

COLLATERAL ASSIGNMENT OF LEASES AND RENTS

75 SA 341 95402923 95024404 Roberts

THIS ASSIGNMENT is made as of June 19, 1995, from A.J.C.A., Inc., an Illinois corporation DBA Euro-Coach Automotive (the "Assignor") to ITT SMALL BUSINESS FINANCE CORPORATION, a Delaware corporation (the "Lender");

WHEREAS, Tome Stojcevski in his capacity as president and Calogero Bruno-Gallo as secretary, in behalf of Assignor executed, among other things, a Note of even date herewith to the order of Lender in the principal amount of FOUR HUNDRED FIVE THOUSAND AND NO/100 DOLLARS (\$405,000.00) (the "Note"), Tome Stojcevski in his capacity as president and Calogero Bruno-Gallo in his capacity as secretary of Assignor in behalf of Assignor executed the Mortgage ("Mortgage") of even date herewith to secure the Note, conveying the premises ("Premises") legally described on Exhibit A attached hereto; and

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WHEREAS, as a condition to make the loan (the "Loan") evidenced by the Note, Lender requires the execution and delivery of this Assignment by Assignor as additional security for the Loan;

NOW, THEREFORE, the Assignor, for and in consideration of these presents and the mutual agreements herein contained and for other good and valuable consideration, the receipt and sufficiency whereof is hereby acknowledged, and as further and additional security for payment of the Note; the principal sum, interest, premiums and other indebtedness evidenced hereby; any amendments, extensions or renewals of the Note; any other indebtedness or obligation secured or guaranteed by the Mortgage; payment of all other sums with interest thereon becoming due and payable to Lender under the provisions of this Assignment; and the performance and discharge of each and every obligation, covenant and agreement of Assignor contained in this Assignment, the Note, the Mortgage or any of the other documents ("Security Documents") required pursuant to the "Credit Agreement" as defined herein, does hereby sell, assign and transfer unto the Lender its interest in (i) the Identified Leases, if any, shown on Schedule I attached hereto; (ii) all leases or tenancies (including concessions) of the Premises or any part thereof, or any letting of or agreement for the use or occupancy of the Premises or any part thereof, whether written or oral, heretofore or hereafter made or agreed to by any party, including without limitation the Lender in the exercise of the powers herein conferred or otherwise; and (iii) any and all extensions, renewals and replacements of any of the foregoing (all of the leases, tenancies and rights described above or hereinafter collectively referred to as the "Leases" or individually as a "Lease"), together with all the rents, income, issues and profits now due and which may hereafter become due under or by virtue of the Leases, together with all guaranties of any of the foregoing, it being the intention hereby to establish an absolute transfer and assignment of all the foregoing to Lender.

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. DEPT-01 RECORDING \$43.00  
. T#0012 TRAN 4805 06/22/95 13:34:00  
. #6737 JN \*-95-402923  
. DEPT 006 PENALTY RECORDER \$40.00

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To protect and further the security of this Assignment, the Assignor agrees as follows:

1. Agreements Regarding Leases. The Assignor agrees, covenants, warrants and represents unto Lender as follows:

(a) Assignor will not enter into any Leases without the prior written consent of Lender, which consent shall not be unreasonably withheld;

(b) The Assignor is the sole owner of the entire interest of the lessor in the Leases; without Lender's prior written consent, Assignor will not transfer, sell, assign, pledge, encumber or grant a security interest in any of the Leases; without Lender's prior written consent, which consent shall not be unreasonably withheld, (unless any Lease provision shall not require the consent of the lessor thereunder) Assignor will not consent to, suffer or permit the assignment or subletting of any leasehold estate created thereunder; any attempted assignment or subletting without Lender's written consent, (unless any Lease provision shall not require the consent of the lessor thereunder) whether by Assignor or by a lessee, shall be null and void;

(c) any Leases are and will be valid and enforceable in accordance with their terms, and shall remain in full force and effect, irrespective of any merger of the interest of lessor and lessee thereunder;

(d) the Assignor will promptly notify Lender of any default by lessor or lessee under the Leases of which it becomes aware;

(e) if any Lease provides for the abatement of rent during repair of the Premises demised thereunder by reason of fire or other casualty, the Assignor shall furnish rental insurance to Lender in amount and form and written by insurance companies as shall be satisfactory to Lender;

(f) the Assignor shall not hereafter permit any Lease to become subordinate to any lien other than the lien of the Mortgage and any liens to which the Mortgage is now, or pursuant to its terms become, subordinate, nor terminate, modify or amend any of the Leases or any of the terms thereof without the prior written consent of Lender, which consent shall not be unreasonably withheld, and any attempted termination, modification or amendment of any of the Leases without such written consent shall be null and void;

