UNOFFICIAL COPYMOTERTY ABBREGS:

RIVER FOREST, IL

P.I.N. i 15-01-102-044 AND 15-01-102-071

Cosmopolitan Bank and Trust Successor Trustee to Cosmopolitan National Bank of Chicago POWER HOUSE MORTGAGE

Variable Rate - WSJ Prime

93588031

| 93588031            |  |
|---------------------|--|
| <sup>33588031</sup> |  |

THIS MORTGAGE dated JULY 1 COSMOPOLITAN NATIONAL BANK OF CHICAGO not personally, but as Trustee under a Trust Agreement dated 15704 and known as Trust No. ) \***&**XXXXXXXXXXXXXXXXXXXXXXX Lakeside Bank, 141 West Jackson Boulevard, Chicago, Illinois ("Mortgagee").

DEPT-11 RECORD TOR

\$39.50

WITNESSETH:

T\$6666 TRAN 8195 07/28/93 12:52:00 **\$0137 \$** \*-93-588031

Mortgagor has executed a Term Note (the Note) dated as of the same in RECORDER Mortgage, payable to the order of Mortgagee, in the principal amount of annum in excess of the Variable (ate Index (defined below). Interest on the Mote shall begin to accrue on the date of the first disbursement of Principal and shall continue to accrue on the disbursed Principal balance remaining from time to time unpaid. Interest on the Note shall be due and payable monthly. Monthly interest payments shall begin on the twentieth (20th) day of the month following the month of the first disbursement of Principal and shall continue on the twentieth (20th) day at each successive month thereafter until Date"). Interest shall accrue at the rate of four (4%) percent per annum in excess of the Variable Rate Index, after the Maturity Date or upon an Eyen of Default, whichever of these events occurs earlier, until all Liabilities are paid. "Vaciable Rate Index" means that interest rate reported as the "Prime Rate" (or the highest rate if more than one rate is reported as the "Prime Rate") in the "Money Rates" column of the Wall Street Journal. If the Wall Street Journal discontinues the report of the "Prime Rate," the Variable Rate index will become the rate of interest announced by The First National Bank of Chicago, its successors and assigns, as its prime interest rate. The maximum rate of interest on the Fiote will not exceed 18% per annum and the minimum rate of interest on the Nois will not be less than N/A % per annum.

To secure payment of the indebtedness evidenced by the Note and the hereinalter defined Liabilities, including any and all renewals and extensions of the Note, Mostgago: does by these presents CONVEY, MORTGAGE and WARRANT unto Morigages and Mortgagee's successors and assigns, 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 as follows: LOT 3 (EXCEPT THE NORTH 13 FEET THEREOF) AND THE NORTH 23 FEET OF LOT 4 IN BLOCK 4, IN THE SUBDIVISION OF LOTS 7.9 AND 10 OF OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1 OWNER'S SUBDIVISION TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK

MT 8281814

The above-described real estate is referred to herein as the "Premised," 10, 10 to 71th all improvements, buildings, tenements, hereditaments, appurtenances, 322, 100, 100, 121s, easements located in, on, over or under the Premises, and all types and kind, if flattings, apparatus, machinery and equipment, including without limitation, all of the flatgoling used to supply heat, gas, air conditioning, water, light, power, refrigeration of 720, 111 doors and windows, floor coverings, awnings, stoves and all screens, window anaded, 1111 doors and windows, floor coverings, awnings, stoves and water heaters, whether all 400 on the Premises or hereafter erected, installed or placed on or in the Premises, or 41 there or not physically attached to the Premises. The foregoing items are and shall be asemed a part of the Premises and a portion of the security for the Liabilities as between the partial and all persons claiming by, through or under them. Non-purchase money security interests in household goods are excluded from the security interest granted hereid. The Farmanent Index Number of the Premises is 15-01-102-044 AND 15-01-102-071

Mortgagor does nereby pledge and assign to Mortgagee, all leases, cents, 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. Mortgagee by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgager only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default, as necesinalized defined, shall occur or an event shall occur, which under the terms hereof that give to Mortgages the right to foreclose this Mortgago, 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.

