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This document prepared by and efter recording return to: Lynn C. Egan, Esq. City of Chicago Department of Law 121 North BaSalle Street, Nove 513 Chicago, 15, 60603

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SUBORDINATION AGREEMENT

This Subordination Agreement ("Agreement") is made and entered into so of the Still day of February, 1994 between the City of Chicago by and through its Department of Planning and Development (which assumed the duties of its Department of Economic Development pursuant to an ordinance enacted by the Chicago City Council on December 11, 1991) (the "City") and the Illinois Development Finance Authority, a political subdivision, body politic and corporate established pursuant to 20 ILCS 3505 (1992) ("IDFA");

WITNESSETH:

WHEREAS, the City is finehcially interested in American National Bank and Trust Company of Chicago as trustee under Trust Agreement No. 67060 dated July 1, 1987 (the "CADC Trust"), Chinese American Development Corporation, an Illinois corporation and the sole beneficiary of the CADC Trust ("CADC") American National Bank and Trust Company of Chicago as trustee under Trust Agraement No. 66666 dated July 1, 1987 (the "CADF Trust") and Chinese American Development Foundation, an Illinois not for profit corporation and the sole beneficiary of the CADF Trust ("CADF") (the CADC Trust, CADC, the CADF Trust and CADF being collectively returned to herein as the "Developer"), in that the Developer, the City and American National Bank and Trust Company of Chicago as trustee order Trust Agreement No. 113361-04 dated January 25, 1991 executed that certain Amended and Restated Redevelopment/Loan Agreement--Chinatown Square Project dated February 26, 1991 and, in connection therewith, CADC and the CADC Trust issued to the City that certain CD Float Loan Note dated February 28, 1991 in the original principal amount of \$5,048,000 (referred to hereinafter as the "Subordinated Note") (with that other certain CD Float Loan Note dated February 28, 1991 made by CADC and the CADC Trust in favor of the City in the original principal amount of \$2,250,000, referred to herein as the "Canceled Note", having been paid in full on or about August 13, 1992); with the Subordinated Note being secured by, and the Canceled Note having been secured by, that certain Mortgage, Assignment of Leases and Rents, Security Agreement and



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Financing Statement made by the Developer in favor of the City on February 26, 1991 and recorded on March 8, 1991 as document no. 91106286 in the office of the Cook County Recorder of Deeds (the "Mortgage", referred to herein collectively with the Subordinated Note and various agreements, instruments and documents related thereto as the "City Agreements"), creating a first mortgage and security interest in favor of the City, in certain real property legally described on Exhibit A hereto (the "Property"); and

WHEREAS, CADC desires to construct certain improvements on a portion of the Property legally described on Exhibit B hereto (the "Parcels") and to obtain financing for such improvements;

WHEREAS, IDFA has agreed to act as construction lender for such improvements (the "Improvements"), subject, smony other things, to (a) the execution by CADC and the CADC Trust (collectively the "Borrower") of a construction loss agreement and first mortgage in favor of IDFA with respect to the Parcels (the "IDFA Mortgage"); and (b) the City's agreement to subordinate its first mortgage lies with respect to the Parcels to the IDFA Mortgage, accepting a second mortgage lies with respect to the remainder of the Property; and

NOW, THEREFORE, for good and valuable consideration, the receipt, adequacy and sufficiency of which are nereby acknowledged, the City and IDFA agree as hereinafter set forth:

- 1. Subordination. All right, interest and claim of the City in the Parcels pursuant to the City Agreements in and shall be subject and subordinate to the right, interest and claim of IDFA thereto pursuant to the IDFA Agreements.
- 2. Maximum Senior Debt. The maximum amount of debt owing by the Borrower to IDFA which shall be considered Senior Debt hereunder shall be One Hundred Thirty-One Thousand Eight Hundred Seventy-Five Dollars (\$131,875) plus interest thereon or the outstanding balance of principal and interest due on the Senior Note, whichever is less, plus any advances made to protect or preserve IDFA's security interest in the Parcels, including without limitation, advances to repair, maintain or rebuild the Improvements or for the payment of mechanics' liens, real estate taxes, assessments, insurance premiums, reasonable attorney's fees and court costs. Any amounts advanced by IDFA to the Borrower in

excess of One Hundred Thirty-One Thousand Eight Hundred Seventy-Five Dollars (\$131,875) (plus interest due therson) shall be subordinate to the subordinated debt of the City in all respects. Notwithstanding the foregoing, no such advance shall be made without the City's prior written consent.

- 3. Additional Agreements Between IDFA, the Borrower /andor the Developer. IDFA may, upon receipt of the City's prior written consent, enter into such agreement(s) with the Borrower or Developer as IDFA may deem proper, extending the time of payment of or renewing or otherwise altering the terms of the IDFA Agreements or all or any of the Senior Debt or affecting the Parcels or any guaranty underlying any or all of the Senior Debt.
- Agreements shall constitute an event of default under the City Agreements.
- 5. Notice of Default. The City shall endeavor to give to IDFA, and IDFA shall endeavor to give to the City, written notice of any material default known to such lender pursuant to the IDFA Agreements or the City Agreements, respectively.
- 6. Waivers. No waiver shall be deemed to be made by IDFA or the City of any of their respective rights hereunder, unless the same shall be in writing, and each waiver, if any, shall be a waiver only with respect to the specific instance involved and shall in no way impair the rights of IDFA or the City in any other respect at any other time.
- 7. Governing Law; Binding Effect. This Agreement shall be interpreted, and the rights and liabilities of the parties horeto determined, in accordance with the internal laws and decision of the State of Illinois, without regard to its conflict of laws principles, and shall be binding upon and inure to the benefit of the respective successors and assigns of IDFA and the City.
- 8. Section Titles: Plurals. The section titles contained in this Agreement are and shall be without substantive meaning or content of any kind whatsoever and are not a part of the agreement between the parties hereto. The singular form of any word used in this Agreement shall include the plural form.
- 9. Notices. Any notice required hereunder shall be in writing and addressed to the party to be notified as follows:

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Illinois Development Finance Authority 2 North LaSalle Street Chicago, Illinois 60602 Attention:

If to the City:

City of Chicago Department of Planning and Development 121 North LaSalle Street, Room 1000 Chicago, Illinois 60602 Attention: Commissioner

With a copy to:
City of Chicago Department of Law
121 North LaSalle Street, Room 511
Chicago, Illinois 60602
Attention: Finance and Economic
Development Division

or to such other address as either party may designate for itself by notice. Notice shall be deemed to have been duly given (i) if delivered personally or otherwise actually received, (ii) if sent by overnight delivery service, (iii) if mailed by first class United States mail. postage prepaid, registered or certified, with return receipt requested, or (iv) if sent by facsimile with facsimile confirmation of receipt (with duplicate notice sent by United States mail as provided above). Notice mailed as provided in clause (iii) above shall be effective upon the expiration of three (3) business days after its deposit in the United States mail. Notice given in any other manner described in this paragraph shall be effective upon receipt by the addressee thereof; provided, however, that if any notice is tendered to an addressee and delivery thereof is refused by such addressee, such notice shall be effective upon such tender.

10. Counterparts. This Agreament may be executed in two or more counterparts, each of which shall constitute an original and all of which, when taken together, shall constitute one instrument.

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Property of Cook County Clerk's Office

IN WITNESS WHEREOF, this Subordination Agreement has been signed as of the date first written above.

ILLINOIS DEVELOPMENT FINANCE

	By: Tiles 5 Joine Its: Acting yearling Drivelor
	By: (Commissioner, Department of Planning and Development
ACKNOWLEDGED AND AGREED THIS STHE DAY OF FEBRUARY, 1994:	
CHINESE AMERICAN DEVELOPMENT CORPORATION, an Illinois corporation By: Its:	CHINESE AMERICAN DEVELOPMENT FOUNDATION, an Illinois not for profit corporation By: Its: Paint Sunt
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, not personally, but as Trustee under Trust Agreement dated July 1, 1987 and known as Trust No. 67060 and as Trustee under Trust Agreement dated July 1, 1987 and known as Trust No. 66666	LAKESIDE BANK, not personally, but As Trustee under Trust Agreement dated October 29,
By: (MM - Its:	By: Its: VICE - PRESIDENT A LEAD - STROER

This instrument is executed by the respective Land Trustees in the exercise of the power and authority conferred upon and vested in them as such Land Trustees (and the Land Trustees hereby warrant that they possesses full power and authority to execute this instrument). It is expressly understood and agreed by every person, firm or comporation hereafter claiming any interest under this instrument that the Land Trustees, as the Land Trustees and not personally, have joined in the execution of this instrument for the sole purpose of subjecting the title holding interest and the trust satate under each said Land Trust to the terms of this instrument; that any and all obligations, duties, occenants, indemnities and agreements of every nature harsin set forth by the Land Trustees, as the Land Trustees, to be kept or performed, are intended to kept, performed and discharged by the respective boneficiaries under said Land Trust or its successors and not by the Land Trustees personally; and further, that no duty shall rest upon the Land Trustees either personally or as such Land Trustees, to sequester trust assets, rentals, eveils, or proceeds of any obligation, express or implied, ariwing under the terms of this instrument, except where said Land Trustees are acting pursuant to direction as provided by the terms of the respective Land Trustee are acting pursuant to direction as provided by the terms of the respective Land Trustee are acting pursuant to direction

SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF

This Agreement is executed by the undersigned, TAKESIDE BANK, not individually but solely as Trustee, as aforeunid, and said Trust Agreement is hereby made a part heroof and may claims against anid Trustee which may regult from the algular of this Agreement shall be payable only out of the trust property which is the subject of thin Agraement, and it is expressly understood and agreed by the parties herete, notwithstanding asything herein contained to the contrary that each and all of the undertakings and agreements herein made are made and intended not as personal undertakings and agreements of the Trustee or for the purpose of binding the Trustee porsonally, but this Agreement is executed and delivered by the Trustee solely in the exercise of the powers conferred upon it as such leagues and no personal liability or personal responsibility is assumed by or shall at any time be asserted or erforced against Trustue on account of any undertaking or agreement herein exprensed or implied, of contained, either validity or condition of the title to sale property, thereto. any agrooment with ranpact including those representations of the Trustee, title, are those of the Trustee's beneficiary anly and all personal liability of LAKESIDE BANK (s hereby parties hereto and their the expressly waived by respective personal representatives, estatus, successors, and assigns.

EXHIBIT A

Legal Description of the Property (including the Parcels)

Attached

Property of County Clerk's Office

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PARCEL 1 (CADC MIDDLE PARCEL 1):

A TRACT OF LAID, COMPRISED OF LOTS OR PARTS THEREOF IN BLOCKS 25, 26, 40, 41 AND 43 IN CANAL TRUSTEES' NEW SUBDIVISION OF BLOCKS IN THE EAST FRACTION OF THE SOUTH EAST FRACTIONAL 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND OF LOTS OR PARTS THEREOF IN THE RESUBDIVISION OF BLOCKS 24, 40, 41 AND 43 OR PARTS THEREOF IN CANAL TRUSTEES' NEW SUBDIVISION AFORESAID, TOGETHER WITH ALL OR PART OF THE VACATED ALLEYS WITHIN SAID BLOCKS, AND OF THE VACATED STREETS LYING BETWEEN AND ADJOINING SAID BLOCKS, WHICH TRACT OF LAND IS BOUNDED AND DESCRIBED AS FOLLOWS:

COMPENCING ON THE EAST LINE OF SAID BLOCK 40, BEING ALSO THE WEST LINE OF SOUTH WENTWORTH AVENUE, AT THE INTERSECTION OF SAID LINE WITH THE NORTHWESTERLY LINE OF SOUTH ARCHER AVENUE, AS WIDENED, BY INSTRUMENT RECORDED APRIL 13, 1926 AS DOCUMENT NUMBER 9238234, AND RUNNING THENCE SOUTH SA DEGREES, OS MINUTES, 45 SECONDS VEST ALONG SAID NORTHWESTERLY LINE OF SOUTH ARCHER AVENUE, AS WIDENED, A DISTANCE OF 968.69 FEET, TO AN INTERSECTION WITH THE NORTH LINE OF WEST CEPHAK ROAD, AS WIDENED, BY THE AFORESAID INSTRUMENT RECORDED APRIL 13, 1925 AS DOCUMENT NUMBER 9238234; THENCE SOUTH 89 DEGREES, 56 MINUTES, 36 DECOMOS WEST ALONG SAID NORTH LINE OF WEST CERNAK ROAD, AS WIDENED, A DISTANCE OF 54.33 FEET, TO THE POINT OF BEGINNING FOR THE TRACT OF LAND REPORMAFIER DESCRIBED; THENCE CONTINUING SOUTH 89 DEGREES, 56 MINUTES, 36 SECONDS WEST ALONG SAID NORTH LINE OF WEST CERMAK ROAD, AS WIDENED, OF DISTANCE OF 452.25 FEET TO THE WEST LINE OF BLOCK 43 AFORESAID; THENCE OO DEGREES, 02 MINUTES, 44 SECONDS EAST ALONG THE WEST LINE, AND NORTHWARD extension thereof, of said block 43 and along the west line of said BLOCK 41. A DISTANCE OF 390.13 FEET TO A POINT WHICH IS 80.00 FEET SOUTH OF A STONE HONUMENT MARKING THE MOST SOUTHERLY CORNER OF THE PARCEL OF LAND IN SAID BLOCK 41 CONVEYED TO THE CHICAGO, MADISON AND NORTHERN RAILROAD COMPANY BY DEED RECORDED IN SAID RECORDER'S OFFICE ON JULY 3, 1900 AS DOCUMENT NUMBER 2981686; THENCE NORTH 33 DEGREES, 43 HINUTES, 56 SECONDS EAST, A DISTANCE OF 312.60 FEET TO AN INTERSECTION WITH THE SOUTHEASTERLY LINE OF SAID PARCEL OF LAND, AT A POINT WHICH IS 250.00 FEET (MEASURED ALONG SAID SOUTHEASTERLY LINE) NORTHEASTERLY FROM THE SOUTHERLY CORNER OF SAID PARCEL OF LAND; THENCE NORTH 43 DEGREES, 57 KINUTES, 21 SECONDS EAST ALONG THE SOUTHEASTERLY LINE OF SAID PARCEL OF LAND, A DISTANCE OF 181.73 FEET TO AN INTERSECTION WITH THE WEST LINE OF THE VACATED NORTH AND SOUTH ALLEY IN SAID BLOCK 41; THENCE HORTH DEGREES 69, TOWNSHIP 48 HORTH, RANGE SE EAST, A DISTANCE OF 8.00. FELT TO AN INTERSECTION WITH THE CENTER LINE OF BAID VACATED ALLEY;

489 DEGREES, 48 MINUTES, 38 SECONDS EAST

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(FARCEL 1 CONTINUED)

THENCE NORTH OF DEGREES, 11 MINUTES, 22 SECONDS WEST ALONG THE CENTER THENCE HOLD ALONG A NORTHWARD EXTENSION THEREOF, OF SAID VACATED ALLEY, A LINE, AND OF 44.69 FEET TO AN INTERSECTION WITH THE NORTHEASTWARD DISTANCE OF 44.69 FEET TO AN INTERSECTION WITH THE NORTHEASTWARD DISTANCE OF THE NORTHWESTERLY LINE OF SAID BLOCK 41; THENCE NORTH EXTENDIOR OF HINUTES, 23 SECONDS EAST ALONG SAID NORTHEASTWARD EXTENSION DEGREES, OO HINUTES, 23 SECONDS EAST ALONG SAID NORTHEASTWARD EXTENSION DEGREES, OU GALLY LINE OF SAID BLOCK 41, A DISTANCE OF 31.23 FEST TO OF THE RESECTION WITH THE CENTER LINE OF VACATED WEST CULLERTON STREET AN INTERSECTION FIRENCE MORTH AS DECEMBED. AN INTEREST OF LINE OF LACASED CAST ALONG SAID CENTER LINE OF VACATED WEST CULLERTON STREET, A DISTANCE OF 67.43 FEET: THENCE NORTH OO DEGREES, OS MINUTES, 44 SECONDS WEST. A DISTANCE OF 33.00 FEET TO AN INTERSECTION WITH THE NORTH LINE OF SAID VACATED WEST CULLERTON STREET; THENCE NORTH 44 DEGREES, 11 HINUTES, 15 SECONTS EAST ALONG THE SOUTHEASTERLY LINE (AS SAID SOUTHEASTERLY LINE IS MONUMENTED) OF THE PARCEL OF LAND IN SAID SELECT 24 CONVEYED TO THE CHICAGO, MADISON AND NORTHERN RAILROAD COMPANY BY SAID DEED RECORDED AS DOCUMENT NUMBER 2981686, A DISTANCE OF 251.76 FLET TO A STONE HONUMENT ON THE SOUTHW'S TERLY LINE OF THE VACATED ALLEY LEADING SOUTHEASTERLY FROM GROVE STREET; THENCE NORTH 44 DEGREES, OO HINUTES, 23 SECONDS EAST, A DISTANCE OF 8. OF FRET TO AN INTERSECTION WITH THE CENTER LINE OF SAID VACATED ALLEY: THENCE NORTH 45 DEGREES. 39 MINUTES, 37 SECONDS WEST, ALONG THE CENTER LINE OF SAID VACATED ALLEY, A DISTANCE OF 0.25 OF A FOOT; THENCE NORTH 44 DEGREES, OO HINUTES, 23 SECONDS EAST, A DISTANCE OF 8.00 FEET TO & STONE MONUMENT HARKING THE HOST SOUTHERLY CORNER OF THE PARCEL OF LAND IN SAID BLOCK 24 CONVEYED TO SAID CHICAGO, HADISON AND NORTHERN RAILROAD COMPANY BY SAID DEED RECORDED AS DOCUMENT NUMBER 2981686; THENCE NORTH 44 DEGREES, OO HINUTES, 23 SECONDS EAST ALONG THE SOUTHEASTERLY LINE OF SAID PARCEL OF LAND (SAID SOUTHEASTERLY LINE BEING PARALLEL WITH THE NORTHWESTERLY LINE OF SAID BLOCK 24) A DISTANCE OF 50.00 FEET; THENCE NORTHEASTWARDLY ALONG THE SOUTHEASTERLY LINE OF SAID PARCEL OF LAND. SAID SOUTHEASTERLY LINE BEING HERE THE ARC OF A CIRCLE, CONVEX TO THE SOUTH EAST AND HAVING A RADIUS OF 765.55 FEET, A DISTANCE OF 128.02 FEET (THE CHORD OF SAID ARC HAVING A BEARING OF NORTH 39 DEGREES, 12 HINUTES, 56 SECONDS EAST, AND A LENGTH OF 127.87 FEET) TO AN INTERSECTION WITH THE EAST LINE OF SAID BLOCK 24; THENCE SOUTH 89 DEGREES, 52 HINUTES, 59 SECONDS EAST, A DISTANCE OF 33.00 FEET TO AN INTERSECTION WITH THE CENTER LINE OF VACATED SOUTH PURPLE STREET; THENCE NORTH OO DEGREES, O7 MINUTES, O1 SECONDS EAST ALONG SAID CENTER LINE OF VACATED SOUTH PURPLE STREET, AND ALONG SAID CENTER LINE EXTENDED, A DISTANCE OF 101.79 FEET TO AN INTERSECTION WITH A SOUTHWARD EXTENSION OF THE WESTERLY LINE OF SAID BLOCK 21; THENCE NORTH 19 DEGREES, 11 HINUTES, 22 SECONDS EAST ALONG SAID SOUTHWARD EXTENSION OF THE WESTERLY LINE OF SAID BLOCK 21. A DISTANCE OF 3.41 FEET TO AN INTERSECTION WITH THE WESTWARD EXTENSION OF THE SOUTH LINE OF BLOCK 21.

