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ENVIRONMENTAL DISCLOSURE DOCUMENT FOR TRANSFER OF REAL PROPERTY

The following information is provided pursuant to the Responsible Property Transfer Act of 1988

For Use By County

Transferor: Haberdasher, Inc., An Ill. Corp.

Recorder's Office

Transferee: Manufacturers Bank

County

Date

Document No.:

Doc. No.

Vol. _____ Page _____

Rec'd by: _____

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I. PROPERTY IDENTIFICATION:

A. Address of property: 1725 W. North Avenue, Chicago, Illinois 60622
Street City or Village Township

Permanent Real Estate Index No.: 17-06-203-010-0000

B. Legal Description:

Section 6 Township 39 North Range 14

Enter or attach current legal description in this area:

Unit #s 102, 201 to 209, inclusive, 301 to 309, inclusive, 401 to 409, inclusive and parking spaces P-1 thru P-27, inclusive, in the 1725 West North Avenue Condominium as Delineated on a Survey of the following described real estate:

Lots 15 to 21 in Block 2 in McReynold's Subdivision of part of the East 1/2 of the Northeast 1/4, North of Milwaukee Avenue of Section 6, Township 39 North, Range 14 East of the Third Principal Meridian Which Survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document Number 92815532 together with its undivided percentage interest in the common elements in Cook County, Illinois.**

Prepared by: Irene Ford, Vice Pres. Return to: Manufacturers Bank
Manufacturers Bank 1200 N. Ashland Avenue
Chicago, Illinois 60622 Chicago, Illinois 60622

Attn: Irene Ford, Vice Pres.

LIABILITY DISCLOSURE

Transferors and transferees of real property are advised that their ownership or other control of such property may render them liable for any environmental clean-up costs whether or not they caused or contributed to the presence of environmental problems associated with the property.

C. Property Characteristics:

Lot Size _____ Acreage _____

Check all types of improvement and uses that pertain to the property:

- Apartment building (6 units or less)
- Commercial apartment (over 6 units)
- Store, office, commercial building
- Industrial building
- Farm, with buildings
- Other, specify _____

II. NATURE OF TRANSFER:

- | | Yes | No |
|--|-------------------------------------|-------------------------------------|
| A. (1) Is this a transfer by deed or other instrument of conveyance? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) Is this a transfer by assignment of over 25% of beneficial interest of an Illinois land trust? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) A lease exceeding a term of 40 years? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) A mortgage or collateral assignment of beneficial interest? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

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B. SITE INFORMATION UNDER OTHER OWNERSHIP OR OPERATION

1. Provide the following information about the previous owner or any entity or person the transferor leased the site to or otherwise contracted with for the management of the site or real property:

Name: _____

Type of business/
or property usage _____

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, other contracts for management or use of the facilities or real property:

	YES	NO		YES	NO
Landfill	_____	<u>XX</u>	Injection Wells	_____	<u>XX</u>
Surface Impoundment	_____	<u>XX</u>	Wastewater Treatment Units	_____	<u>XX</u>
Land Treatment	_____	<u>XX</u>	Septic Tanks	_____	<u>XX</u>
Waste Pile	_____	<u>XX</u>	Transfer Stations	_____	<u>XX</u>
Incinerator	_____	<u>XX</u>	Waste Recycling Operations	_____	<u>XX</u>
Storage Tank (Above Ground)	_____	<u>XX</u>	Waste Treatment Detoxification	_____	<u>XX</u>
Storage Tank (Underground)	_____	<u>XX</u>	Other Land Disposal Area	_____	<u>XX</u>
Container Storage Area	_____	<u>XX</u>			

V. CERTIFICATION

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Haberdasher, Inc. *Mary Thompson*
BY: _____
signature **Mary Thompson - President**

type or print name
TRANSFEROR OR TRANSFERORS (or on behalf of Transferor)

B. This form was delivered to me with all elements completed on
October 30, 19 92

~~XXXXXXXXXXXX~~

signature ~~XXXXXXXXXXXX~~

type or print name
TRANSFeree OR TRANSFEREES (or on behalf of Transferee)

C. This form was delivered to me with all elements completed on
October 30, 19 92

MANUFACTURERS BANK

Irene Ford
signature

Irene Ford, Vice Pres.

type or print name
LENDER

COOK COUNTY, ILLINOIS
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3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment or disposal of "hazardous or special wastes", as defined by the federal Resource Conservation and Recovery Act and the Illinois Environmental Protection Act?

