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4. Tenant's right to possession of the Premises shall not be disturbed (and the rent and all other provisions of the Lease shall be honored without any changes or modifications whatsoever) by Mortgagee, its successors or assigns, provided Tenant is not in default under the Lease and shall continue to observe and perform its obligations under the Lease and this Agreement and shall pay rent as provided in the Lease to whomsoever may be lawfully entitled to the same from time to time without any offset or other defense.

3. Neither Mortgagee, its successors or assigns, nor any Foreclosure Purchaser shall in any way or to any extent be obligated or liable to Tenant (i) for any prior act, or default on the part of the original or any prior landlord under the Lease, or (ii) for any security deposit or any other sums deposited with the original or any prior landlord under the Lease, and not physically delivered to Mortgagee, its successors or assigns, or (iii) under any provision in the Lease relating to a duty or obligation of the landlord first accruing prior to the foreclosure or transaction in lieu of foreclosure, or (iv) with respect to the construction and completion of any improvements on the Premises.

2. Upon the foreclosure of the Mortgage by power of sale, voluntary agreement or otherwise, or the commencement of any judicial action seeking such foreclosure, Tenant shall, subject to the provisions of Paragraph 4 below, affirm to and recognize Mortgagee of the purchase of the Premises at any foreclosure sale or the grantee of a deed in lieu of foreclosure with respect to the Premises (such purchaser or grantee hereinafter referred to as a "Foreclosure Purchaser", as Tenant's Landlord.

1. The Lease and the rights of Tenant thereunder shall be and are hereby made expressly subject and subordinate at all times to the lien of the Mortgage and to all advances made or hereafter to be made upon the security thereof.

First Midwest Bank, N.A., ("Mortgagee") holds a first mortgage encumbering the Premises and other property located on the Premises (the "Mortgage"), which was granted to secure a certain loan made by Mortgagee to Landlord and evidenced by Landlord's note to Mortgagee and notwithstanding anything in the Lease to the contrary, Mortgagee and Tenant hereby agree:

Reference is made to a certain Lease (the "Lease") dated, May 10, 1991, between LaSalle National Trust, N.A., as successor trustee to LaSalle National Bank, not personally but as Trustee under Trust Agreement dated October 14, 1988 known as Trust No. 113819 ("Landlord") and Geza Kovacs and Maria Kovacs ("Tenant"), pertaining to a Portion of the premises legally described in Exhibit "A" attached hereto and located at Dundee Point, Dundee Road and Buffalo Grove Road, Buffalo Grove, Illinois (the "Premises").

SUBORDINATION, ATTORNEY AND NON-DISTURBANCE AGREEMENT

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H.V. Cleaves
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5. Tenant agrees to give Mortgagee or any Foreclosure Purchaser, by registered or certified mail, notice of any default by Landlord under the Lease. Tenant further agrees that if Landlord shall have failed to cure any default by Landlord under the Lease within the time, if any, provided for in the Lease, Mortgagee shall have an additional thirty (30) days after receipt of notice thereof to cure such default or if such default cannot be cured within that time, then Mortgagee shall have such additional time as may be reasonably necessary to cure such default, provided with such thirty (30) days and at all time thereafter, Mortgagee has commence and is diligently pursuing the curing of such default (including but not limited to commencement of foreclosure proceeding, if necessary, to effect such cure). Such period of time shall be extended by any period during which Mortgagee is prevented from commencing or pursuing such foreclosure proceeding by reason of Landlord's bankruptcy. The Lease may not be modified or amended so as to reduce the rent or shorten the term, nor shall the Lease be canceled or surrendered without the prior written consent of Mortgagee.

6. This Agreement shall inure to the benefit of Mortgagee and its successors and assigns and to any successor or assign of Tenant consented to by Mortgagee; provided, that upon Mortgagee's assignment of its interest, all obligations and liabilities of Mortgagee shall terminate, and thereupon all such obligations and liabilities shall be the responsibility of Mortgagee's assignee.

7. All notices hereunder shall be given in writing by United States registered or certified mail, postage prepaid, at the addresses of the parties set forth below or to such other address as the parties may from time to time designate by such a written notice.

TENANT:

Geza Kovacs and Maria Kovacs

By:

Geza Kovacs

Its:

Maria Kovacs

Its:

MORTGAGEE:

First Midwest Bank, N.A.

By:

Robert M. ...

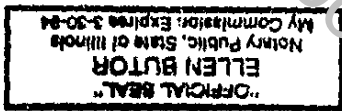
Its:

... President

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My Commission Expires: _____

Notary Public

Ellen Butor

GIVEN under my hand and official seal this 8th day of January 1997

therein set forth. delivered the said instrument as their free and voluntary act, for the uses and purposes instrument, appeared before me this day in person and acknowledged that they signed and personally known to me to be the same person whose names are subscribed to the foregoing

State aforesaid, DO HEREBY CERTIFY that GEORGE KOEHL AND MARGA KOWICZ a notary public in and for said County, in the

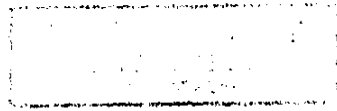
Ellen Butor

STATE OF ILLINOIS }
COUNTY OF }
as

INDIVIDUAL ACKNOWLEDGEMENT

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COOK COUNTY CLERK'S OFFICE

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My commission expires: 4/16/92

Notary Public

NOTARY PUBLIC STATE OF ILLINOIS
PATRICIA A. MARSH
MY COMMISSION EXPIRES APR 6, 1992

Patricia A. Marsh

(NOTARY SEAL)

GIVEN under my hand and Notarial Seal this 22nd day of January, 1992.

