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COOK COUNTY RECORDER

MORTGAGE, ASSIGNMENT OF RENTS, SECURITY AGREEMENT AND FIXTURE FINANCING STATEMENT

THIS MORTGAGE is made this 20th day of December, 1995, between CHICAGO HOTEL HOLDINGS, INC., a Colorado corporation (hereinafter referred to as "Mortgagor"), and COMMERCIAL NATIONAL BANK OF CHICAGO, a national banking association (hereinafter referred to as "Mortgagee");

WHEREAS, Mortgagor is indebted to Mortgagee in the principal sum of TWELVE MILLION and NO/100 DOLLARS (\$12,000,000.00), which indebtedness is evidenced by Mortgagor's Note of even date herewith, which Note is due and payable on January 1, 1999, unless extended pursuant to the terms thereof (hereinafter referred to as the "Note") and which Note provides for payment of the indebtedness as set forth therein.

NOW, THEREFORE, the Mortgagor, to secure the payment of the Note with interest thereon and any renewals, modifications or extensions thereof, the payment of all other sums with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of the Mortgagor herein contained, does hereby mortgage, grant and convey to Mortgagee the following described real estate located in the City of Chicago, County of Cook, State of Illinois

PARCEL 1:

LOTS 32, 33, 34 AND 35 IN ALLMENDINGER'S LAKE SHORE DRIVE ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF BLOCK 13 IN CANAL TRUSTEES' SUBDIVISION OF THE SOUTH FRACTIONAL 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.



This instrument was prepared by, and after recordation should be returned to, Joel C. Solomon, Grossman, Solomon & Fielkow, P.C., 7101 N. Cicero Avenue, Suite 110, Lincolnwood, IL 60646.

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PARCEL 2:

EASEMENT AGREEMENT FOR INGRESS, EGRESS AND TRASH REMOVAL FOR THE BENEFIT OF PARCEL 1 CREATED BY INSTRUMENT DATED AUGUST 10, 1988 AND RECORDED SEPTEMBER 15, 1988 AS DOCUMENT 88423494 OVER AND ACROSS THE FOLLOWING DESCRIBED PROPERTY:

THAT PART OF LOT 36 IN ALLMENDINGER'S LAKE SHORE DRIVE ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF BLOCK 13 IN CANAL TRUSTEES' SUBDIVISION OF THE SOUTH FRACTIONAL 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTH WEST CORNER OF SAID LOT 36; THENCE SOUTH, ALONG THE WEST LINE OF SAID LOT, 67.00 FEET; THENCE EAST, ALONG A LINE PARALLEL WITH THE NORTH LINE OF SAID LOT, 8.02 FEET TO A POINT OF CURVATURE; THENCE NORTHERLY 6.262 FEET ALONG THE ARC OF A CIRCLE OF RADIUS 4.00 FEET AND CENTRAL ANGLE OF 89 DEGREES 41 MINUTES 37 SECONDS TO A POINT OF TANGENCY; THENCE NORTH, ALONG A LINE PARALLEL WITH SAID WEST LINE, 9.02 FEET; THENCE EAST, ALONG A LINE PARALLEL WITH SAID NORTH LINE, 18.50 FEET; THENCE NORTH, ALONG A LINE PARALLEL WITH SAID WEST LINE, 34.00 FEET; THENCE EAST, ALONG A LINE PARALLEL WITH SAID NORTH LINE, 11.00 FEET; THENCE NORTH, ALONG A LINE PARALLEL WITH SAID WEST LINE, 20.00 FEET TO A POINT ON SAID NORTH LINE 41.50 FEET EAST OF SAID NORTH WEST CORNER; THENCE WEST, ALONG SAID NORTH LINE, 41.50 FEET TO THE POINT OF BEGINNING, LYING ABOVE A HORIZONTAL PLANE AT STREET GRADE AND LYING BELOW A HORIZONTAL PLANE 14 FEET (18 FEET IN THE CLEARANCE AREA PORTION OF THE EASEMENT AREA) ABOVE SAID GRADE, IN COOK COUNTY, ILLINOIS.

P.I.N. 17-03-213-002

which real estate has the address of 163 E. Walton Place, Chicago, Illinois, and which, together with the property hereinafter described, is referred to as the "Premises".

