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# UNOFFICIAL COPY

#### RECORDATION REQUESTED BY:

Union National Bank and Trust Company of Figin One Fountain Square Plate Bigin, IL 60120

#### WHEN RECORDED MAIL TO:

Union National Bank and Trust Company of Eigin One Fountain Square Plaza Eigin, IL 60120

SEND TAX NOTICES TO:

COOK COUNTY, ILLINOIS FILED FOR RECORD

94 JUN 14 AM 10: 24

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SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

#### **ASSIGNMENT OF RENTS**

THIS ASSIGNMENT OF RENTS IS DATED JUNE 9, 1994, between Union National Bank and Trust Company of Eigin, not personally, but as Trustee under the provisions of a trust agreement dated May 1, 1994, and known as Trust Number 1426, whose address is 1 Fountain Square Plaza, Eigin, IL (referred to below as "Grantor"); and Union National Bank and Trust Company of Eigin, whose address is One Fountain Square Plaza, Eigin, IL

60120 (referred to below as "Lender").

ASSIGNMENT. For valuable consideration, Grantor assigns and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in Cook County, State of Illinois:

PARCEL 1: LOTS 8 AND 9 (EXCEPT STREET AND EXCEPT RAILROAD) IN BLOCK 4 IN CLARK'S ADDITION TO CHICAGO IN SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOX COUNTY, ILLINOIS.

Parcel 2: LOT 10 (EXCEPT THE WEST 34 FEET TAKE) FOR WIDENING STATE STREET AND EXCEPT THE EAST 25 FEET AND EXCEPT THE NORTH 8 FEET OF THE WEST 45 FEET OF THE EAST 70 FEET) IN BLOCK 4 IN CLARK'S ADDITION TO CHICAGO IN SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 1621 South State Street, Chicago, IL

PIN: 17-22-300-002-0000 and 17-22-300-003-0000

Parcel 3: LOT 4 (EXCEPT THE NORTH 3.2 FEET AND EXCEPT THAT PAST WEST OF A LINE BEGINNING AT A POINT OF THE NORTH LINE OF THE LAND 9 FEET EAST OF THE WEST LINE TO A POINT OF THE SOUTH LINE OF SAID LAND 3 FEET EAST OF THE WEST LINE OF THE LAND) A SLOCK 4 IN CLARKE'S ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP AS NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN AND EXCEPT FROM SAID LAND THAT PART DESCRIBED AS FOLLOWS: BEGINNING AT A POINT OF THE SOUTH LINE OF SAID LOT 4, 3 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 4; THENCE NORTHERLY ALONG A STRAIGHT LINE TO A POINT ON SAID LOT 4, 9 FEET EAST OF THE WEST LINE OF SAID LOT 4 MEASURED AT RIGHT ANGLES THERETO; THENCE EASTERLY ALONG A STRAIGHT LINE OF SAID LOT 4, FOR A DISTANCE OF 7 FEET; THENCE SOUTHEASTERLY ALONG A STRAIGHT LINE TO A POINT OF THE SOUTH LINE OF LOT 4, 18 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 4; THENCE WEST ALONG THE SOUTH LINE OF SAID LOT 4 TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Commonly known as 1618 South Wabash Avenue, Chicago, IL PIN: 17-22-300-061-0000

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Parcel 4: THE SOUTH 1/2 OF LOT 3 AND THAT PART OF LOT 4 WHICH LIES NORTH OF THE SOUTH 63.9 FEET OF SAID LOT 4 (EXCEPT THE WEST 9 FEET AND EXCEPT STREET) AND (EXCEPT THAT PART TAKEN BY CITY OF CHICAGO IN CASE NUMBER 68L6265) IN BLOCK 4 IN CLARKE'S ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, LYING EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 1614 South Wabash Avenue, Chicago, IL

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Property of Coot County Clert's Office

PIN: 17-22-300-043

Parcel 8: THE SOUTH 28 FEET OF THE NORTH 1/2 OF LOT 3 (EXCEPT THE WEST 9 FEET THEREOF AND ALSO EXCEPT THE EAST 17 FEET TAKEN FOR WIDENING WABASH AVENUE) IN BLOCK 4 OF CLARKE'S ADDITION TO CHICAGO OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 1612 South Wabash Avenue, Chicago, IL.

