO THE NORTH RIGHT-OF-WAY LINE OF 159TH STREET PER DOCUMENT NUMBER 70L16926; THENCE SOUTH 89 DEGREES 44 MINUTES 09 SECONDS EAST ALONG THE SAID NORTH RIGHT-OF-WAY LINE OF 159TH STREET FOR A DISTUNCE OF 776.69 FEET TO A POINT IN A LINE LYING 500.00 FEET WEST OF AND PARALLEL TO THE EAST LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 15 AT THE POINT OF BEGINNING; THENCE NORTH O DEGREES OF MINUTES 45 SECONDS EAST ALONG THE SAID LINE 500.00 FEET WEST OF AND PARALLEL TO THE SAID EAST LINE OF THE SOUTHWEST QUARTER OF SECTION 15 FOR A DISTANCE OF 398.78 FEET TO A POINT IN A LINE LYING 450.00 FEET NORTH OF AND PARALLEL TO THE SOUTH LINE OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 15; THENCE SOUTH 89 DEGREES 78 MINUTES 48 SECONDS EAST ALONG THE SAID LINE LYING 450.00 FEET NORTH OF AND PARALLEL TO THE SAID SOUTH LINE OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 15 FOR A DISTANCE OF 250.00 FEET TO A LINE 250.00 FEET WEST OF AND PARALLEL TO THE EAST LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 15; THENCE SOUTH O DEGREES OF MINOTES 45 SECONDS WEST FOR A DISTANCE OF 393.38 FEET TO THE NORTH RIGHT-OF-WAY LINE OF 159TH STREET; THENCE NORTH 89 DEGREES 44 MINUTES 09 SECONDS WEST ALONG SAID NORTH RIGHT-OF-WAY LINE OF 159TH SPREET FOR A DISTANCE OF 172.05 FEET; THENCE SOUTH 0 DEGREES 02 MINUTES 12 SECONDS WEST CONTINUING ALONG THE NORTH RIGHT-OF-WAY LIPE OF 159TH STREET FOR A DISTANCE OF 5.00 FEET; THENCE NORTH 83 DEGREES 44 MINUTES 09 SECONDS WEST CONTINUING ALONG THE NORTH RIGHT-OF-WAY LINE OF 159TH STREET FOR A DISTANCE OF 77.92 FEET TO THE POINT OF BEGINNING. IN COOK County . Illinois

Commonly Known As: 9280 West, 159th Street, Orland Park, Illinois 60462.

P.I.N. 27-15-301-018

Pool Cook County Clark's Office

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Leases

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GBA Firestone, Inc.	04/30/85	20 years	
Orland Park Transmissions Inc.	, 09/09/85	15 years	
METROCOM, Coramunica Inc., a wholly owned		10 years	
subsidiary of Ameritech in Communications Services	Addie Arc.	• • •	
Rally Rent A Car	12/21/88	5 years	
Charles Chainey	03/(19)89	5 years	
Kamal Khuntia d/b/a Sparks Tune-Up	06/19/85	15 years	
Kamal Khuntia d/b/a Meineke Muffler Shop	07/21/89	11 years	v.
Raynold T. Petrocelli & Keith Furlong	07/18/87	3 years	
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