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MORTGAGE

THIS MORTGAGE is dated as of October 1, 1991, and is between First Illinois Bank of Evanston, N.A., Trustee under Trust Agreement dated October 20, 1972 and known as Trust No. R-1596 ("Mortgagor"), and Cole Taylor Bank, and Illinois Banking Corporation located at 350 East Dundee Road, Wheeling, Illinois ("Bank").

*Nikla Bank Corp, Evanston, Ill.

WITNESSETH:

Mortgagor has executed a secured, revolving Note dated as of the date of this Mortgage, payable to the order of the Bank ("Note") in the principal amount of One Million Dollars (\$1,000,000.00). Interest on the unpaid principal balance of the Note shall accrue at the per annum rate of one half percent (.50%), in excess of the Prime rate, as defined in the Note. Interest on the unpaid principal balance of the Note shall be increased to the rate of four percent (4%) in excess of the aforesaid rate, after maturity of the Note or upon Default under the Note or this Mortgage. Interest payments shall be due and payable on the Note monthly beginning October 30, 1991, and continuing on the same day of each successive month thereafter until April 10, 1992, on which day the entire unpaid balance of principal and interest shall be due and payable.

To secure payment of the indebtedness evidenced by the Note and the hereinafter defined Liabilities, Mortgagor does by here presents CONVEY and MORTGAGE unto Bank, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook, and State of Illinois, legally described on attached Exhibit A and made part hereof, which is referred to herein as the "Premises", together with all improvements, buildings, tenements, hereditaments, appurtenances, gas, oil, minerals, easements located in, on, over or under the Premises, and all types and kinds of furniture, fixtures, apparatus, machinery and equipment, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on the Premises or hereafter erected, installed or placed on or in the Premises, or whether or not physically attached to the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities as between the parties hereto and all persons claiming by, through or under them.

Handwritten initials/signature.

The Permanent Index Number of the Premises is 11-19-200-004-0000.

The common address of the Premises is 1239 Chicago Avenue, Evanston, IL 60201.

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Further, Mortgagor does hereby pledge and assign to Bank, all leases, written or verbal, rents, issues and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Bank by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default, as hereinafter defined, shall occur or an event shall occur, which under the terms hereof shall give to Bank the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such avails.

Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgagor covenants and agrees as follows:

1. Mortgagor shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, mechanic's liens or other liens or claims for lien; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien to Bank; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) refrain from impairing or diminishing the value of the Premises.

2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water charges, drainage charges, sewer service charges, and other charges against the Premises. Mortgagor shall, upon written request, furnish to Bank duplicate paid receipts for such taxes, assessments and charges. To prevent Default hereunder Mortgagor shall pay in full prior to such tax, assessment or charge becoming delinquent under protest, in the manner provided by the statute, any tax, assessment or charge which Mortgagor may desire to contest.

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3. Upon the request of Bank, Mortgagor shall deliver to Bank all original leases of all or any portion of the Premises, together with assignments of such leases from Mortgagor to Bank, which assignments shall be in form and substance satisfactory to Bank; Mortgagor shall not procure, permit nor accept any prepayment, discharge or compromise of any rent nor release any tenant from any obligation, at any time while the indebtedness secured hereby remains unpaid, without Bank's written consent.

4. Any awards of damage resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the Premises for public use are hereby transferred, assigned and shall be paid to Bank and the proceeds or any part thereof may be applied by Bank, after the payment of all of its expenses, including costs and attorneys' fees, to the reduction of the indebtedness secured hereby and Bank is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acquittances and to appeal from any such award.

5. No remedy or right of Bank hereunder shall be exclusive. Each right and remedy of Bank with respect to this Mortgage shall be in addition to, every other remedy or right now or hereafter existing at law or in equity. No delay by Bank in exercising, or omission to exercise, any remedy or right accruing on Default shall impair any such remedy or right, or shall be construed to be a waiver of any such Default, or acquiescence therein, nor shall it affect any subsequent Default of the same or a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often as may be deemed expedient by Bank.

