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such obligations of Borrower. Lender shall at all times be deemed to be the agent of Borrower and shall not be liable for any such performance be
Borrower intend that Lender shall have full recourse to Borrower for any sum at any time due to Lender under the Agreement. In performing any
Borrower to Lender upon default of the Loan shall be limited to the amount of the Loan interest rate. Lender and
expense. All such costs and expenses (including reasonable attorney's fees) shall be reimbursed by Borrower. Lender shall be indemnified by
of Borrower's obligations under this section of the Agreement. Lender shall not be required to perform such obligations at Borrower's
Occupant's own property) in connection with the Property or operations of any Occupant on the Property. In the event Borrower fails to perform any
Hazardous Substances in, personal injury or damage to the environment, or the threat of any such damage or injury, by releases of or exposure to
authorities, removal, containment and other remedial action (a) required by any applicable Environmental Laws or orders by any governmental
Preventive, Investigatory and Remedial Action. Borrower shall exercise extreme care in handling Hazardous Substances if Borrower uses or
environmental laws and orders of any governmental authorities having jurisdiction under any Environmental Laws and shall obtain, keep in effect
Compliance with Environmental Laws. Borrower shall cause the Property and the operations conducted thereon to comply with all
Borrower shall furnish Lender with copies of all such permits and authorizations and any amendments or renewals thereof and shall notify Lender
of any expiration or revocation of such permits or authorizations.

Use Of Property. Borrower will not use and does not intend to use the Property to generate, manufacture, refine, transport, treat, store, handle or
dispose of any Hazardous Substances.
Compliance with Environmental Laws. Borrower shall cause the Property and the operations conducted thereon to comply with all
Environmental Laws and orders of any governmental authorities having jurisdiction under any Environmental Laws and shall obtain, keep in effect
Borrower shall furnish Lender with copies of all such permits and authorizations and any amendments or renewals thereof and shall notify Lender
of any expiration or revocation of such permits or authorizations.

AFFIRMATIVE COVENANTS. Subject to disclosures made and accepted by Lender in writing or contained in the Property Report, Borrower hereby
covenants with Lender as follows:

No Notices. Borrower has received no summons, citation, decree, order or other communication, written or oral, from any agency or department
of any county or state or the U.S. Government concerning any intentional or unintentional action or omission on, under, or about the Property
which has resulted in the releasing, spilling, pouring, emitting, emptying or dumping of Hazardous Substances into any waters
or onto any lands or where damage may have resulted to the lands, waters, fish, shellfish, wildlife, biota, air or other natural resources.
Hazardous Substances. After due inquiry and investigation, Borrower has no knowledge, or reason to believe, that the Property, whenever and
wherever owned by previous Occupants, has ever contained asbestos, PCB or other Hazardous Substances, whether used in construction or
on, under, or about the Property.
Use Of Property. After due inquiry and investigation, Borrower has no knowledge, or reason to believe, that there has been any use, generation,
manufacture, storage, treatment, reclamation, transportation, disposal, release, or threatened release of any Hazardous Substance by any person
in the Property Report.

REPRESENTATIONS. The following representations are made to Lender, subject to disclosures made and accepted by Lender in writing or contained
in the Property Report:

The Real Property or its address is commonly known as 7140 W. GRAND AVENUE, CHICAGO, IL 60635. The Real Property tax
identification number is 13-30-325-018.
The words "Property Report" means the property inspection report dated June 10, 1992 on the Property prepared by
NORTHWEST ENVIRONMENTAL, INC.

THE WEST 25 FEET OF LOT 11 IN JOSEPH BOUGHTS ADDITION TO MONT CLARE, A SUBDIVISION OF
THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 13, EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Lender. The word "Lender" means Avenue Bank of Oak Park, its successors and assigns.
Loan. The word "Loan" or "Loans" means and includes any and all loans and financial accommodations from Lender to Borrower, whether now or
hereafter existing and however evidenced, including without limitation those loans and financial accommodations described herein or described
on any exhibit or schedule attached to the Agreement from time to time.
Occupant. The word "Occupant" means individually and collectively all persons or entities occupying or utilizing the Property, whether as owner,
tenant, operator or other occupant.
Property. The word "Property" means the following described real property, and all improvements thereon located in COOK County, the State of
Illinois:

Environmental Laws. The word "Environmental Laws" means any and all hazardous or toxic substances, materials or waste as defined by or listed under the
environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. "Hazardous
quantity, concentration or physical chemical or life-threatening characteristics, may cause or pose a present or potential hazard to human health or the
Hazardous Substances. The words "Hazardous Substance" are used in their very broadest sense and refer to materials that, because of their
nature, physical, chemical or biological characteristics, may cause or pose a present or potential hazard to human health or the
environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. "Hazardous
Substances" include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the
Environmental Laws.
Borrower. The word "Borrower" means individually and collectively JOSEPH P. ATRIA and SONIA M. ATRIA.
Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to
the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and
Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub.
L. No. 99-499 (SARA), the Hazardous Air Pollutants Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery
Act, 49 U.S.C. Section 6901, et seq., and other applicable state or federal laws, rules, or regulations adopted pursuant to any of the foregoing.
Grantor. The word "Grantor" means individual and collectively JOSEPH P. ATRIA and SONIA M. ATRIA.

Agreement. The word "Agreement" means the Hazardous Substances Certificate and Indemnity Agreement, as the Hazardous Substances
Certificate and Indemnity Agreement may be modified from time to time, together with all exhibits and schedules attached to the Hazardous
Substances Certificate and Indemnity Agreement.

DEFINITIONS. The following words shall have the following meanings when used in this Agreement. All references to dollar amounts shall mean
amounts in lawful money of the United States of America.

With Lender as follows:

Induce Lender to make a Loan to Borrower, each party executing this Agreement hereby represents and agrees
and Avenue Bank of Oak Park (referred to below as "Lender"). For good and valuable consideration and to
MADE BY JOSEPH P. ATRIA and SONIA M. ATRIA (referred to below as "Borrower", sometimes as "Grantor"),
THIS HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT DATED SEPTEMBER 25, 1992, IS

HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY

DEPT. OF RECORDING
15111 N. TRAN 8027
\$5500 * 00-744183
COOK COUNTY RECORDER
00

RECORATION REQUESTED BY:
Avenue Bank of Oak Park
104 N. Oak Park Avenue
Oak Park, IL 60301
WHEN RECORDED MAIL TO:
Avenue Bank of Oak Park
104 N. Oak Park Avenue
Oak Park, IL 60301
52745189

2-06-28 (P7)

COOK COUNTY

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

92745189

BY: *[Signature]*
AUTHORIZED OFFICER

AVENUE BANK OF OAK PARK

LENDER:

X JOSEPH P. ALTMAN

X SONIA M. ALTMAN

WITNESSES:

EACH PARTY TO THIS AGREEMENT ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT, AND EACH AGREES TO ITS TERMS, NO FORMAL ACCEPTANCE BY LENDER IS NECESSARY TO MAKE THIS AGREEMENT EFFECTIVE.

WARRANTY AND COVENANTS. Lender shall not be deemed to have waived any right under this Agreement unless such a waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Agreement shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Lender, or any course of dealing between Lender and Borrower, shall constitute a waiver of any of Lender's rights or any of Borrower's obligations as to any future transactions. Whenever consent by Lender is required in this Agreement, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required. Borrower hereby waives notice of acceptance of this Agreement by Lender.

SEVERABILITY. If a court of competent jurisdiction finds any provision of this Agreement to be invalid, unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other person or circumstance. If feasible, any such offending provision shall be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Agreement in all other respects shall remain valid and enforceable.

APPLICABLE LAW. This Agreement has been delivered to Lender and accepted by Lender in the State of Illinois. This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Agreement:
(a) The repayment of the Loan, (b) any foreclosure, (c) any delay of a deed in lieu of foreclosure, (d) any foreclosure, whether judicial or nonjudicial, of the Property, and (e) any delay of a deed in lieu of foreclosure, to Lender or any successor or assignee of Lender, shall constitute a default under this Agreement. The covenants contained in this Agreement shall be secured thereby, or as owner of the Property following foreclosure or the delivery of a deed in lieu of foreclosure.

PAYMENT; FULL RECOURSE TO BORROWER. Lender and Borrower intend that Lender shall have full recourse to Borrower for Borrower's obligations hereunder as they become due to Lender. Notwithstanding this Agreement, Lender shall have full recourse to Borrower for Borrower's obligations hereunder as they become due to Lender, including but not limited to, without any limitation, damages, costs, attorney's fees and expenses, including reasonable attorney's fees and expenses, incurred in connection with the enforcement of such obligations. Lender may pay someone else to help enforce this Agreement, and Borrower shall pay the costs and expenses of such enforcement. Costs and expenses include, but are not limited to, attorneys' fees and legal expenses, whether or not there is a lawsuit, including attorneys' fees and legal expenses for bankruptcy proceedings and including efforts to modify or vacate any automatic stay or injunction, appeals, and any anticipated post-judgment collection efforts. Borrower also shall pay all court costs and such additional fees as may be decreed by the court.