TOGETHER with all improvements, tenements, easements, fixtures and appurtenances thereto belonging, and all rents, income, issues, earnings and profits thereof for so long and during all such times as Mortgagor may be entitled thereto which shall be construed to include, without limitation, hotel room rental revenues, as well as ancillary sales and service revenues arising from the operation of the Land and Improvements, including, without limitation, revenues generated from any bar, restaurant, gift shop, room service, telephone service and parking service, meeting room rentals, catering halls (which are pledged primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, sprinkler protection, waste removal, refrigeration (whether single units or

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centrally controlled), and ventilation, including (without restricting the foregoing): all fixtures, apparatus, equipment and articles, other than such as constitute trade fixtures used in the operation of any business conducted upon the Premises and distinguished from fixtures which relate to the use, occupancy and enjoyment of the Premises, it being understood that the enumeration of any specific articles of property shall in no wise exclude or be held to exclude any items of property not specifically mentioned. All of the land, estate and property hereinabove described, real, personal and mixed, whether affixed or annexed or not (except where otherwise hereinabove specified) and all rights, hereby conveyed and mortgaged are intended so to be as a unit and are hereby understood, agreed and declared to form a part and parcel of the real estate and to be appropriated to the use of the real estate, and shall be for the purposes of this Mortgage to be deemed to be real estate and conveyed and mortgaged hereby.

Mortgagor covenants that Mortgagor is lawfully seized of the real estate hereby conveyed and has the right to mortgage, grant and convey the Premises, that the Premises is unencumbered and that Mortgagor will warrant and defend generally the title to the Premises against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagor's interest in the Premises.

IT IS FURTHER UNDERSTOOD THAT

1. Mortgagor shall promptly pay the principal of and interest on the indebtedness evidenced by the Note, and the principal of and interest on any future advances allowed under and secured by this Mortgage.

2. In addition, the Mortgagor shall:

a. Promptly repair, restore or rebuild any improvement now or hereafter on the property which may become materially damaged or destroyed.

b. Pay immediately when due and payable and before any penalty attaches all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against the Premises, including those heretofore due, and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement. Notwithstanding the foregoing, Mortgagor may diligently protest any of the foregoing by appropriate proceedings, provided that if foreclosure or forfeiture is imminent as a result of such protest, Mortgagor shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagor may desire to contest.

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c. Keep the Premises and all buildings and improvements now or hereafter situated on the 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 for the full insurable value thereof, but in any case in such amounts as to negate the Mortgagor being a co-insurer in the event of the occurrence of a fire or other insurance casualty. Mortgagor shall also provide and keep in effect comprehensive public liability insurance with such limits for personal injury and death and property damage as Mortgagee may reasonably require. All policies of insurance to be furnished hereunder shall be in forms, issued by companies and in amounts reasonably satisfactory to Mortgagee, with standard mortgagee loss payable clause 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 ten (10) days' prior written notice to the Mortgagee. Mortgagor shall deliver certificates evidencing all policies, including additional and renewal policies, to Mortgagee. So long as any sum remains due hereunder or under the Note, Mortgagor covenants and agrees that it shall not place, or cause to be placed or issued, any separate casualty, fire, rent loss, or liability insurance separate 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. Mortgagor covenants to advise Mortgagee whenever any such separate insurance coverage is placed, issued or renewed, and agrees to deposit certificates evidencing all such other policies with Mortgagee. Application by the Mortgagee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse the Mortgagor from making all monthly payments due under the Note.

d. Complete within a reasonable time any buildings or improvements now or at any time in process of erection upon said property.

e. Subject to the provisions hereof, restore and rebuild any buildings or improvements now or at any time upon said property and destroyed by fire or other casualty so as to be of at least equal value and substantially the same character as prior to such damage or destruction. In any case where the insurance proceeds exceed \$500,000.00 and the insurance proceeds are made available for rebuilding and restoration, such proceeds shall be disbursed only upon the disbursing party being furnished with satisfactory evidence of the estimated cost of completion thereof and with architect's certificates, waivers of lien, contractor's and subcontractor's sworn statements, and other evidence of cost and payment so that the disbursing party can verify that the amounts disbursed from time to time are represented by completed and in place work and that said work is (or upon disbursement of such proceeds will be) free and clear of mechanic's lien claims.

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No payment prior to the final completion of the work shall exceed ninety percent (90%) of the value of the work performed from time to time and at all times the undisbursed balance of such proceeds remaining in the hands of the disbursing party shall be at least sufficient to pay for the cost of completion of the work free and clear of liens. If the Mortgagee reasonably determines that the cost of rebuilding, repairing or restoring the buildings and improvements shall exceed the sum of \$500,000.00, then the Mortgagee shall approve plans and specifications of such work before such work shall be commenced. Any surplus which remains from said insurance proceeds after payment of such costs of building or restoring shall, at the option of the Mortgagee, be applied toward the indebtedness secured hereby or be paid to any party entitled thereto without interest.

f. Keep said Premises in good condition and repair without waste and free from any mechanic's or other lien or claims of lien not expressly subordinated to the lien hereof.

g. Not suffer or permit any unlawful use of or any nuisance to exist on said Premises nor to materially diminish nor materially impair its value by any act or omission to act.

h. Comply with all requirements of law or municipal ordinances with respect to the Premises and the use thereof.