This Mortgage secures a line of credit, which is available to Mortgagor. Subject to the terms of the Note. Mortgagor may from time to time borrow, repay and reborrow nortions of Principal, provided the aggregate outstanding Principal balance of the Mote chall not exceed the stated Principal amount of the Note. This Mortgage sections each and every disbursement of Principal or advance made under the Note, this Mortgage of any other ican documents delivered in connection with the Note and this Mortgage ("Loca Documents") or as permitted by law, but not to exceed at any time outstanding the maximum chouse of the Liabilities, which are secured by this Mortgage. This Mortgage with the obligation of Mortgagee under the Loan Documents to advance funds from the state at therein provided. The lien of this Mortgage shall remain in full force and affect an about 19 for the obligation of Mortgagee to advance funds from time to time, as provided in the Land Documents, until this Mortgage is duly released by Mortgagee. Each new advance of the proceeds of this Mortgage shall relate back to the date of recording of this Mortgage. Book advance of the proceeds of this Mortgage shall be entitled to equal parity with respect to the lien of this Mortgage and shall relate back to the date of the recording of this Mortgage irrespective of any payments applied toward this Mortgage, which reduce this Mortgage lies: pro tanto or pay off the Liabilities. Each advance by Mortgagee of the proceeds of this Mortgage shall be deemed a re-delivery of this Mortgage by Mortgagos to Mortgages as

security for such advance. Each disbursement of the proceeds of this security as shall be made to Mortgagor, or any of them, or a person or party designated by a longagor.

Further, Mortgagor covenants and agrees as follows:

- In Mortgagor shall (a) promptly repair, restore or rebuilt any pulldings or improvements now or hereafter on the Premises which may become duninged or be destroyed; (b) keep the Premises in good condition and repair, without waster and entept for this Mortgage, free from any encumbrances, mechanic's liens or other lien, to claims for lien, unless otherwise permitted in advance in writing by Mortgages; (a) the distance any indebtedness which may be secured by a lien or charge on the Premises; (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 levil or manicipal ordinances with respect to the Premises and the use of the Premises; (f) make no material alterations in the Premises, except as required by law or municipal ordinates, unless such alterations have been previously approved in writing by Mortgagee; and (g) refrain from impatring or diminishing the value of the Premises.
- 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 any other taxes, assessments or charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagie duplicate paid receipts for such taxes, assessments and charges. To prevent Default becounder Mortgagor shall pay in full prior to such tax, assessment or charge becoming definquent under protest, in the manner provided by statute, any tax, assessment or charge which Mortgagor may dealer to contest.
- Jupon the request of Mortgagee, Mortgagor shall deliver to Mortgagee all original leases of all or any portion of the Premises, toge her with assignments of such leases from Mortgagor to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagee; Mortgagor shall not produce, permit or access any prepayment of any rent nor release any tenant from any obligation, at any time white the indebtedness secured hereby remains unpaid, without Mortgagee's prior written consint.
- 4. Any awards of damages resulting from condemnation productions, energise of the power of eminent domain, or the taking of the Premises for public base and their transferred, assigned and shall be paid to Mortgagee and the proceeds or any years a resting may be applied by Mortgagee, after the payment of all of Mortgagee's entrances, including costs and attorneys' fees, to the reduction of the indebtedness secured hereast and deliver will acquittances and to appeal from any such award.
- 5. No remedy or right of Mortgagee hereunder shall be exclusive. Each right and remedy of Mortgagee with respect to this Mortgage, the Liabilities of the Pramited shall be in addition to every other remedy or right now or hereafter existing at law or in equity. No delay by Mortgagee in exercising, or omitting to exercise, any remedy or right a travial on Default shall impair any such remedy or right, or shall be construed to be a walker 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 Mortgagee.