(g) no payment of rent has been or will be made by any lessee or by any person in possession of any portion of the Premises for more than one month's installment in advance except in the ordinary course of Assignor's business or has been or will be waived, released, reduced, or discounted, or otherwise discharged or compromised by the Assignor, and the Assignor agrees not to do or cause to be done nor suffer nor permit any act or omission which would entitle any right of set-off which any lessee or any person in possession of any portion of the Premises may have under any of the Leases, written or oral, or under any other

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tenancy, whether now existing or hereafter created with respect to the Premises or any portion thereof; Assignor has not made and will not make any other or further assignment of the rents, issues, income or profits of the Premises or of the Leases except subsequent to or in connection with the release of this Assignment with respect to such portion of the Premises so released;

(h) the Assignor shall perform all of its covenants and agreements under the Leases and shall not suffer or permit any release of liability of, or right to withhold payment of rent by, the lessees or any guarantor(s) of lessees' obligations therein;

(i) the Assignor shall not commence or continue proceedings to evict, remove or dispossess any lessee under any Lease or to terminate any Lease except in the ordinary course of Assignor's business without prior written consent of Lender;

(j) the Identified Leases, if any, and all other existing Leases are valid and unmodified and in full force and effect, except as indicated herein, and the lessees thereunder are not in default under any of the terms, covenants or conditions thereof; and

(k) the Assignor shall not waive, cancel, release, modify, excuse, condone, discount, set-off, compromise or in any manner release or discharge any lessee or guarantor(s) of lessees' obligations under any of the Leases from any obligation, covenant, condition or requirement of said Leases, without prior written consent of Lender, which consent shall not be unreasonably withheld.

Any amounts received by Assignor or its agents for performance of any actions prohibited by the terms of this Assignment, including any amounts received in connection with any cancellation, modification or amendment of any of the Leases prohibited by the terms of this Assignment and any amounts received by Assignor as rents, income, issues or profits from the Premises from and after the date of any "Default" under this Assignment, the Note, the Mortgage or under any of the Security Documents, which default shall not have been cured within the time periods, if any, expressly established therefore, shall be held by Assignor as trustee for Lender and all such amounts shall be accounted for to Lender and shall not be commingled with other funds of the Assignor. Any person acquiring or receiving all or any portion of such trust funds shall acquire or receive the same in trust for Lender as if such person had actual or constructive notice that such funds were impressed with a trust in accordance herewith; by way of example and not of limitation, such notice may be given by an instrument recorded with the Recorder of Deeds of the county in which the Premises are located stating that Assignor has received such amounts in trust for Lender.

2. Waiver of Liability. Nothing herein contained shall be construed as constituting Lender a "mortgagee in possession" in the absence of the taking of actual possession of the Premises by Lender pursuant to the provisions hereinafter contained. In the exercise of the powers granted by the Mortgage, no liability shall be asserted or enforced against Lender, all such liability being expressly waived and released by the Assignor.

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3. Further Assurances and Assignments. The Assignor further agrees to execute and deliver immediately upon the request of Lender, all such further assurances and assignments concerning the Leases or the Premises as Lender shall from time to time require.

4. Exercise of Remedies. In any case in which under the provisions of the Mortgage Lender has a right to institute foreclosure proceedings, whether before or after institution of legal proceedings to foreclose the lien thereof or before or after sale thereunder, upon demand of Lender, the Assignor agrees to surrender to Lender and Lender shall be entitled to take actual possession of the Premises or any part thereof personally, or by its agents or attorneys, and Lender in its discretion may, with or without force or notice and with or without process of law, enter upon and take and maintain possession of all or any part of the Premises, together with all the documents, books, records, papers and accounts of the Assignor or the then owner of the Premises relating thereto, and may exclude the Assignor, its agents, or servants, wholly therefrom and may as attorney in fact or agent of the Assignor, or in its own name as mortgagee and under the powers herein granted, hold, operate, manage and control the Premises and conduct the business, if any, thereof either personally or by its agents, with full power to use such measures, legal or equitable, as in its discretion may be deemed proper or necessary to enforce the payment of security of the rents, income, issues and profits of the Premises, including actions for the recovery of rent, actions in forcible detainer and actions in distress of rent, hereby granting full power and authority to exercise each and every of the rights, privileges and powers herein granted at any and all times hereafter, and with full power to cancel or terminate any Lease for any cause or on any ground which would entitle the Assignor to cancel the same, to elect to disaffirm any Lease made subsequent to the Mortgage or subordinated to the lien thereof, to make all necessary or proper repairs, decorating, renewals, replacements, alterations, additions, betterments and improvements to the Premises that may seem judicious to Lender, in its discretion, to insure and reinsure the same for all risks incidental to Lender's possession, operation and management thereof and to receive all such rents, income, issues and profits.