4. Are there any of the following specific units (operating or closed) at the property which are or were used by the transferor to manage waste, hazardous wastes, hazardous substances or petroleum?

Landfill	XX
Surface Impoundment	XX
Land Treatment	XX
Waste Pile	XX
Incinerator	XX
Storage Tank (Above Ground)	XX
Storage Tank (Underground)	XX
Container Storage Area	XX

If there are "YES" answers to any of the above items and the transfer is other than a mortgage or collateral assignment of beneficial interest, attach a site plan which identifies the location of each unit, such site plan to be filed with the Environmental Protection Agency along with this disclosure document.

5. Has the transferor ever had any of the following in regard to this real property?

a. Permits for discharges of wastewater to waters of the State.	Yes	XX
b. Permits for emissions to the atmosphere.	Yes	XX
c. Permits for any waste storage, waste treatment or waste disposal operation.	Yes	XX

6. Has the transferor had any wastewater discharges (other than sewage) to a publicly owned treatment works?

7. Has the transferor taken any of the following actions relative to this property?

a. Prepared a Chemical Safety Contingency Plan pursuant to the Illinois Chemical Safety Act.	Yes	XX
b. Filed an Emergency and Hazardous Chemical Inventory Form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986.	Yes	XX
c. Filed a Toxic Chemical Release Form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986.	Yes	XX

8. Has the transferor or any facility on the property or the property/ been the subject of any of the following State or federal governmental actions?

a. Written notification regarding known, suspected or alleged contamination on or emanating from the property.	Yes	XX
b. Filing an environmental enforcement case with a court or the Pollution Control Board for which a final order or consent decree was entered.	Yes	XX
c. If item b. was answered by checking Yes, then indicate whether or not the final order or decree is still in effect for this property.	Yes	XX

9. Environmental Releases During Transferor's Ownership

a. Has any situation occurred at this site which resulted in a reportable "release" of any hazardous substances or petroleum as required under State or federal laws?	Yes	XX
b. Have any hazardous substances or petroleum, which were released, come into direct contact with the ground at this site?	Yes	XX
c. If the answers to questions (a) and (b) are Yes, have any of the following actions or events been associated with a release on the property?	Yes	XX

Use of a cleanup contractor to remove or treat materials including soils, pavement or other surficial materials

Assignment of in-house maintenance staff to remove or treat materials including soils, pavement or other surficial materials

Designation, by the EPA or the ES&DA, of the release as "significant" under the Illinois Chemical Safety Act

Sampling and analysis of soils

Temporary or more long-term monitoring of groundwater at or near the site

Impaired usage of an on-site or nearby water well because of offensive characteristics of the water

Coping with funnels from subsurface storm drains or inside basements, etc.

Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site

10. Is the facility currently operating under a variance granted by the Illinois Pollution Control Board?

11. Is there any explanation needed for clarification of any of the above answers or responses?

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IV. ENVIRONMENTAL INFORMATION

- Regulatory Information During Current Ownership
1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage or handling of "hazardous substances", as defined by the Illinois Environmental Protection Act? This question shall not be applicable for consumer goods stored or handled by a retailer in the same form, approximate amount, concentration and manner as they are sold to consumers, provided that such retailer does not engage in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refinishing, servicing, or cleaning operations on the property.
 2. Has the transferor ever conducted operations on the property which involved the processing, storage or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage?

5. The text of the statutes set out above is subject to change by amendment. Persons using this form may update it to reflect changes in the text of the statutes cited, but no disclosure statement shall be invalid merely because it sets forth an obsolete or superseded version of such text.

