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MORTGAGE, SECURITY AGREEMENT AND ASSIGNMENT OF RENTS

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THIS INDENTURE is made as of June 19, 1995, by and between ALAN ABRAMS, 541 Knox, Wilmette, Illinois 60091, RONALD ABRAMS, 6501 North Drake, Lincolnwood, Illinois 60645 and WASHINGTON HEIGHTS CARE CENTER, LLC, 1010 West 95th Street, Chicago, Illinois 60619 (herein referred to as "Mortgagors") and FIRST OF AMERICA BANK - ILLINOIS, N.A., having offices located at 325 North Milwaukee Avenue, Libertyville, Illinois 60048 (herein referred to as "Mortgagee").

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WITNESSETH:

THAT, WHEREAS, the Mortgagors are justly indebted to the Mortgagee in the aggregate principal sum of SEVEN MILLION FOUR HUNDRED THOUSAND AND NO/100 DOLLARS (\$7,400,000.00), evidenced by a Installment Note of the Mortgagors of even date herewith, made payable to the order of FIRST OF AMERICA BANK - ILLINOIS, N.A., (the "Note") and delivered to the Mortgagee, in and by which said Note 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 due no later than June 19, 2001, 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 FIRST OF AMERICA BANK - ILLINOIS, N.A. located at Libertyville, Illinois.

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NOW, THEREFORE, the Mortgagors, to secure the payment of said principal sum of money and said interest in accordance with the terms, provisions and limitations of this Mortgage, and of the Note secured hereby and any renewal or extensions thereof and any other indebtedness of Mortgagors to Mortgagee hereafter arising and any other sums advanced by Mortgagee to protect the security of this Mortgage or discharge the obligations of Mortgagors hereunder, 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 (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, does by these presents MORTGAGE, GRANT, CONVEY AND RELEASE unto the Mortgagee, its successors and assigns, the following described real estate and all of its estate, right, title and interest therein, situate, lying and being in the County of Cook and State of Illinois, to-wit:

THE REAL ESTATE MORTGAGED HEREBY IS DESCRIBED ON EXHIBIT "A"
ATTACHED HERETO AND MADE A PART HEREOF

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

TOGETHER with all improvements, tenements, easements, hereditaments and appurtenances thereunto belonging, and all rents issues and profits thereof for so long as and during all such times as the Mortgagors may be entitled thereto (which are pledged

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primarily and on a parity with said real estate and not secondarily), and all partitions, attached floor coverings, now or hereafter, therein or thereon, all elevators, and all fixtures, apparatus and equipment used to supply heat, gas, air conditioning, water, light, power sprinkler protection, waste removal, refrigeration, and ventilation, including (without restricting the foregoing) all fixtures, apparatus and equipment used in the operation of any business conducted on the premises the structures or buildings, additions and improvements, and replacements thereof, erected, or to be erected, upon the realty, including any on-site energy systems providing electricity, heating and air conditioning, and all plant, equipment, apparatus, machinery and fixtures of every kind and nature whatsoever forming part of said structures or buildings, or of any structures or buildings heretofore or hereafter standing on the realty or on any part thereof.

Mortgagors hereby represent, as a special inducement to the Mortgagee to make this loan, that as of the date hereof there are no encumbrances to secure debt junior to this Mortgage and covenanting that there are to be none as of the date when this Mortgage becomes of record, except in either case encumbrances having the prior written approval of the Mortgagee herein.

TO HAVE AND TO HOLD the premises unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses therein set forth.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Maintenance, Repair and Restoration of Improvements, Payment of Prior Liens, etc.: Mortgagors shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair without waste and free from mechanics' liens or claims for lien not expressly subordinated to the lien hereof; (c) 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 Mortgagee; (d) complete within a reasonable time any building or buildings or renovations thereof now existing or at any time in the process of erection upon said premises; (e) comply with all requirements imposed by law, statute, regulation, order or any administrative agency, municipal ordinances, or restrictions of record with respect to the premises and the use thereof; (f) make no material alterations in said premises without the prior written consent of Mortgagee except as required by law or municipal ordinances, or restrictions of record with respect to the premises and the use thereof; (f) suffer or permit no change in the general nature of the occupancy of the premises, without Mortgagee's written consent; (g) initiate or acquiesce in no zoning reclassification, without Mortgagee's written consent; (h) pay each item of indebtedness secured by this

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Mortgage when due according to the terms hereof or of the Note. Notwithstanding the aforementioned, Mortgagors shall have thirty (30) days from the date of filing of a lien or claim for lien to discharge said lien or claim for lien before Mortgagee may deem the existence of said lien or claim for lien to be an event of default.

2. Representations and Warranties: Mortgagors hereby represent, warrant, and covenant to Mortgagee that:

2.1 Validity of Loan Instruments. (a) the execution, delivery and performance by Mortgagors of the Note, this Mortgage, and all additional security documents, and the borrowing evidenced by the Note (1) are within the powers of Mortgagors; (2) have received all necessary governmental approval; and (3) do not violate any provisions of any law, any order of any court or agency of government or any indenture, agreement or other instrument to which Mortgagors are a party, or by which it or any portion of the mortgaged premises is bound, or be in conflict with, result in breach of, or constitute (with due notice and/or lapse of time) a default under any instrument providing for the creation or imposition of any lien, charge or encumbrance of any nature whatsoever, upon any of its property or assets; and (b) the Note, this Mortgage and any other instrument securing the repayment of the aforesaid Note, when executed and delivered by Mortgagors, will constitute the legal, valid and binding obligations of Mortgagors, and other obligors named therein, if any, in accordance with their respective terms, subject, however, to such exculpation provisions as may be hereinafter set forth.

