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Lawyers Title Insurance Corporation

MORTGAGE AND SECURITY AGREEMENT WITH ASSIGNMENT OF RENTS

Dated as of

Pribruary <u>21</u>, 1995

PROM

COLE TAYLOR BANK, as Trustee as hereinn/ter set forth

HARRIS TRUST AND SAVINGS BANK

Mail Subsequent Tax Bills to:

This instrument was prepar d by and when recorded return to:

Semmerling Fence & Supply, Inc. 700 North Wolf Road Wheeling, Illinois 60090

Steven G. Hastings Chapman and Cutler 111 West Monroe Street Chicago, Illinois 60603

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[Wheeling, IL]

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## MORTGAGE AND SECURITY AGREEMENT WITH ASSIGNMENT OF RENTS

This Mortgage and Security Agreement with Assignment of Rents (the "Mortgage") dated as of February 21, 1995 from Cole Taylor Bank (as successor to Wheeling Trust and Savings Bank), not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Trustee in pursuance of a Trust Agreement dated April 10, 1973 and known as Trust Number 73-199, with its principal place of business and mailing address at 350 East Dundee Road. Wheeling, Illinois 60090 (hereinafter referred to as "Mortgageor") to Harris Trust and Savings Bank, an Illinois banking corporation with its principal place of business and mailing address at 111 West Monroe Street, P.O. Box 755, Chicago, Illinois 60690 (hereinafter referred to as "Mortgagee"):

#### WITNESSETH THAT:

WHEREAS, Semmerling Fence & Supply, Inc., an Illinois corporation (the "Borrower") is the 100% beneficiary of said Trust Number 73-199; and

WHEREAS, Borrower is or from time to time may be justly and truly indebted to Mortgagee in the principal sum of Chirteen Milion Eight Hundred Thousand Dollars (\$13,800,000) as evidenced by that certain Demand Note bearing even date herewith and payable to the order of Mortgagee whereby Borrower promises to pay said principal sum for so much thereof as may be outstanding at the maturity thereof) on demand together with interest thereon prior to demand at the rate per annum determined by adding 1/4 of 1% to the rate per annum from time to time announced by Harris Trust and Savings Bank as its prime commercial rate (and after demand until paid at the rate per annum determined by adding 3% to the rate applicable thereto at such maturity) (and Demand Note and any and all notes issued in renewal thereof or in substitution or explacement therefor being hereinafter referred to as the "Note"), the Note having been issued by Borrower to evidence loans to be made from time to time to Borrower by Mortgagee under that certain Facility Letter bearing even date herewith between Borrower and Mortgagee such Facility Letter, as the same may be amended from time to time, being referred to herein as he "Facility Letter");

NOW, THEREFORE, to secure (i) the payment of the principal and premium, i gay, of and interest on the Note as and when the same becomes due and payable (whether by demand or otherwise) and all advances now or hereafter evidenced thereby, (ii) the payment of all other indebtedness, obligations and liabilities which this Mortgage secures pursuant to any of its terms and (iii) the observance and performance of all covenants and agreements contained herein or in the Note or in the Facility Letter or in any other instrument or document at any time evidencing or securing any of the foregoing or setting forth terms and conditions applicable thereto (all of such indebtedness, obligations and liabilities described in clauses (i), (ii) and (iii) above being hereinafter collectively referred to as the "indebtedness hereby secured". Mortgager does hereby grant, sell, convey, mortgage, assign, and pledge unapporting security interest in, all and singular the properties, rights, interests and privilegas

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described in Granting Clauses I. II, III, IV, V and VI below, all of the same being collectively referred to herein as the "Mortgaged Premises":

#### GRANTING CLAUSE I

That certain real estate lying and being in Wheeling, County of Cook and State of Illinois more particularly described in Schedule I attached hereto and made a part hereof.

#### GRANTING CLAUSE II

All buildings and improvements of every kind and description heretofore or hereafter erected or placed on the property described in Granting Clause I and all materials intended for construction reconstruction, alteration and repairs of the buildings and improvements now or hereafter created thereon, all of which materials shall be deemed to be included within the premises inrhediately upon the delivery thereof to the said real estate, and all fixtures, machinery, apparatus, equipment, fittings and articles of personal property of every kind and nature whatsoever now or hereafter attached to or contained in or used or useful in connection with said real estate and the buildings and improvements now or hereafter located thereon and the operation, maintenance and protection thereof, including but not limited to all machinery, moto's, fixings, radiators, awnings, shades, screens, all gas, coal, steam, electric, oil and other heating, cooking, power and lighting apparatus and fixtures, all fire prevention and extinguishing equipment and apparatus, all cooling and ventilating apparatus and systems, all plumbing, incinerating, and sprinkler equipment and fixtures, all elevators and escalators, all communication and electronic monitoring equipment, all window and structural cleaning rigs and all other machinery and equipment of every nature and fixtures and appurtenances thereto and all items of furniture, appliances. draperies, carpets, other furnishings, equipment and personal property used or useful in the operation, maintenance and protection of the said real erate and the buildings and improvements now or hereafter located thereon and all renewals of replacements thereof or articles in substitution therefor, whether or not the same are or shall be attached to said real estate, buildings or improvements in any manner, and all proceeds thereof; it being mutually agreed, intended and declared that all the aforesaid property shall, so far as permitted by law, be deemed to form a part and parcel of the real estate and, for the purpose of this Mortgage, to be real estate and covered by this Mortgage; and as to the balance of the property aforesaid, this Mortgage is hereby deemed to be as well a Security Agreement under the provisions of the Uniform Commercial Code of the State of Illinois for the purpose of creating hereby a security interest in said property, which is hereby granted by Mortgagor as debtor to Mortgagee as secured party, securing the indebtedness hereby secured. The addresses of Mortgagor (debtor) and Mortgagee (secured party) appear at the beginning hereof.