3. a. In case of loss in excess of \$500,000.00, 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 to either: (i) settle and adjust any claim under any insurance policies without the consent of Mortgagor, or (ii) allow Mortgagor to agree with the insurance company or companies on the amount to be paid upon the loss, provided, however, that the Mortgagee shall not have the right to exercise the powers granted in paragraph 3(a)(i) hereof unless there is then existing an event of default hereunder or there has been entered a decree of foreclosure. In either case, if the insurance proceeds are more than \$500,000.00, Mortgagee is authorized to collect and receipt for any such insurance money. Notwithstanding anything to the contrary herein or in Section 2(e) above, in the event that the insurance proceeds are less than \$500,000.00, the proceeds shall be disbursed directly to Borrower and Borrower agrees to immediately use such proceeds to repair the loss of or damage. Failure to substantially repair the loss or damage shall be an event of default. In case of any loss or damage in excess of \$500,000.00, if, in Mortgagee's reasonable and good faith judgment and determination, the improvements to the Premises cannot be restored and completed, or in the event in Mortgagee's reasonable judgment and determination the funds collected from any such insurance settlements are deemed insufficient to pay for the full and complete restoration and repair of such damage and Mortgagor fails to promptly deposits with Mortgagee a sum sufficient to supplement the

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funds necessary to pay the full and complete cost of such restoration, Mortgagee shall have the right to collect any insurance proceeds and apply the same toward payment of the indebtedness secured hereby, after deducting therefrom all expenses and fees of collection, with the further proviso that should the net insurance proceeds be insufficient to pay then existing indebtedness secured hereby together with all accrued interest, fees and charges, Mortgagee may, at its sole election, declare the entire unpaid balance to be immediately due and payable, and Mortgagee may then treat the same as in the case of any other default hereunder, except that no prepayment penalty shall be due in connection therewith. If, however, there is not an event of default hereunder and in Mortgagee's reasonable judgment and determination, the damage sustained to the Premises can be restored in satisfactory time, and, further, in Mortgagee's reasonable discretion and determination, the funds recovered from such loss (either alone or with additional funds deposited by Mortgagor) are, in Mortgagee's judgment sufficient to pay the full and complete cost of such restoration or if Mortgagor promptly deposits with Mortgagee a sum sufficient to supplement the funds necessary to pay the full and complete cost of such restoration, such funds will be made available for disbursement by Mortgagee on presentation of good and sufficient architect's certificates and waivers of lien; provided, however, that should any insurance company raise a defense against Mortgagor (but not against Mortgagee) to any material claim for payment due to damage or destruction of the Premises or any part thereof by reason of fire or other casualty submitted to Mortgagee or any party on behalf of Mortgagee, or should such company raise any defense against Mortgagee (but not against Mortgagor) to such payment, then Mortgagee may, at its option, whether or not Mortgagee has received funds from any insurance settlements, declare the unpaid balances to be immediately due and payable, and Mortgagee may then treat the same as in the case of any other default hereunder; provided, however, that the Mortgagee shall not have the foregoing right so long as all payments due under the Note are being made and there is no other event of default hereunder (other than the loss or casualty). If Mortgagor disputes Mortgagee's determination that the improvements to the Premises cannot be restored or completed or that there are insufficient funds to do so, Mortgagor and Mortgagee agree that such dispute shall be submitted to binding arbitration in accordance with the rules of the American Arbitration Association.

b. 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 proceeding, 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 foreclosure of this Mortgage, the court in its decree may provide that the

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Mortgagee's clause attached to each said insurance policy may be cancelled 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 case of one or more redemptions under said decree, pursuant to the statute in such case made and provided, then and in every such case, each successive redemtor may cause the preceding loss clause attached to each insurance policy to be cancelled and a new loss clause to be attached thereto, making the loss thereunder payable to such redemtor.

c. Nothing contained in this Mortgage shall create any responsibility or obligation on the Mortgagee to collect any amount owing on any insurance policy to rebuild, repair or replace any damaged or destroyed portion of the Premises or any improvements thereon or to perform any act hereunder.

4. Mortgagor hereby represents and covenants to Mortgagee that:

a. Mortgagor (i) has the power and authority to own its properties and to carry on its business as now being conducted; (ii) is qualified to do business in every jurisdiction in which the nature of its business or its properties makes such qualifications necessary; and (iii) is in compliance in all material respects with all laws, regulations, ordinances and orders of public authorities applicable to it.

b. The execution, delivery and performance by Mortgagor of the Note, this Mortgage, and all additional security documents, and the borrowing evidenced by the Note: (i) are within the powers of Mortgagor; (ii) have been duly authorized by all requisite actions; (iii) have received all necessary approvals; (iv) do not violate any provision of any law, any order of any court or agency of government or any indenture, agreement or other instrument to which Mortgagor is a party, or by which it or any portion of the Premises is bound; and (v) are not in conflict with, nor will it result in breach of, or constitute (with due notice and/or lapse of time) a default under any indenture, agreement or other instrument, or result in the creation or imposition of any lien, charge or encumbrance of any nature whatsoever, upon any of its property or assets, except as contemplated by the provisions of this Mortgage and any additional documents securing the Note.

c. The Note, this Mortgage, and all additional documents securing the Note, when executed and delivered by Mortgagor, will constitute the legal, valid and binding obligations of Mortgagor, and other obligors named therein, if any, in accordance with their respective terms; subject, however, to such exculpation provisions as may be hereinafter specifically set forth.