5. Indemnity. Lender shall not at any time (regardless of any exercise by Lender, or right of Lender to exercise, any powers herein conferred) be obligated to perform or discharge, nor does it hereby undertake to perform or discharge, any obligation, duty or liability under any Leases or rental agreements relating to the Premises, and the Assignor shall and does hereby agree to indemnify and hold Lender harmless of and from any and all liability, loss or damage which Lender may or might incur under or by reason of (a) any Leases, (b) the assignment thereof, (c) any action taken by Lender or its agents hereunder, unless constituting wilful misconduct or negligence, or (d) claims and demands which may be asserted against it by reason of any alleged obligations or undertakings on its part to (or to cause the Assignor to) perform or discharge any of the terms, covenants or agreements contained in the Leases.

6. Application of Proceeds. Lender in the exercise of the rights and powers conferred upon it by this Assignment, shall have full power to use and apply the rents, income, issues and profits of the Premises to the payment of or on account of the following, in the following order:

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(a) taxes and special assessments and premiums or insurance as hereinabove authorized and not covered by a tax or insurance escrow now due or which may hereafter become due on the Premises;

(b) any indebtedness secured or guaranteed by the Mortgage without regard to acceleration of any amounts due under the Note or the Security Documents, or any deficiency which may result from any foreclosure sale;

(c) operating expenses of the Premises, including costs of management and leasing thereof (including reasonable compensation to Lender and its agents for management of the Premises, and leasing commissions and other compensation and expenses of seeking and procuring tenants and entering into Leases), establishing and settling any claims for damages, and the costs of enforcing any of the Leases; it being expressly understood and agreed that Lender in the exercise of such powers may so pay any claims purporting to be for any operating expenses of the Premises, without inquiry into, and without respect to, the validity thereof and whether such claims are in fact for operating expenses of the Premises; or

(d) the costs of all repairs, decorating, renewals, replacements, alterations, additions, or betterments, and improvements of the Premises, including, without limitation, the cost from time to time of installing or replacing such fixtures, furnishings and equipment therein, and of placing the Premises in such condition as will, in the discretion of Lender, make it readily rentable.

7. Power of Attorney. The Assignor does hereby appoint revocably the Lender its true and lawful attorney in its name and stead and the Assignor hereby authorizes Lender, with or without taking possession of the Premises, to rent, lease or let all or any portion of the Premises to any party or parties at such rental and upon such terms, as Lender may determine in its discretion, and to collect all of said rents, income, issues and profits now or hereafter arising from or accruing or due under the Leases with the same rights and powers and subject to the same immunities, exoneration of liability and rights of recourse and indemnity as Lender would have upon taking possession of the Premises pursuant to the provisions hereinafter set forth. Powers of attorney conferred upon Lender pursuant to this Assignment are powers coupled with an interest and cannot be revoked, modified or altered without the written consent of Lender.

8. Occurrence of Default. Although it is the intention of the parties that this assignment is a present assignment, it is expressly understood and agreed, anything herein contained to the contrary notwithstanding, that Lender shall not exercise any of the rights and powers conferred upon it herein until and unless there shall occur a "Default" as such term is defined in the Mortgage, or a default in the performance and observance by any party other than the Lender of its obligations and agreements under the Note, the Mortgage, the Authorization and Loan Agreement (dated February 26, 1995 made by Assignor, U. S. Small Business Administration and Lender, "Credit Agreement"), this Assignment or any of the other Security Documents, in each instance after any applicable grace periods shall have expired. In the event any representation or warranty herein of Assignor shall be

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found to be untrue, or Assignor shall default in the observance or performance of any obligation, term, covenant, condition or warranty herein, then, in such instance, the same shall constitute and be deemed to be a default under the Note and the Mortgage, hereby entitling Lender to declare all sums secured thereby and hereby immediately due and payable, and to exercise any and all of the rights and remedies provided thereunder and hereunder as well as by law. Nothing herein contained shall be deemed to affect or impair any rights which the Lender may have under the Note, Mortgage, the Credit Agreement or any of the other Security Documents or to affect the impression of a trust upon funds received by a trustee in the manner provided for in Paragraph 1 above.