6. Mortgagor shall keep all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by fire, lightning, windstorm and such other hazards as may from time to time be designated by Bank, including without limitation, flood damage, where Bank is required by law to have the loan evidenced by the Note so insured. Each insurance policy shall be for an amount sufficient to pay the cost of replacing or repairing the buildings and improvements on the Premises and, in no event less than the principal amount of the Note; all policies shall be issued by companies satisfactory to Bank. Each insurance policy shall be payable, in case of loss or damage, to Bank. Each insurance policy shall contain a lender's loss payable clause or endorsement, in form and substance satisfactory to Bank. Mortgagor shall deliver all insurance policies, including additional and renewal policies, to Bank. In case of insurance about to expire, Mortgagor shall deliver to Bank renewal policies not less than ten days prior to the respective dates of expiration.

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7. Upon Default by Mortgagor hereunder, Bank may, but need not, make any payment or perform any act required of Mortgagor hereunder in any form and manner deemed expedient by Bank, and Bank may, but need not, make full or partial payments of principal or interest on any encumbrances affecting the Premises and Bank may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting the Premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Bank to protect the Premises or the lien hereof, plus reasonable compensation to Bank for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a per annum rate equivalent to the post maturity rate set forth in the Note. Inaction of Bank shall never be considered as a waiver of any right accruing to Bank on account of any Default hereunder on the part of Mortgagor.

8. If Bank makes any payment authorized by this Mortgage relating to taxes, assessments, charges or encumbrances, Bank may do so according to any bill, statement or estimate received from the appropriate public office without inquiry into the accuracy or validity of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

9. Upon Default, at the sole option of Bank, the Note and any other liabilities shall become immediately due and payable and Mortgagor shall pay all expenses of Bank including attorneys' fees and expenses incurred in connection with this Mortgage and all expenses incurred in the enforcement of Bank's rights in the Premises and other costs incurred in connection with the disposition of the Premises. The term "Default" when used in this Mortgage means any one or more of the events, conditions or acts defined as a "Default" in the Note, all of which are hereby incorporated by reference herein, including but not limited to the default in the payment of the Note in accordance with the terms of the Note or failure of Mortgagor or any other person to comply with or to perform any representation, warranty, term, condition, covenant or agreement contained in this Mortgage, the Note or any instrument securing any Liabilities.

10. Notwithstanding any other provisions of this Mortgage, no sale, lease, mortgage, trust deed, grant by Mortgagor of an encumbrance of any kind, conveyance, contract to sell, or transfer of the Premises, or any part thereof, or transfer of occupancy or possession of the Premises, or any part thereof, or sale or transfer of ownership of the beneficial interest or power of direction in Mortgagor shall be made without the prior written consent of Bank.

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11. "Liabilities" means all obligations for payment of any and all amounts due under the Note, this Mortgage and of any indebtedness, or contractual duty of every kind and nature of Mortgagor or any guarantor of the Note to Bank, howsoever created, arising or evidenced, whether direct or indirect, absolute or contingent, joint or several, now or hereafter existing, due or to become due and howsoever owned, held or acquired, whether through discount, overdraft, purchase, direct loan or as collateral, or otherwise. Liabilities also includes all costs of collection, legal expenses and attorneys' fees incurred or paid by Bank in attempting the collection or enforcement of the Note, any guaranty of the Note, or any other indebtedness of Mortgagor or any guarantor of the Note to Bank or in the repossession, custody, sale, lease, assembly or other disposition of any collateral for the Note. Notwithstanding the foregoing, in no event shall the lien of the Mortgage secure outstanding Liabilities in excess of 200% of the original stated principal amount of the Note and this Mortgage.