I, the undersigned, a Notary Public in and for the County of Cook, State of Illinois, personally known to me and State aforesaid, DO HEREBY CERTIFY, that Edward M. ... President of First Midwest Bank, N.A., personally known to me and State aforesaid, is subscribed to be foregoing instrument as such ... President appeared before me this day in person and acknowledged that he signed and delivered the said instrument as ... own free and voluntary act of said company for the uses and purposes therein set forth.

STATE OF ILLINOIS)
COUNTY OF COOK LAKE)
SS.)

ACKNOWLEDGEMENT

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AGREEMENT BY LANDLORD

Landlord, as the Mortgagor under the Mortgage, agrees for itself and for its successors and assigns that (i) the foregoing Subordination, Attornment and Non-disturbance Agreement (the "Agreement") does not constitute a waiver of partial waiver by Mortgagee of any of its rights under the Mortgage and (ii) the Agreement does not in any way release the Mortgagor from its obligations to comply with every term, provision, condition, covenant, agreement, representation, warranty and obligation of the Mortgage, and that each of same remain in full force and effect and must be complied with by the Mortgagor thereunder and (iii) Mortgagor will not take any action contrary to or inconsistent with the provisions of the Agreement.

~~THE RIDGE ATTACHED HEREIN AND MADE A PART HEREOF~~

Landlord: LaSalle National Trust, N.A., successor trustee to LaSalle National Bank, as trustee under Trust Agreement dtd 10/14/88 and known as Trust No. 113819 and not personally,

By: [Signature]

Its: Asst Vice President

Attest: Nancy A. Stack
Asst Secretary

This instrument is executed by LA SALLE NATIONAL TRUST, N.A., not personally but solely as Trustee, as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee. All the terms, provisions, stipulations, covenants and conditions to be performed by LA SALLE NATIONAL TRUST, N.A., are undertaken by it solely as Trustee, as aforesaid, and not individually and all statements herein made are made on information and belief and are to be construed accordingly, and no personal liability shall be asserted or be enforceable against LA SALLE NATIONAL TRUST, N.A., by reason of any of the terms, provisions, stipulations, covenants and/or statements contained in this instrument.

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TO ANY CASE A FINE NUMBER

SEE RIDGE 111

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under Trust Agreement dated December 16, 1960 and known as Trust No. 42869 and Jones and Brown Company, Inc.

That part of the West 3/4 of the Southwest 1/4 of Section 4, Township 42 North, Range 11 East of the Third Principal Meridian, described as commencing at the intersection of the North line of the South 50.0 feet and the West line of the East 700.00 feet of said West 3/4 of the Southwest 1/4 and running thence North along said West line of the East 700.00 feet, 144.16 feet; thence East at right angles 11.75 feet; thence North at right angles 130.0 feet; thence East at right angles 27.11 feet to the point of beginning of the parcel of land being herein described; thence continuing East along the last described course extended 10.0 feet; thence North at right angles 20.0 feet; thence Northeastly along a line forming an angle of 64 degrees, 33 minutes, 2 seconds to the right of the last described course extended 32.14 feet; thence Northwestly at right angles 10.0 feet; thence Southwestly at right angles 38.46 feet; thence South along a line forming an angle of 64 degrees, 33 minutes, 2 seconds to the left of the last described course extended 46.32 feet to the point of beginning, in Cook County, Illinois.

Easement for pedestrian ingress and egress over the South 20 feet of the North 130 feet of the following two parcels taken as a single tract of land:

That part of the West three-quarters (3/4) of the Southwest one-quarter (1/4) of Section 4, Township 42 North, Range 11, East of the Third Principal Meridian, described as follows: Commencing at the point of intersection of the North line of the South 50 feet and the West line of the East 700 feet of the West three-quarters (3/4) of the Southwest one-quarter (1/4) of said Section 4; thence North along said West line of said East 700 feet, 144.16 feet; thence East at right angles 11.75 feet; thence North at right angles 130 feet; thence East at right angles, 146.16 feet to the place of beginning of this description; thence South at right angles 130 feet; thence East at right angles 87 feet; thence North at right angles 130 feet; thence West at right angles 87 feet; to the place of beginning, in Cook County, Illinois.

and also the following described real estate, to wit:

That part of the West three-quarters (3/4) of the Southwest one-quarter (1/4) of Section 4, Township 42 North, Range 11, East of the Third Principal Meridian, described as follows: Commencing at the point of intersection of the North line of the South 50 feet and the West line of the East 700 feet of the West three-quarters (3/4) of the Southwest one-quarter (1/4) aforesaid; thence North along said West line of said East 700 feet; 274.16 feet; thence East at right angles 244.91 feet; thence South at right angles 2.46 feet to the place of beginning of this description; thence

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continuing South on the last described line extended, 270.33 feet more or less, to the North line of the South 50 feet aforesaid; thence East on said North line of the South 50 feet, 10.09 feet; thence North on a line parallel with said West line of the East 700 feet, 270.16 feet; thence West 10.09 feet to the place of beginning, in Cook County, Illinois.

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P.I.N. No. 03-04-303-004
03-04-302-008

Address: 100 West Dunder Road
Buffalo Grove, Illinois 60089

Prepared by and Mailed to:
Miller, Shakman, Hamilton & Kutzon
208 S. LaSalle Street
Chicago, Ill. 60604
Attention: James T. Mayer

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Office

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