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(PARCEL | CONTINUED)

IN THE AFOREHENTIONED CANAL TRUSTEES' NEW SUBDIVISION OF BLOCKS IN THE EAST FRACTION OF THE SOUTH EAST FRACTIONAL 1/4 OF SAID SECTION 21; THENCE HORTH 69 DEGREES, 54 MINUTES, D2 SECONDS EAST ALONG BAID VESTWARD EXTENSION AND ALONG SAID LINE OF BLOCK 21, AND ALONG A VESTVAPO EXTENSION OF THE SOUTH LINE OF BLOCK 20 AND ALONG SAID SOUTH LINE OF SLOCK 20, A DISTANCE OF 595,43 FEET TO THE BOUTH EAST CORNER OF SAID BLOCK 20; THENCE SOUTH OO DEGREES, GO HINUTES, 38 SECONDS EAST ALONG THE SOUTHWARD EXTENSION OF THE EAST LINE OF SAID BLOCK 20. AND ALONG THE EAST LINE OF SAID BLOCK 26, BEING THE WEST LINE OF SOUTH VENTWORTH AVENUE A DISTANCE OF 431.67 FEET TO THE SOUTH EAST CORNER OF SAID BLOCK 26; THOMOE SOUTH BY DEGREES, 54 MINUTES, 16 SECONDS WEST ALONG THE SOUTH LINE OF SAID BLOCK 26, BEING ALSO THE NORTH LINE OF WEST CULLERTON STREET DISTANCE OF 140.74 FEET TO AN INTERSECTION VITH THE WEST LINE OF THE EAST 8.00 FEET OF THE WEST 1/2 OF SAID BLOCK THENCE NORTH OC DEGREES, OS HINUTES, 29 SECONDS WEST ALONG THE LAST DESCRIBED LINE A DISTANCE OF 13.00 FEET; THENCE BOUTH 89 DEGREES 5. HINUTES, 16 SECONDS WEST ALONG A LINE WHICH IS 13.00 FEET NORTH FROM AND PARALLEL WITH SAID SOUTH LINE OF BLOCK 26, A DISTANCE OF 80.00 FEET; THENCE SOUTHWESTWARDLY ALONG THE ARC OF A CIRCLE, CONVEX TO THE NORTH VEST, TANGENT TO THE LAST DESCRIPED LINE AND HAVING A RADIUS OF 50.00 FEET, A DISTANCE OF 78.54 FEET; THENCE SOUTH OO DEGREES, 05 HINUTES, 44 SECONDS EAST ALONG A LINE WHICE IS TANGENT TO THE LAST DESCRIBED ARC OF A CIRCLE, A DISTANCE OF 17.20 FEET TO AN INTERSECTION WITH A LINE WHICH IS PARALLEL WITH AND 11.70 FEET MORTH FROM THE NORTH LINE OF BLOCK 40 AFORESAID, AT A POINT 270.66 FEET, MEASURED PERPENDICULARLY, WEST FROM THE EAST LINE OF SAID BLOCK 40; THENCE NORTH 69 DEGREES, 54 HINUTES, 16 SECONDS WEST ALONG SAID PARALLEL LINE, A DISTANCE OF 111.99 FEET TO AN INTERSECTION WITH A LINE WHICH IS 470.00 FUET NORTHWESTERLY FROM AND PARALLEL WITH THE AFOREMENTIONED NORTHWESTERLY LINE OF SOUTH ARCHER AVENUE, AS WIDENED; THENCE SOUTH 58 DEGREES, 05 HINUTES, 45 SECONDS WEST ALONG THE LAST DESCRIBED DESCRIBED LINE, A DISTANCE OF 294.16 FEET; THENCE SOUTH 31 DEGREES, 54 HINGIES, 15 SECONDS EAST PERPENDICULAR TO THE LAST DESCRIBED LINE, A DISTANCE OF 195.00 FEET; THENCE SOUTH 58 DEGREES, OS HINUTES, 45 SECONDS WEST ALONG A LINE WHICH IS 275.00 FEET NORTHWESTERLY FROM AND PARALLEL WITH THE AFORESAID NORTHWESTERLY LINE OF SOUTH ARCHER AVENUE, A DISTANCE OF 542.42 FEET; THENCE SOUTHWARDLY ALONG THE ARC OF A CIRCLE, CONVEX TO THE WEST, TANGENT TO LAST DESCRIBED LINE AND HAVING A RADIUS OF 20.00 FEET. A DISTANCE OF 31.42 FEET TO A POINT OF TANGENCY WITH A LINE WHICH IS PERPENDICULAR TO THE SOUTHWESTERLY EXTENSION OF SAID NORTHWESTERLY LINE OF SOUTH ARCHER AVENUE, AS WIDENED, AND THENCE SOUTH 31 DEGREES, 54 HINUTES, 15 SECONDS EAST ALONG SAID PERPENDICULAR LINE, A DISTANCE OF 226.33 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS; EXCEPTING THEREFROM THE FOLLOWING DESCRIBED PROPERTY:

(PARCEL 1 CONTINUED)

Lots Eight (8), Nine (9), Twelve (12) and Thirteen (13) in Block Twenty-Six (26) of the Canal Trustees' Subdivision of the South East Quarter (SE 1/4) of Fractional Section Twenty-One (21), Township Thirty-Nine (39) North of Range Fourteen (14), East of the Third Principal Meridian, in cook County, Illinois; and

A strip of land eight (8) feet in width and Two Hundred (200) feet in length, being the East half (E 1/2) of that portion of the vacated alley lying West of and adjoining Lots Eight (8), Nine (9), Twelve (12) and Thirteen (13), in Block Twenty-Six (26) of the Canal Trustees! New Subdivision in Blocks in Canal Trusters' Subdivision of the East Fraction of the South East Quarter (SE 1/4) of Section Twenty-One (21), Township Thirty-Nine (39) North of Range Fourteen (24), East of the Third Principal Meridian (the North line of said demised premises being the North line of said Lot Eight (8) extended West, and the South line of said demised premise being the North line of West Twentieth Street in said City of Chicago), in Cook County, Illinois.

PARCEL 2 (CADC MIDDLE PARCEL 2):

A PARCEL OF LAND COMPRISED OF VARIOUS LOTS AND PARTS OF LOTS THEREOF. IN THE ASSESSOR'S DIVISION OF LOTS 1, 2, 3, 10 AND 11 IN BLOCK 40 IN CANAL TRUSTEES' NEW SUBDIVISION OF BLOCKS IN THE EAST FRACTION OF THE SOUTH EAST TRACTIONAL 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THI THIRD PRINCIPAL MERIDIAN, ALSO A PART OF VACATED WEST 20TH PLACE LYING LETHEEN AND ADJOINING SAID LOTS, WHICH PARCEL OF LAND IS BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING ON THE NOTTH LINE OF SAID BLOCK 40, SAID NORTH LINE BEING THE SOUTH LINE OF WEST CULLERTON STREET, AT A POINT OF 90.50 FEET WEST OF THE NORTH EAST CORNER OF SAID BLOCK 40, AND RUNNING THENCE SOUTH 69 DEGREES, 54 HINUTES, 16 SECONDS WEST ALONG BAID NORTH LINE OF BLOCK 40. A DISTANCE OF 120.15 FEET; THENCE SOUTH OO DEGREES, OS MINUTES, 44 SECONDS EAST ALONG A STRAIGHT LINE BEING THE EAST LINE OF SOUTH WELLS STREET AS ESTABLISHED IN "CHINATCA' SOUARE", A PROPOSED RESUBDIVISION IN PART OF SECTION 21 AFORESAID, A DISTINCE OF 181.69 FEET; THENCE NORTH 58 DEGREES, 05 MINUTES, 45 SECONDS EAST ALONG A STRAIGHT LINE, BEING THE NORTHEASTERLY EXTENSION OF THE SOUTHEASTERLY LINE OF SOUTH CHINA PLACE, AS ESTABLISHED IN SAID "CHINA TOWN SQUARE" RESUBDIVISION, A DISTANCE OF 0.67 OF A FOOT; THENCE SOUTH 31 DEGREES, 54 MINUTES, 15 SECONDS EAST ALONG A LINE PERPENDICULAR TO SAID LAST DESCRIBED LINE, A DISTANCE OF 51.81 FEET; THENCE NORTH 58 DEGREES, 05 MINUTES, 45 SECONDS EAST, A DISTANCE OF 18.34 FEET; THENCE SOULY 31 DEGREES, 54 MINUTES, 15 SECONDS EAST, A DISTANCE OF 8.19 FEET; THENCE NORTH 58 DEGREES, OS MINUTES, 45 SECONDS EAST, A DISTANCE OF 6.66 FEET; THENCE SOUTH 31 DEGREES, 54 MINUTES, 15 SECONDS EAST, A DISTANCE OF 115.00 FEET: TO THE POINT WHICH IS 40.00 FEET NORTHWESTERLY OF THE AFURESAID NORTHWESTERLY LINE SOUTH ARCHER AVENUE, AS WIDENED; THENCE HOTTY 58 DEGREES, OS MINUTES, 45 SECONDS EAST ALONG A LINE PARAILEL WITH SAID NORTHWESTERLY LINE OF SOUTH ARCHER AVENUE, A DISTANCE OF 47.97 FELT: THENCE NORTH OD DEGREES, OD MINUTES, 38 SECONDS WEST ALONG A STRAIGHT LINE, A DISTANCE OF 107.30 FEET; THENCE NORTH 89 DEGREES, 54 HINUTES, 16 SECONDS EAST ALONG A STRAIGHT LINE, A DISTANCE OF \$5.42 FEET TO THE EAST LINE OF BLOCK 40, AFORESAID; THENCE NORTH OO DEGREES, OO MINUTES, 58 SECONDS WEST ALONG SAID EAST LINE OF BLOCK 40, SAID EAST LINE BEING ALSO THE WEST LINE SOUTH WENTWORTH AVENUE, A DISTANCE OF 15.30 FEET TO A POINT WHICH IS 169.00 FEET SOUTH OF THE NORTH EAST CORNER OF BLOCK 40 AFORESAID; THENCE SOUTH 89 DEGREES, 54 MINUTES, 16 SECONDS WEST ALONG A LINE PARALLEL WITH SAID NORTH LINE OF BLOCK 40, A DISTANCE OF 47.00 FELT; THENCE HORTH OD DEGREES, OD HINUTES, 58 SECONDS WEST ALONG A

(PARCEL 2 CONTINUED)

LINE PARALLEL WITH SAID WEST LINE OF SOUTH WENTWORTH AVENUE, A DISTANCE OF 34.00 FEET; THENCE BOUTH BY DEGREES, 54 HINGTES, 16 SECONDS WEST ALONG A LINE PARALLEL WITH SAID NORTH LINE OF BLOCK 40, A DISTANCE OF 43.50 FEET: THENCE NORTH OO DEGREES, ON MINUTES, 56 SECONDS WEST ALONG Win.