2.2 Other Information. All other information, reports, papers, balance sheets, statements of profit and loss, and data given to Mortgagee, its agents, employees, representatives or counsel in respect of Mortgagors or others obligated under the terms of this Mortgage and all other documents securing or guarantying the payment of the Note are accurate and correct in all material respects and complete insofar as completeness may be necessary to give Mortgagee a true and accurate knowledge of the subject matter to the best of Mortgagors' knowledge and belief after Mortgagors having conducted a diligent inquiry as to the truth and accuracy of said information and materials given to Mortgagee.

2.3 Litigation. There is not now pending against or affecting Mortgagors or others obligated under the terms of this Mortgage and all other documents securing or guarantying the payment of the Note, nor, to the knowledge of Mortgagors or others obligated under the terms of this Mortgage and all other documents securing or guarantying the payment of the Note, is there threatened, any action, suit or proceeding at law or in equity or by or before any administrative agency which if adversely determined would materially impair or affect the financial condition or operation of Mortgagors or the mortgaged premises.

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3. Payment of Taxes. 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 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.

4. Tax Deposits. Mortgagee may demand and Mortgagors covenant and agree to deposit at such place as the Mortgagee may from time to time in writing appoint, and in the absence of such appointment, then at the office of FIRST OF AMERICA BANK - ILLINOIS, N.A. located at 325 North Milwaukee Avenue, Libertyville, Illinois 60048, on the first day of each month of the mortgage term, until the indebtedness secured by this Mortgage is fully paid, and all obligations secured by this Mortgage are fully discharged, a sum equal to one-twelfth of the last total annual taxes and assessments for the last ascertainable year (general and special) on said premises (unless said taxes are based upon assessments which exclude the improvements or any part thereof now constructed, or to be constructed, in which event the amount of such deposits shall be based upon the Mortgagee's reasonable estimate as to the amount of taxes and assessments to be levied and assessed). Such deposits are to be held with allowance of interest at the Mortgagors current passbook account rate and need not be kept separate and apart, and are to be used for payment of taxes and assessments (general and special) on said premises next due and payable when they become due. If the funds so deposited are insufficient to pay any such taxes or assessments (general and special) for any year when the same shall become due and payable, the Mortgagors shall within ten (10) days after receipt of demand therefor, deposit such additional funds as may be necessary to pay such taxes and assessments (general and special) in full. If the funds so deposited exceed the amount required to pay such taxes and assessments (general and special) for any year, the excess shall remain on deposit and be applied to any subsequent taxes or assessments.

5. Mortgagee's Interest in and Use of Deposits. In the event of a default in any of the provisions contained in this Mortgage or in the Note secured hereby, the Mortgagee may at its option, without being required to do so, apply any monies of the Mortgagors at the time on deposit as may be required by the Note secured hereby, including without limitation those monies on deposit, pursuant to paragraphs 4 and 6 hereof on any of Mortgagors' obligations herein or in the Note contained, in such order and manner as the Mortgagee may elect. When the indebtedness secured hereby has been fully paid, any remaining deposits shall be paid to Mortgagors or to the then owner or owners of the mortgaged premises. Such deposits are hereby pledged as additional security for the indebtedness hereunder and shall be held in trust to be

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irrevocably applied by the depository for the purposes for which made hereunder and shall not be subject to the direction or control of the Mortgagors; provided, however, that neither the Mortgagee nor said depository shall be liable for any failure to apply to the payment of taxes and assessments any amount so deposited unless Mortgagors, while not in default hereunder, shall have requested said depository in writing to make application of such funds to the payment of the particular taxes or assessments for payment of which they were deposited, accompanied by the bills for such taxes and assessments. Unless paid by Mortgagee, however, receipts showing and evidencing payment of all such taxes and insurance premiums shall be exhibited to Mortgagee within thirty (30) days after the due date for payment of same.

6. Insurance. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire and extended coverage, malicious mischief and vandalism and such other hazards in such amounts as may reasonably be required by Mortgagee, but in any case of the full insurable value thereof, Mortgagors shall also provide plate glass and liability insurance with such limits for personal injury and death and property damage as Mortgagee may require, and will also keep in effect business interruption insurance in such amounts as Mortgagee may require. All policies of insurance to be furnished hereunder shall be in or with forms, companies and amounts satisfactory to Mortgagee, with mortgagee clauses attached to all policies in favor of and in form satisfactory to Mortgagee, including a provision requiring that the coverage evidenced thereby shall not be terminated or materially modified without thirty (30) days' prior written notice to the Mortgagee. Mortgagors shall deliver the original of all policies, including additional and renewal policies, to Mortgagee, and, in the case of insurance about to expire, shall deliver renewal policies not less than thirty (30) days prior to their respective dates of expiration. If any renewal policy is not delivered to Mortgagee thirty (30) days before the expiration of any existing policy or policies, with evidence of premium paid, Mortgagee may, but is not obligated to obtain, the required insurance on behalf of Mortgagors (of insurance in favor of Mortgagee alone) and pay the premiums thereon. Any monies so advanced shall be so much additional indebtedness secured hereby and shall become immediately due and payable with interest thereon at the same rate as provided in the Note.

So long as any sum remains due hereunder or under the Note, Mortgagors covenant and agree that it shall not place, or cause to be placed or issued, any separate casualty, fire, rent loss, liability, or war damage insurance from the insurance required to be maintained under the terms hereof, unless in each such instance the Mortgagee herein is included therein as the payee under a standard mortgagee's loss payable clause. Mortgagors covenant to advise Mortgagee whenever any such separate insurance coverage is

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placed, issued or renewed, and agrees to deposit the original of all such policies with Mortgagee.