- or hereafter situated on the Premises insured against loss or damage by fire, lightning, windstorm, vandalism and such other hazards as may from time to time be designated by Mortgagee, including without limitation, flood damage, where Mortgagee 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 in full 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 Mortgagee. Each insurance policy shall be payable, in case of loss or damage, to Mortgagee. Each insurance policy shall contain a lender's 10 s payable clause or endorsement, in form and substance satisfactory to Mortgagee. Mor gagor shall deliver all insurance policies, including additional and renewal policies, to Mortgagee. In case of insurance about to expire, Mortgagor shall deliver to Mortgagee renewal policies not less than ten days prior to the respective dates of expiration.
- Typon Default by Mortgagor hereunder, Mortgagee may, but need not, make any payment or perform any act required of Mortgagor hereunder in any form and manner deemed expedient by Mortgagee, and Mortgagee may, but need not, make full or partial payments of principal and/or interest on any encumbrances affecting the Premises and Mortgagee may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forteiture 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 Mortgagee to protect the Premises or the lien hereof, plus reasonable compensation to Mortgagee 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 the each at a per annum rate equivalent to the post maturity rate set forth in the Note. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to Mortgagee on account of any Default hereunder on the part of Mortgagor.
- 8. If Mortgagee makes any payment authorized by this Mortgage retring to taxes, assessments, charges or encumbrances, Mortgagee may do so according to 20% hill, 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, encumbrance, assessment, sale, forfeiture, tax lien or title or claim thereof.
- 9. Upon Default, and when the Default becomes known to an elected or appointed officer of Mortgagee, at the sole option of Mortgagee, the Note and any other Liabilities shall become immediately due and payable and Mortgager shall pay all expenses of Mortgagee including attorneys' fees and expenses incurred in connection with this Mortgage and all expenses incurred in the enforcement of Mortgagee'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 an Event of Default in the Note. A Default under the Note shall be a

Default under this Mortgage. Mortgagor can obtain advances of the proceeds of this Mortgage by submitting drafts for payment to Mortgagee. Subject to the terms of the Note, this Mortgage and the Loan Documents, Mortgagee has an obligation to honor any draft secured by this Mortgage, which obligation shall continue in full force and effect until a Default has occurred and is actually known to an elected or appointed officer of Mortgagee. The date and time when an elected or appointed officer of Mortgagee obtains actual knowledge of the Default shall be noted in writing on Mortgagee's records.

NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS MORTGAGE. THE NOTE OR ANY DOCUMENTS WHICH SECURE OR ARE DELIVERED IN CONNECTION WITH THE NOTE, UPON THE OCCURRENCE OF A DEFAULT AND AT ANY TIME AFTER THE OCCURRENCE OF A DEFAULT, MORTGAGEE SHALL REFUSE TO HONOR ANY DRAFTS OR REQUESTS TO OBTAIN DISBURSEMENTS OF PRINCIPAL. IF MORTGAGOR CUKES THE DEFAULT WITHIN TWENTY (20) DAYS OF RECEIPT BY AN ELECTED OR APPOINTED OFFICER OF MORTGAGEE OF KNOWLEDGE OF THE OCCURRENCE OF THE DEFAULT, MORTGAGEE SHALL HONOR SUBSEQUENT DRAFTS OR REQUESTS TO COTAIN DISBURSEMENTS OF PRINCIPAL, PROVIDED: (1) MORTGAGEE HAS RECEIVED AN ENDORSEMENT TO THE TITLE INSURANCE POLICY INSURING THIS MORTGAGE, WHICH INSURES THAT NO LIENS, ENCUMBRANCES OR OTHER ADVERSE MATTERS AFFECTING TITLE TO THE PREMISES HAVE INTERVENED SINCE THE RECORDING OF THIS MORTGAGE, (2) MORTGAGOR COMPLIES WITH ANY REQUIREMENTS, INCLUDING BUT NOT LIMITED TO EXECUTION AND RECORDING OF ADDITIONAL DOCUMENTS, THAT THE TITLE COMPANY SHALL REQUIRE IN ORDER FOR THE TITLE COMPANY TO CONTINUE TO INSURE THE PRIORITY OF THE LIEN OF THIS MORTGAGE WITH PRINCIPAL DISBURSED AND ALL RESPECT TO THE DISBURSEMENTS, AND (3) PRIOR TO MORTGAGEE MAKING ANY SUBSEQUENT DISBURSEMENTS AFTER THE DEFAULT HAS BEEN CURED, MORTGAGOR HAS PAID MORTGAGEE FOR THE COST OF THE ENDORSEMENT TO THE TITLE POLICY, PLUS A \$100.00 REINSTATEMENT FEE AND ALL OTHER COSTS AND EXPENSES, INCLUDING ATTORNEYS' FEES, ASSOCIATED WITH MORTGAGER'S OBTAINING AND APPROVING THE ENDORSEMENT AND CONTINUATION OF INSURANCE UNDER THE TITLE POLICY.