OF COOK COUNTY CLOTH'S OFFICE A LINE PAPALIEL WITH SAID WEST LINE OF BOUTH VENTWORTH AVENUE, A DISTANCE OF 145.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY. ILLINOIS

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PARCEL 3 (CADE HORTH PARCEL):

A PARCEL OF LAND COMPRISED OF A PART OF EACH OF THE LOTS IN BLOCK 21 IN CANAL TRUSTEES' NEW SUBDIVISION OF BLOCKS IN THE EAST FRACTION OF THE SOUTH EAST FRACTIONAL 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL HERIDIAN, AND ALL OF THE LOTS IN THE RESUBDIVISION OF BLOCK 20 OF CANAL TRUSTEES' NEW BUBDIVISION, AFORESAID, WHICH PARCEL OF LAND IS BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTH EAST CORNER OF SAID BLOCK 20, BEING THE INTERSECTION OF THE WEST LINE OF SOUTH WENTWORTH AVENUE WITH THE SOUTH LINE OF WEST 18TH STREET, AND RUNNING THENCE SOUTH OF DEGREES, OF HINDTES, 58 SECONDS EAST ALONG THE EAST LINE OF SAID BLOCK 20, HAID EAST LINE BEING THE WEST LINE OF SOUTH WENTWORTH AVENUE, A DISTANCE OF 365.67 FEET TO THE SOUTH EAST CORNER OF SAID BLOCK 20; THENCE SOUTH DEGREES, 54 HINUTES, 02 SECUNDS WEST ALONG THE BOUTH LINE, AND SAID SOUTH LINE EXTENDED OF SAID BLOCK 20 AND ALONG THE SOUTH LINE AND SAID SOUTH LINE EXTENSION OF BLOCK 21, A DISTANCE OF 595.43 FEET TO AN INTERSECTION WITH A SOUTHWARD EXTENSION OF THE WESTERLY LINE OF SAID BLOCK 21; THENCE NORTH 19 DEGREES, 11 HINUTES, 22 SECONDS EAST ALONG SAID SOUTHWARD EXTENSION, A DISTANCE OF 18.60 FEET; THENCE SOUTH 89 DECRUES, 52 MINUTES, 59 SECONDS EAST A DISTANCE OF 23.79 FEET TO AN INTERSECTION WITH THE WEST LINE OF SAID BLOCK 21 AT THE HOST SOUTHERLY CORNER OF THE PARCEL OF LAND IN SAID BLOCK 21 CONVEYED TO THE CHICAGO, HADISON AND NORTHERN RAILRUAD COMPANY BY DEED RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, ON JULY 5, 1900 AS DOCUMENT NUMBER 2981686; THENCE NORTHWARDLY ALONG THE EASTERLY LEAD OF SAID PARCEL OF LAND, SAID EASTERLY LINE BEING HERE THE ARC OF A CIRCLE, CONVEX TO THE EAST AND HAVING A RADIUS OF 765.55 FEFT; A DISTANCE OF 47.40 FEET (THE CHORD OF SAID ARC HAVING A BEARING OF NORTH 2 DEGREES, OO MINUTES, 26 SECONDS EAST AND A LENGTH OF 47.39 FEET) 70 A STONE HONUMENT MARKING THE EASTERLY LINE OF SAID PARCEL OF LAND: THE MCE HORTH 19 DEGREES, 14 HINUTES, 01 SECONDS EAST, ALONG THE EASTERLY LYNC OF SAID PARCEL OF LAND, A DISTANCE OF 161.53 FEET TO A POINT 26.00 FEET, HEASURED PERPENDICULARLY, EASTERLY FROM THE WESTERLY LINE OF SAID BLOCK 21; THENCE NORTHWARDLY ALONG THE EASTERLY LINE OF SAID PARCEL OF LAND, SAID EASTERLY LINE BEING HERE THE ARC OF A CIRCLE, CONVEX TO THE VEST AND HAVING A RADIUS OF 703.78 FEET, A DISTANCE OF 75.88 FEET (THE CHORD OF SAID ARC HAVING A BEARING OF NORTH 22 DEGREES, 16 MINUTES, 41 SECONDS EAST AND A LENGTH OF 75.84 FEET) TO A POINT OF REVERSE CURVE;

(PARCEL 3 CONTINUED)

THENCE NORTHWARDLY, CONTINUING ALONG THE EASTERLY LINE OF SAID PARCEL OF LAND, SAID EASTERLY LINE BEING HERE THE ARC OF A CIRCLE, CONVEX TO THE EAST AND HAVING A RADIUS OF 729.78 FEET, A DISTANCE OF 78.68 FEET THE CHORD OF SAID ARC HAVING A BEARING OF NORTH 22 DEGREES, 16 HINDTES 41 SECONDS EAST AND A LENGTH OF 78.64 FEET); THENCE NORTH DEGREES, 11 HINUTES, 22 SECONDS EAST ALONG THE EASTERLY LINE OF SAID PARCEL OF IAND, A DISTANCE OF 9.12 FEET TO AN INTERSECTION WITH THE NORTH LINE OF SAID BLOCK 21. A DISTANCE OF 36.37 FEET EAST FROM THE HORTH WEST CORNER OF SAID BLOCK 21; THENCE NORTH 89 DEGREES, 51 HINUTES, 58 SECONDS CAST ALONG THE NORTH LINE AND SAID NORTH LINE EXTENDED EAST OF SAID BLOCK 21 AND ALONG THE NORTH LINE OF SAID BLOCK Coot County Clark's Office 20, A DISTANCE OF 431. TI FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