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d. 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 Mortgagor or others obligated under the terms of this Mortgage and all other documents securing 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.

e. There is not now pending against or affecting Mortgagor or others obligated under the terms of this Mortgage and all other documents securing the payment of the Note, nor, to the knowledge of Mortgagor or others obligated under the terms of this Mortgage and all other documents securing 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 Mortgagor or the Premises.

5. Any sale, conveyance, transfer, pledge, mortgage or other encumbrance of any right, title or interest in the Premises portion thereof, without the prior written approval of the Mortgagee shall, at the option of the Mortgagee, constitute a default hereunder, in which event the holder of the Note may declare the entire indebtedness evidenced by said Note to be immediately due and payable and foreclose this Mortgage immediately or at any time such default occurs.

6. The Mortgagor shall not permit any lien, encumbrance or mortgage of any right, title or interest in the Premises. In the event that a lien, encumbrance or mortgage attaches to the premises without the prior written approval of the Mortgagee, it shall, at the option of the Mortgagee, constitute a default hereunder (if not cured within 10 days after notice), in which event the holder of the Note may declare the entire indebtedness evidenced by said Note to be immediately due and payable and foreclose this Mortgage immediately or at any time such default occurs. In addition, the sale or transfer of any portion of any class of stock of Chicago Hotel Holdings, Inc. from Regal Hotel Management, Inc. to any entity other than an entity owned or controlled (directly or indirectly) or affiliated with by Regal Hotels International Holdings, Ltd., a Bermuda company, shall constitute a default hereunder (if not cured within 10 days after notice), in which event the holder of the Note may declare the entire indebtedness evidenced by said Note to be immediately due and payable and foreclose this Mortgage immediately or at any time such default occurs. Notwithstanding the foregoing, Mortgagor may grant a lien or pledge the stock of Chicago Hotel Holdings, Inc. to any other person or entity for collateral purposes in connection with a loan from such person or entity and any such pledge or foreclosure and transfer of ownership following such pledge shall not constitute a default hereunder.

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7. In the case of a failure by Mortgagor to perform any of the covenants herein (if not cured within 10 days after notice), or if any action or proceeding is commenced which materially affects Mortgagee's interest in the Premises (which is not remedied within 10 days after notice), including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, the Mortgagee may do so on the Mortgagor's behalf everything so covenanted; the Mortgagee may also do any act it may deem necessary to protect the lien hereof; and the Mortgagor will repay upon demand any monies paid or disbursed by the Mortgagee (including reasonable attorneys' fees and expenses, for any of the above purposes and such monies together with interest thereon at a rate of interest equal to the Default Interest Rate specified in the Note shall become so much additional indebtedness hereby secured and may be included in any decree foreclosing this Mortgage and be paid out of the rents or proceeds of sale of said Premises if not otherwise paid. It shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing monies as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any monies for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder nor shall any acts of Mortgagee act as a waiver of Mortgagee's right to accelerate the maturity of the indebtedness secured by this Mortgage or to proceed to foreclose this Mortgage.

8. It is the intent hereof to secure payment of the Note whether the entire amount shall have been advanced to the Mortgagor at the date hereof or at a later date, or having been advanced, shall have been repaid in part and further advances made at a later date, which advances shall in no event cause the principal sum of the indebtedness, plus any interest due thereon, plus any amount or amounts that may be added to the indebtedness under the terms of this Mortgage or any other document evidencing or securing the indebtedness evidenced by the Note, to exceed the sum of THIRTY-SIX MILLION and NO/100 DOLLARS (\$36,000,000.00).

9. Time is of the essence hereof and if default be made in the performance of any covenant herein contained or contained in the Note or any other document evidencing and/or securing the indebtedness evidenced by the Note, or in making any payment under said Note or obligation or any extension or renewal thereof (not cured within 10 days after notice), or if proceedings be instituted to enforce any other lien or charge upon any of the Premises, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of its creditors or if its property be placed under control of or in custody of any court or officer of the government, or if the Mortgagor abandons the Premises, or fails to pay when due any charge or assessment (whether for insurance premiums, maintenance, taxes, capital improvement) (not cured within 10 days after

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notice), then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, to declare, without notice (except as expressly set forth above), all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagee to the Mortgagor, and said Mortgagee may also immediately proceed to foreclose this Mortgage, and in any foreclosure a sale may be made of the Premises en masse without the offering of the several parts separately.

10. Upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without regard to the solvency of the mortgagor or the then value of said Premises, of whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint either the Mortgagee as "Mortgagee in Possession" or a receiver, with power to manage and rent and to collect the rents, issues and profits of said Premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before, as well as after, the foreclosure sale, towards the payment of the indebtedness, costs, taxes, insurance or other items including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed, he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of a deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued, and no lease of said Premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof. Upon foreclosure of said Premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at an interest rate equal to the Default Interest Rate specified in the Note, which may be paid or incurred by or in behalf of the Mortgagee for attorneys' fees, Mortgagee's fees, appraiser's fees, court costs and costs (which may be estimated as to and include items to be expended after the entry of the decree) and of procuring all such data with respect to title as Mortgagee may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said Premises; all of which aforesaid amounts, together with interest as herein provided, shall be immediately due and payable by the Mortgagor in connection with: (a) any proceeding, including probate or bankruptcy proceedings to which either party hereto shall be a party by reason of this Mortgage or the Note hereby secured; (b) preparations for the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for

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the defense of or intervention in any suit or proceeding or any threatened or contemplated suit or proceeding, which might affect the Premises or the security hereof. In the event of a foreclosure sale of said Premises, there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

11. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Mortgagee to any successor in interest of Mortgagor shall not operate to release in any manner the liability of the original Mortgagor and/or Mortgagor's successor in interest. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sum secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successors in interest.

12. Any forbearance by Mortgagee in exercising any right or remedy hereunder or otherwise afforded by applicable law shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Mortgagee shall not be a waiver of Mortgagee's right to accelerate the indebtedness secured by this Mortgage.

13. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or any other document, or afforded to Mortgagee by law or equity and may be exercised concurrently, independently or successively, at Mortgagee's sole discretion.

14. The covenants contained herein shall bind and the rights hereunder shall inure to the respective successors and assigns of Mortgagee and Mortgagor, subject to the provisions of paragraph 5 hereof. All covenants and agreements of Mortgagor shall be binding upon any other party claiming any interest in the Premises under Mortgagor.

15. Except to the extent any notice shall be required under applicable law to be given in another manner, any notice to Mortgagor shall be given by mailing such notice by certified mail addressed to Mortgagor at 5775 DTC Boulevard, Englewood, CO 80111, with a copy to Lyle Boll or General Counsel, Holme, Roberts & Owen, L.L.C., 1700 Lincoln, Suite 4100, Denver, CO 80203, or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein and any notice to Mortgagee shall be given by certified mail, return receipt requested, to Mortgagee's address

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stated herein, or to such other address as Mortgagee may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein (and shall be deemed to have been received three days after having been sent certified mail).

16. Upon payment of all sums secured by this Mortgage, Mortgagee shall release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordations of any documentation necessary to release this Mortgage.

17. Mortgagor assigns to Mortgagee and authorizes the Mortgagee to negotiate for and collect any award for condemnation of all or any part of the Premises. The Mortgagee may, in its discretion, apply any such award to amounts due hereunder, or for restoration of the Premises. Notwithstanding the foregoing, any condemnation award shall be governed, to the extent applicable, in a like manner as the provisions for use of insurance proceeds contained in paragraphs 2(e) and 3 hereof.

18. Mortgagor shall not and will not apply for or avail itself of any appraisal, 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. MORTGAGOR DOES HEREBY EXPRESSLY WAIVE ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR DECREE OF FORECLOSURE OF THIS MORTGAGE ON BEHALF OF MORTGAGOR AND EACH AND EVERY PERSON EXCEPT DECREE OF JUDGMENT CREDITORS OF THE MORTGAGOR IN THEIR REPRESENTATIVE CAPACITY AND OF THE TRUST ESTATE ACQUIRING ANY INTEREST IN OR TITLE TO THE PREMISES SUBSEQUENT TO THE DATE OF THIS MORTGAGE.

19. Mortgagee shall, upon reasonable notice, have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.

20. Mortgagor will at all times deliver to the Mortgagee, upon its request, financial information requested by the Mortgagee, including, but not limited to, (a) a copy of the Premises' utility bills for the most recent 12-month period; (b) a copy of the most recent real estate tax bill for the Premises; (c) a copy of the most recent insurance bill for the Premises; (d) copies of the Mortgagor's state and federal income tax returns; (e) completed, and dated annual financial statements (including income statements and balance sheets) for the Mortgagor and the Premises certified by an independent public accounting firm acceptable to the Mortgagee; and (f) completed, and dated internally prepared quarterly financial statements (including income statements and balance sheets) for the Mortgagor and the Premises, certified by an officer of the Mortgagor. Mortgagor also agrees to make the Premises and

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also the books and records of the Premises available for inspection by the Mortgagee if so requested.

21. Mortgagee, in making any payment hereby authorized: (a) relating to taxes and assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry in the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claims 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.

22. The Mortgagor will (except to the extent paid by lessees) pay all utility charges incurred in connection with the premises and all improvements thereon and maintain all utility services now or hereafter available for use at the Premises.