BORROWER'S WAIVER AND INDEMNIFICATION. Borrower hereby indemnifies and holds harmless Lender and Lender's officers, directors, employees and agents, and Lender's successors and assigns and their officers, directors, employees and agents against any and all claims, demands, losses, damages, costs and expenses (including without limitation attorney's fees at trial and on any appeal or petition for review) incurred by such person (a) arising out of or resulting from any investigation or remedial action involving the Property, the operations conducted on the Property or any other operations of Borrower or Lender, or (b) on account of injury to any person whatsoever or damage to any property whatsoever, or (c) the use, treatment, storage, generation, manufacture, use, sale, disposal or other handling of Hazardous Substances on the Property, (d) the contamination, any way relating to (i) the breach of any covenant contained in this Agreement, (ii) the violation of any Environmental Laws, (iii) the use, treatment, or in any way relating to (i) the breach of any covenant contained in this Agreement, (ii) the violation of any Environmental Laws, (iii) the use, treatment, storage, generation, manufacture, use, sale, disposal or other handling of Hazardous Substances on the Property, (d) the contamination of any of the Property by Hazardous Substances, or by any means whatsoever (including without limitation any presently existing contamination of the Property), or (e) any costs incurred by Lender pursuant to this Agreement, in addition to the indemnity, Borrower hereby releases and waives all present and future claims against Lender for indemnity or contribution in the event Borrower becomes liable for cleanup or other costs under any Environmental Laws.

INSPECTIONS. Lender reserves the right to inspect and investigate the Property and operations thereon at any time and from time to time, and Borrower shall cooperate fully with Lender in such inspection and investigations. If Lender at any time has reason to believe that Borrower or any other person (a) arising out of or resulting from any investigation or remedial action involving the Property, the operations conducted on the Property or any other operations of Borrower or Lender, or (b) on account of injury to any person whatsoever or damage to any property whatsoever, or (c) the use, treatment, storage, generation, manufacture, use, sale, disposal or other handling of Hazardous Substances on the Property, (d) the contamination of any of the Property by Hazardous Substances, or by any means whatsoever (including without limitation any presently existing contamination of the Property), or (e) any costs incurred by Lender pursuant to this Agreement, in addition to the indemnity, Borrower hereby releases and waives all present and future claims against Lender for indemnity or contribution in the event Borrower becomes liable for cleanup or other costs under any Environmental Laws.

ACCESS TO RECORDS. Borrower shall deliver to Lender, at Lender's request, copies of any and all documents in Borrower's possession or to which it has access relating to Hazardous Substances or Environmental Laws and the Property and the operations conducted on the Property, including without limitation results of laboratory analyses, site assessments or studies, environmental audit reports and other consultants' studies and reports. Borrower shall cooperate fully with Lender in such inspection and investigations. If Lender at any time has reason to believe that Borrower or any other person (a) arising out of or resulting from any investigation or remedial action involving the Property, the operations conducted on the Property or any other operations of Borrower or Lender, or (b) on account of injury to any person whatsoever or damage to any property whatsoever, or (c) the use, treatment, storage, generation, manufacture, use, sale, disposal or other handling of Hazardous Substances on the Property, (d) the contamination of any of the Property by Hazardous Substances, or by any means whatsoever (including without limitation any presently existing contamination of the Property), or (e) any costs incurred by Lender pursuant to this Agreement, in addition to the indemnity, Borrower hereby releases and waives all present and future claims against Lender for indemnity or contribution in the event Borrower becomes liable for cleanup or other costs under any Environmental Laws.

NOTICES. Borrower shall immediately notify Lender upon becoming aware of any of the following:
(a) Any spill, release or disposal of a Hazardous Substance on any of the Property, or in connection with any of its operations if such spill, release or disposal must be reported to any governmental authority under applicable Environmental Laws.
(b) Any contamination, or imminent threat of contamination, of the Property by Hazardous Substances, or any violation of Environmental Laws in connection with the Property operations conducted on the Property.
(c) Any order, notice of violation, fine or penalty or other similar action by any governmental authority relating to Hazardous Substances or Environmental Laws and to the Property or operations conducted on the Property.
(d) Any judicial or administrative investigation or proceeding relating to Hazardous Substances or Environmental Laws and to the Property or operations conducted on the Property.
(e) Any matters relating to Hazardous Substances or Environmental Laws that would give a reasonably prudent Lender cause to be concerned that the value of Lender's security interest in the Property may be reduced or threatened or that may impact, or threaten to impact, Borrower's ability to perform any of its obligations under this Agreement when such performance is due.

