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THIS INDENTURE, made September 28 1994, between  
NORTH PARK COLLEGE AND THEOLOGICAL SEMINARY, an  
Illinois not-for-profit corporation, located at  
3225 West Foster Avenue Chicago Illinois  
(NO AND STREET) (CITY) (STATE)  
herein referred to as "Mortgagors," and NATIONAL COVENANT PROPERTIES,  
an Illinois not-for-profit corporation, located at  
5101 N. Francisco Avenue Chicago Illinois  
(NO AND STREET) (CITY) (STATE)

DEPT-01 RECORDING \$153.00  
T#0011 TRAN 3959 09/29/94 15:24:00  
#5434 RV \*-94-847244  
COOK COUNTY RECORDER

94847244

Above Space For Recorder's Use Only

herein referred to as "Mortgagee," witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of FIVE HUNDRED THOUSAND AND NO/100 DOLLARS (\$ 500,000.00) payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the 30th day of September, 1993 and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at 5101 N. Francisco Avenue, Chicago, Illinois 60625

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the City of Chicago COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF.

which, with the property hereinafter described, is referred to herein as the "premises,"

Permanent Real Estate Index Number(s): SEE EXHIBIT A ATTACHED  
Address(es) of Real Estate: SEE EXHIBIT A ATTACHED

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

The name of a record owner is: NORTH PARK COLLEGE AND THEOLOGICAL SEMINARY

This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this mortgage) are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hand and seal of Mortgagors the day and year first above written. NORTH PARK COLLEGE AND THEOLOGICAL SEMINARY

\*and 3 page Rider.

(Seal) BY: [Signature] (Seal)

Its Vice President for

Admin & Finance

[Signature] (Seal)

Its Vice Secretary

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)

ACCEPT: [Signature] (Seal)

State of Illinois, County of \_\_\_\_\_, I, the undersigned, a Notary Public in and for said County

SEE NOTARY JURAT ON ATTACHED RIDER

IMPRESS SEAL HERE  
personally known to me to be the same person who came subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as free and voluntary act, for the use and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_  
Commission expires \_\_\_\_\_  
Notary Public

This instrument was prepared by Grant D. Erickson, 1625 Shermer Road, Northbrook, IL 60062

Mail this instrument to \_\_\_\_\_  
PLEASE RETURN TO: RICHARD LUCCHESI  
TICOR TITLE INSURANCE  
203 NORTH LASALLE, SUITE 1400  
CHICAGO, IL 60601  
N-6216-14  
(CITY) (ZIP CODE)

OR RECORDER'S OFFICE BOX NO. 15

BOX 15

153.00

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## THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS MORTGAGE)

1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien thereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.
2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagors, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagors, upon demand by the Mortgagee, shall pay such taxes or assessments, or reimburse the Mortgagee therefor; provided, however, that if in the opinion of counsel for the Mortgagee (a) it might be unlawful to require Mortgagors to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagee may elect, by notice in writing given to the Mortgagors, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.
4. If, by the laws of the United States of America or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the issuance of the note hereby secured, the Mortgagors covenant and agree to pay such tax in the manner required by any such law. The Mortgagors further covenant to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.
5. At such time as the Mortgagors are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such privilege of making prepayments on the principal of said note (in addition to the required payments) as may be provided in said note.
6. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
7. In case of default therein, Mortgagee may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redempt from any tax sale or forfeiture affecting said 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 herewith, including attorneys' fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the highest rate now permitted by Illinois law. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagors.
8. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.
9. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgagors, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the note or in this mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.
10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale 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 (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches, and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title to the premises. Mortgagee may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law, when paid or incurred by Mortgagee in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.
11. The proceeds of any foreclosure sale of the premises 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 such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.
12. Upon or at any time after the filing of a complaint to foreclose this mortgage the court in which such complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, with or without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not, and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such 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 Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.
13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
14. The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
15. The Mortgagors shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.
16. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.
17. Mortgagee shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.
18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder or holders, from time to time, of the note secured hereby.

9-10-1966

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## EXHIBIT A

1.

### PARCEL 3:

Lot 14 and the North 15 feet of Lot 15 in Block 18 in North Park Addition to Chicago, a Subdivision of Parts of the Northeast 1/4 and the Southeast 1/4 of Section 11, Township 40 North, Range 13 East of the Third Principal Meridian in Cook County, Illinois.

