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\$29.50 T#0013 TRAN 6399 07/11/94 20:10:00 #878 # AP ★ - 54-600806

COOK COUNTY RECURDER.

(Space above this line for recording purposes)

ASSIGNMENT OF RENTS AND LEASES

As Security for a Loan From STATE BANK OF COUNTRYSIDE

1. DATE AND PARTIES. The date of this Assignment of Rents and Leases (Agreement) is April 30, 1994, and the parties are the following:

OWNER/BORROW &R

STATE BANK OF COUNTRYSIDE, TRUIT DATED 1-6-88 ARKA TRUST NO. 88-385, AND NOT PERSONALLY

ALBERT F. MOCY.S. SR. LIYING TRUS'T DATED 9-9-92 a trust

3558 W. 97TH STREET EVERGREEN PARK, L £3642 Tax I.D. # 333-16-9830

BANK:

STATE BANK OF COUNTRYSIDE an ILLINOIS banking corporation 6734 Joliet Road Countryside, Illinois 60525 Tax I.D. # 38-2814456

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- 2. OBLIGATIONS DEFINED. The term "Obligations" is defined us r. rd includes the following:

 A. A promissory note, No. 35627033-08, (Note) dated April 30, 1994, and executed by STATE BANK OF COUNTRYSIDE, T/LI/T DATED 1-6-88 A/K/A TRUST NO. 88-385, AND NOT PERS DNALLY and ALBERT F. MOORE, SR. LIVING TRUST DATED 9-3-82 (Borrower) payable to the order of Bank, which evidences a loan (Lo in) it Borrower in the amount of \$1,400,000.00, plus interest, and all extensions, renewals, modifications or substitutions thereof.
 - All future advances by Bank to Borrower, to Owner, to any one or them or to any one of them and others (and all other obligations referred to in the subparagraph(s) below, whether or not this Agreem on a specifically referred to in the evidence of indebtedness with regard to such future and additional indebtedness).
 - All additional sums advanced, and expenses incurred, by Bank for the property of insuring, preserving or otherwise protecting the Collatoral (as herein defined) and its value, and any other sums udvanced, and expenses incurred by Bank pursuant to this Agreement, plus interest at the same rate provided for in the Note computed on a simple interest much id.
 - All other obligations, now existing or herenter arising, by Forrower owing to Bank to the extent the taking of the Collateral (as herein defined) as socurity therefor is not prohibited by taw, including but not that to flabilities for overdrafts, all advances made by Bank on Borrower's, and/or Owner's, behalf as authorized by this Agreement and liabilit as a guaranter, endersor or surely, of Borrower to Bank, due or to become due, direct or indirect, absolute or contingent, primary or secondary, liquidated or unliquidated, or joint, several, or joint and several.
 - Borrower's performance of the terms in the Note or Loan, Owner's performance of any terms in this Agreement, and Borrower's and Owner's performance of any terms in any deed of trust, any trust deed, any trust incoming, any mortgage, any deed to secure debt, any security agreement, any other assignment, any construction loan agreement, any loan agreement, any assignment of binodicial interest, any guaranty agreement or any other agreement which secures, guaranties or otherwise relates to the Note or Loan.

However, this security interest will not secure another debt:

- If Bank falls to make any disclosure of the existence of this security interest required by law for such other. Cobt.
- BACKGROUND. The Loan is secured by, but is not limited to, a mortgage (Mortgage) dated April 30, 1994, or the following described property (Property) situated in COOK County, ILLINOIS, to-wit:

 SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
- 4. ASSIGNMENT. In consideration of the Loan, Owner assigns, bargains, sells and conveys to Bank all of Owner's right, who and interest in and to all rents and profits from the Property and all leases of the Property now or hereafter made, effective immediately upon the etc. Ion of this Agreement (all of which are collectively known as the Collateral), which Collateral is accorded as follows:

A. all bases (Leases) on the Property. The term "Leases" in this Agreement shall include all agreements, written or verbal, existing or hereafter arising, for the use or occupancy of any portion of the Property and all extensions, renewals, and substitutions of such agreements,

Including subleases therounder, all guaranties of the performance of any party under the Leases.