PARCEL 4 (CADF PARCEL 1):

THAT PART OF BLOCKS 40 AND 41 AND THE VACATED STREETS AND ALLEYS LYING WITHIN AND ADJOINING SAID BLOCKS IN CANAL TRUSTEES' NEW SUBDIVISION OF BLOCKS IN THE EAST FRACTION OF THE SOUTH EAST FRACTIONAL 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING ON A DIF WHICH IS PARALLEL WITH AND 11.70 FEET NORTH FROM THE NORTH LINE OF PLOCK 40, AFORESAID, AT A POINT WHICH IS 270.66 FEET, TO HOLD PERPENDICULARLY, WEST FROM THE EAST LINE OF SAID BLOCK 40, AND RUNNING THENCE SOUTH 19 DEGREES, 34 MINUTES, 16 SECONDS WEST ALONG SAID PARALLEL LINE. A DISTANCE OF 111.99 FEET TO AN INTERSECTION WITH A LINE WHICH IS 470.00 FEET NORTHWESTERLY FROM AND PARALLEL WITH THE NORTHWESTERLY LINE OF SOUTH AFCHER AVENUE, AS WIDENED; THENCE SOUTH SE DEGREES, OS MINUTES, 45 SECONDS WEST ALONG THE LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 294.16 FEET; Trence SOUTH 31 DEGREES, 54 MINUTES, 15 SECONDS EAST, PERPENDICULAR TO THE LAST DESCRIBED LINE, A DISTANCE OF 195.00 FEET; THENCE NORTH 58 DEGREES, 05 MINUTES, 45 SECONDS EAST ALONG A LINE WHICH IS 275.00 FEET NORTHWESTERLY FROM AND PARALLEL WITH THE AFORESAID NORTHWESTERLY LINE OF SOUTH APCHER AVENUE, A DISTANCE OF 291.09 FEET; THENCE NORTHWARDLY ALONG ALONG THE ARC OF A CIRCLE, CONVEX TO THE EAST, TANGENT TO LAST DESCRIBED LINE AND HAVING A RADIUS OF 25.00 FEET, A DISTANCE OF 25.39 FEET TO A POINT WHICH IS 270:66 FEET. MIASURED PERPENDICULARLY, WEST FRUM THE EAST LINE OF PLOCK 40. . AFORESAID; THENCE NORTH OD DEGREES, OS MINUTES, 44 SECONDS WEST ALONG A LINE WHICH IS TANGENT TO LAST DESCRIBED ARC OF A CIRCLE, A DISTANCE OF 146.09 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

270.46

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PARCEL 5 (CADF PARCEL 2):

A PART OF EACH OF LOTS 1, 2, 3, 4, AND 5 IN THE ASSESSOR'S DIVISION OF LOTS 1, 2, 3, 10 AND 11 IN BLOCK 40 OF CANAL TRUSTEES' NEW SUBDIVISION OF BLOCKS IN THE EAST FRACTION OF THE SOUTH EAST FRACTIONAL 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO A PART OF VACATED WEST 20TH PLACE LYING SOUTH OF AND ADJOINING LOT 1 FORESAID, BOUNDED AND DESCRIBED AS FOLLOWS:

REGINNING AT THE NORTH EAST CORNER OF BAID LOT 1, BEING THE INTERSECTION OF THE SOUTH LINE OF WEST CULLERTON STREET, WITH THE WEST LINE OF SOUTH WENTWORTH AVENUE, AND RUNNING THENCE SOUTH OF DEGREES ON HINUTES, SO SECONDS EAST ALONG THE EAST LINE OF THE AFOREMENTIONED LOTS, BEING THE WEST LINE OF SOUTH WENTWORTH AVENUE, A DISTANCE OF 169.00 FEET: THENCE SOUTH 89 DUCREES, 54 HINUTES, 16 BECONDS WEST ALONG A LINE PARALLEL WITH THE WORTH LINE OF AFORESAID LOT 1, A DISTANCE OF 47.00 FEET; THENCE NORTH OF DEGREES, OF MINUTES, 38 SECONDS WEST ALONG A LINE PARALLEL WITH THE WEST LINE OF BOUTH VENTWORTH AVENUE. A DISTANCE OF 24.00 FEFT; THENCE SOUTH 89 DEGREES. 54 HINUTES, 16 SECONDS WEST ALONG A LINE PARALLEL WITH SAID NORTH LINE OF LOT 1, A DISTANCE OF 43.30 FEET; THENCE NORTH OD DEGREES, OO MINUTES, 38 SECONDS WEST ALONG A LINE PARALLEL WITH SAID WEST LINE OF SOUTH VENTWORTH AVENUE, A DISTANCE OF 145.00 FEET TO THE NORTH LINE OF SAID LOT 1, AND THENCE NORTH 89 DEGREES, 54 HINUTES, 16 SECONDS EAST ALONG THE NORTH LINE OF LOT 1, BEING ALSO THE SOUTH LINE OF WEST CULLERTON STREET, A DISTANCE OF 90.50 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS Office

Ground Lease

All of Mortgagor's right, title and interest in, to and under that certain Lease Agreement (the "Ground Lease") dated February 26, 1991, by and between the Board of Education of the City of Chicago, as lessor, and American National Bank and Trust Company of Chicago, not personally but as Trustee under that certain Trust Agreement, dated July 1, 1987, and known as Trust No. 67060, as lessee. The Ground Lease demises the following described property:

parcel I:

Lots Eight (8), Nine (9), Twelve (12) and Thirteen (13) in Plack Twenty-Six (26) of the Canal Trustees' Subdivision of the South East Quarter (SE 1/4) of Practional Section Twenty-One (21), Township Thirty-Nine (39) North of Range Fourteen (14), East of the Third Principal Meridian, in Cook County, Illinois.

parcel II:

A strip of land eight (5) feet in width and Two Hundred (200) feet in length, being the East half (E 1/2) of that portion of the wacated alley lying West of and adjoining Lots Eight (8), Nine (9), Twelve (12) and Thirteen (13), in Block Twenty-Six (26) of the Canal Trustees' New Muclivision in Blocks in Canal Trustees' Subdivision of the East Fraction of the South East Quarter (8E 1/4) of Section Twenty-One (21), Township Thirty-Rine (39) North of Range Fourteen (14), East of the Third Principal Meridian (the North line of said depised premises being the North line of said Lot Eight (8) extended West, and the South line of said demised promise being the North line of West Twentieth Street in said City of Chicago), in Cook County, Illinois.