PROPERTY ADDRESS: 5139 North Christiana  
PERMANENT INDEX NUMBER: 13-11-405-008

### PARCEL 5:

Lot 6 (except the North 2 feet thereof) and the North 4 feet of Lot 5 in the Resubdivision of Lots 21 to 28 in Block 18 in North Park Addition to Chicago, a Subdivision of parts of the Northeast 1/4 and the Southeast 1/4 of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5115 North Christiana  
PERMANENT INDEX NUMBER: 13-11-405-013

### PARCEL 6:

Lot 5 (except the North 4 feet thereof) and the North 6 feet of Lot 4 in the Resubdivision of Lot 21 to 28 in Block 18 in North Park Addition to Chicago, a Subdivision of part of the North East 1/4 and the South East 1/4 of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.

PROPERTY ADDRESS: 5113 North Christiana  
PERMANENT INDEX NUMBER: 13-11-405-014

### PARCEL 7:

Lot 4 (except the North 6 feet thereof) and the North 8 feet of Lot 3 in the resubdivision of Lots 21 to 28 in Block 18 in North Park Addition to Chicago, a Subdivision of part of the North East Quarter and the South East Quarter of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5111 North Christiana  
PERMANENT INDEX NUMBER: 13-11-405-015

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## PARCEL 10:

Lot Seven (7) and the North two (2) feet of Lot Six (6) in Resubdivision of Lots Twenty-one (21) to Twenty-eight (28) in Block Eighteen (18) in North Park Addition to Chicago, a Subdivision of parts of the Northeast Quarter and the Southeast Quarter of Section Eleven (11), Township Forty (40) North, Range Thirteen (13), East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5119 North Christiana  
PERMANENT INDEX NUMBER: 13-11-405-012

## PARCEL 11:

Lot 48 in Block 1 in Johnson's Subdivision of West 1/2 of Lot 6 and West 1/2 of Lot 11 (except triangular piece off Southeast corner of said West 1/2 of Lot 11) of Jackson's Subdivision in Sections 11 and 12, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5100 North Christiana  
PERMANENT INDEX NUMBER: 13-11-404-038

## PARCEL 16:

Lots 21, 22, 23, 24, 25, 26, 27, 28, 29 and the South Half of Lot 30 in Block 16 in North Park Addition to Chicago, a Subdivision of part of the Northeast Quarter and Southeast Quarter of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.

PROPERTY ADDRESS: 3200-16 West Foster  
PERMANENT INDEX NUMBERS: 13-11-224-033  
13-11-224-039  
13-11-224-040

## PARCEL 17:

Lots 9-12 in Hindman's Subdivision, of that part of Block 4 lying North of the center line of the North Branch of the Chicago River in Jackson's Subdivision of the Southeast 1/4 of Section 11 and the Southwest 1/4 of Section 12, Township 40, Range 13, in Cook County, Illinois.

PROPERTY ADDRESS: 5141 North Kedzie  
PERMANENT INDEX NUMBER: 13-12-300-009

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## PARCEL 18.

Lots 38, 39 and 40 in Block 2 in W. F. Kaiser and Company's Albany Park Subdivision being a Subdivision of Lot 12 and part of Lot 5 lying South of the center line of North Branch of Chicago River in Jackson's Subdivision of the South East Quarter of Section 11 and the South West Quarter of Section 12, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5051 North Spaulding  
PERMANENT INDEX NUMBERS: 13-11-414-001  
13-11-414-002  
13-11-414-003

## PARCEL 19.

Lots 11, 12, 13, 14, 15, 16, 17 and the North Half of Lot 18 in Block 1 in Johnson's Subdivision of the West 1/2 of Lot 6 and all of the West 1/2 of Lot 11 (except a triangular piece off the Southeast corner of said West 1/2 of Lot 11, of Jackson's Subdivision of the Southeast 1/4 of Section 11 and the Southwest 1/4 of Section 12, Township 40 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5125 North Kimball  
PERMANENT INDEX NUMBERS: 13-11-404-009  
13-11-404-010  
13-11-404-011  
13-11-404-012  
13-11-404-013  
13-11-404-014  
13-11-404-015  
13-11-404-042

II.