- all guranness of the performance of any party throof the butters.

 The right to collect and receive all revenue (Rent) from the Leases on the Property now due or which may become due. Rent includes, but is not limited to the following: revenue, issue, profits, rent, minimum rent, percentage rent, additional rent, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, security deposits, finaurance premium contributions, liquidated damages following default, cancellation premiums, "loss of rents" insurance or other proceeds, and all rights and claims which Owner may have against any person under the terms of the Leases.
- COLLECTION OF RENT. Owner shall give notice of Bank's rights to all Runt and police of direct payment to Bank to those obligated to pay Rent. Prior to an Event of Default, Owner may continue to collect all Rent from the Leases on the Property new due or which may become due. Owner Prior to an Event of Default, Owner may continue to collect all Rent from the Leases on the Property new due or which may become due. Owner agrees to divect all tenants that in certain instances they may be required to pay Rent due or to become due to Bank. Owner shall endorse and deliver to Bank any money orders, checks or drafts which represent Rent from the above-described Property, apply the proceeds to the Obligations, and give notice of Bank's rights in any of said Runt and notice of direct payment to Bank to those obligated to pay such Runt. Bank shall be the creditor of each Lessee in respect to assignments for the benefit of creditors, Enhancing, reorganization, rearrangement, insolvency, dissolution or receivership proceedings by Lessee, and Owner shall immediately pay over to Bank all sums Owner may receive as creditor from such actions or proceedings. Also, Bank may collect or receive all payments paid by any Lessee, whether or not permant to the terms of the Leases, the respect to the right to Bank shall have the option to apply any amounts received as such creditor to the Obligations. The collection or receipt of any payments by Bank shall not constitute Sank as being a mortgagee in possession.
- APPLICATION OF COLLATERAL PROCEEDS. Any Rent or other payments received or to be received by virtue of the Collateral, will be applied to any amounts Borrower owes Bank on the Obligations and shall be applied first to costs and expenses, then to accrued interest and the balance, if any, to principal except as otherwise required by law.

04/30/94

Assignment of Rents & Loases MOORE, ALBERT F.

** READ ANY PAGE WHICH FOLLOWS FOR ANY REMAINING PROVISIONS.**

Initials PAGE 1

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- 7. WARRANTIES. To Induce Bank to me
 - Owner has good tille to the Leanes and Rent and good right to assign them, and no other person has any right in them; Owner has duly performed all of the terms of the Leanes that Owner is obligated to perform;
 - B.
 - Owner has not proviously assigned or encumbered the Leases or the Rant and will not further assign or encumber the Leases or future
 - No Rent for any period subsequent to the current month has been collected or received from Leesee, and no Rent has been compromised, D. The term "Lesseo" in this Agreement shall include all persons or entries obligated to Owner under the Leaner;
 - Upon request by Bank, Owner will deliver to Bank a true and complete copy of an eccuunting of Rent which is current as of the date requested:
 - Owner has complied and will continue to comply with any applicable landiord-tenant laws;
 - No Lassoc is in default of any of the terms of the Lesson;
 - Owner has not and will not waive or otherwise compromise any obligation of Lessee under the Lesses and will enforce the performance of
 - every obligation to be performed by Lesson under the Leases;

 Owner will not modify the Leases without Bank's prior written consent, will not consent to any Lesson's assignment of the Leases, or any subletting thereunder, without Bank's prior written consent and will not sell or remove any personal property located on the Property unless replaced in like kind for like or better value; and
 - Owner will not subordinate any Leases to any mortgage, lien, or encumbrance affecting the Property without Bank's written consent.