23. If the Premises are now or hereafter located in an area which has been identified by the Secretary of Housing and Urban Development as a flood hazard area and in which flood insurance has been made available under the National Flood Insurance Act of 1968 (the "Act"), the Mortgagor will keep the Premises covered for the term of the Note by flood insurance up to the maximum limit of coverage available under the Act.

24. This Mortgage shall be governed by the laws of the State of Illinois. In the event one or more of the provisions contained in this Mortgage shall be prohibited or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Mortgage.

25. In the event of a deficiency upon a sale of the Premises pledged hereunder by Mortgagor, then the Mortgagor shall forthwith pay such deficiency, including all reasonable expenses and fees which may be incurred by the holder of the Note in enforcing any of the terms and provisions of this Mortgage.

26. All provisions hereof shall inure to and bind the respective heirs, executors, administrators, successors, vendees and assigns of the parties hereto, and the word "Mortgagor" shall include all persons claiming under or through Mortgagor and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the Note or this Mortgage. Wherever used, the singular number shall include the plural, the singular, and the use of any gender shall be applicable to all genders.

27. a. To further secure the indebtedness secured hereby, Mortgagor does hereby sell, assign and transfer unto the Mortgagee all the rents, issues and profits now due and which may hereafter

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become due under or by virtue of any lease, whether written or verbal, or any letting of, or of any agreement for the use or 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 Mortgagor does hereby appoint irrevocably the Mortgagee its true and lawful attorney in its name and stead (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 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 exist on the 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 of the Premises.

b. The Mortgagor represents and agrees that no rent has been or will be paid by any person in possession of any portion of the premises for more than three installments in advance. The Mortgagor waives any rights of set off against any person in possession of any portion of the Premises. Mortgagor agrees that it will not assign any of the rents or profits of the 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. In the exercise of the powers herein granted the Mortgagee, no liability shall be asserted or enforced against the Mortgagee, all such liability being expressly waived and released by Mortgagor.

d. The Mortgagor further agrees to assign and transfer to the Mortgagee all future leases regarding all or any part of the Premises hereinabove 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 28 shall be a present assignment, it is expressly understood and agreed, anything herein contained to the contrary notwithstanding, that so long as Mortgagor is not in default hereunder or under the Note, it shall have the privilege of collecting and retaining the rents accruing under the leases assigned hereby, until such time as Mortgagee shall elect to collect such rents pursuant to the terms and provisions of this Mortgage.

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f. The Mortgagee shall not be obliged to perform or discharge, nor does it hereby undertake to perform or discharge, any obligation, duty or liability under any leases, and the Mortgagor 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 other than liability arising out of Mortgagee's gross negligence or willful misconduct. Should the Mortgagee incur any such liability, loss or damage under said leases or under or by reason of the assignment 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 Mortgagor shall reimburse the Mortgagee therefor immediately upon demand.

28. The Mortgagee, in the exercise of the rights and powers hereinabove conferred upon it by paragraph 27 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 the Premises, including reasonable cost of management and leasing thereof (which shall include reasonable compensation to the Mortgagee and its agent or agents, if management be delegated to any 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 the Premises;

c. To the payment of all emergency repairs or repairs essential to the operation of the Premises, which are required in the reasonable judgment of the Mortgagee, to make it readily rentable;

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

29. Mortgagor and Mortgagee acknowledge and agree that in no event shall Mortgagee be deemed to be a partner or joint venturer with Mortgagor or any beneficiary of Mortgagor. Without limitation of the foregoing, Mortgagee shall not be deemed to be such a partner or joint venturer on account of its becoming a mortgagee in possession or exercising any rights pursuant to this Mortgage or

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pursuant to any other instrument or document evidencing or securing any of the indebtedness secured hereby, or otherwise.