12. When the indebtedness secured hereby shall become due whether by acceleration or otherwise, Bank shall have the right to foreclose the lien of this Mortgage. In any suit to foreclose the Lien of this Mortgage, there shall be allowed and included as additional indebtedness in the judgement of foreclosure all expenditures and expenses which may be paid or incurred by or on behalf of Bank for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Bank may deem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidders at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgement, may be estimated by Bank. All expenditures and expenses mentioned in this paragraph shall become additional indebtedness secured hereby and shall be immediately due and payable, with interest thereon at a rate equivalent to the post maturity interest rate set forth in the Note, when paid or incurred by Bank. This paragraph shall also apply to any expenditures or expenses incurred or paid by Bank or on behalf of Bank in connection with (a) any proceeding, including without limitation, probate and bankruptcy proceedings, to which Bank shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness secured hereby; or (b) preparations for the commencement of any suit for the foreclosure of this Mortgage after accrual of the right to foreclose whether or not actually commenced or preparation for the commencement of any suit to collect upon or enforce the provisions of the Note or any instrument which secures the Note after Default under the Note, whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the Premises or the security hereof, whether or not actually commenced.

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EXHIBIT A

LOT 22, IN SUBDIVISION OF THE WEST HALF OF BLOCK 76, IN NORTHWESTERN UNIVERSITY SUBDIVISION OF THE NORTH HALF OF THE NORTH HALF EAST OF CHICAGO AVENUE, SECTION 19, TOWNSHIP 41, NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Permanent Index Nos.: 11-19-200-004-0000

Commonly known as: 1239 Chicago Avenue, Evanston, Illinois 60201.

Property of Cook County Clerk's Office

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RIDER TO TRUST DEED OR MORTGAGE

This is a Rider to a Trust Deed or Mortgage dated October 1, 1991, (the "Trust Deed") executed by First Illinois Bank of Evanston, N.A., Trustee under Trust Agreement Dated October 20, 1972 and known as Trust Number R-1596, as First Party, Borrower or Mortgagor (the "First Party") in favor of Cole Taylor Bank as Trustee, Lender or Mortgagee (the "Trustee"). All terms and provisions of this rider shall have the same force and effect as if same were stated in the Trust Deed. If First Party is a land trust, all warranties, representations, covenants and agreements contained herein and made by First Party shall also apply and refer to any beneficiary to First Party.

1. First Party warrants and represents to Trustee that no release of any petroleum, oil or chemical liquids or solids, liquid or gaseous products or hazardous waste or any other pollution or contamination ("Environmental Contamination") has occurred or is existing on any portion of any real estate which is the subject of the Trust Deed (the "Premises") or, to the best knowledge of the First Party, on any other real estate now or previously owned, leased, occupied or operated by First Party or with respect to First Party's business and operations, and First Party has not received notice from any source, oral or written, of any of the following occurrences:
 - 1.1 any such Environmental Contamination;
 - 1.2 that First Party's business and operations are not in full compliance with requirements of federal, state or local environmental, health and safety statutes or regulations;
 - 1.3 that First Party is the subject of any federal, state or local investigation evaluating whether any remedial action is needed to respond to any Environmental Contamination, alleged or otherwise;
 - 1.4 that any portion of the Premises or of any other property or assets of First Party, real or personal, is subject to any lien arising under any federal, state or local environmental, health and safety statutes or regulations.
2. First Party covenants and agrees, until all indebtedness or obligations secured by the Trust Deed are paid in full:
 - 2.1 First Party shall not cause or permit to exist any Environmental Contamination on any portion of the Premises or on any portion of any other real estate now or hereafter owned, leased, occupied or operated by First Party, or with respect to the business and operations of First Party.
 - 2.2 First Party shall immediately notify Trustee of its receipt of any notice, oral or written, of the type described in Paragraph 1 of this Rider.
3. First Party hereby indemnifies and holds Trustee harmless from and against all losses, costs, claims, causes of action, damages (including special, consequential and punitive damages), and including attorneys' fees and costs, incurred by Trustee and in any manner related to or arising from the breach of any of the foregoing warranties, representations, covenants, agreements or Trustee's becoming liable, in any manner whatsoever, for any Environmental Contamination previously, now or hereafter existing or occurring on any portion of the Premises or on any other real

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