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JOINDER

As of the date hereof, SNH joins in the execution of the Mortgage made and executed by American National Bank and Trust Company of Chicago, acting as trustee under a Trust Agreement dated February 14, 1984, known as Trust No. 60312 ("Mortgagor"), and Morgan Guaranty Trust Company of New York ("Mortgagee"), and which was recorded in Cook County on August 31, 1988 as document number 88396180 pursuant to which the property legally described on Exhibit A was mortgaged. This Joinder is executed for the sole purpose of joining in the making of the representations and warranties made by Mortgagor, and obligating itself to perform the covenants of Mortgagor contained in the Mortgage. The liability of SNH and Mortgagor shall be joint and several and the failure by Mortgagee to proceed against either one of them shall not affect the liability of the other.

Dated: October 2, 1992

Attest:

SNH CHICAGO, INC.

By Mel Allen
Its Secretary

By J. Vieda
Its President

THIS INSTRUMENT PREPARED BY,
AND AFTER RECORDING RETURN TO:

Jeanne Boxer Ettelson, Esq.
Goldberg, Kohn, Bell, Black,
Rosenbloom & Moritz, Ltd.
55 East Monroe Street
Suite 3900
Chicago, Illinois 60603

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ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF DeKalb SS

I, Brenda A. Jenkins, a Notary Public in and for and residing in said County and State, DO HEREBY CERTIFY THAT James Williams, the Secretary of SNH, Chicago, Inc., an Illinois corporation, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered said instrument as his own free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth.

Witness GIVEN under my hand and notarial seal this 21st day of October, 1992.

Brenda A. Jenkins
Notary Public

My Commission Expires:
BRENDA A. JENKINS
Notary Public, State of New York
No. 43-4883821
Qualified in Richmond County
Commission Expires June 23, 1994

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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EXHIBIT A

A PARCEL OF LAND, BEING A PART OF THE LANDS LYING EAST OF AND ADJOINING FORT DEARBORN ADDITION TO CHICAGO, BEING THE WHOLE OF THE SOUTH WEST FRACTIONAL 1/4 OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, LOCATED AND DESCRIBED AS FOLLOWS:

COMMENCING ON THE EAST LINE OF NORTH COLUMBUS DRIVE, 110 FEET WIDE, (AS SAID NORTH COLUMBUS DRIVE WAS DEDICATED AND CONVEYED TO THE CITY OF CHICAGO BY INSTRUMENT RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON JUNE 5, 1972 AS DOCUMENT NUMBER 21925615) AT A POINT WHICH IS 768.878 FEET, MEASURED ALONG SAID EAST LINE, NORTH FROM THE POINT OF INTERSECTION OF SAID EAST LINE, (EXTENDED SOUTH) WITH THE NORTH LINE OF EAST RANDOLPH STREET, (AS SAID EAST RANDOLPH STREET WAS DEDICATED AND CONVEYED TO THE CITY OF CHICAGO BY INSTRUMENT RECORDED IN SAID RECORDER'S OFFICE ON DECEMBER 11, 1979 AS DOCUMENT NUMBER 25276446), AND RUNNING THENCE EAST ALONG A LINE PERPENDICULAR TO SAID EAST LINE OF NORTH COLUMBUS DRIVE (SAID PERPENDICULAR LINE BEING ALSO THE NORTH LINE OF THE ARCADE LEVEL PARK AS SAID ARCADE LEVEL PARK IS LOCATED AND DEFINED IN THE AMENDATORY LAKE FRONT ORDINANCE PASSED BY THE CITY COUNCIL OF THE CITY OF CHICAGO ON SEPTEMBER 17, 1969), A DISTANCE OF 381.738 FEET; THENCE NORTH ALONG A LINE PERPENDICULAR TO SAID LAST DESCRIBED COURSE, A DISTANCE OF 146.625 FEET, TO THE POINT OF BEGINNING FOR THE PARCEL OF LAND HEREINAFTER DESCRIBED; THENCE CONTINUING NORTH ALONG SAID LAST DESCRIBED PERPENDICULAR LINE, A DISTANCE OF 141.107 FEET TO AN INTERSECTION WITH THE SOUTHERLY LINE OF EAST WACKER DRIVE AS SAID EAST WACKER DRIVE WAS DEDICATED AND CONVEYED TO THE CITY OF CHICAGO BY THE AFORESAID INSTRUMENT RECORDED AS DOCUMENT NUMBER 21925615; THENCE WESTWARDLY ALONG SAID SOUTHERLY LINE OF EAST WACKER DRIVE (SAID SOUTHERLY LINE BEING HERE A STRAIGHT LINE DEFLECTING 85 DEGREES 24 MINUTES 29 SECONDS TO THE LEFT FROM A NORTHWARD EXTENSION OF THE LAST DESCRIBED COURSE), A DISTANCE OF 12.571 FEET; THENCE CONTINUING WESTWARDLY ALONG SAID SOUTHERLY LINE OF EAST WACKER DRIVE, SAID SOUTHERLY LINE BEING HERE THE ARC OF A CIRCLE WHICH IS TANGENT TO THE LAST DESCRIBED COURSE, IS CONVEX TO THE SOUTH AND HAS A RADIUS OF 1840.488 FEET, A DISTANCE OF 162.710 FEET; THENCE CONTINUING WESTWARDLY ALONG SAID SOUTHERLY LINE OF EAST WACKER DRIVE, SAID SOUTHERLY LINE BEING HERE A STRAIGHT LINE WHICH IS TANGENT TO THE LAST DESCRIBED COURSE, A DISTANCE OF 47.914 FEET TO AN INTERSECTION WITH A LINE 160.571 FEET, MEASURED PERPENDICULARLY, EAST FROM AND PARALLEL WITH SAID EAST LINE, AND NORTHWARD EXTENSION THEREOF, OF NORTH COLUMBUS DRIVE; THENCE SOUTH ALONG SAID PARALLEL LINE A DISTANCE OF 170.325 FEET TO A POINT WHICH IS 146.625 FEET NORTH FROM THE AFOREMENTIONED NORTH LINE OF THE ARCADE LEVEL PARK; THENCE EAST ALONG A LINE PERPENDICULAR TO SAID LAST DESCRIBED COURSE, A DISTANCE OF 221.167 FEET, TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