PIN: 17-22-300-059-0000

DEFINITIONS. The lotowing words shall have the following meanings when used in this Assignment. Terms not otherwise defined in this Assignment shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Azatonment. The word "Assignment" means this Assignment of Rents between Grantor and Lender, and Includes without Emilation at assignments and security interest provisions relating to the Rents.

Borrower, The word "Borrower" means Henry S. Reinke.

Event of Default. The words "Event of Default" mean and include any of the Events of Default set forth below in the section titled "Events of Default.

Grantor. The word "Granto" means any and all persons and entities executing this Assignment, including without limitation all Grantors named above. Any Grantor who some this Assignment, but does not sign the Note, is signing this Assignment only to grant and convey that Grantor's interest in the Real Property and to grant a security interest in Grantor's interest in the Rents and Personal Property to Lender and is not personally liable under the Note except as oth sovice provided by contract or law.

indebtedness. The word Indebtedness means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grants is expenses incurred by Lender to enforce obligations of Grantor under this Assignment, together with interest on such amounts as provided in this Assymment. In addition to the Note, the word "Indebtedness" includes all obligations, debts and sababes, plus interest thereon, of Borrower to lender, or any one or more of them, as well as all claims by Lender against Borrower, or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, absolute or contingent, inquisted or unliquidated and whether Borrower may be liable individually or jointly with others. whether obligated as guaranter or otherwise, and wilether recovery upon such indebtedness may be or hereafter may become barred by any statute of limitations, and whether such indebtedness may rie or hereafter may become otherwise unenforceable.

Lender. The word "Lender" means Union National Bank and T ust Company of Elgin, its successors and assigns.

Note. The word "Note" means the promissory note or credit agreement dated June 9, 1994, in the original principal amount of \$110,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is a variable interest rate based upon an index. The index currently is 7.250% per annum. The interest rate to be applied to the unclid principal balance of this Assignment shall be at a rate of 0.250 percentage point(s) over the Index, resulting in an initial rate of 7.500% per unrum. NOTICE: Under no circumstances shall the interest rate on this Assignment be more than the maximum rate allowed by applicable law.

Property. The word "Property" means the real property, and all improvements there in, described above in the "Assignment" section.

Real Property. The words "Real Property" mean the property, interests and rights describe a hoove in the "Property Definition" section.

Related Documents. The words "Related Documents" mean and include without time ion all promissory notes, credit agreements, loan 💇 agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or hersefier existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all rents, revenues, income, issues, and profits from the Property, who we due now or later, including without Emitation all Rents from all leases described on any exhibit attached to this Assignment.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEDTEDNESS AND (2) PERFORMANCE CLEANY AND ALL OBLIGATIONS OF GRANTOR AND BORROWER UNDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED DOCUMENTS. 1945 ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

GRANTOR'S WAIVERS. Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" tow, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale.

GRANTOR'S REPRESENTATIONS AND WARRANTIES. Grantor warrants that: (a) this Assignment is executed at Borrower's request and not at the request of Lender; (b) Grantor has the full power and right to enter into this Assignment and to hypothecate the Property; (c) Grantor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (d) Lender has made no representation to Grantor about Borrower (including without limitation the creditworthiness of Borrower).

BORROWER'S WAIVERS AND RESPONSIBILITIES. Lender need not lell Borrower about any action or inaction Lender takes in connection with this Assignment. Borrower assumes the responsibility for being and keeping informed about the Property. Borrower waives any defenses that may arise because of any action or inaction of Lender, including without limitation any failure of Lender to realize upon the Property, or any delay by Lender in realizing upon the Property. Borrower agrees to remain liable under the Note with Lender no matter what action Lender takes or take under this Assignment.

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment, Grantor shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Grantor's obligations under this Assignment. Unless and until Lendar exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents, provided that the granting of the right to collect the Rents shall not constitute Lender's consent to the use of cash collateral in a bankrupicy proceeding.

GRANTOR'S REPRESENTATIONS AND WARRANTIES WITH RESPECT TO THE RENTS. With respect to the Rents, Grantor represents and warrants to Landar litel:

Ownership. Grantor is entitled to receive the Rents free and clear of all rights, loans, liens, encumbrances, and claims except as disclosed to and accepted by Lender in writing.