Mortgagee may demand and Mortgagors will immediately deposit with Mortgagee an amount sufficient to pay premiums due or which may become due or evidence satisfactory to Mortgagee of the payment of said premiums relating to any insurance required hereunder in such manner and at such times as Mortgagee may, in its sole discretion, deem advisable. Such deposits shall be held without any allowance of interest and need not be kept separate and apart. In no event shall Mortgagee be liable for any damages arising out of Mortgagee's manner or method of estimating or making such payments. Such deposits are hereby pledged as additional security for the indebtedness hereunder; and it is agreed that the provisions and covenants of paragraph 5 (as applicable to tax deposits) shall similarly be applicable to the deposits made on account of the reserves for payment of insurance premiums.

In the event of a foreclosure of this Mortgage, or in case of any transfer of title to the entire mortgaged premises in extinguishment of the entire debt secured hereby, all right, title and interest of Mortgagors to any insurance policies covering the subject property shall pass to the Mortgagee or transferee of the mortgaged premises, to extent permitted by the terms of said policies.

7. Adjustment of Losses with Insurer and Application of Proceeds of Insurance. In case of loss, the Mortgagee (or after entry of decree of foreclosure, purchaser at the sale, or the decree creditor, as the case may be) is hereby authorized either (a) to settle and adjust any claim under such insurance policies without consent of Mortgagors, or (b) to allow Mortgagors to agree with the insurance company or companies on the amount to be paid upon the loss. In either case Mortgagee is authorized to collect and receipt for any such insurance money. Such insurance proceeds may, at the option of Mortgagee, either be applied in reduction of the indebtedness secured hereby, whether due or not, or be held by the Mortgagee and used to reimburse Mortgagors for the cost of the rebuilding or restoration of the buildings or improvements on said premises. In no event, however, shall Mortgagors hold any amount in excess of the amount of the indebtedness secured hereby. The buildings and improvements shall be so restored or rebuilt as to be of at least equal value and substantially the same character as prior to such damage or destruction. In the event Mortgagors are entitled to reimbursement out of insurance proceeds, such proceeds shall be made available, from time to time, upon the Mortgagee being furnished with satisfactory evidence of the estimated cost of completion thereof and with such architect's certificates, waiver of lien, contractors' sworn statements and other evidence of cost and of payments, including, at the option of Mortgagee, insurance against mechanic's liens and/or a performance bond or bonds in form satisfactory to Mortgagee, with premium fully prepaid, under the

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terms of which Mortgagors shall be the sole or a dual obligor, and which shall be written with such surety company or companies as may be satisfactory to Mortgagee, as the Mortgagee may reasonably require and approve, and, if the estimated cost of the work exceeds twenty percent (20%) of the original principal amount of the indebtedness secured hereby, with all plans and specifications for such rebuilding or restoration as the Mortgagee may reasonably require and which shall be subject to approval by the Mortgagee. No payment made prior to the final completion of the work shall exceed ninety (90%) percent of the value of the work performed, from time to time, and at all times the undisturbed balance of said proceeds remaining in the hands of the Mortgagee shall be at least sufficient to pay for cost of completion of the work free and clear of liens. In case of loss after foreclosure proceedings have been instituted, the proceeds of any such insurance policy or policies, if not applied as aforesaid in rebuilding or restoring the building or improvements, shall be used to pay the amount due in accordance with any decree of foreclosure that may be entered in any such proceedings, and the balance, if any, shall be paid to the owner of the equity of redemption if he shall then be entitled to the same, or as the court may direct. In case of the foreclosure of this mortgage, the court in its decree may provide that the mortgagee's clause attached to each of said insurance policies may be canceled and that the decree creditor may cause a new loss clause to be attached to each of said policies making the loss thereunder payable to said decree creditor; and any such foreclosure decree may further provide that in the case of one or more redemptions under said decree, pursuant to the statute in such case made and may cause the preceding loss clause attached to each insurance policy to be canceled and a new loss clause to be attached thereto, making the loss thereunder payable to such redeptor. In the event of foreclosure sale, Mortgagee is hereby authorized, without the consent of Mortgagors, to assign any and all insurance policies to the purchaser at the sale or to take such other steps as Mortgagee may deem advisable, to cause the interest of such purchaser to be protected by any of the said insurance policies.

8. Stamp Tax. If, by the laws of the United States of America, or of any state having jurisdiction over the Mortgagors, any tax is due or becomes due in respect of the issuance of the Note, 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 agrees to indemnify the Mortgagee, its successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the Note.

9. Performance of Obligations Under Commitment. Mortgagee has heretofore issued a Commitment Letter pertaining to the mortgaged premises dated January 17, 1995, which has been accepted by the parties named therein on February 6, 1995, Mortgagors hereby acknowledge that said commitment remains in full force and effect and hereby covenants and agrees to comply with all of the terms and

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conditions of said Commitment all of which are hereby incorporated herein, and any non-compliance thereof shall be and constitute a default under this Mortgage and the Note.

10. Prepayment Privilege. 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 the privilege of making prepayments on the principal of said Note (in addition to the required payments) in accordance with the terms and conditions set forth in said Note.

11. Observance of Lease Assignment. If Mortgagors shall suffer or permit to occur any breach or default under the provisions of any assignment of any lease or leases of the premises given as additional security for the payment of the Note and such default shall continue for fifteen (15) days after written notice is given to Mortgagors of said default, then and in any such event, such breach or default shall constitute a default hereunder and at the option of the Mortgagee, and without notice to the Mortgagors, all unpaid indebtedness secured by this Mortgage shall, notwithstanding anything in said Note or in this Mortgage to the contrary, become due and payable as in the case of other defaults.