8. OWNER'S AGREEMENTS. In consideration of the Loan, Owner agrees:

- to deliver to Bank upon execution of this Agreement copies of the Leases, certified by Owner, as being true and correct copies which accurately represent the transactions between the parties;
- B. not to amend, modify, extend or in any manner alter the terms of any Leases, or cancel or terminate the same, or accept a surrender of any premises covered by such Leases without the prior written consent of Bank in each Instance;

 C. to observe and perform all obligations of Lessor under the Leases, and to give written prompt notice to Bank of any default by Lessor or
- to notify ear a Lessee in writing that any deposits previously delivered to Owner have been retained by Owner or assigned and delivered to Bank as the or se may be;
- to appear in and defend any action or proceeding pertaining to the League, and, upon the request of Bank, to do so in the name and on behalf of Bank, but at the expense of Owner, and to pay all costs and expenses of Bank, including reasonable atterneys fees to the extent not prohibited by Ir w. in any such action or proceeding in which Bank may appear;
- to give written notice of this Agreement to each Lessee which notice shalf contain instructions to each Lessee that in certain instances
- Lessee shall mak and perments of Rent directly to Bank; to Indemnify and hol (13 ink harmless for all liabilities, damages, costs and expenses, including reasonable attorneys' fees, Bank incurs when Bank, at its discretion, dects to exercise any of its remedies upon default of Lessee; that if the Leases provide to exatement of Rent during repair due to fire or other casualty, Bank shall be provided satisfactory insurance
- coverage; and
- I. that the Leases shall remain in fall force and effect regardless of any merger of the Lessor's and Lessoe's interests.

9. EVENTS CF DEFAULT. Owner shall be in de aut, it son the occurrence of any of the following events, circumstances or conditions (Events of Default):

- Failure by any party obligated on the Culigations to make payment when due; or A default or breach by Borrower. Owner or any co-signer, endorser, surely, or guarantor under any of the terms of this Agreement, the Note, any construction loan agreement or other loan agreement, any security agreement, mortgage, deed to secure dobt, doed of trust, trust deed, or any other document or instruction, guarantying, securing or otherwise relating to the Obligations; or The making or turnishing of any verbal or writer representation, statement or warranty to Bank which is or becomes files or incorrect in any material respect by or on behalf of Owner, Burower, or any one of them, or any co-signer, endorser, surely or guarantor of the
- Obligations: or
- Failure to obtain or maintain the insurance coverage, required by Bank, or insurance as is customary and proper for the Collateral (as herein defined); or
- The death, dissolution or insolvency of the appointment of a receiver by or on behalf of, the assignment for the benefit of creditors by or on The death, dissolution or insolvency of the appointment of a reletvor by or on behalf of, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary formination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, comy os you or debtor relief law by or against Owner, Borrower, or any one of them, or any co-signer, endorser, surely or guaranter of the Octigations; or A good faith belief by Bank at any time that Bank is insecure with request to Borrower, or any co-signer, endorser, surely or guaranter, that the prospect of any payment is impaired or that the Collateral (as here), violated, is impaired; or Faiture to pay or provide proof of payment of any lax, assessment, ren., Jaurance premium, escrew or escrew delicionsy on or before its
- due date; or
- A material adverse change in Owner's business, including ownership, rimagement, and financial conditions, which in Bank's opinion, impairs the Collateral or repayment of the Obligations; or
 - A transfer of a substantial part of Owner's money or property.

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- REMEDIES ON DEFAULT. At the option of Bank, all or any part of the principal of, Fur accrued interest on, the Obligations shall become immediately due and payable without notice or demand, upon the occurrence of an Event of Default or at any time thereafter by Mortgagor under the Mortgago, Dank, or Bank's option, shall have the right to exercise any or all of the following remedies:
 - To continue to collect directly and retain Rent in Bank's name without taking possession of the Property and to demand, collect, receive, and such for the Runt, giving proper receipts and releases, and, after deducting all reasonable by enses of collection, apply the balance as legally permitted to the Note, first to accrued interest and then to principal.
 - To recover reasonable attorneys' fees to the extent not prohibited by law.
 - To declare the Obligations immediately due and payable, and, at Bank's option, exercise any of the remedies provided by law, the Note, the Mertgage or this Agreement.
 - the Mortgage of this Agroument.

 To enter upon, take possession of, manage and operate all or any part of the Property, make, modify, an first or cancel any Leases, evict any Lessee, increase or reduce Rent, decorate, clean and make repairs, and do any act or incur any or at Bank shall deem proper to protect the Property as fully as Owner could do, and to apply any funds collected from the operation of the first entry in such order as Bank may deem proper, including, but not limited to, payment of the following: operating expenses, management or kerage, atterminyal and accountants! fees, the Obligations, and lowerd the maintenance of reserves for repair or replacement. Bank may take such action without regard to the adequacy of the security, with or without any action or proceeding, through any person or agent, mortgages under a mortgage, or receiver to be appointed by a court, and irrespective of Owner's possession.