PERPETUAL AND NON-EXCLUSIVE EASEMENT TO INSTALL, USE, MAINTAIN, REPAIR AND REPLACE UNDERGROUND STORM SEWER, SANITARY SEWER, WATER, GAS AND ELECTRIC LINES IN THE 15 FOOT WIDE STRIP OF LAND (HEREIN CALLED "UTILITY EASEMENT AREA") TO SERVE PARCEL 1 FROM THE EXISTING 66 FOOT UTILITY EASEMENT, AS CREATED BY INSTRUMENT TITLED "EASEMENTS, COVENANTS AND RESTRICTIONS" RECORDED JUNE 30, 1986 AS DOCUMENT NUMBER 86267044, OVER THE FOLLOWING DESCRIBED LAND:

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A PARCEL OF LAND, BEING A PART OF THE LANDS LYING EAST OF AND ADJOINING FORT DEARBORN ADDITION TO CHICAGO, BEING THE WHOLE OF THE SOUTH WEST FRACTIONAL 1/4 OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH PARCEL OF LAND IS BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING ON THE EAST LINE OF NORTH COLUMBUS DRIVE (AS SAID NORTH COLUMBUS DRIVE WAS DEDICATED AND CONVEYED TO THE CITY OF CHICAGO BY INSTRUMENT RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, ON JUNE 5, 1972 AS DOCUMENT NUMBER 21925619) AT A POINT WHICH IS 844.72 FEET, MEASURED ALONG SAID EAST LINE, NORTH FROM THE POINT OF INTERSECTION OF SAID EAST LINE, EXTENDED SOUTH, WITH THE NORTH LINE, EXTENDED EAST, OF EAST RANDOLPH STREET; AND RUNNING THENCE EAST ALONG A LINE PERPENDICULAR TO SAID EAST LINE OF NORTH COLUMBUS DRIVE (SAID PERPENDICULAR LINE BEING ALSO THE NORTH LINE OF A CERTAIN STRIP OF LAND, 66 FEET WIDE, CONVEYED TO THE CITY OF CHICAGO FOR PUBLIC UTILITIES BY INSTRUMENT RECORDED IN SAID RECORDER'S OFFICE ON MAY 14, 1962 AS DOCUMENT NUMBER 18474322) A DISTANCE OF 170.571 FEET TO THE POINT OF BEGINNING AT THE SOUTH WEST CORNER OF THE HEREINAFTER DESCRIBED PARCEL OF LAND; THENCE NORTH ALONG A LINE PARALLEL WITH SAID EAST LINE OF NORTH COLUMBUS DRIVE, A DISTANCE OF 70.783 FEET; THENCE EAST ALONG A LINE PERPENDICULAR TO THE LAST DESCRIBED LINE, A DISTANCE OF 15.00 FEET; THENCE SOUTH ALONG A LINE PARALLEL WITH SAID EAST LINE OF NORTH COLUMBUS DRIVE, A DISTANCE OF 70.783 FEET TO SAID NORTH LINE OF THE STRIP OF LAND CONVEYED TO THE CITY OF CHICAGO FOR PUBLIC UTILITIES; THENCE WEST ALONG SAID LINE A DISTANCE OF 15.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PIN: 17-10-318-025-0000

Common Address: 323 East Wacker Drive
Chicago, Illinois 60601

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