12. Effect of Extensions of Time and Acceptance of Partial Payments. (a) If the payment of any amounts due under the Note or any part thereof be extended or varied or if any part of the security be released, all entities now or at any time hereafter liable therefor, or interested in said premises, shall be held to the terms of the Note, this Mortgage and any other instrument given to secure the repayment of said Note and the lien and all provisions hereof shall continue in full force, the right of recourse against all such entities being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.

(b) In the event the ownership of the mortgaged premises, or any part thereof, becomes vested in a person or entity other than Mortgagors, (without hereby implying Mortgagee's consent to any assignment, transfer or conveyance of the mortgaged premises) the Mortgagee may, without notice to Mortgagors, deal with such successor or successors in interest with reference to this Mortgage and to said debt in the same manner as with Mortgagors without in any way vitiating or discharging Mortgagors' liability hereunder or upon the debt. No sale of the mortgaged premises, and no forbearance on the part of the Mortgagee, and no extension of the time for the payment of the debt hereby secured, given by the Mortgagee, shall operate to release, modify, change, or affect the original liability, if any, of Mortgagors, either in whole or in part.

(c) The Mortgagee, at its sole option and without notice, may release any part of the mortgaged premises, or any person liable for the debt, without in any way affecting the lien

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hereof upon any part of the mortgaged premises not expressly released, and may agree with any party obligated on the debt, or having any interest in the mortgaged premises, to extend the time for payment of any part of all of the debt. Such agreement shall not in any way release or impair the lien hereof, but shall extend the lien hereof as against the title of all parties having any interest in the mortgaged premises which interest is subject to this Mortgage.

(d) Acceptance by Mortgagee or the holders of the Note of any payment in an amount less than the amount then due on said Note shall be deemed an acceptance on account only, and the failure to pay the entire amount then due shall continue to be a default pursuant to the terms and provision of the Note. At any time thereafter and until the entire amount then due on the Note has been paid, Mortgagee shall be entitled to exercise all rights conferred upon it in this Mortgage and the Note upon the occurrence of a default.

13. Effect of Changes in Laws Regarding Taxation. In the event of the enactment after this date of any law of the state in which the premises are located 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 payments 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.

14. Mortgagee's Performance of Default Acts. In case of default therein, Mortgagee may, but need not, make any payment or perform any act herein 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 redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All monies paid for any of the purposes herein authorized and all reasonable expenses paid or incurred in connection therewith, including reasonable attorney's fees, and any other monies advanced by Mortgagee to protect the mortgaged

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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 rate stated in the Note. Any act or failure to act on the part of Mortgagee shall never be considered as a waiver of any right accruing to it on account of any default on the part of Mortgagors.

15. Mortgagee's Reliance on Tax Bills, etc. Mortgagee in making any payments hereby authorized: (a) relating to taxes and assessments, may do so according to any bill, statement or estimate procured from the appropriate public office with 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; or (b) for the purchase, discharge, compromise or settlement of any other prior lien, may do so without inquiry as to the validity or amount of any claim for lien which may be asserted.

16. Acceleration of Indebtedness in Case of Default. If (a) default be made under any terms of the Note remaining uncured at the expiration of any applicable cure period; or (b) the Mortgagors shall file a petition seeking relief under the United States Bankruptcy Code or any similar law, state or federal, whether now or hereafter existing, or any answer admitting insolvency or inability to pay its debts, or fail to obtain a vacation or stay of involuntary proceedings within thirty (30) days, as hereinafter provided; (c) the Mortgagors shall be adjudicated a bankrupt, or a trustee or receiver shall be appointed for the Mortgagors or for all of its property or the major part thereof in any involuntary proceedings, or any court shall have taken jurisdiction of the property of the Mortgagors or the major part thereof in any involuntary proceedings for reorganization, dissolution, liquidation or winding up of the Mortgagors, and such trustee or receiver shall not be discharged or such jurisdiction relinquished or vacated or stay on appeal or otherwise stayed within thirty (30) days; or (d) the Mortgagors shall make an assignment for the benefit of creditors, or shall admit in writing its inability to pay its debts generally as they become due, or shall consent to the appointment of a receiver or trustee or liquidator of all of its property or the major part thereof; (e) default shall be made in the due observance or performance of any other of the covenants agreements or conditions herein before or hereinafter contained, required to be kept or performed or observed by the Mortgagors and the same shall continue for fifteen (15) days after written notice given by the Mortgagee to the Mortgagors; or (f) if any representation or warranty made by this Mortgage, or any document further securing the obligations secured hereby, shall prove to have been false or misleading in any material aspect as of the date on which such representation or warranty was made; (g) if the holder of a mortgage or of any other lien on the mortgaged premises (without hereby implying Mortgagee's consent to any such mortgage or other lien) institutes foreclosure proceedings or other proceedings for the enforcement of its remedies thereunder and the

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same remain undischarged or unbonded to Mortgagee's satisfaction for a period of thirty (30) days; or (h) all or any part of the mortgaged premises is sold or transferred by Mortgagors; or (i) the Mortgagors fail to execute within ten (10) business days after presentation of any documents, including without limitation, any subordination agreements which Mortgagee, shall in its sole and exclusive discretion deems necessary to evidence, preserve and protect its interests, then and in every such case the whole of said principal sum hereby secured shall, at once, at the option of the Mortgagee, become immediately due and payable, together with accrued interest thereon, without notice to Mortgagors.