9. Instruction to Lessees. The Assignor further specifically and irrevocably authorizes and instructs each and every present and future lessee or tenant under any lease of the whole or any part of the Premises at such time as the Assignor is in default under the Note to pay all unpaid rental agreed upon in any Lease or other agreement for occupancy of any part of the Premises to Lender upon receipt of demand from Lender so to pay the same, without any inquiry as to whether or not said demand is made in compliance with the immediately preceding paragraph hereof. Lender has not received or been transferred any security deposit with respect to any Lease, and assumes no responsibility for any such security deposit until such time as such security deposit (specified as such with specific reference to the Lease pursuant to which deposited) may be transferred to Lender and accepted by Lender by notice to the lessee under said Lease.

10. Election of Remedies. It is understood and agreed that the provisions set forth in this Assignment shall be deemed a special remedy given to Lender, and shall not be deemed exclusive of any of the remedies granted in the Note, the Mortgage, or any of the other Security Documents but shall be deemed an additional remedy and shall be cumulative with the remedies therein and elsewhere granted Lender, all of which remedies shall be enforceable concurrently or successively. No exercise by Lender of any of its rights hereunder shall cure, waive or affect any default hereunder or "Default" under the Note, the Mortgage or any of the other Security Documents. No inaction or partial exercise of rights by Lender shall be construed as a waiver of any of its such rights and remedies, and no waiver by Lender of any such rights and remedies shall be construed as a waiver by Lender of any of its other rights and remedies.

11. Continual Effectiveness. It is expressly understood that no judgment or decree which may be entered on any debt secured or intended to be secured by Lender shall operate to abrogate or lessen the effect of this instrument, but that the same shall continue in full force and effect until the payment, discharge and performance of any and all indebtedness and obligations evidenced by the Note or secured or guaranteed by the Mortgage, or any of the other Security Documents, in whatever form, and until all bills incurred by virtue of the authority herein contained have been fully paid out of rents, income, issues and profits of the Premises, or by the Assignor, or until such time as this instrument may be voluntarily released. This instrument shall also remain in full force and effect during the pendency of any foreclosure proceedings, both before and after sale, until the issuance of a deed pursuant to a foreclosure decree, unless all indebtedness secured or guaranteed by the Mortgage is fully satisfied before the expiration of any period of redemption.

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12. **Bankruptcy.** In the event any lessee under the Leases should be the subject of any proceeding under the Federal Bankruptcy Code, as amended from time to time, or any other federal, state, or local statute which provides for the possible termination or rejection of the Leases assigned hereby, the Assignor covenants and agrees that if any of the Leases is so terminated or rejected, no settlement for damages shall be made without the prior written consent of Lender, and any check in payment of damages for termination or rejection of any such Lease will be made payable both to the Assignor and Lender. The Assignor hereby assigns any such payment to Lender and further covenants and agrees that upon the request of Lender, it will duly endorse to the order of Lender any such check the proceeds of which will be applied to whatever portion of the indebtedness secured by this Assignment Lender may elect.

13. **Release of Mortgage.** To the extent, if any, that any provisions of the Mortgage may provide for the partial release thereof upon conditions therein stated, the Leases of any portion of the Premises which may be released from the lien of the Mortgage pursuant to such provisions, and any rents, issues and profits thereafter accruing with respect thereto, shall ipso facto be immediately released from this Assignment without the necessity of further action or instrument.

14. **Notices.** Any notice which any party hereto may desire or may be required to give to any other party hereto shall be in writing, and shall be deemed given if and when personally delivered, or on the second (2nd) business day after being deposited in United States registered or certified mail, postage prepaid, or on the first (1st) business day after being deposited with an overnight courier, postage prepaid, addressed to a party at its address set forth below, or at such other place as such party may have designated to all other parties by notice in writing in accordance herewith:

If to Lender:

ITT Small Business  
Finance Corporation  
635 Maryville Centre Drive  
Suite 120  
St. Louis, Missouri 63141

with a copy to:

Lapin & Associates  
300 W. Washington Street  
17th Floor  
Chicago, Illinois 60606  
Attn: Andrew W. Lapin, Esq.

If to Assignor:

A.J.C.A., Inc., an Illinois corporation DBA  
Euro-Coach Automotive  
1030 West Madison  
Oak Park, Illinois 60302

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Except as otherwise specifically required herein, notice of the exercise of any right or option granted to Lender by this Assignment is not required to be given.

15. Binding Agreements. This Assignment and all provisions hereof shall be binding upon the Assignor, his successors, assigns, and legal representatives and all other persons or entities claiming under or through him, and the word "Assignor", when used herein, shall include all such persons and entities and any others liable for the payment of the indebtedness secured hereby or any part thereof, whether or not they have executed the Note or this Assignment. The word "Lender", when used herein, shall include Lender's successors, assigns, and legal representatives, including all other holders, from time to time, of the Note.