## PARCEL 1:

Lot Eleven (11) and Lot Twelve (12) (except the South Five (5) feet thereof) in Block Eighteen (18) in North Park Addition to Chicago, a Subdivision of parts of the North East Quarter (1/4) and the South East Quarter (1/4) of Section Eleven (11), Township Forty (40) North, Range Thirteen (13) East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5141-43 North Christiana  
PERMANENT INDEX NUMBER: 13-11-405-006

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## PARCEL 2:

Lot 13 and the South 5 feet of Lot 12 in Block 18 in North Park Addition to Chicago, a Subdivision of parts of the Northeast 1/4 and the Southeast 1/4 of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5141-43 North Christlana  
PERMANENT INDEX NUMBER: 13-11-405-007

## PARCEL 4:

Lot 18 and the North Half of Lot 19 in Block 18 in North Park Addition to Chicago, being a Subdivision of parts of the Northeast Quarter and the Southeast Quarter of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5127 North Christlana  
PERMANENT INDEX NUMBER: 13-11-405-010

## PARCEL 8:

The South Twenty-two (22) feet of Lot Three (3) and the North Eleven (11) feet of Lot Two (2) in Resubdivision of Lots Twenty-one (21) to Twenty-eight (28) inclusive in Block Eighteen (18) in North Park Addition to Chicago, a Subdivision of parts of the Northeast Quarter and the Southeast Quarter of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5109 North Christlana  
PERMANENT INDEX NUMBER: 13-11-405-016

## PARCEL 9:

Lot 1 and Lot 2 (except the North 11 feet of said Lot 2) in Resubdivision of Lots 21 to 28 in Block 18 in North Park Addition to Chicago, a Subdivision of parts of the North East Quarter and the South East Quarter of Section 11, Township 40 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5101 North Christlana  
PERMANENT INDEX NUMBER: 13-11-405-017

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## PARCEL 12:

Lot Forty-nine (49) in Block One (1) in Johnson's Subdivision of the West Half of Lot Six (6) and all of the West Half of Lot Eleven (11) (except a triangular piece off the Southeast corner of said West Half of Lot Eleven (11) of Jackson's Subdivision of Section Eleven (11), Township Forty (40) North, Range Thirteen (13), East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5104 North Christiana  
PERMANENT INDEX NUMBER: 13-11-404-037

## PARCEL 13:

Lot 50 in Block One in Johnson's Subdivision of the West Half of Lot 6 and the West Half of Lot 11 except Triangular piece off the South East corner of the West Half of said Lot 11 of Jackson's Subdivision of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian, according to Plat of Johnson's Subdivision recorded July 30, 1919 in Book 159 of Plats, page 2, in Cook County, Illinois.

PROPERTY ADDRESS: 5106 North Christiana  
PERMANENT INDEX NUMBER: 13-11-404-036

## PARCEL 14:

Lot 51 in Block 1 in Johnson's Subdivision of the West 1/2 of Lot 6 and the West 1/2 of Lot 11 except a Triangular piece off the Southwest corner of said West 1/2 of Lot 11 of Jackson's Subdivision of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5108 North Christiana  
PERMANENT INDEX NUMBER: 13-11-404-035

## PARCEL 15:

Lot Fifty-three (53) in Johnson's Subdivision of the West Half of Block 6 and (except triangle in Southeast corner, being 240 feet on East line) the West Half of Block 11 in Jackson's Subdivision of Sections 11 and 12, Township 40 North, Range 13, East of the Third Principal Meridian situated in the County of Cook, in the State of Illinois.

PROPERTY ADDRESS: 5116 North Christiana  
PERMANENT INDEX NUMBER: 13-11-404-033

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## PARCEL 20:

Lot 11 in Block 1 in W. F. Kaiser and Company's Albany Park Subdivision, being a Subdivision of Lot 12 in that part of Lot 5 lying South of the center line of the North Branch of the Chicago River in Jackson's Subdivision of the South East 1/4 of Section 11, and the South West 1/4 of Section 12, Township 40 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.

PROPERTY ADDRESS: 3230 West Carmen  
PERMANENT INDEX NUMBER: 13-11-407-003

## PARCEL 22:

Lot 3 in Block 2 in W. F. Kaiser Co.'s Albany Park Subdivision of Lot 12 and that part of Lot 5 lying South of the center line of the North Branch of the Chicago River in Jackson's Subdivision of the Southeast 1/4 of Section 11-40-13 and the Southwest 1/4 of Section 12, Township 40, Range 13, in Cook County, Illinois.