17. Foreclosure; Expense of Litigation. When the indebtedness hereby secured, or any part thereof, shall become due, whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof for such indebtedness or part thereof, and in the event of the default in the payment of any installment due under the Note, the owner of such Note may accelerate the payment of same and may institute proceedings to foreclose this Mortgage for the entire amount then unpaid with respect to said Note. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all reasonable expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorney's fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's 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, and similar data and assurances with respect to title as Mortgagee may deem 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 such expenses and fees as may be incurred in the protection of said premises and the maintenance of the lien of this Mortgage, including the fees of any attorney employed by Mortgagee in any litigation or proceeding affecting this Mortgage, the Note or said premises and the maintenance of the lien of this Mortgage, including Probate and bankruptcy proceedings, or in preparations for the commencement or defense of any proceeding or threatened suit or proceeding, shall be immediately due and payable by Mortgagors, with interest thereon at the same rate as stated in the Note and shall be secured by this Mortgage.

Mortgagee may employ counsel for advice or other legal service at Mortgagee's discretion in connection with any dispute as to the obligations of Mortgagors hereunder, or as to the title of Mortgagee to the mortgaged premises pursuant to this Mortgage, or in any litigation to which Mortgagee may be a party which may affect the title to the mortgage premises or the validity of the indebtedness hereby secured, and any reasonable attorneys' fees so incurred shall be added to and be a part of the debt hereby

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secured. Any costs and expenses reasonably incurred in connection with any dispute or litigation affecting said debt or Mortgagee's title to the mortgaged premises, including reasonably estimated amounts to conclude the transaction, shall be added to and be a part of the indebtedness hereby secured. All such amounts shall be payable by Mortgagors to Mortgagee without formal demand, and if not paid, shall be included as a part of the mortgage debt and shall include interest at the rate stated in the Note from the dates of their respective expenditures.

18. Application of Proceeds of Foreclosure Sale. 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 are due under the terms of the Note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Note; fourth, any balance to Mortgagors, its successors or assigns, as their rights may appear.

19. Appointment of Receiver. 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, 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 hereunder or any holder of the Note 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: (a) 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; (b) the deficiency in case of a sale and deficiency.

20. Assignment of Rents and Leases. (a) To further secure the indebtedness secured hereby, Mortgagors do hereby sell, assign and transfer unto the Mortgagee all the rents, issues and profits now due and which may hereafter become due under or by virtue of

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any lease, whether written or verbal, or any letting of, or of any agreement for the use of occupancy of the premises or any part thereof, which may have been heretofore or may be hereafter made or agreed to or which may be made or agreed to by the Mortgagee under the powers herein granted, it being the intention hereby to establish an absolute transfer and assignment of all of such leases and agreements, and all the avails thereunder, unto the Mortgagee, and Mortgagors do hereby appoint irrevocably the Mortgagee its true and lawful attorney in its name and stead (with or without taking possession of the premises as provided in paragraph 21 hereof) to rent, lease or let all or any portion of said premises to any party or parties at such rental and upon such terms as said Mortgagee shall, in its discretion determine, and to collect all of said avails, rents, issues and profits arising from or accruing at any time hereafter, and all now due or that may hereafter become due under each and every of the leases and agreements, written or verbal or other tenancy existing, or which may hereafter exist on said premises, with the same rights and powers and subject to the same immunities, exoneration of liability and rights of recourse and indemnity as the Mortgagee would have upon taking possession pursuant to the provisions of paragraph 21 hereof.

(b) The Mortgagors waive any rights of set off against any person in possession of any portion of the above described premises. Mortgagors agree that they will not otherwise assign any of the rents or profits of said premises, except to a purchaser or grantee of the premises.

(c) Nothing herein contained shall be construed as constituting the Mortgagee as a mortgagee in possession in the absence of the taking of actual possession of the premises by the Mortgagee pursuant to paragraph 21 hereof. In the exercise of the powers herein granted the Mortgagee, no liability shall be asserted or enforced against the Mortgagee, except for liability arising solely out of any negligence on part of Mortgagee.

(d) The Mortgagors further agree to assign and transfer to the Mortgagee all future leases upon all or any part of the premises hereinbefore described and to execute and deliver, at the request of the Mortgagee, all such further assurances and assignments in the premises as the Mortgagee shall from time to time require.

(e) Although it is the intention of the parties that the assignment contained in this paragraph 20 shall be a present assignment, it is expressly understood and agreed, anything herein contained to the contrary notwithstanding, that so long as Mortgagors are not in default hereunder, or under the Note, Mortgagors shall have the privilege of collecting and retaining the rents accruing under the leases assigned hereby.

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21. Mortgagee's Right of Possession in Case of Default. (a) In any case in which under the provisions of this Mortgage the Mortgagee has a right to institute foreclosure proceedings, whether before or after the whole principal sum secured hereby is declared to be immediately due as aforesaid, or whether before or after the institution of legal proceedings to foreclose the lien hereof or before or after sale thereunder, forth with, upon demand of Mortgagee, Mortgagors shall surrender to Mortgagee and Mortgagee shall be entitled to take actual possession of the premises or any part thereof personally, or by its agents or attorneys, as for condition broken, and Mortgagee in its discretion may, with or without force and with or without process of law, enter upon and take and maintain possession of all or any part of said premises, together with all documents, books, records, papers and accounts of the Mortgagors or then owner of the premises relating thereto, and may exclude the Mortgagors, its agents or servants, wholly therefrom and may as attorney in fact or agent of the Mortgagors, 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, and with full power to use such measures, legal or equitable, as in its discretion or in the discretion of its successors or assigns may be deemed proper or necessary to enforce the payment or security of the avails, rents, issues and profits of the premises, including actions for the recovery of rent, actions in forcible detainer and actions in distress for 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, without notice to the Mortgagors, and with full power to cancel or terminate any lease or sublease for any cause or on any ground which would entitle Mortgagors to cancel the same, to elect to disaffirm any lease or sublease made subsequent to this Mortgage or subordinated to the lien hereof, to make all necessary or proper repairs, decorating, renewals, replacements, alterations, additions, and improvements to the premises as to it may seem judicious, insure and reinsure the same and all risks incidental to Mortgagee's possession, operations and management thereof and to receive all of such avails, rents, issues and profits.

