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WHEN RECORDED MAIL TO:

SUCCESS NATIONAL BANK AT LINCOLNSHIRE One Marrioti Drive Lincolnehire, IL 80059-3703

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ASSIGNMENT OF RENTS

THIS ASSIGNMENT OF REN'S IS DATED JUNE 30, 1992, between DONALD GORS, MARRIED TO JENNIFER GORS, whose address is 5838 M. KENMORE, CHICAGO, IL 60660 (referred to below as "Grantor"); and SUCCESS NATIONAL BANK, whose address is AT LINCOLNSHIRE, One Marriott Drive, Lincolnshire, IL 60069-3703 (referred to below as "Lendyr").

ASSIGNMENT. For valuable consideration, Crantor assigns and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in COOK County, State of Illinois:

LOT 4 (EXCEPT THE SOUTH 20 FEET 7 INCHES THEREOF) IN BLOCK 2 IN COCHRAN'S ADDITION TO EDGEWATER, SAID ADDITION BEING A SUBDIVISION OF THE SOUTH 1946 FEET OF THE WEST 1320 FEET OF THE EAST FRACTIONAL HALF OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, PLINOIS

14-05-401-032

The Real Property or its address is commonly known as 5838 N KENMORE, CHICAGO, IL 60660. The Real Property tax identification number is 14-06-401-032.

DEFINITIONS. The following words shall have the following meanings when used in this Assignment. Textus not otherwise defined in this Assignment shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Assignment. The word "Assignment" means this Assignment of Rents between Grantor and Lender, and Includes without limitation all assignments and security interest provisions relating to the Rents.

Event of Default. The words "Event of Default" mean and include any of the Events of Default set forth below in the Jection titled "Events of Default."

Grantor. The word "Grantor" means DONALD GORS.

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Assignment, together with interest on such amounts as provided in this Assignment.

Lender. The word "Lender" means SUCCESS NATIONAL BANK, its successors and assigns.

Note. The word "Note" means the promissory note or credit agreement dated June 30, 1992, in the original principal amount of \$140,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 9.375%. The Note is payable in 359 monthly payments of \$1,164.45 and a final estimated payment of \$1,163.04.

Property. The word "Property" means the real property, and all improvements thereon, described above in the "Assignment" section.

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Property Definition" section.

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, ioan agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.

Rents. The word "Rents" means all rents, revenues, income, issues, and profits from the Property, whether due now or later, including without limitation all Rents from all leases described on any exhibit attached to this Assignment.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED DOCUMENTS. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON

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(Continued) ASSIGNMENT OF RENTS

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GRANTOR'S NEPRESENTATIONS AND WARRANTIES WITH RESPECT TO THE RENTS. With respect to the Rents, Grantor represents and PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment, Grantor shall pay to Lender all amounts secured by the Assignment, Cantor shall pay to Lender at a mounts secured to collect the Rente as provided below and so long as there is no default under this Assignment, Grantor may remain in possession and control of the right operate and manage the Property and collect the Rente, provided that the granting of the right to collect the Rente shall not constitute Lender's consent in the particular provided that the granting of the right to collect the Rente shall not constitute Lender's consent.

Ownership. Granicr is entitled to receive the Hents free and clear of all rights, loans, fiens, encumbrances, and claims except as disclosed to and

Right to Assigns. Grantor has the full right, power, and authority to enter into this Assignment and to easign and convey tine Pents to Lender.

No Prior Assignment. Granicr has not previously assigned or conveyed the Hents to any other person by any instrument now in force.

LENDERY'S RIGHT TO COLLECT RENTS. Lender shall have the right at any lime, and even though no delaust shall have cocurred under this No Further Transfer. Grantor will not sell, esolon, encumber, or otherwise dispose of any of Grantor's rights in the Rents except as provided in

ed of sineff its gniticants bins instructions sint to ment gnishba thequiry ent to entered its bins yns of escition bins year when a first of each of the single of the si Assignment, to Ask and receive the Rents. For this purpose, Lander is hereby given and granted the following rights, powers and authority:

proceedings as may be need only to recover possession of the Property; collect the Rents and remove any tenent or tenents or other persons because it is the proceeding the procedure the proceeding the procedure the proceeding the procedure the proc Errier the Property and may enter upon and take possession of the Property, demand, collect and receive from the tenants or from any other

Melations of all employees, including the requipment, and of all continuing costs and insep the same in repair, to pay the costs thanked and of all employees, including the Property in proper repair and condition, and also to pay all taxes, new arments and water utilities, and the premiums on the and other insurance effected by Lender on the prometry.

Lates the Property. Lender may rank or lease the white it any park of the Property for such terms and on such conditions as Lender rules, orders, ordinances and requirements of all offer governments! agencies affecting the Property. pleance with Laws. Lender may do any and at things to execute and comply with the laws of the State of Minois and also all other laws,

Employ Agents. Lender may engage such agent or agents or Lander may deem appropriate, either in Lender's name or in Grantor's name, to remark and menege the Property, including the collection and application of Rents.

Other Acts. Lender may do all such other things and acts with respect to the Property as Lender may deem appropriate and may act exclusively and solely in the place and stead of Grantor and to have all of the power. of Grantor for the purposes stated above.

No Hequivement to Act. Lender shall not be required to do any of the foregoing tots or things, and the fact that Lender shall have performed one or some of the fractions and to think Lender shall have performed one.