The collection and application of the Rent or the entry upon and taking possession of the Property as set out in this section shall not cure or waive any default, or modify or waive any notice of default under the Note, Mortgage or this Agreement, or invalidate any act done pursuant to such notice. The enforcement of such remedy by Bank, once exercised, shall continue for so long as Bank shall elect, notwithstanding that such collection and application of Rent may have cured the original detail. If Bank shall thereafter elect to discontinue the exercise of any such remody, the same or any other remedy under the law, the Note, Mortgage or this Agreement may be asserted at any time and from line to time following any subsequent default. The word "default" has the same meaning as contained within the Note or any other lessument evidencing the Obligations, and the Mortgage, or any other document securing, guarantying or otherwise relating to the Obligations.

In addition, upon the occurrence of any Event of Default, Bank shall be entitled to all of the remedies provided by law, the Note and any related loan documents. All rights and remedies are cumulative and not exclusive, and Bank is shiftled to all remedies provided at law or equity, whether or not expressly set forth

11. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.

- A. As used in this paragraph:
 - This paragraph.
 "Environmental Law" means, without limitation, the Comprehensive Environmental Response, Compensation, and Liability Act
 ("CERCLA", 42 U.S.C. 9601 et seq.), പ് tederal, state and local laws, regulations, ordinances, court orders, attorney general
 opinions or interpretive letters concerning the public health, sufety, welfare, environment or a Hazardous Substance (as defined
 - notion). "Hazardous Substance" means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or the environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste" o "hazardous substance" under any Environmental Law.
- B. Owner represents, warrants and agrees that, except as previously discissed and acknowledged in writing:

 (1) No Hazardous Substance has been, is or will be located, transported, manufactured, treated, refined, or handled by any person

Assignment of Rents & Leases MOORE ALBERT F

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on, under or about the Property except in the ordinary course of business and in effect complishes with all applicable Environmental Law

(2) Owner has not and shall not cause, contribute to or perful the release of any Hezardous Substance on the Property.

- Owner shall immediately notify Bank it: (a) a release or threatened release of Hazardous Substance occurs on, under or about the Property or migrates or threatens to migrate from nearby property; or (b) there is a violation of any Environmental Law concerning the Property. In such an event, Owner shall take at necessary remedial action in accordance with any Environmental Law.
- Owner has no knowledge of or reason to believe there is any pending or threatened investigation, claim, or proceeding of any kind relating to (a) any Hazardous Substance located on, under or about the Property or (b) any violation by Owner or any tenant of any Environmental Law. Owner chall immediately notify Bank in writing as soon as Owner has reason to believe there is any such pending or threatened investigation, claim, or proceeding. In such an event, Bank has the right, but not the obligation, to participate in any such proceeding including the right to receive copies of any documents relating to such proceedings.

(5) Owner and every tenant have been, are and shall remain in full compliance with any applicable Environmental Law.
(8) There are no underground storage tanks, private dumps or open wells located on or under the Property and no such tank, dump or well shall be added unless Bank first agrees in writing.

Owner will regularly Inspect the Property, monitor the activities and operations on the Property, and confirm that all permits, licenses or apprevals required by any applicable Environmental Law are obtained and compiled with.

Owner will permit, or cause any fenant to permit, Bank or Bank's agent to enter and inspect the Property and review all records at any reasonable time to determine: (a) the existence, location and nature of any Hazardous Substance on, under or about the Property; (b) the existence, location, nature, and magnitude of any Hazardous Substance that has been released on, under or

about the Property; (c) whether or not Owner and any tenant are in compliance with any applicable Environmental Law.

Upon Bank's request, Owner agrees, at Owner's expense, to engage a qualified environmental engineer to prepare an environmental audit of the Property and to submit the results of such audit to Bank. The choice of the unvironmental engineer

who will parlorm such such is subject to the approval of Bank.