30. a. Except as set forth in any environmental report or audit submitted to Mortgagee, Mortgagor represents and agrees that to the best of its knowledge the Premises are in compliance with all "Environmental Laws" (as hereinafter defined); that there are no conditions existing currently or likely to exist during the term of the Note that require or are likely to require cleanup, removal or other remedial action pursuant to any Environmental Laws; that Mortgagor is not a party to any litigation or administrative proceeding, nor, to the best of Mortgagor's knowledge, is there any litigation or administrative proceeding contemplated or threatened which would assert or allege any violation of any Environmental Laws; that neither the Premises or Mortgagor is subject to any judgment, decree, order or citation related to or arising out of any Environmental Laws; and that no permits or licenses are required under any Environmental Laws regarding the premises. The term "Environmental Laws" shall mean any and all federal, state and local laws, statutes, regulations, ordinances, codes, rules and other governmental restrictions or requirements relating to the environment or hazardous substances, including without limitation the Federal Solid Waste Disposal Act, the Federal Clean Air Act, and the Federal Clean Water Act, the Federal Resource Conservation and Recovery Act of 1976 and the Federal Comprehensive Environmental Responsibility, Cleanup and Liability Act of 1980, as well as all regulations of the Environmental Protection Agency, the Nuclear Regulatory Agency and any state department of natural resources or state environmental protection agency now or at any time hereafter in effect. Mortgagor covenants and agrees to comply with all applicable Environmental Laws; to provide to Mortgagee immediately upon receipt copies of any correspondence, notice, pleading, citation, indictment, complaint, order or other document received by Mortgagor asserting or alleging a circumstance or condition that requires or may require a cleanup, removal or other remedial action under any Environmental Laws, or that seeks criminal or punitive penalties for an alleged violation of any Environmental Laws; and to advise Mortgagee in writing as soon as Mortgagor becomes aware of any condition or circumstance which makes any of the representations or statements contained in this paragraph 31(a) incomplete or inaccurate in any material respect. In the event the Mortgagee reasonably determines that there is any evidence that any such circumstance might exist, whether or not described in any communication or notice to either Mortgagor or Mortgagee, Mortgagor agrees, at its own expense and at the request of Mortgagee to permit an environmental audit to be conducted by Mortgagee or an independent agent selected by Mortgagee. This provision shall not relieve Mortgagor from conducting its own environmental audits or taking any other steps necessary to comply with any Environmental Laws. If, in the reasonable and good faith opinion of Mortgagee, there exists any uncorrected violation by Mortgagor of an Environmental Law or any condition which requires or may require any

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cleanup, removal or other remedial action under any Environmental Laws, and such cleanup, removal or other remedial action is not completed within sixty (60) days from the date of written notice from Mortgagee to Mortgagor (or such longer period of time as may reasonably be required provided that Mortgagor is proceeding diligently), the same shall, at the option of mortgagee constitute a default hereunder, without further notice or cure period. It is expressly understood that the foregoing does not prohibit or prevent Mortgagor's right to contest any ordered cleanup through all appropriate administrative and judicial proceedings.

b. Mortgagor agrees to indemnify and hold Mortgagee and its officers, directors, employees and agents harmless from and against any and all losses, damages, liabilities, obligations, claims, costs and expenses (including, without limitation, attorneys' fees and court costs) incurred by Mortgagee, whether prior to or after the date hereof and whether direct, indirect or consequential, as a result of or arising from any suit, investigation, action or proceeding, whether threatened or initiated, asserting a claim for any legal or equitable remedy under an Environmental Law. Any and all amounts owed by Mortgagor to Mortgagee under this paragraph 31(b) shall constitute additional indebtedness secured by this Mortgage.

31. a. 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 including all personal property, fixtures and goods affecting 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 hereinafter enacted and specified in the Illinois Commercial Code, all at Mortgagee's sole election. Mortgagor 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 anywise 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 Premises 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 items is physically attached to the improvements, (ii) serial numbers are used for 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, or (iii) any such item is referred to or reflected in any such financing statement so filed at any time. Similarly, the mention

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in any such financing statement of (1) the right 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 anywise altering any of the rights of Mortgagee as determined by this instrument or impugning the priority of the Mortgagee's lien granted or by any other recorded document, but such mention in the financing statement is declared to be for the protection of the Mortgage 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.

b. Notwithstanding the aforesaid, the Mortgagor covenants and agrees that so long as any balance remains unpaid on the Note, it will execute (or cause to be executed) and deliver to Mortgagee, such renewal certificates, affidavits, extension statements or other documentation in proper form so as to keep perfected the lien created by any Security Agreement and Financing Statement given to Mortgagee by Mortgagor, 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.

32. From the date of its recording, this Mortgage shall be effective as a Fixture Financing Statement with respect to all good constituting part of the Premises which are or are to become fixtures related to the Premises. For this purpose, the following information is set forth:

a. Name and Address of Mortgagor:

Chicago Hotel Holdings, Inc.
5775 DTC Boulevard
Englewood, CO 80111

b. Name and Address of Mortgagee:

Commercial National Bank of Chicago
4800 N. Western Avenue
Chicago, IL 60625

c. This document covers goods which are to become fixtures.

33. In the event of the enactment after this date of any law imposing a tax upon the issuance of the Note or deducting from the value of the Premises for the purpose of taxation of any lien on

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the land, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens required in this Mortgage to be paid by Mortgagor, 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 Premises, or the manner of collection of taxes, so as to materially and adversely affect (a) this Mortgage, (b) the debt secured by this Mortgage, or (c) the holder of this Mortgage, then, and in any such event, the Mortgagor, upon demand of the Mortgagee, shall pay such taxes or assessments, or reimburse the Mortgagee for such taxes and assessments; provided, however, that if in the opinion of counsel for the Mortgagee it might be unlawful to require Mortgagor to make such payments, then and in such event, the Mortgagee may elect, by notice in writing given to the Mortgagor, to declare all of the indebtedness secured by this Mortgage to be and become due and payable sixty (60) days from the giving of such notice, but no prepayment penalty shall be due in connection therewith. In the event that Mortgagee requires Mortgagor to pay any such taxes or assessments or reimburse Mortgagee for such taxes and assessments, Mortgagor shall have the right to pay the entire indebtedness within 60 days from the receipt of such notice from Mortgagee without the requirement for the payment of any prepayment penalty. In addition, Mortgagee agrees that any such taxes and assessments shall be imposed equally on all Borrowers similarly situated.