PROPERTY ADDRESS: 5052 North Sawyer  
PERMANENT INDEX NUMBER: 13-11-414-021

## PARCEL 23:

Lot 2 in Block 2 in W. F. Kaiser and Company's Albany Park Subdivision being a subdivision of Lot 12 and that part of Lot 5 lying South of the center line of the North Branch of the Chicago River in Jackson's Subdivision of the Southeast Quarter of Section 11 and the Southwest Quarter of Section 12, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5054 North Sawyer  
PERMANENT INDEX NUMBER: 13-11-414-020

## PARCEL 24:

Lot 1 in Block 2 in W. F. Kaiser and Company's Albany Park Subdivision of Lot 12 and that part of Lot 5 lying South of the center of the North Branch of the Chicago River in Jackson's Subdivision of the Southeast Quarter (1/4) of Section 11 and the Southwest Quarter (1/4) of Section 12, Township 40 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5058 North Sawyer  
PERMANENT INDEX NUMBER: 13-11-414-019

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PROPERTY

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## PARCEL 25:

Lots One (1), Two (2) and Three (3) in Block Eighteen (18) in North Park Addition to Chicago, a subdivision of part of the Northeast Quarter and the Southeast Quarter of Section Eleven (11), Township Forty (40) North, Range Thirteen (13) East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5148 North Spaulding  
PERMANENT INDEX NUMBER: 13-11-405-005

## PARCEL 26:

Lots 38, 39 and 40 in Block 2 in W. F. Kaiser and Company's Third Albany Park Subdivision of Block 13 and that part of Block 4 lying South of center line of the North Branch of the Chicago River in Jackson's Subdivision of the Southeast Quarter of Section 11 and the Southwest Quarter of Section 12, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5055 North Kedzie  
PERMANENT INDEX NUMBERS: 13-12-303-001  
13-12-303-002  
13-12-303-003

## PARCEL 27:

Lots Fifty-four (54) to Sixty-two (62), both inclusive, in Johnson's Subdivision of the West Half of Block 6 and (except triangle in Southeast corner, being 240 feet on East line) the West Half of Block 11 in Jackson's Subdivision of Sections 11 and 12, Township 40 North, Range 13, East of the Third Principal Meridian situated in the County of Cook, in the State of Illinois.

PROPERTY ADDRESS: 5116 North Christiana  
PERMANENT INDEX NUMBERS: 13-11-404-024  
13-11-404-025  
13-11-404-026  
13-11-404-027  
13-11-404-028  
13-11-404-029  
13-11-404-030  
13-11-404-031  
13-11-404-032

## PARCEL 30:

Lots 21, 22 and 23 in Block 2 in W. F. Kaiser and Company's Albany Park Subdivision, being the subdivision of Lot 12 and that part of Lot 5, lying South of center line of the North Branch of the Chicago River in Jackson's Subdivision



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the Southeast 1/4 of Section 11 and the Southwest 1/4 of Section 12, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 5005-07 North Spaulding  
PERMANENT INDEX NUMBER: 13-11-414-018

## PARCEL 31:

Lots 4 and 5, in Block One (1) in W. F. Kaiser and Company's Albany Park Subdivision, being a Subdivision of Lot 12, and that part of Lot 5 lying South of center line of the North Branch of the Chicago River in Jackson's Subdivision of the Southeast Quarter (1/4) of Section 11 and the Southwest Quarter (1/4) of Section 12, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 3208-10 West Carmen  
PERMANENT INDEX NUMBER: 13-11-407-007

- III. A second mortgage lien on the following parcels subject only to notes in the aggregate sum of \$1,750,000.00 secured by a Mortgage to Covenant Trust Company, as Trustee of the North Park College and Theological Seminary Gift Annuity Fund on behalf of the Note A Noteholder, and North Park College and Theological Seminary, as Trustee of its Endowment Fund on behalf of the Note B Noteholder, in the collective sum of \$1,750,000.00, as to the following parcels:

## PARCEL 29A:

Block 17 in North Park Addition to Chicago, a Subdivision of parts of the Northeast 1/4 and the Southeast 1/4 of Section 11, Township 40 North, Range 13 East, except that part of said Block 17 described as follows:

That part of the following taken as one Tract: Block 17 in North Park Addition to Chicago, a Subdivision of parts of the Northeast 1/4 and the Southeast 1/4 of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian. Also that part of Block 5 of Jackson's Subdivision lying between the South line of Block 17 in North Park Addition to Chicago and the center line of the North Branch of the Chicago River, all in the Southeast 1/4 of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian described as follows: Beginning at a point on the West line of said Block, 495.00 feet South of the Northwest corner thereof; thence South along the West line of said Block and said line extended to the center line of the North Branch of the Chicago River; thence Northeasterly following the center line of said River, to the East line of said Block 17; thence North along said East line to a point in the East line of said Block, which is 206.47 feet South of the Northeast corner of said Block; thence West parallel with the north line of said Block, 16.60 feet; thence South parallel with the East line of said Block 55.00 feet; thence West parallel with the North line of said Block 303.40 feet; thence Southwesterly to a point 329.00 feet South and 388.40 feet West of the Northeast Corner of said Block; thence South parallel with the

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East line of said Block to a point 429.00 feet South, and 380.40 feet West of the Northeast corner of said Block; thence Southwesterly to a point 495.00 feet South and 75.00 feet East of the Northwest corner of said Block; thence West 75.00 feet to Place of Beginning, in Cook County, Illinois.

PROPERTY ADDRESS: Main Campus  
PERMANENT INDEX NUMBER: 13-11-406-001 (Affects Parcels 29A and 29B)

## PARCEL 29B:

That part of the following taken as one Tract: Block 17 in North Park Addition to Chicago, a Subdivision of parts of the Northeast 1/4 and the Southeast 1/4 of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian. Also that part of Block 5 of Jackson's Subdivision lying between the South line of Block 17 in North Park Addition to Chicago and the center line of the North Branch of the Chicago River, all in the Southeast 1/4 of Section 11, Township 40 North, Range 13, East of the Third Principal Meridian described as follows: Beginning at a point on the West line of said Block, 495.00 feet South of the Northwest corner thereof; thence South along the West line of said Block and said line extended to the center line of the North Branch of the Chicago River; thence Northeasterly following the center line of said River, to the East line of said Block 17; thence North along said East line to a point in the East line of said Block, which is 206.47 feet South of the Northeast corner of said Block; thence West parallel with the North line of said Block, 16.60 feet; thence South parallel with the East line of said Block 55.00 feet; thence West parallel with the North line of said Block 303.40 feet; thence Southwesterly to a point 429.00 feet South and 380.40 feet West of the Northeast corner of said Block; thence South parallel with the East line of said Block to a point 429.00 feet South, and 380.40 feet West of the Northeast corner of said Block; thence South parallel with the East line of said Block to a point 429.00 feet South, and 380.40 feet West of the Northeast corner of said Block; thence Southwesterly to a point 495.00 feet South and 75.00 feet East of the Northwest corner of said Block; thence West 75.00 feet to Place of Beginning, in Cook County, Illinois.

PROPERTY ADDRESS: Main Campus  
PERMANENT INDEX NUMBER: 13-11-406-001 (Affects Parcels 29A and 29B)

## PARCEL 32:

Lots 29-34 both inclusive, and the South Seven (7) feet of Lot 35, in Block 18 in North Park Addition to Chicago, a Subdivision of parts of the Northeast Quarter and the Southeast Quarter of Section Eleven (11), Township Forty (40) North, Range Thirteen (13) East of the Third Principal Meridian, in Cook County, Illinois.

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PROPERTY ADDRESS: Nyrall Hall, 5100 North Spaulding  
PERMANENT INDEX NUMBERS: 13-11-405-027  
13-11-405-028  
13-11-405-029  
13-11-405-030  
13-11-405-031  
13-11-405-032

## PARCEL 33:

Lot 35 (except the South 7 feet thereof) and all of Lots 36-48, both inclusive, in Block 13 in North Park Addition to Chicago, a Subdivision of parts of the Northeast Quarter and the Southeast Quarter of Section Eleven (11), Township Forty (40)

North, Range Thirteen (13) East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: Wallgren Library, 5130 North Spaulding  
PERMANENT INDEX NUMBERS: 13-11-405-018  
13-11-405-019  
13-11-405-020  
13-11-405-021  
13-11-405-022  
13-11-405-023  
13-11-405-024  
13-11-405-032