- 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 transfer of ownership of any beneficial interest or power of direction in a land trust which holds title to the Premises, shall be made without the prior written consent of Mortgagee.
- "Liabilities" means all obligations of Mortgagor to Mortgagee for payment of any and all amounts due under the Note and of any indebtedness, or contractual duty of every kind and nature of Mortgagor or any guarantor of the Note to Mortgagee, howsoever created, arising or evidenced, whether direct or indirect, absolute or contingent, joint or several, now or hereafter existing, including renewals and extensions of the Note and any other indebtedness, due or to become due and howsoever owned, held or acquired, whether through discount, overdraft, purchase, direct loan or as collateral, or otherwise.

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"Liabilities" includes all of the indebtedness or contractual duties of partnerships to Mortgagee created or arising while Mortgagor or any guarantor of the Note may have been or may be a member of those partnerships. The terms "Liabilities" includes a special debt of \$10.00, which represents the initial debt secured by this Mortgage. Except as provided herein, no payments of the Liabilities nor credits from Mortgagee to Mortgagor shall in any way be applied to this special debt of \$10.00. This special debt of \$10.00 shall bear no interest. This special debt of \$10.00 can only be extinguished by execution and deliver by Mortgagee to Mortgagor of a formal release or satisfaction of this Mortgage. Among other things, this special debt of \$10.00 shall keep the lien of this Mortgage effective at all times until such a release is executed and delivered by Mortgagee. In the event that an error (clerical, computer or otherwise) in Mortgagee's records reflects the outstanding balance of this Mortgage to be zero, then such error shall be without legal effect and the aforesaid ... special debt of \$19.00 shall remain until a formal release or satisfaction of this Mortgage is executed and delivered by Mortgagee. Notwithstanding the foregoing, in no event shall the lien of this Mortgage secure Liabilities outstanding at any time in excess of One Million Five Hundred Thousand and No/100 Dollars (\$1,500,000.00), including the Note and all sums due under this Mortgage.

- When the indebtedness secured hereby shall become due whether by 12. acceleration or otherwise, Mortgagee shall have the right to foreclose the lien of this Mortgage. In any suit to foreclose the Irei of this Mortgage, there shall be allowed and included as additional indebtedness in the judgment of foreclosure all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee 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 certificaces, tax and lien searches and similar data and assurances with respect to title as Mortgagee may seem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidder; at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgment, may be estimated by Mortgagee. 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 Mortgagee. This paragraph shall also apply to any expenditures or expenses incurred or paid by Mortgagee or on behalf of Mortgagee in connection with (a) any proceeding, including without limitation, probate or bankruptcy proceedings, to which Mortgagee shall be a party, either as plaintiff, claimant or decendant, 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 (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.
- 13. The proceeds of any foreclosure sale shall be distributed and applied in the following order of priority; first, on account of all costs and expenses incident to the foreclosure proceedings, including all the items that are mentioned in the preceding paragraph; second, all other items which under the terms of this Mortgage constitute indebtedness secured by this Mortgage additional to that evidenced by the Note or the Liabilities, with interest thereon as herein provided; third, all principal and interest

remaining unpaid on the Note and the Liabilities; fourth, any surplus to Mortgagor or Mortgagor's heirs, legal representatives, successors or assigns, as their rights may appear.

- Upon, or at any time after the filing of a complaint to foreclose this Mortgage, the court in which such suit is filed may appoint a receiver of the Premises. The receiver's appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for the receiver and without regard to the then value of the Premises or whether the Premises shall then be occupied as a homestead or not. Mortgagee may be appointed as the receiver. Such receiver shall have power to collect the rents, issues and profits of the Premises during the pendency of the foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of the receiver, would be entitled to collect the rents, issues and profits. Such receiver shall also have all other powers which may be necessary or are usual for the protection, possession, control, management and operation of the Premises during the statutory redemption period. The court in which the foreclosure suit is filed may from time to time authorize the receiver to apply the net income in the receiver's hands in payment in whole or in part of the indebtedness secured hereby, or secured by any judgment foreclosing this Mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of the judgment, or the deficiency judgment against Mortgagor or any guarantor of the Note in case of a foreclosure sale and deficiency.
- 15. No action for the enforcement of the lien or of any provision of this Mortgage shall be subject to any defense which would not be good and available to the party interposing the same in an action at law upon the Note.
- 16. Mortgagee shall have the right to inspect the remices at all reasonable times and access thereto shall be permitted for that purpose.
- 17. Mortgagee shall release this Mortgage by a proper release upon written request of Mortgagor and upon payment in full of the Note and all Liabilities.
- 18. This Mortgage and all provisions hereof, shall extend to and be birding upon Mortgagor and all persons claiming under or through Mortgagor. The word Mortgagor when used herein shall also include all persons liable for the payment of the indecedness secured hereby or any part thereof, whether or not such persons shall have executed the Note or this Mortgage. Each Mortgagor shall be jointly and severally obligated hereunder. The singular shall include the plural, the plural shall mean the singular and the use of any gender shall be applicable to all genders. The word "Mortgagee" includes the successors and assigns of Mortgagee.
- 19. Mortgagor has the right to prepay the Note in whole or in part at any time, without penalty or premium.
- 20. In the event the Mortgagor is a land trustee, then this Mortgage is executed by the undersigned, not personally, but as trustee in the exercise of the power and authority conferred upon and vested in it as the trustee, and insofar as the trustee is concerned, is

