

THIRD EXTENSION AGREEMENT

THIS AGREEMENT made as of this 15th day of July 1993 by and among COLE TAYLOR BANK, as trustee under Trust Agreement dated January 23, 1990, and known as Trust No. 90-1006 ("Trust" or "Trustee"), THE YALE LIMITED PARTNERSHIP, an Illinois limited partnership ("Partnership"), LORENZO K. BRYANT and ROGER A. HOUSEHOLDER ("Guarantors") (the Trustee, Partnership and Guarantors being hereafter jointly referred to as "Borrower"), COLE TAYLOR BANK, an Illinois banking association; successor by merger to COLE TAYLOR BANK/DROVERS ("Lender").

WITNESSETH

WHEREAS, the Trustee is the owner and holder of legal title to the parcel of real estate commonly known as 6565 South Yale, Chicago, Illinois and legally described as follows ("Property"):

THE SOUTH 1/2 OF LO CALAND ALL OF LOTS 12 AND 13 IN BLOCK 1 IN C.D. PERRY'S RESUBDIVISION OF BLOCK 1 AND LOTS 1 TO 5 IN BLOCK 6 IN BARNUM GROVE SUBDIVISION OF THE SOUTH 42.7 ACRES OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS

PERMANENT INDEX NO. 20-21-210-014, 015 6,565 5 7 ale

WHEREAS, the Partnership is the sole beneficiary of the Trust, with full power of direction therein; and

WHEREAS, on or about January 23, 1990, Lender made a loan to Borrower in the original principal amount of \$206,000.00 ("First Mortgage Loan"), evidenced and secured by the following documents ("First Mortgage Loan Instruments"):

- Secured Time Note dated January 23, 1990 made by the Trustee payable to the Lender in the principal amount of \$206,000.00 ("\$206,000.00 Note");
- Commercial Mortgage, Security Agreement and Fixture Filing date January 23, 1990 from the Trustee to the Lender covering the Property, recorded February 26, 1990, as Document No. 90089105 ("Mortgage");

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- Assignment of Rents and Leases dated January 23, 1990, from the Trustee to the Lender, recorded February 26, 1990, as Document No. 90089106 ("Assignment of Rents");
- 4. Guaranty dated January 23, 1990, by Lorenzo K. Bryant of the obligations evidenced by the \$208,000.00 Note:
- 5. Guaranty dated January 23, 1890, by Roger A. Householder of the obligations evidenced by the \$208,000.00 Note;
- 6. Shourlty Agreement ("Assignment of Beneficial Interest as Collateral") from the Partnership to the Lender, collaterally assigning One Hundred percent (100%) of the beneficial interest in the Trust.

WHEREAS, on or about September 10, 1990, Lender made a loan to Borrower in the principal amount of \$12,000.00 ("ABI Loan"), evidenced and secured by the following documents ("ABI Loan Instruments"):

- 1. Secured Time Note dated September 10, 1990 made by the Trustee and the Partnership payable to the Lander in the principal amount of \$12,000.00 ("\$12,000.00 Note");
- 2. Guaranty dated September 11, 1990 by Lorenzo K. Bryant of the obligations evidenced by the \$12,000 Note:
- 3. Guaranty dated September 10, 1990 by Roger A. Householder of the obligations evidenced by the \$12,000 Note;
- 4. Security Agreement ("Assignment of Beneficial Interest") as Collateral from the Partnership to the Lender, collaterally assigning (in Hundred percent (100%) of the beneficial interest in the Trust.

WHEREAS, the First Mortgage Loan and the ABI Loan matured on March 15, 1991, and the terms of the First Mortgage Loan and ABI Loan were extended to March 15, 1992, and Lender made an additional advance to Borrower in the amount of \$10,000.00, secured by the First Mortgage Loan Instruments and the ABI Chan Instruments, pursuant to the terms and provisions of the Extension Agreement deed March 15, 1991; and

WHEREAS, the terms of the First Mortgage Loan and ABI Loan were extended to July 15, 1993 by the Second Extension Agreement, dated March 15, 1992, and recorded on July 21, 1992 as Document No. 92535343; and

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WHEREAS, there remains a principal balance due and owing to Lender as of the date hereof in the amount of \$217,788.65; and

WHEREAS, Lender and Borrower have agreed to extend the term of the Loan to July 15, 1994, pursuant to the terms and provisions herein provided.