(10) Fan. has the right, but not the obligation, to perform any of Owner's obligations under this paragraph at Owner's expense. (11) A. ... consequence of any breach of any representation, warranty or promise made in this paragraph, (a) Owner will Indomnity and "...Id Bank and Bank's successors or assigns harmless from and against all losses, claims, demands, liabilities, damages, cleant; response and remediation costs, penalties and expenses, including without limitation all costs of litigation and reaso table attorneys less, which Bank and Bank's successors or assigns may sustain; and (b) at Bank's discretion, Bank may release this a greement and in return Owner will provide Bank with collateral of at least equal value to the Property secured by this Agreement, without prejudice to any of Bank's rights under this Agreement.

(12) Notwithstan this any of the language contained in this Agreement to the contrary, the terms of this paragraph shall survive any

foreclosure on sensingting deed of trust, mortgage or any obligation regardless of any passage of title to Bank or any disposition by Bank of any or all of the Property. Any claims and defenses to the contrary are hereby waived.

- ADDITIONAL POWERS OF BANK. In addition to all other powers granted by this Agreement and the Mortgage, Bank also has the rights and powers, pursuant to the provisions of the litter's Code of Civil Procedure, Section 15-1101, at seq.
- TERM. This Agreement shall remain in effect intil the Obligations are fully and finally paid. Upon payment in full of all such indebtedness, Bank shall execute a release of this Agreement upon Owne is request. 94600806
- GENERAL PROVISIONS
 - TIME IS OF THE ESSENCE. Time is of the essence in Owner's performance of all duties and obligations imposed by this Agreement.
 - NO WAIVER BY BANK. Bank's course of dealing, o Bank's forbearance from, or delay in, the exercise of any of Bank's rights, remedies, privileges or right to insist upon Owner's strict performance of any provisions contained in this Agreement, or other loan documents, shall construed as a waiver by Bank, unless any surn waiver is in writing and is signed by Bank
 - AMENDMENT. The provisions contained in this Agree next may not be amended, except through a written umendment which is signed by Owner and Bank
 - INTEGRATION CLAUSE. This written Agreement and all documents executed concurrently herewith, represent the entire understanding between the parties as to the Obligations and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.
 - Owner, upon request of Bank, activer to execute, acknowledge, deliver and record or tille such further
 - Instruments or documents as may be required by Bank to secure the Note or confirm any lien.

 GOVERNING LAW. This Agreement shall be governed by the laws of the State of ILLINOIS, provided that such laws are not otherwise preempted by the laws and regulations.
 - FORUM AND VENUE. In the event of litigation pertaining to this Agreement, the exclusive forum, venue and place of jurisdiction shall be in the State of ILLINOIS, unless otherwise designated in writing by Bank or otherwise required by law.

 SUCCESSORS. This Agreement shall inure to the bondit of and bind the helps, porsonal representatives, successors and assigns of the SUCCESSORS.
 - parties; provided however, that Owner may not assign, transfer or delegate any of the trafts or obligations under this Agreement.

 UMBER AND GUNDER. Whenever used, the singular shall include the plural, the singular, and the use of any gender shall be NUMBER AND GUNDER.

 - DEFINITIONS. The terms used in this Agreement, if not defined herein, shall have the present as defined in the other documents executed contemporaneously, or in conjunction, with this Agreement.

 PARAGRAPH HEADINGS. The headings at the beginning of any paragraph, or any subparagraph, in this Agreement are for convenience only and shall not be dispositive in interpreting or construing this Agreement.

 If HELD UNENFORCEABLE. If any provision of this Agreement shall be held unenforceable or virid, then such provision shall be severable than the convenience and shall be severable to the convenience and shall be severable to the convenience and shall be severable to the convenience and shall be severable.