Property of Cook County Clerk's Office

06-09-1994 Loan No 1

# UNOFASSION OF REMOPY (Continued)

Right to Assign. Grantor has the full right, power, and authority to enter into this Assignment and to assign and convey the Rents to Lender.

No Prior Assignment. Grantor has not previously assigned or conveyed the Rents to any other person by any instrument now in force.

No Further Transfer. Grantor will not sell, assign, encumber, or otherwise dispose of any of Grantor's rights in the Rents except as provided in this Agreement.

LENDER'S RIGHT TO COLLECT RENTS. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. For this purpose, Lender is nereby given and granted the following rights, powers and authority:

Notice to Tenants. Lender may send notices to any and all ienants of the Property advising them of this Assignment and directing all Rents to be paid directly to Lender's agent.

Enter the Property. Lender may enter upon and take possession of the Property; demand, collect and receive from the tenants or from any other persons liable therefor, all of the Rents; institute and carry on all legal proceedings necessary for the protection of the Property, including such proceedings as may be necessary to recover possession of the Property; collect the Rents and remove any tenant or tenants or other persons from the Property.

Maintain the Property. Lender may enter upon the Property to maintain the Property and keep the same in repair; to pay the costs thereof and of all services of ricen players, including their equipment, and of all continuing costs and expenses of maintaining the Property in proper repair and condition, and also to pay all taxes, assessments and water utilities, and the premiums on five and other insurance effected by Lender on the Property.

Compliance with Laws Lander may do any and all things to execute and comply with the laws of the State of illinois and also all other laws, rules, orders, ordinances and equirements of all other governmental agencies affecting the Property.

Lease the Property. Lends, may ront or lease the whole or any part of the Property for such form or ferms and on such conditions as Lender may deem appropriate.

Employ Agents. Lender may engage such agent or agents as Lender may deem appropriate, either in Lender's name or in Grantor's name, to rent and manage the Property, including the collection and application of Rents.

Other Acts. Lender may do all such other things and acts with respect to the Property as Lender may deem appropriate and may act exclusively and solely in the place and stead of Grantor and to trave all of the powers of Grantor for the purposes stated above.

No Requirement to Act. Lender shall not be required to do any of the foregoing acts or things, and the fact that Lender shall have performed one or more of the foregoing acts or things shall not require Lender to do any other specific act or thing.

APPLICATION OF RENTS. All costs and expenses incurred by Lender in connection with the Property shall be for Grantor and Borrower's account and Lender may pay such costs and expenses from the Rents. Lender, in its sole discretion, shall determine the application of any and all Rents received by it; however, any such Rents received by Lender which are not applied to such costs and expenses shall be applied to the Indebtedness. All expenditures made by Lender under this Assignment and not reindured from the Rents shall become a part of the Indebtedness secured by this Assignment, and shall be payable on demand, with interest at the Note rute from date of expenditure unbl paid.

FULL PERFORMANCE. If Grantor pays all of the Indebtedness when due and otherwise performs all the obligations imposed upon Grantor under this Assignment, the Note, and the Related Documents, Lender shall execute and define to Grantor a suitable satisfaction of this Assignment and suitable statements of termination of any financing statement on file evidencing Lender's required to the Rents and the Property. Any termination fee required by law shall be paid by Grantor, if permitted by applicable law.

EXPENDITURES BY LENDER. If Grantor lais to comply with any provision of this Assignment, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shalf and be required to, take any action that Lender deem appropriate. Any amount that Lender expends in so doing will bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be paymole un demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either. (i) the term of any applicable insurance policy or. (ii) the remaining term of the Note, or. (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Assignment also will secure payment of these amounts. The rights provided for in this paragraph shalf be in addition to any other rights or and remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as learn termedies to the construence of the default of the remaining term of the default so as learn termedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as learn termedies to which Lender may remedy that it otherwise would have had.

DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Assignment:

Default on Indebtedness. Failure of Borrower to make any payment when due on the Indebtedness.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Assignment, the Note or in any of the Related Documents.

Default in Favor of Third Parties. Should Borrower or any Grantor default under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in tavor of any other creditor or person that may materially affect any of Borrower's proporty or Borrower's or any Grantor's ability to repay the Loans or perform their respective obligations under this Assignment or any of the Related Documents.