NOW, THEREFORE, in consideration of the mutual covenants and agreements of the parties hereto, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, it is hereby agreed as follows:

- 1. Extension of Terms of First Mortgage Loan and ABI Loan. The terms of the First Mortgage Loan and ABI Loan are hereby extended to July 15, 1994, subject to the terms and provisions of the First Mortgage Loan Instruments and ABI Loan Instruments, and subject to the payment of the Extension Fee as provided in Section 3 of this Agreement.
- 2. <u>Amortization</u> The aggregate principal balance of the First Mortgage Loan and the ABI Loan in the amount of (\$217,788.65) shall be payable with interest at the rate of nine percent (9%) per annum in equal monthly installments of principal and interest in the amount of (\$2,208.96), commercing August 1, 1993 and (\$2,208.96) on the first day of each month thereafter, with a final payment of the entire remaining balance of principal and interest being due and payable on or before July 15, 1994.
- 3. Real Estate Taxes and Insurance. Borrower shall furnish to Lender evidence of payment of real estate taxes and insurance premiums relating to the Property within thirty (30) days after such taxes and premiums are due and payable.
- 4. Extension Fee. Borrower shall pay to Lender a non-refundable Extension. Fee in the amount of TWO THOUSAND ONE HUNDRED SEVENTY EIGHT AND NO/100 DOLLARS (\$2,178.00) payable upon execution of this Agreement.
- 5. Reaffirmation of Loan Instruments. The Borrower, the Partrership and the Guarantors hereby reaffirm the terms and provisions of the Loan Instruments and agree that each and every term and provision of each of the Loan Instruments and be and remain in full force and effect, except as expressly modified hereby.
- 6. Attorneys' Fees and Expenses. The Borrower shall pay any and all attorneys' fees and expenses incurred by Lender in connection with the negotiation, preparation, administration and enforcement of this Agreement.
- 7. <u>Trustee Exculpation</u>. This Extension Agreement is executed by COLE TAYLOR BANK, not personally, but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly



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understood and agreed that nothing herein contained shall be construed as creating any liability on said COLE TAYLOR BANK, personally to perform any covenant either express or implied herein contained, all such liability, it any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder.

IN WITNESS WHEREOF, Borrower has caused these presents to be executed the day and year first above written.

> COLE TAYLOR BANK, not personally but as trustee aforesaid

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General Partner

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IN WITNESS WHEREOF, Lender has caused these presents to be executed the day and year first above written.

> COLE TAYLOR BANK, an illinois banking association

(SEAL)

Instrument Prepared By:

Richard C. Jones, Jr., Esq. Malk & Harris 212 East Ohio Street Suite 500 Chicago, Illinois 60611 (312) 280-0111

RECORDED DOCUMENT TO BE RETURNED TO:

Carole Dansky Cole Taylor Bank 5501 W. 79th St. Burbank, Ill. 60459 gith

COLE TAYLOR CANK, an illinois bunking assistion

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STATE OF ILLINOIS)SS COUNTY OF COOK

aforesaid, DO HEREBY CERTIFY that LILLIE C. HART. Vice President (Trust Officer) and CAUSTABLE E. CONSTONE. Assistant Trust Officer of COLE TAYLOR BANK, who are personal known to me to beathe Tsume Apericulate attended names are subscribed to the foregoing instrument as such vice President (Trust Officer) and Assistant. Trust Officer, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Trustee as aforesaid, for the uses acknowledged that said Assistant Trust Officer, as custodian of the corporate seal of said Trustee, did affix the seal of said Trustee to said instrument as said Assistant Trust Officer's own free and voluntary act and as the free and voluntary act of said Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 3 day of Sept., 1

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STATE OF ILLINOIS)	
COUNTY OF COOK	
the undersigned	, a Notary Public in and for the County and
me to be the same person whose name is a state banking corporation, subscribed to	incent F. Daley , personally known to as <u>vice President</u> of Cole Taylor Bank, the foregoing instrument, appeared before me this at he/she, being thereunto duly authorized, signed own free and voluntary act and as the free and
	al seal this 9thday of September, 1993.
	Carle Kounk
00	NOTARY PUBLIC
My Commission Expires: 12-18-95	
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Illinois Power al Attorney Act Official Statutory Farm 755 BLCS 45/3-3, Effective January, 1993