from the remaining provisions and shall in no way affect the erm. NO ACTION BY BANK. Nothing contained herein shall require	nforceability of the remaining provisions run ine validity of this Agreement, the Bank to take any action.
OWNER/BORROWER:	NOTE: SYNHETATION CLAUSE This Hote is executed by State some of Conditioning to the Condition of the Conditioning the Condition of the Conditioning the Condit
By: STATE BANK OF COUNTRYSIDE	and the second s
ALBERT F. MOORE, SR. LIVING TRUST DATED 9-9-92 By: ALBERT F. MOORE, SR.	The state of the s
ALBERT F. MOORE, SH. As Trustee	Consequence of the content of the co
COUNTY OF COLL Andrea On this Aday of Notice 1971, Andrea BANK OF COUNTRYSIDE, as Trustee, for STATE BANK OF COU PERSONALLY, personally known to me to be the same person whose in person, and acknowledged that (he/she) signed and delivered the forth.	Schoefernacker Schoefernacker A notary public, certify that STATE a notary public, certify that STATE NAME of the subscribed to the loregoing instrument, appeared before the this day instrument as (his/hor) free and voluntary act, for the uses and purposes set
My commission expires: "OFFICIAL SEAL" ANDREA SCHOEFERNACKER Notery Public, State of Illinois My Commission Expires 7-14-97	and ico Sinor touracter

Property of Cook County Clerk's Office

STATE OF

COUNTY OF COUNTY

This document was prepared by STATE BANK OF COUNTRYSIDE, 6734 Joliat Road, Countryside, Illinois 60525.

Please return this document after recording to STATE BANK OF COUNTRYSIDE, 6734 Jollet Road, Countryside, Illinois 60625.

THIS IS THE LAST PAGE OF A 4 PAGE DOCUMENT. EXHIBITS AND/OR ADDENDA MAY FOLLOW. Stoperity of Coot County Clerk's Office

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This EXHIBIT "A" is referred to in and made a part of that cortain Assignment of Rents and Lesses (Agreement) dated April 30, 1994, by and between the following parties:

OWNER/BORROWER:

STATE BANK OF COUNTRYSIDE, T/U/T DATED 1-6-86 A/K/A YRUST NO. 88-365, AND NOT PERSONALLY a trus ALBERT F. MOORE, SR. LIVING TRUST DATED 9-9-92 a trust

3558 W. D7TH STREET **EVERGREEN PARK, IL 60642** Tax 1.D. # 333-16-9839

BANK:

STATE BANK OF COUNTRYSIDE an II.LINOIS banking corporation 6734 Joilet Road Countryside, Illinois 60525 Tax I.D. # 36-2814456

200/2

The properties hereinafter described are those properties referred to in the Agreement as being described in Exhibit "A":

Parcel 1:

Lot 9 in MBC Subdivision of part of the North East 1/4 of Section 1, Township 37 North, Range 12, being a Resubdivision of Lots 1 and 2 in Block 2 and Lot 1 and 2 in Block 3 in Frederick H. Bartlett's Harlem Avenue Acres, a Subdivision of the North 45 acres of the North East 1/4 of Section 1, Township 37 North, Rangi 12, (except the West 17 feet conveyed to railroad) in Cook County, "llineis, also, the West 1096.10 feet of the East 1320.10 feet (except the South 40 feet of the East 203 feet thereof) of the following described parcels of land, all taken as a tract: the South 108 feet of the North 102 feet of South 1/2 of said North East 1/4 in Section 1, together with the South 1/2 (except North 402 feet thereof and except the South 50 acr(s thereof) of the said North East 1/4 of Section 1, also, the North 66 feet of the West 174 feet of East 224 feet of the South 108 feet of the North 402 feet of the said South 1/2 of the North East 1/4 of Section 1, also the Wast 1270.10 feet of the East 1320.10 feet of the South 125 feet of the North 294 feet of the said South 1/2 of the North East 1/4 of Section 1, Township 37 North, Range 12 &E. East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2:

Block 1 (except the East 377.00 feet thereof) in Frederick H. Birtlett's Harlem Avenue acres, a Subdivision of the North 45 acres of the South 50 acres of the North East 1/4 of Section 1, Township 37 North, Ranga 12 East of the Third Principal Meridian, (except the West 17 feet conveyed to railroad), in Cook County, Illinois.

Parcel 3:

Lots 8 and 9 in Block 13 in Frederick H. Bartlett's Harlem Avenue acres, a Subdivision of the North 45 acres of the South 50 acres of the North East 1/4 of Section 1, Township 37 North, Range 12 East of the Third Principal Meridian, (except the South 17 feet conveyed to railroad), in Cook County, Illinois.

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