16. Governing Law; Interpretation. This Assignment shall be governed by the laws of the State of Illinois in which State the Note and this Assignment were executed and delivered, the Premises are located, the proceeds of the Loan evidenced by the Note were disbursed by Lender, and the principal and interest due under the Note are to be paid. Wherever possible each provision of this Assignment shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of this Assignment shall be prohibited by or invalid under such law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Assignment. Time is of the essence of this Assignment.

17. Miscellaneous. Neither this Assignment nor any provision hereof may be amended, modified, waived, discharged or terminated orally. The paragraph headings used herein are for convenience of reference only and shall not define or limit the provisions of this Assignment. As used in this Assignment, the singular shall include the plural and the plural shall include the singular and masculine, feminine, and neuter pronouns shall be fully interchangeable, where the context so requires. If more than one person or entity comprises Assignor, the obligations of all such persons or entities shall be joint and several.

IN WITNESS WHEREOF, the undersigned has caused this Assignment to be executed as of the day and year first above written.

ASSIGNOR:

A.J.C.A., Inc., an Illinois corporation DBA Euro-Coach Automotive

By: X   
Tome Stojcevski, President

ATTEST:

By: X   
Calogero Bruno-Gallo, Secretary

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SCHEDULE I

IDENTIFIED LEASES

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EXHIBIT A

LEGAL DESCRIPTION

SEE ATTACHED

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## EXHIBIT A

### LEGAL:

#### PARCEL 1:

THE SOUTH 1/2 OF LOT 34 IN BLOCK 2 IN CENTRAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 2:

THE NORTH 1/2 OF LOT 33 IN BLOCK 2 IN CENTRAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 3:

THE NORTH 1/2 OF LOT 34 IN BLOCK 2 IN CENTRAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 4:

LOTS 15 AND 16 IN BLOCK 2 OF CENTRAL SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT FROM SAID LOTS THAT PART, IF ANY, TAKEN AND USED OR OCCUPIED FOR SERVING MADISON STREET) IN COOK COUNTY, ILLINOIS.

#### PARCEL 5:

THE EAST 1/2 OF THE SOUTH 1/2 OF LOT 33 IN BLOCK 2 IN CENTRAL SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 6:

THE WEST 1/2 OF THE SOUTH 1/2 OF LOT 33 IN BLOCK 2 IN CENTRAL SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

### PIN:

TAX NO. 16-07-323-017-0000 AS TO THE NORTH 1/2 OF LOT 33 PARCEL 2;  
16-07-323-018-0000 AS TO THE WEST 1/2 OF THE SOUTH 1/2 OF LOT 34 PARCEL 1;  
16-07-323-019-0000 AS TO THE EAST 1/2 OF THE SOUTH 1/2 OF LOT 34 PARCEL 1;  
16-07-323-020-0000 AS TO THE WEST 1/2 OF THE SOUTH 1/2 OF LOT 33 PARCEL 6;  
16-07-323-021-0000 AS TO THE EAST 1/2 OF THE SOUTH 1/2 OF LOT 33 PARCEL 5;  
16-07-323-022-0000 AS TO LOTS 15 AND 16 PARCEL 4;  
16-07-323-042-0000 AS TO THE NORTH 1/2 OF LOT 34 PARCEL 3.

COMMON ADDRESS: 1030 West Madison, Oak Park, Illinois 60302

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11/10/2011

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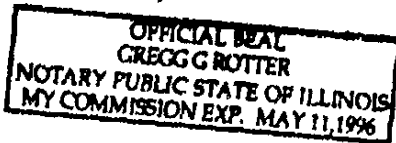
(CORPORATE - 2 OFFICERS)

STATE OF Illinois )  
 ) SS.  
COUNTY OF COOK )

I, Gregg Rott, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on this day personally appeared before me, Tom Stojcuk and Calegas Guina-Gallo personally known to me to be the same person whoses names are subscribed to the foregoing instrument as the President and Secretary of A.J.C. Inc., an Illinois corporation, acknowledged that the signed, sealed, and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and that the seal affixed to the foregoing instrument is the corporate seal and the said instrument was signed, sealed, and delivered in the name and in behalf of said corporation by the authority of its stockholders and Board of Directors as the free and voluntary act of said corporation for the uses and purposes set forth.

GIVEN under my hand and notarial seal this 19 day of June, 1995.

(NOTARIAL SEAL)



[Signature]  
Notary Public  
My Commission Expires: \_\_\_\_\_

prepaid by us mail to  
Gregg Rott  
Lapin & Associates  
200 W. Washington St. 409  
Chicago, Illinois  
60606

**BOX 333-CTI**

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