ACCESS TO RECORDS. Borrower shall deliver to Lender, at Lender's request, copies of any and all documents in Borrower's possession or to which it has access relating to Hazardous Substances or Environmental Laws and the Property and the operations conducted on the Property, including without limitation results of laboratory analyses, site assessments or studies, environmental audit reports and other consultants' studies and reports. Borrower shall cooperate fully with Lender in such inspection and investigations. If Lender at any time has reason to believe that Borrower or any other person (a) arising out of or resulting from any investigation or remedial action involving the Property, the operations conducted on the Property or any other operations of Borrower or Lender, or (b) on account of injury to any person whatsoever or damage to any property whatsoever, or (c) the use, treatment, storage, generation, manufacture, use, sale, disposal or other handling of Hazardous Substances on the Property, (d) the contamination of any of the Property by Hazardous Substances, or by any means whatsoever (including without limitation any presently existing contamination of the Property), or (e) any costs incurred by Lender pursuant to this Agreement, in addition to the indemnity, Borrower hereby releases and waives all present and future claims against Lender for indemnity or contribution in the event Borrower becomes liable for cleanup or other costs under any Environmental Laws.

DEEMED TO BE ASSUMING ANY RESPONSIBILITY OF BORROWER UNDER ANY ENVIRONMENTAL LAW OR TO ANY THIRD PARTY. Borrower hereby irrevocably appoints Lender as Borrower's attorney-in-fact with full power to perform such of Borrower's obligations under this Agreement as may be necessary and appropriate. Borrower shall immediately notify Lender upon becoming aware of any of the following:
(a) Any spill, release or disposal of a Hazardous Substance on any of the Property, or in connection with any of its operations if such spill, release or disposal must be reported to any governmental authority under applicable Environmental Laws.
(b) Any contamination, or imminent threat of contamination, of the Property by Hazardous Substances, or any violation of Environmental Laws in connection with the Property operations conducted on the Property.
(c) Any order, notice of violation, fine or penalty or other similar action by any governmental authority relating to Hazardous Substances or Environmental Laws and to the Property or operations conducted on the Property.
(d) Any judicial or administrative investigation or proceeding relating to Hazardous Substances or Environmental Laws and to the Property or operations conducted on the Property.
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(a) Any spill, release or disposal of a Hazardous Substance on any of the Property, or in connection with any of its operations if such spill, release or disposal must be reported to any governmental authority under applicable Environmental Laws.
(b) Any contamination, or imminent threat of contamination, of the Property by Hazardous Substances, or any violation of Environmental Laws in connection with the Property operations conducted on the Property.
(c) Any order, notice of violation, fine or penalty or other similar action by any governmental authority relating to Hazardous Substances or Environmental Laws and to the Property or operations conducted on the Property.
(d) Any judicial or administrative investigation or proceeding relating to Hazardous Substances or Environmental Laws and to the Property or operations conducted on the Property.
(e) Any matters relating to Hazardous Substances or Environmental Laws that would give a reasonably prudent Lender cause to be concerned that the value of Lender's security interest in the Property may be reduced or threatened or that may impact, or threaten to impact, Borrower's ability to perform any of its obligations under this Agreement when such performance is due.

(Continued)

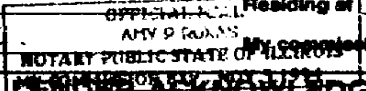
INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL.)
) SS
COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared JOSEPH P. ATRIA and SONIA M. ATRIA, to me known to be the individuals described in and who executed the Hazardous Substances Certificate and Indemnity Agreement, and acknowledged that they signed the Agreement as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25th day of September, 1992.

By [Signature] Residing at 1622 S Maple, Berwyn, IL 60402
Notary Public in and for the State of IL. My commission expires 11-5-94

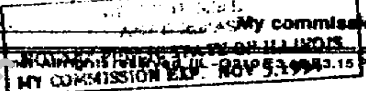


LENDER ACKNOWLEDGMENT

STATE OF IL.)
) SS
COUNTY OF COOK)

On this 25th day of SEPTEMBER, 1992, before me, the undersigned Notary Public, personally appeared NICOLAS GUARANO and known to me to be the VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at 1622 S Maple Berwyn, IL 60402
Notary Public in and for the State of IL. My commission expires 11-5-94



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