34. Mortgagor will protect, indemnify and save harmless Mortgagee from and against all liabilities, obligations, claims, damages, penalties, causes of action, costs and expenses (including without limitation attorneys' fees and expenses), imposed upon or incurred by or asserted against Mortgagee by reason of (a) the ownership of the Premises or any interest therein or by Grantor prior to Mortgagee taking possession or a judgment of foreclosure receipt of any rents, issues, proceeds or profits; (b) any accident, injury to or death of persons or loss of or damage to property occurring in, or about the Premises or any part thereof or on the adjoining sidewalks, or curbs, adjacent parking areas, streets or ways prior to a judgment of Mortgagee taking possession; (c) any use, nonuse or condition in, on or about the Premises or any part thereof or on the adjoining sidewalks, curbs, the adjacent parking areas, streets or ways; (d) any failure on the part of Mortgagor to perform or comply with any of the terms of this Mortgage; or (e) performance of any labor or services or the furnishing of any materials or other property in respect of the Premises or any part thereof, unless any of the foregoing arise out of Mortgagee's negligence or misconduct. Any amounts payable to Mortgagee by reason of the application of this paragraph shall constitute additional indebtedness which is secured by this Mortgage and shall become due and payable upon demand therefor and shall bear interest at an interest rate equal to the Default Interest Rate specified in the Note from the date loss or damage is sustained by Mortgagee until paid. The obligations of Mortgagor

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under this paragraph shall survive any termination or satisfaction of this Mortgage.

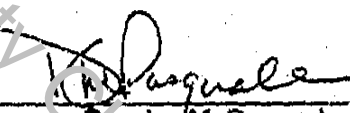
35. a. In the event that any provision in this Mortgage shall be inconsistent with any provision of the Illinois Mortgage Foreclosure Law (the "IMF Act"), then the IMF Act shall take precedence over the provisions of this Mortgage, but shall not invalidate or render unenforceable any other provision of this Mortgage that can be construed in a manner consistent with the IMF Act.

b. If any provision of this Mortgage shall grant to Mortgagee any rights or remedies upon default of Mortgagor which are more limited than the rights that would otherwise be vested in Mortgagee under the IMF Act in the absence of said provision, then the Mortgagee shall be vested with the rights granted in the IMF Act to the full extent permitted by law.

c. Without limiting the generality of the foregoing, all expenses incurred by Mortgagee to the extent reimbursable under Section 15-1510 and 15-1512 of the IMF Act, whether incurred before or after any decree of judgment of foreclosure shall be added to the indebtedness hereby secured or by the judgment of foreclosure.

IN WITNESS WHEREOF, CHICAGO HOTEL HOLDINGS, INC. has executed this Mortgage on the day and year first above written.

CHICAGO HOTEL HOLDINGS, INC.

By: 
Its Douglas M. Pasquale
Executive Vice President
Chief Financial Officer

Its Michael Chen
Sr. Vice President

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JANUARY 2011

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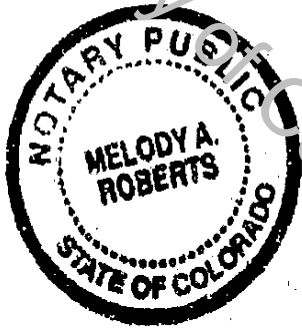
COOK COUNTY CLERK
JANUARY 2011

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STATE OF COLORADO)
COUNTY OF DENVER) SS.

I, MELODY A. ROBERTS, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT MICHAEL SHEP, SVP of CHICAGO HOTEL HOLDINGS, INC., a Colorado corporation, and DOUGLAS M. PASQUALE EVP of said CORPORATION, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such SVP and EVP, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said bank as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 16th day of December, 1995.



Melody A. Roberts
Notary Public

My commission expires: _____

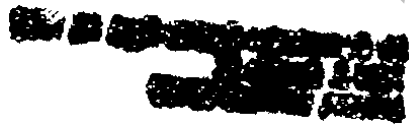
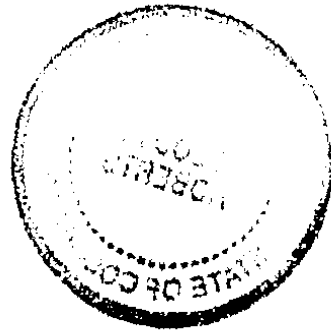
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