(b) The Mortgagee shall not be obligated to perform or discharge, nor does it hereby undertake to perform or discharge, any obligation, duty or liability under any leases, and the Mortgagors shall and does hereby agree to indemnify and hold the Mortgagee harmless of and from any and all liability, loss or damage which it may or might incur under said leases or under or by reason of the assignment thereof and of and from any and all claims and demands whatsoever which may be asserted against it by reason of any alleged obligations or undertakings on its part to perform or discharge any of the terms, covenants or agreements contained in said leases. Should the Mortgagee incur any such liability other than that arising out of Mortgagee's own negligence, loss or damage, under said leases or under or by reason of the assignment

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thereof, or in the defense of any claims or demands, the amount thereof, including costs, expenses and reasonable attorneys' fees, shall be secured hereby, and the Mortgagors shall reimburse the Mortgagee therefor immediately upon demand.

22. Application of Income Received by Mortgagee. The Mortgagee, in the exercise of the rights and powers hereinabove conferred upon it by paragraph 20 and paragraph 21 hereof, shall have full power to use and apply the avails, rents, issues and profits of the premises to the payment of or on account of the following, in such order as the Mortgagee may determine:

(a) to the payment of the operating expenses of said property including cost of management and leasing thereof (which shall include reasonable compensation to the Mortgagee and its agent or agents, if management be delegated to an agent or agents, and shall also include lease commissions and other compensation and expenses of seeking and procuring tenants and entering into leases), established claims for damages, if any, and premiums on insurance hereinabove authorized;

(b) to the payment of taxes and special assessments now due or which may hereafter become due on said premises;

(c) to the payment of expenses incurred or disbursements made for all repairs, decorating, renewals, replacements, alterations, additions, and improvements of said premises and of placing said property in such condition as will, in the judgment of the Mortgagee, make it readily rentable;

(d) to the payment of any indebtedness secured hereby or any deficiency which may result from any foreclosure sale.

23. Mortgagee's Right of Inspection. Mortgagee and its authorized agents shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

24. Condemnation. Mortgagors hereby assign, transfer and set over unto Mortgagee the entire proceeds of any award or any claim for damages for any of the mortgaged property taken or damaged under the power of eminent domain or by condemnation. Mortgagee may elect to apply the proceeds of the award upon or in reduction of the indebtedness secured hereby, whether due or not, or to require Mortgagors to restore or rebuild, in which event the proceeds shall be held by Mortgagee and used to reimburse Mortgagors for the cost of the rebuilding or restoring of buildings or improvements on said premises, in accordance with plans and

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specifications to be submitted to and approved by Mortgagee. In the event Mortgagors are required or authorized, by Mortgagee's elections aforesaid, to rebuild or restore, the proceeds of the award shall be paid out in the same manner as is provided in paragraph 7 hereof for the payment of insurance proceeds toward the cost of rebuilding or restoration. If the amount of such award is insufficient to cover the cost of rebuilding or restoration, Mortgagors shall pay such cost in excess of the award, before being entitled to reimbursement out of the award. Any surplus which may remain out of said award after payment of such cost of rebuilding or restoration shall, at the option of Mortgagee, be applied on account of the indebtedness secured hereby or be paid to any other party entitled thereto.

25. Release Upon Payment and Discharge of Mortgagors' Obligations. Mortgagee shall release this Mortgage and the lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby.

26. Notices. All notices hereunder shall be in writing and shall be deemed to have been sufficiently given or served for all purposes when presented personally or sent by registered or certified mail to any party hereto at its address stated above or at such other address of which it shall have notified the party giving such notice in writing. Whenever in this Mortgage the giving of notice by mail or otherwise is required, the giving of such notice may be waived in writing by the person or persons entitled to receive such notice. Notices shall be sent to Alan Abrams, 541 Knox, Wilmette, Illinois 60091, Ronald Abrams, 6501 North Drake, Lincolnwood, Illinois 60465 and Washington Heights Care Center, LLC, 1010 West 95th Street, Chicago, Illinois 60619.

27. Waiver of Defense. No action for the enforcement of the lien or of any provisions 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.

28. Waiver of Statutory Rights. Mortgagors shall not and will not apply for or avail itself of any appraisement, valuation, stay, extension or exemption laws, or any so-called "Moratorium Laws", now existing or hereafter enacted, in order to prevent or hinder the enforcement or foreclosure of this Mortgage, but hereby waives the benefit of such laws. Mortgagors for themselves and all who may claim through or under it waives any and all right to have the property and estates comprising the mortgaged property marshaled upon any foreclosure of the lien hereof and agrees that any court having jurisdiction to foreclose such lien may order the mortgaged property sold as an entirety.