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**RIDER ATTACHED TO MORTGAGE BETWEEN  
NORTH PARK COLLEGE AND THEOLOGICAL SEMINARY, MORTGAGOR/DEBTOR  
AND NATIONAL COVENANT PROPERTIES, MORTGAGEE**

1. Where the terms of this Rider and Mortgage conflict, the Rider shall control.
2. Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred without National Covenant Properties' prior written consent, National Covenant Properties may, at its option, require immediate payment in full of all sums secured by this Mortgage.
3. Debtor shall have the right to prepay the Note in whole or in part at any time without penalty. Prepayments shall first be applied to the interest due, and then to the remaining principal.
4. In the event that Debtor shall breach any obligation under this Mortgage or the Note which it secures or shall:
  - (a) Receive notice that any violation of any Federal, State or local environmental, health or safety law or regulation may have been committed or is about to be committed by Debtor in connection with the Property;
  - (b) Receive notice that any administrative or judicial complaint or order has been filed or is about to be filed against Debtor alleging violations of any Federal, State or local environmental law or regulation or requiring Debtor to take any action in connection with the release of toxic or hazardous substances or release of petroleum or any petroleum product (including, without limitation, crude oil or any fraction thereof) into the environment in connection with the Property;
  - (c) Receive any notice from a Federal, State or local governmental agency or private party alleging that the Debtor may be liable or responsible for costs associated with a response to or clean up of a release of a toxic or hazardous substance or release of petroleum or any petroleum product (including, without limitation, crude oil or any fraction thereof) into the environment or any damages caused thereby in connection with the Property;
  - (d) Receive any notice that Debtor is subject to Federal, State or local investigation evaluating whether any remedial action is needed to respond to the release of any hazardous or toxic waste, substance or constituent, petroleum or petroleum products (including, without limitation, crude oil or any fraction thereof) or any other substance into the environment in connection with the Property;

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- (e) Incur any additional debt without the prior written consent of National Covenant Properties in connection with the Property;
- (f) Fail to maintain its affiliation with The Evangelical Covenant Church or its status as an organization exempt from federal taxation pursuant to Section 501(c)(3) of the Internal Revenue Code;

or in the event that:

- (a) National Covenant Properties shall reasonably deem itself insecure;
- (b) Any proceeding shall be instituted by or against Debtor under any bankruptcy or insolvency statute;
- (c) Debtor shall make an assignment for benefit of creditor;
- (d) A receiver shall be appointed for Debtor or Debtor's property.

National Covenant Properties may, at its option, without notice or demand, require immediate payment in full of all sums then due and owing on the Note.

- 5. Debtor shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Property which may become damaged or destroyed; (2) keep said Property in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien; and (3) comply with all requirements of law or municipal ordinances with respect to the Property and its use thereof.
- 6. Debtor shall keep all buildings and improvements now or hereafter situated on said Property insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to National Covenant Properties under insurance policies payable, in case of loss or damage, to National Covenant Properties, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver certificates of insurance evidencing such coverage, to National Covenant Properties, and in case of insurance about to expire, shall deliver renewal certificates not less than ten (10) days prior to the respective dates of expiration.
- 7. Debtor agrees to pay reasonable attorneys' fees, costs and expenses incurred by National Covenant Properties in the collection and enforcement of the above referenced Note. Any forbearance by National Covenant Properties in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

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8. The above terms which are incorporated into the Mortgage referenced above are agreed to and accepted by the undersigned.

NORTH PARK COLLEGE AND THEOLOGICAL SEMINARY, an Illinois not-for-profit Corporation

By: Carl E. Balsam  
Its Vice President for Administration & Finance

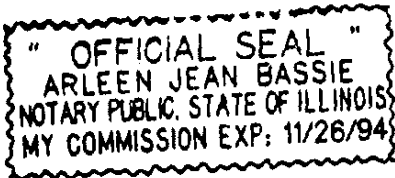
And: Arleen E. Bassie  
Its Vice Secretary

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that CARL E. BALSAM, personally known to me to be the Vice President of North Park College and Theological Seminary, and Arleen E. Bassie, personally known to me to be the Secretary of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Secretary, they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 28th day of September, 1994.



Arleen Jean Bassie  
Notary Public

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