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Exhibit A

Legal Description

Lot 1 in Higgins and Strother's Subdivision of Lots 3, 4 and 5, the East 1/2 of Lot 6 and the East 1/2 of Lot 11 and Lots 12, 13 and 14 in Block 25 in the North Part of Wolcott's Addition to Chicago in the North Part of the Northeast 1/4 of Section 9, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois

Also the West 31 feet of Lot 15 in Block 25 in Wolcott's Addition to Chicago aforesaid in Cook County, Illinois.

P.I.N.: 17-09-220-011
17-09-220-012

Common Address: 11-15 West Huron, Chicago, Illinois



RETURN TO:
LEXIS Document Services
135 South LaSalle, Suite 1162
Chicago, IL 60603

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EXHIBIT "B"

COLLATERAL

DEBTOR: FIRST BANK AND TRUST COMPANY OF ILLINOIS
U/T/A DATED MAY 23, 1994 A/K/A TRUST NO.
10-1825

SECURED PARTY: FIRST BANK AND TRUST COMPANY OF ILLINOIS

(a) All of Debtor's right, title and interest in and to the following personal property and fixtures now or hereafter owned by Debtor and located in or on the premises legally described on Exhibit "A" attached hereto and made a part hereof (the "Real Estate"): all rents, income, receipts, revenues, issues, profits and other income of any nature now due or which may become due or to which Debtor may now or hereafter become entitled to arising or issuing from or out of the Real Estate or any part thereof; all monetary deposits which Debtor has been required to give to any public or private utility with respect to utility services furnished to the Real Estate; all proceeds from any casualty insurance policy claim affecting the Real Estate and all proceeds from any condemnation or warrant affecting the Real Estate; and notes or chattel paper arising from or by virtue of any transactions related to the Real Estate; and all permits, licenses, franchises, certificates and other rights and privileges obtained in connection with the Real Estate; sprinkler and alarm systems, window screens, storm windows, shades, engines, generators, transformers, machinery, pumps, motors, compressors, boilers, condensing units, fuel storage tank disposals, cranes, rods, belts, springs, television antenna systems, television cable systems, fire extinguishing equipment, elevators, signs, carpeting tools, light fixtures and all renewals, replacements and substitutions therefore, and all property owned by debtor and used for similar purposes now or hereafter in or on the Real Estate;

(b) All of Debtor's right, title and interest in and to all articles or parts now or hereafter affixed to the property described in the foregoing paragraph or used in connection with such property, any and all replacements for such property, and all other property of a similar type or used for similar purposes now or hereafter in or on the Real Estate;

(c) All of Debtor's right, title and interest in the rents, issues, deposits, profits, leases and other use and occupancy agreements, whether heretofore or hereafter made or agreed to by any person or entity (including without limitation those rents, issues, deposits, profits, leases or other agreements assigned to Secured Party under the Commercial Mortgage (the "Mortgage") of

even date creating the security interests hereby perfected or by the other "Security Documents," as that term is defined in said Mortgage);

(d) All monies now or hereafter on deposit with Debtor for the payment of security deposits to lessees under leases of the Real Estate;

(e) All awards or payments, including interest thereon, which may be made with respect to the Real Estate, whether from the right of the exercise of eminent domain (including any transfer made in lieu of the exercise of said right) or for any other injury to or decrease in value of the Real Estate;

(f) All rights in and proceeds from present and future fire or hazard insurance policies covering improvements now or hereafter located on the Real Estate or described in the Mortgage thereon; together with all records and books of account now or hereafter maintained by Debtor, its successors and assigns in connection with the Real Estate or any business conducted thereon;

(g) All damage, royalties and revenue of every kind, nature and description whatsoever that Debtor may be entitled to receive from any person or entity owning or having or hereafter acquiring a right to the oil, gas or mineral rights and reservations of the Real Estate, with the right in Secured Party to receive and receipt therefor and apply the same to the indebtedness secured hereby either before or after any default hereunder, and Secured Party may demand, sue for and recover any such payments but shall not be required to exercise such rights;

(h) Any and all accounts, contract rights, chattel paper, sales contracts, insurance contracts, income, payment, profits, general intangibles and other rights to the payment of money, and all proceeds of all of the foregoing, whether now existing or hereafter arising from the sale, lease, or other disposition by Debtor, its successors and assigns, of the Real Estate;

(i) All of either Debtor's rights, powers and privileges under any interest rate protection agreements entered into by either Debtor in connection with the loan evidenced by the Note;

(j) All proceeds from the sale, transfer, or pledge of any or all of the foregoing property;

(k) All plans and specifications relating to the construction of improvements on the Real Estate and all unexpired claims, warranties, guaranties, indemnifications and sureties, if any, arising from or received in connection with the installation, construction, improvement, maintenance or equipment of or on the Real Estate or said improvements thereon; and

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(1) All contracts, licenses and permits, now or hereafter existing, directly or indirectly related to, or connected with, the construction, improvement, maintenance or service of the Real Estate or the improvements thereon.

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