29. Furnishing of Financial Statements to Mortgagee. By its execution hereof, the Mortgagors covenant and agree to furnish to Mortgagee in form and content satisfactory to Mortgagee (1) within

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thirty (30) days after the end of each fiscal quarter, commencing with the first fiscal quarter, a quarterly operating statement for the Mortgagor, Washington Heights Care Center, LLC; (ii) within ninety (90) days after the end of each fiscal year of the operation of the premises, commencing with the current fiscal year, an annual operating statement containing statements of income and expenses relating to the premises, including without limitation those financial statements of Mortgagor, Washington Heights Care Center, LLC, setting forth in each case, in comparative form, the figures for the previous fiscal year, all in form and detail satisfactory to the Mortgagee; (iii) within fifteen (15) business days of the date of their filing any state or federal income tax return filed by or on behalf of Mortgagors; and (iv) upon request of Mortgagee annual personal financial statements of the individual Mortgagors, Ronald Abrams and Alan Abrams.

30. Mortgagors' Additional Covenants. By its execution hereof, Mortgagors further covenant and agree with Mortgagee, its successors and assigns as follows:

(a) That Mortgagors will fully comply with all of the terms, conditions and provisions of all leases on the property so that the same shall not become in default, and will do all that is needful to preserve all said leases in force. Except for taxes and assessments to be paid by Mortgagors pursuant to paragraph 3 of this Mortgage, Mortgagors will not create or suffer or permit to be created, subsequent to the date of this Mortgage, any lien or encumbrance which may be or become superior to any lease affecting the property.

(b) That Mortgagors will not commit or permit any waste on the mortgaged premises and will keep the buildings, fences and other improvements now or hereafter erected on the mortgaged premises in sound condition and in good repair and free from mechanics' liens or other liens or claims for liens not expressly subordinate to the lien hereof, and will neither do nor permit to be done anything to the mortgaged premises that may impair the value thereof and the Mortgagee shall have the right of entry upon the mortgaged premises at all reasonable times for the purposes of inspecting the same.

(c) That Mortgagors will comply with all requirements of law, municipal ordinances or restrictions of record with respect to the mortgaged premises and will not initiate or acquiesce in any zoning classification, without Mortgagee's written consent.

(d) Mortgagors will not, without the prior written consent of Mortgagee, transfer, convey, mortgage, assign or encumber the premises.

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31. Security Agreement. This Mortgage shall be deemed a Security Agreement as defined in the Illinois Commercial Code. This mortgage creates a security interest in favor of Mortgagee in all property owned by Mortgagors, including all personal property, intangible or tangible, fixtures and goods affecting the property either referred to or described herein or in any way connected with the use or enjoyment of the premises. The remedies for any violation of the covenants, terms and conditions of the agreements herein contained shall be (i) as prescribed herein, or (ii) by general law, or (iii) as to such part of the security which is also reflected in any Financing Statement filed to perfect the security interest herein created, by the specific statutory consequences now or hereafter enacted and specified in the Illinois Commercial Code, all at Mortgagee's sole election. Mortgagors and Mortgagee agree that the filing of such a Financing Statement in the records normally having to do with personal property shall never be construed as in any way derogating from or impairing this declaration and the hereby stated intention of the parties hereto, that everything used in connection with the production of income from the mortgaged property and/or adapted for use therein and/or which is described or reflected in this Mortgage is, and at all times and for all purposes and in all proceedings both legal or equitable shall be, regarded as part of the real estate irrespective of whether (i) any such item is physically attached to the improvements, (ii) serial numbers are used by the better identification of certain equipment items capable of being thus identified in a recital contained herein or in any list filed with the Mortgagee, (iii) any such item is referred to or reflected in any such Financing Statement so filed at any time. Similarly, the mention in any such Financing Statement of (1) the rights in or the proceeds of any fire and/or hazard insurance policy, or (2) any award in eminent domain proceedings for a taking or for loss of value, or (3) the debtor's interest as lessor in any present or future lease or rights to income growing out of the use and/or occupancy of the property mortgaged hereby, whether pursuant to lease or otherwise, shall never be construed as in any way altering any of the rights of Mortgagee as determined by this instrument or impugning the priority of the Mortgagee's lien granted hereby or by any other record document, but such mention in the Financing Statement is declared to be for the protection of the Mortgagee in the event any court or judge shall at any time hold with respect to (1), (2) and (3) that notice of Mortgagee's priority of interest to be effective against a particular class of persons, including but not limited to the Federal government and any subdivisions or entity of the Federal government, must be filed in the Commercial Code records.

Notwithstanding the aforesaid, the Mortgagors covenant and agree that so long as any balance remains unpaid on the Note it will execute (or cause to be executed) and delivered to Mortgagee, such renewal certificates, affidavits, extension statements or other documentation in proper form, so as to keep perfected the

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lien created by any Security Agreement and Financing Statement given to Mortgagee by Mortgagors, and to keep and maintain the same in full force and effect until the entire principal indebtedness and all interest to accrue thereunder has been paid in full; with the provision that the failure of the undersigned Mortgagors to so do shall constitute a default hereunder and under the Note.

32. Usury Laws, Etc. If from any circumstances whatever fulfillment of any provision of this Mortgage or the Note secured hereby at the time performance of such provision shall be due shall involve transcending the limit of validity prescribed by applicable usury statute or any other law, then ipso facto the obligation to be fulfilled shall be reduced to the limit of such validity, and paid according to the provision of the Note, so that in no event shall any exaction be possible under this Mortgage or the Note that is in excess of the limit of such validity; but such obligation shall be fulfilled to the limit of such validity. In no event shall Mortgagors, its successors or assigns, be bound to pay for the use, forbearance or detention of the money loaned and secured hereby interest of more than the legal limit, and the right to demand any such excess shall be and hereby is waived. This provision of this paragraph shall control every other provision of this Mortgage and the Note.