PROPERTY IDENTIFICATION NUMBERS:

UNOFFICIAL GORY & 6 Property Tocation: South of 18th At. West of Wenthouth ave. north west It aucher ove. north of Comab Rel and East of Shore At. in Clicken 115. 17278415 001 H37908 007 8001 014. 023.

EXHIBIT B

Legal Description of the Parcels

- Legal description: Attached
- Address commonly known as:2160 South China Place, Chicago, 2. Illinois To Vo. Spenty Of Coof County Clerk's Office
- PIN NO.: Vol. 511, 17-21-508-038

Beginning at the Southeasterly corner of said Lot 11, also being a point in the Northwesterly line of South China Place, 60.00 het in width: thence North 31 degrees, 54 minutes and 15 seconds alost along the Westerly line of said Lot 11, a distance of 22.95 feet to the Northessterly corner of said Lot 11, also being the Southwesterly corner of lot 12; thence North 58 degrees, (5 minutes and 45 seconds East along the Northerly line of said Lot 11 and along that portion of the Southerly line of said Lot 12 a dong the Easterly line of said Lot 11, a distance of Caro feet to the Southeasterly corner of said Lot 11; thence South 58 degrees, 05 minutes and 45 seconds likest along the Southerly line of said Lot 11, also being the Northwesterly line of said South Document No. 93593212 in Cook County, Minois, bounded and described as follows: distance of 61.33 feet to the Northeasterly corner of sea Lot 11; thence South 31 degrees, 54 minutes and 15 seconds East Lot 11 in Jade Garden Unit L being a resubdivision of part of Blocks 41 and 43 and vacated streets and alleys lying within and adjoining said Blocks in Canal Trustees' New Subdivision of Blocks in the East Fraction of the Southeast Fractional 1/4 Section 21, Township 39 North, Range 14 East of the Third Principal Myr. Ann. according to the plot thereof recorded July 29, 1893 as China Place, a distance of 61.33 feet to the point of beginning. Containing 1,408 Square Feet or 0.030 Acres DOOD O 2/0/4/5 OFFICO

STATE OF ILLINOIS)
COUNTY OF COOK) ss.
COUNTY OF COOK	'
I, the undersig State aforesaid, do	ned, a Notary Public in and for the county and hereby certify that thinks 5. Howe
EXCLUSING DIRECTOR	personally known to me to be the Actana
a body politic and co	rporate ("IDFA") and personally known to me to
be the wame person instrument, appeared	whose name is subscribed to the foregoing before me this day in person and acknowledged
that as such across	kerntak Trecetor, he or she signed and delivered
IDFA, as his or har	pursuant to authority given by the members of free and voluntary act, and as the free and
voluntary act and de set forth.	ed of IDFA for the uses and purposes therein
February, 1994.	hand and official seal this 16th, day of
• •	Paislana Poselany
	Metary Public
(SEAL)	
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My Commission Expire	
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NOTARY PUBLIC STATE OF BEINGE MY COMMISSION FXPRES 672779	
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City of Chicago Acknowledgement

STATE	OF	ILLINOIS)	88
COUNTY	OF	COOK	,	uu

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Valerie Jarrett, the Commissioner of the Department of Planning and Development of the City of Chicago, Illinois, a public body corporate, who is personally known to be the same person whose name is subscribed to the foregoing instrument as such Commissioner, appeared before me this date in purson and acknowledged that she signed and delivered said instrument as her own free and voluntary act and as the free and voluntary act of the City of Chicago, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this $\frac{f^k}{2}$ day of February, 1994.

OFFICIAL SEAL
MARY M DOODY
NOTARY PUBLIC STATE OF ILLINOIS
WORKINGSION EXP. AUG. 12,1995

Notary Public

My Commission Expires:

8-12-95

Original Mortgagor Acknowledgement

giving of impinora)
COUNTY OF COOK))
the State aforesal the Trust Company of Trust Agreement do no Trust No. 55666, person whose name acknowledged that	Igned, a Notary Public in and for said County, in 1, DO HEREBY CERTIFY THAT J. MICHAEL WHELAN , MICHAEL OF American National Bank and Chicago, not personally, but as Trustee under ted ///s/ and known as Trust No. 67060 and rust Agreement dated July 1, 1987 and known as who is personally known to me to be the same a subscribed to the foregoing instrument as such appeared before me this date in person and he/she signed and delivered said instrument as and voluntary act and as the free and voluntary
	e for the uses and purposes therein set forth.
GIVEN under February199	my hand and Notarial Seal this 10 day of
	Notary Public
(NOTARIAL SEAL)	
(NOINKIND SEND)	"OFFICIAL SEAL"
My Commission Expi	COLDINATORY THIRIT, COLDINATORY OF BUINOIS V CONTRATOR OF BUINOIS V CONTRATOR OF BUINOIS

STATE OF ILLINOIS)) 88.
COUNTY OF COOK)
the State aforesaid, DO the CORPORATION, an Illinoi to be the same person instrument as such in person and acknowled instrument as his/har and volumenty act of stherein set lorth.	MERCHY CERTIFY THAT Of CHINESE AMERICAN DEVELOPMENT B Corporation, who is personally known to me whose name is subscribed to the foregoing appeared before me this date diged that he/she signed and delivered said own free and voluntary act and as the free aid corporation for the uses and purposes and and Notarial Seal this American of
0)	Notary Public
(NOTARIAL SEAL)	OF LIAL BEAL." FLAINT LLOTTE NOTARY PHILIC STATE OF RETRIORS NY COMMISSION COURS A173/36
My Commission Expires:	AT CORNESSON TO

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