False Statements. Any warranty, representation or statement made or furnished to Lender by or on behalf of Grantor or Borrower under this Assignment, the Note or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Other Defaults. Failure of Grantor or Borrower to comply with any term, obligation, covenant, or condition contained in any other agreement between Grantor or Borrower and Lender.

Death or Insolvency. The death of Grantor or Borrower or the dissolution or termination of Grantor or Borrower's existence as a going business, the insolvency of Grantor or Borrower, the appointment of a receiver for any part of Grantor or Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor or Borrower.

Foreclosure, Forfeiture, etc. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the foreclosure or forefeiture proceeding, provided that Grantor gives Lender written notice of such claim and furnishes reserves or a surely bond for the claim satisfactory to Lender.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or such Guarantor dies or becomes incompetent.

Property of Cook County Clerk's Office

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(Continued)

Insecurity. Lender reasonably deems itself insecure.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lendor may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Borrower to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Borrower would be required to pay.

Collect Rents. Lender shall have the right, without notice to Grantor or Borrower, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lendon's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor arevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Mortgages in Possession. Lender shall have the right to be placed as mortgages in possession or to have a receiver appointed to take possession of an or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to (user) the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the indebtedness. The mortgages in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not tive apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lander shall not disquality a person from serving early receiver.

Other Remedies. Lender and have all other rights and remedies provided in this Assignment or the Note or by law.

Walver; Election of Remedize. A waiver by any party of a breach of a provision of this Assignment shall not constitute a waiver of or prejudice the party's rights otherwise to d'amand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor or Borrower under this Assignment after failure of Grantor or Borrower to perform shall not affect Lender's right to declare a default and exercise its remedies under this Assignment.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the ferms of this Assignment, Lender shall be entitled to recover attorneys' less at that and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lander that in Lander's opinion are necessary at any time for the or decision of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest from the date of expenditure until repaid at the Note rate. Expenses covered by this paragraph include, without limitation, however subject to any limits or der applicable law, Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptky proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals and any anticipated post-judgment collection service, the cost of searching records, obtaining little reports (including foreclosure reports). surveyors' reports, and appraisal fees, and title insurance, to the extent permitted by applicable law. Borrower also will pay any court costs, in addition to all other sums provided by law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Assignment:

Amendments. This Assignment, together with any Related Documents, conduttes the entire understanding and agreement of the parties as to the matters set forth in this Assignment. No alteration of or amendment to this Assignment shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Applicable Law. This Assignment has been delivered to Lender and accepted by Lender in the State of Illinois. This Assignment shall be governed by and construed in accordance with the laws of the State of Illinois.

No Modification. Grantor shall not enter into any agreement with the holder of any modification, deed of trust, or other security agreement which has priority over this Assignment by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Assignment to be invaid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons a counstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; howeval, the offending provision cannot be so modified, it shall be stricken and all other provisions of this Assignment in all other respects shall remain valid and enforceable.

Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Grantor's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes visited in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Assignment and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Assignment or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Assignment.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all Indebtedness secured by this Assignment.

Walver of Right of Redemption. NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS Assignment, GRANTOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE ON BEHALF OF GRANTOR AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF GRANTOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PROPERTY SUBSEQUENT TO THE DATE OF THIS Assignment.

Walvers and Consents. Lender shall not be deemed to have waived any rights under this Assignment (or under the Related Cocuments) unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Assignment shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Lender, nor any course of deeling between Lender and Grantor or Borrower, shall constitute a waiver of any of Lender's rights or any of Grantor or Borrower's obligations as to any future transactions. Whenever consent by Lender is required in this Assignment, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

Grantor acknowledges having read all the provisions of this assignment of rents, and grantor agrees to its TERMS.

GRANTOR:

Property of Cook County Clerk's Office

06-09-1994 Loan No 1

# UNOFFICIAL COPY 6 (Continued)

Page 5

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Property of Cook County Clark's Office

#### EXCULPATORY LANGUAGE

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against the Union National Bank and Trust Company of Elgin or any of the beneficiaries under said Trust Agreement, on account of this instrument of on account of any warranty, indemnity, representation, coverent, undertaking or agreement of the said Trustee in this instrument contained, either expressed ty, 5th Clark's Office or implied, all such personal liability, if any, being expressly waived and released.

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