APPLICATION OF RENTS. At costs and expenses incurred by Lender in connection well the Property shall be for Grantor's account and Lender made by such costs and expenses from the Hents received by Lender which are not supplied to such costs and expenses, any such Hents received by Lender which are not supplied to such costs and expenses and supplied to the indebtedness. At expenditures that be payable on densand, with interest at its Note rate from the Fants shall become a part of the indebtedness. At expenditures and the payable on densand, with interest at its Note rate from date of expenditure until paid.

FULL PERFORMANCE. If Granior pays all of the indebtedness when due and otherwise performs all the collection of any linearing statements, Lender shall execute and deliver to Granior a suitable carefulor of this Assignment and suitable carefulor of this Assignment is end suitable carefulor of this Assignment in the Plant, and this Plant, and the Property. Any termination has manifest the manifest of the property.

policy or its the meaning term of the Note, or (c) be treated as a belicon payment which will be due and payable at the Note's meturity. The holds not be being beyind the note account of these amounts. The holds for in the paragraph shall be in addition to any other holds or any anchine branches to which Lender there are nemarks that it otherwise would have hed. EXPENDITURES BY LEMBERS. If Grantor falls to comply with any provision of this Assignment, or if any action or proceeding is commenced that Lander and Grantor's behalf may, but shall not be required to, take, any amount that Lander expends in so doing will been interest at the rate of the rate

Defeate on indebtednesse. Failure of Granior to make any payment when due on the indebtedness. DEPAILET. Each of the following, at the option of Lender, shell consitute an event of default ("Event of Default") under this Assignment:

within notice demanding ours of such failure: (s) ourse the failure within filtern (i.b) days; or (b) if the cure requires moral-lifern liferal independent to ours the lature and translates and completes all reasonable and necessary steps sufficient to ours the lature and statement and completes all reasonable and necessary steps sufficient to Compilence Default. Falling to comply with any other term, obligation, coverant or condition contained in this Assignment, the Note or in any of Assignment within the preceding twelve (12) months, it may be cured (and no Event of Default will have cocurred) it Grantor, after bender sends written notice demanding ours of such failure: (a) guines the failure (15) deve: or (15) deve: or (15) deve: or contains months in the cure of such failure: (a) guines the failure of the failure of

Other Defeutte. Failure of Grantor to comply with any term, obligation, covenant, or condition con Breechee. Any warranty, representation or statement made or furnished to Landar by or on behalf of Grantor under this Assignment, the Note or

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the commencement of any proceeding under any bankrupicy or insolvency laws by or against Grantor, or the dissolution or termination of Grantor's existence as a going business (if Grantor is a business). Except to the extent prohibited by federal law or litinois law, the death of Grantor is an individual) also shall constitute an Event of Default under this Assignment.

Foreclosure, etc. Commencement of foreclosure, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the foreclosure, provided that Grantor gives Lender written notice of such claim and furnishes reserves or a surely bond for the claim satisfactory to Lender.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or such Guarantor dies or becomes incompotent. Lender, at its option, may, but shall not be required to, permit the Guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure the Event of Default.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness Immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

Cotlect Rents. Lander shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpuls, and apply the net proceeds, over and above Lender's costs, against the indebtedness. In furtherance of this right, Lender may require any tension of other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocs by designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate ine same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for writin the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph efficient person, by agent, or through a receiver.

Mortgagee in Possession. Let do shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the froperty, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgages in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property expects the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Other Remedies. Lender shall have all other rights (and remedies provided in this Assignment or the Note or by law.

Watver; Election of Remedies. A waiver by any party of a Greach of a provision of this Assignment shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with mat provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor under this Assignment after failure of Grantor to perform shall not affect Lei der's right to declare a default and exercise its remedies under this Assignment.

Attorneys' Fees; Expenses. If Lender institutes any sult or action to enforce any of the terms of this Assignment, Lender shall be antitled to recover attorneys' fees at trial and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender that in Lender's opinion are necessary at any time for the protection of its interest row the enforcement of its rights shall become a part of the indebtedness payable on demand and shall bear interest from the date of expenditure and repaid at the Note rate. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, taken's attorneys' fees and legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to morthly or vacate any automatic stay or injunction), appeals and any anticipated post-judgment collection services, the cost of searching records, obtaining the reports (including foreclosure reports), surveyors' reports, and appraisal fees, and title insurance, to the extent permitted by applicable and drantor also will pay any court costs, in addition to all other sums provided by law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Assignstien.

Amendments. This Assignment, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Assignment. No alteration of or amendment to this Assignment shall be 4th citive unless given in writing and signed by the party or parties sought to be charged or bound by the attention or amendment.

Applicable Law. This Assignment has been delivered to Lunder and accepted by Lender in the State of illinois. This Assignment shall be governed by and construed in accordance with the laws of the State of Illinois.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or (the, security agreement which has priority over this Assignment by which that agreement is modified, amended, extended, or renewed without 'no prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without time prior written consent of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Assignment to be invalid or unenforceable as to any person or oficumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision and all other provisions of this Assignment in all other respects shall remain valid and enforceable.

Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Grantor's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Assignment and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Assignment or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Assignment.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Hinois as to all Indebtedness secured by this Assignment.

Watvars and Consents. Lander shall not be deemed to have walved any rights under this Assignment (or under the Related Documents) unless such walver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a walver of such right or any other right. A walver by any party of a provision of this Assignment shall not constitute a walver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior walver by Lender, nor any course of dealing between Lander and Grantor, shall constitute a walver of any of Lander's rights or any of Grantor's obligations as to any future transactions. Whenever consent by Lender is required in this Assignment, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

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