4. Section 22.18(a) of the Act states: "Notwithstanding any other provision or rule of law, except as provided otherwise in subsection (1), the owner or operator, or both, of an underground storage tank shall be liable for all costs of preventive action, corrective action and enforcement action incurred by the State of Illinois as a result of a release or a substantial threat of release of petroleum from an underground storage tank."

3. Section 22.2(k) of the Act states: "If any person who is liable for a release or substantial threat of release of a hazardous substance fails without sufficient cause to provide removal or remedial action upon or in accordance with a notice and request by the agency or upon or in accordance with any order of the Board or any court, such person may be liable to the State for punitive damages in an amount at least equal to, and not more than 3 times, the amount of any costs incurred by the State of Illinois as result of such failure to take such removal or remedial action. The punitive damage imposed by the Board shall be in addition to any costs recovered from such person pursuant to this Section and in addition to any other penalty or relief provided by this Act or any other law."

2. Section 4(g) of the Act states: "The Agency shall have the authority to provide notice to any person who may be liable pursuant to Section 22.2(f) of this Act for a release or a substantial threat of a release of a hazardous substance. Such notice shall include the identified response action and an opportunity for such person to perform the response action."

1. Section 22.2(f) of the Act states: "Notwithstanding any other provision or rule of law, and subject only to the defenses set forth in subsection (j) of this Section, the following persons shall be liable for all costs of removal or remedial action incurred by the State of Illinois as a result of a release or substantial threat of a release of a hazardous substance: (1) The owner and operator of a facility or vessel from which there is a release or substantial threat of release of a hazardous substance; (2) Any person who at the time of disposal, transport, treatment or storage from which there was a release or substantial threat of a release of any such hazardous substance; (3) Any person who by contract, agreement, or otherwise has arranged with another party or entity for transport, storage, disposal or treatment of hazardous substances owned, controlled, or possessed by such person at a facility there is a release or substantial threat of a release of such hazardous substances; and (4) Any person who accepts or accepted any hazardous substances for transport to disposal, storage or treatment facilities or sites from which there is a release or a substantial threat of a release of a hazardous substance."

III. NOTIFICATION

- Under the Illinois Environmental Protection Act, owners of real property may be held liable for costs related to the release of hazardous substances.
1. Section 22.2(f) of the Act states: "Notwithstanding any other provision or rule of law, and subject only to the defenses set forth in subsection (j) of this Section, the following persons shall be liable for all costs of removal or remedial action incurred by the State of Illinois as a result of a release or substantial threat of a release of a hazardous substance: (1) The owner and operator of a facility or vessel from which there is a release or substantial threat of release of a hazardous substance; (2) Any person who at the time of disposal, transport, treatment or storage from which there was a release or substantial threat of a release of any such hazardous substance; (3) Any person who by contract, agreement, or otherwise has arranged with another party or entity for transport, storage, disposal or treatment of hazardous substances owned, controlled, or possessed by such person at a facility there is a release or substantial threat of a release of such hazardous substances; and (4) Any person who accepts or accepted any hazardous substances for transport to disposal, storage or treatment facilities or sites from which there is a release or a substantial threat of a release of a hazardous substance."
- C. Identify Transferee: **Manufacturers Bank, 1200 N. Ashland Ave., Chicago, Ill. 60622**
 Name and Current Address of Transferee: **Manufacturers Bank, 1200 N. Ashland Ave., Chicago, Ill. 60622**
 Name, Position (if any), and address: **Jay Scanlon, 1725 W. North Ave., Chicago, Ill. 60622**
 Telephone No. _____
- (2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form: **Haberdsasher, Inc., 1725 W. North Avenue, Chicago, Ill. 60622**
 Name and Current Address of Transferor: **Haberdsasher, Inc., 1725 W. North Avenue, Chicago, Ill. 60622**
 Name and Address of Trustee if this is a transfer of beneficial interest of a land trust: _____
 Trust No. _____