payable only out of the trust estate which in part is securing the payment hereal, and through enforcement of the provisions of the Note and any other collateral or guaranty in a time to time securing payment hereof; no personal liability shall be asserted :: 25 enforceable against the undersigned, as trustee, because or in respect of this Morrgage 11 the making issue or transfer thereof, all such personal liability of the trustee, if any, and a expressly waived in any manner.

This Mortgage has been made, executed and delivered to Mortgagee in 21. Chicago, Illinois, and shall be construed in accordance with the laws of the State of Illiants. Wherever possible, each provision of this Mortgage shall be interpreted in such manner to be effective and valid under applicable law. If any provisions of this Morigage and prohibited by or determined to be invalid under applicable law, such provisions that ineffective to ingestiont of such prohibitions or invalidity, without invalidating the remainder of such provisions or the remaining provisions of this Mortgage.

|   | (V)  |                                 |
|---|--|---------------------------------|
|   | WITNESS the hand   | and seal                        |
|   | of Mortgagor the day and year set forth above.   |                                 |
| 1 | COSMOPOLITAN NATIONAL BANK OF CHICAGO  | ) and                           |
|   | As Trustee Under A Trust Agreement  Dated OCT. 7 19 65 and  known as Trust No. 15704  AND NOT PERSONALLY | WALTER G. BASSI MARIA PIA BASSI |
|   | AND NOT PERSONALLT   | 0,                              |
|   | By: Ana Nuck Burross Its: Trust Officer  |                                 |
|   | By: Ukil De Double   Its: Land Trust Administrator   | C/6/7/6                         |
|   |  |                                 |
|   |  |                                 |

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# 93588031

### **UNOFFICIAL COPY**

| STATE OF ILLINOIS )   |
|---|
| COUNTY OF Cook )  |
| 1, Teri M. Doran Daniel & Beenfold, a Notary Public in and for said   |
| County, in the State aforesaid, DO HEREBY CERTIFY THAT  |
| Ann Hucek Burress , and   |
| Ann Hucek Burress and  lackie Wiszowaty of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such |
|   |
| Trust Cifier and Land Trust Administrator, respectfully,  |
| appeared before me this day in person and acknowledged that they signed and delivered the   |
| said instrument as their own free and voluntary acts, and as the free and voluntary act of  |
| said corporation, as Tractee, for the uses and purposes therein set forth; and the said  Land Trust Administrator did also then and there acknowledge that                |
| Land Trust Administra or did also then and there acknowledge that she as custodian of the corporate seal of said corporation  |
| affixed the said corporate seal of said corporation to said instrument as her own   |
| free and voluntary act, and as the free and voluntary act of said corporation as Trustee, for   |
| the uses and purposes therein set forth.  |
|   |
| Given under my hand and notarial sell this day of   |
| 19_93   |
| OFFICIAL SEAL " }   |
| NOTARY PUBLIC STATE OF ILLINOIS Republished   |
| MY COMMISSION EXPRESS/23/94 NOTARY PUBLIC   |
|   |
| My Commission Expires: 3/23/94  |
|   |
|   |
| DOCUMENT PREPARED BY AND MAILED TO:   |

LAKESIDE BANK 141 WEST JACKSON BOULEVARD CHICAGO, ILLINOIS 60604