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(MOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT, A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A SUIR. ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR EFFENT. EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT, FORM POWER OF ATTORNEY FOR PROHER." YOU WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM), THAY LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY FOR PROHER." YOU DESIRE: IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

23% Plutner of Attorney mode this 4th day of October BRENDA GODBOLD, 5301 Jernox, Bakersfield, CA hereby appoint: ATTY, THEODORE B. HOWARD, 6326 S. Cottage Grove, Chicago, II. (312) 493-2390 us my attarney-in-lact (my "agent") to act for me and in my name (in any way I could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all or endments), but subject to any limitations on or additions to the specified powers inserted. in paragraph 2 or 3 below: LYOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES (IF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE, FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT, TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.) (a) Real estate transactions: (b) Financial institution transactions Ph A. Transaction (m) Recrowing tenesortion (c) Stock and band transactions. (n) -5 (d) Temphio personal property transactions. Only.
(e) Safe-deposit has transactions. es and manife leaved (LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IN THEY ARE SPECIFICALLY DESCRIBED BELOW, . 2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of particular stock or real estate or special runs on borrowing by the agent): 3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other delegable powers including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below); IYOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS, IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.) 4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons. whom my agent may select, but such delegation may be amended or revaled by any agent (including any successor) named by me who is acting under this power of attorney.

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YOUR AGENT WILL BE ENTITLED TO REMANDES MINITOR ALL TEASO NABLE EXPENSES INCLURED IN NEY SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE CO	N ACTING UNDER THIS TOWER OF ATTORNEY, STRIKE OUT THE CHIPENSATION FOR SERVICES AS AGENT.)
5. My agent shall be entitled to reasonable compensation for services rendered as agent under	this power of attorney,
ITHIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MAI GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED ON THE REGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR	AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION
6. (X) This power of attorney shall become effective on October 4, 199	
and is to be used only in case of a dire emergency.	
(insert a future state or event during your historie, buth as court determination of your chability.	when you want the power to first take effects
7. (X) This power of attorney shall terminate on the date of closing	of real estate sale of property
located at 724 E. 72nd St., Chicago, Illinois	
IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SU	UCCESSORIST IN THE FOLLOWING PARAGRAPH
8. If any agent named by the shall die, become incompetent, resign or refuse to accept the office of	
in the order named) as successor(s) in such agent:	
For purposes of this paragraph 8, a person civil he considered to be incompetent if and while the person the person is unable to give prompt and intelligent consideration to business matters, as certified by a little	n is a minor or an adjudicated incompetent or disabled person or
(IF YOU WISH TO NAME YOUR AGENT AS GUARD AN OF YOUR ESTATE, IN THE EVENT A COURT DE NOT REQUIRED TO, DO SO BY RETAINING THE FOIL CHING PARAGRAPH. THE COURT WILL APPOINT WILL SERVE YOUR BEST INTERESTS AND WELFARE, STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WAI	CIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE. YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT
9. If a guardian of my estate (my property) is to be appoint at, I nominate the agent acting under this p	
10. I am fully informed as to all the contents of this form at a uncerstand the fall import of this	grant of powers to my agent.
Granda T	D. Sodbold
Brenda God	(bold (pencyel)
IYOU MAY, BUT ARE NOT REQUIRED TO, REQUIEST YOUR AGENT AND SUCCESSO'S AGENTS TO PROSIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFIC ITION OPPOSITE T	
	the signatures of my opent (and successors) are correct;
(Hu Michael Warmer)	
(ogeni)	(principol)
(Sectional (Spin))	(principal)
Society and Open 17	(Faint short)
(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS INOTABIZED, USING THE FORM BE	iow.)
Sime of ILLINOIS	2
C O O K	
County of the second se	
The undersigned, a notory public in and for the above county and state, certifies that ISCOND. known to me to be the same person whose name is subscribed as principal to the foregoing power of atta	A GODBOLD
and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set for	h (, and certified to the correctness of the signature(s) of the agent(s)).
Doled Oct. 4 1993	
Constitution of the same	lette CQ eta
WILETTE C EQUETON	NOWN PLEAT
NOTARY PUBLIC, STATE OF BLINDS My commissio	n expires
MY COMMISSION EIGHES 9/3/97	
(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT W	ILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE:)
This document was prepared by:	
ATTY. THEODORE B. HOWARD, 6326 S. Cottage Grove Ave. C	hicago, IL, 60637 (312) 493-2390
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