33. Binding on Successors and Assigns. 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 or entities liable for the payment of the indebtedness or any part thereof, whether or not such person 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.

34. Captions. The captions and headings of various paragraphs of this Mortgage are for convenience only and are not to be construed as defining or limiting, in any way, the scope or intent of the provisions hereof.

35. Deceasance Clause. If Mortgagors pay to Mortgagee said principal sum and all other sums payable by Mortgagors to Mortgagee as are hereby secured, in accordance with the provisions of the Note and in the manner and at the times therein set forth, without deduction, fraud, or delay, then and from thenceforth this Mortgage, and the estate hereby granted, shall cease and become void, anything herein contained to the contrary notwithstanding.

36. Incorporation of Riders, Exhibits and Addenda. All riders, exhibits and addenda attached to this Mortgage are by express and specific reference incorporated in and made a part of this Mortgage; and with the provision that the covenants contained in each of said riders, exhibits and addenda, and the other things

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therein set forth shall have the same force and effect as any other covenant or thing herein expressed.

37. Assurances of Cooperation. The parties agree that they will, at any time after the execution of this Agreement, and from time to time, execute, acknowledge, and deliver or cause to be executed, acknowledged and delivered to each other the various documents which shall be reasonably required to carry out the various undertakings under this Agreement. The parties further agree that each of them will use reasonable diligent efforts to cause the conditions precedent hereto to be met.

38. Severability. If any term or provision hereof should be held to be invalid, unenforceable, or illegal, such holding shall not invalidate or render unenforceable any other provision hereof, and the remaining provisions shall not be impaired thereby.

39. Joint and Several Obligation. The obligations of all parties signing this Mortgage shall be joint and several. Wherever the term "Mortgagors" shall be used herein, said term shall be construed to mean all parties signing this instrument as obligor.

IN WITNESS WHEREOF, Mortgagors have signed this instrument on the day and year first above written.

MORTGAGORS:

WASHINGTON HEIGHTS CARE CENTER, LLC

By: _____

Its: _____

WITNESS

Nancy Howard

Alan Abrams
Alan Abrams, Individually

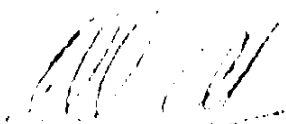
WITNESS:

Laura [Signature]

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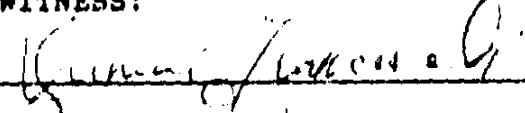
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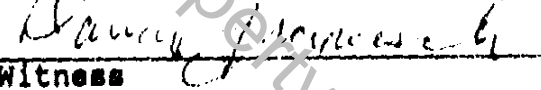
Ronald Abrams, Individually

WITNESS:



Witness

SIGNED AND ACKNOWLEDGED IN
THE PRESENCE OF:



Witness

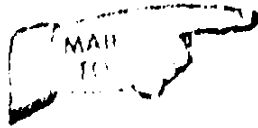
Witness

THIS MORTGAGE WAS PREPARED BY:

Thomas J. Dillon
McFadden & Dillon, P.C.
135 South LaSalle Street
Suite 2110
Chicago, Illinois 60603

AFTER RECORDING RETURN TO:

Thomas J. Dillon
McFadden & Dillon, P.C.
135 South LaSalle Street
Suite 2110
Chicago, Illinois 60603



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EXHIBIT A

LEGAL DESCRIPTION

LOTS 1 TO 10 INCLUSIVE IN BLOCK 16 (EXCEPTING FROM LOT 10 THAT PART LYING SOUTH OF A LINE 54 FEET NORTH OF AND PARALLEL TO THE SOUTH LINE OF SECTION 8, TAKEN FOR 95TH STREET), IN HENRY WELSH HAUSTED STREET ADDITION TO WASHINGTON HEIGHTS, BEING A SUBDIVISION OF LOT 4 OF THE SUBDIVISION OF THAT PART OF THE SOUTH EAST 1/4 OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE CHICAGO ROCK ISLAND AND PACIFIC RAILROAD COMPANY, TOGETHER WITH LOT 1 OF SUBDIVISION OF THAT PART OF NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE CHICAGO ROCK ISLAND AND PACIFIC RAILROAD COMPANY, IN COOK COUNTY, ILLINOIS.

Tax# 25-05-428-001

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Commonly Known as: 1010 W. 95th STREET
CHICAGO, ILLINOIS

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, THE UNDERSIGNED, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that [Signature] as the [Signature] of Washington Heights Care Center, LLC who is personally known to me to be the same person whose name is subscribed to the foregoing instrument and as such [Signature] of Washington Heights Care Center, LLC he appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of said Washington Heights Care Center, LLC for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 17th day of June, 1995.

[Signature]
Notary Public



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OFFICIAL SEAL
SYLVIA ABRAMOWITZ
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 2/28/14

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STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

I, THE UNDERSIGNED, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Alan Abrams is personally known to me to be the same person whose name is subscribed to the foregoing instrument and he appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 11th day of June, 1995.

Sylvia Abramowitz
Notary Public

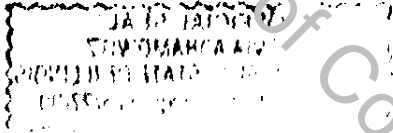


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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, THE UNDERSIGNED, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Ronald Abrams is personally known to me to be the same person whose name is subscribed to the foregoing instrument and he appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 17th day of June, 1995.

Sylvia Abramowitz
Notary Public



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