#### GRANTING CLAUSE HI

All right, title and interest of Mortgagor now owned or hereafter acquired in and to all and singular the estates, tenements, hereditaments, privileges, easements, licenses,

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franchises, appurtenances and royalties, mineral, oil, and water rights belonging or in any wise appertaining to the property described in the preceding Granting Clause I and the buildings and improvements now or hereafter located thereon and the reversions, rents, issues, revenues and profits thereof, including all interest of Mortgagor in all rents, issues and profits of the aforementioned property and all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing (including all deposits of money as advanced rent or for security) under any and all leases or subleases and renewals thereof, or under any contracts or options for the sale of all or any part of, said property (including during any period allowed by law for the redemption of said property after any foreclosure or other sale), together with the right, but not the obligation, to collect, receive and receipt for all such tents and other sums and apply them to the indebtedness hereby secured and to demand, sue for and recover the same when due or payable; provided that the assignments made hereby shall not impair or diminish the obligations of Mortgagor under the provisions of such leases or other agreements nor shall such obligations be imposed upon Mortgagee. By acceptance of this Mortgage, Mortgagee agrees, not as a limitation or condition hereof. but as a personal covenant available only to Mortgagor that until an Event of Default (as hereinafter defined) shall occur giving Mortgagee the right to foreclose this Mortgage. Mortgagor may collect, receive (but not more than 30 days in advance) and enjoy such rents.

#### GRANTING CLAUSE IV

All judgments, awards of damages, settlements and other compensation heretofore or hereafter made resulting from condemnation proceedings or the taking of the property described in Granting Clause I or any part thereof or any building or other improvement now or at any time hereafter located thereon or any eastment or other appurtenance thereto under the power of eminent domain, or any similar power or right (including any award from the United States Government at any time after the allowance of the claim therefor, the ascertainment of the amount thereof and the issuance of the warrant for the payment thereof), whether permanent or temporary, or for any damage (whether caused by such taking or otherwise) to said property or any part thereof or the improvements thereon or any part thereof, or to any rights appurtenant thereto, including severance and consequential damage, and any award for change of grade of streets (collectively, "Condemnation Awards").

#### GRANTING CLAUSE V

All property and rights, if any, which are by the express provisions of this instrument required to be subjected to the lien hereof and any additional property and rights that may from time to time hereafter, by installation or writing of any kind, be subjected to the lien hereof by Mortgagor or by anyone in Mortgagor's behalf.

#### GRANTING CLAUSE VI

All rights in and to common areas and access roads on adjacent properties heretofore or hereafter granted to Mortgagor and any after-acquired title or reversion in and to the

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beds of any ways, roads, streets, avenues and alleys adjoining the property described in Granting Clause I or any part thereof.

TO HAVE AND TO HOLD the Mortgaged Premises and the properties, rights and privileges hereby granted, sold, conveyed, mortgaged, pledged and assigned, and in which a security interest is granted, or intended so to be, unto Mortgagee, its successors and assigns, forever; provided, however, that this Mortgage is upon the express condition that if the principal of and interest on the Note and all sums from time to time advanced thereon shall be paid in full and all other indebtedness hereby secured shall be fully paid and performed and any undertaking contained in the Facility Letter to extend credit to Borrower thereunder shall have to minated, then this Mortgage and the estate and rights hereby granted shall cease, determine and be void and this Mortgage shall be released by Mortgagee upon the written request and at the expense of Mortgagor, otherwise to remain in full force and effect.

It is expressly understood and agreed that the indebtedness hereby secured will in no event exceed two hundred percent (200%) of (i) the total face amount of the Note plus (ii) the total interest which may negative accrue under the Note on such face amount plus (iii) any fees, costs or expenses which may be payable hereunder.

Mortgagor hereby covenants and agrees with Mortgagee as follows:

- 1. Payment of the Indebtedness. The indebtedness hereby secured will be promptly paid as and when the same becomes due.
- 2. Further Assurances. Mortgagor will execute and deliver such further instruments and do such further acts as may be necessary or proper to carry out more effectively the purpose of this instrument and, without limiting the foregoing, to make subject to the lien hereof any property agreed to be subjected agreed or covered by the Granting Clauses hereof or intended so to be.
- 3. Possession. Provided no Event of Default has occurred and is continuing hereunder. Mortgagor shall be suffered and permitted to remain in full possession, enjoyment and control of the Mortgaged Premises, subject always to the observance and performance of the terms of this Mortgage.
- 4. Payment of Taxes. Mortgagor shall pay before any penalty attaches, all general taxes and all special taxes, special assessments, water, drainage and sewer charges and all other charges of any kind whatsoever, ordinary or extraordinary, which may be levied, assessed, imposed or charged on or against the Mortgaged Premises or any part thereof and which, if unpaid, might by law become a lien or charge upon the Mortgaged Premises or any part thereof, and shall, upon written request, exhibit to Mortgagee official receipts evidencing such payments, except that, unless and until foreclosure, distraint, sale or other similar proceedings shall have been commenced, no such charge or claim need be paid if being contested (except to the extent any full or partial payment shall be required by law), after notice to Mortgagee, by appropriate proceedings which shall operate to prevent the

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collection thereof or the sale or forfeiture of the Mortgaged Premises or any part thereof to satisfy the same, conducted in good faith and with due diligence and if Mortgagor shall have furnished such security, if any, as may be required in the proceedings or requested by Mortgagee.

- Payment of Taxes on Note, Mortgage or Interest of Mortgagee. Mortgagor agrees that if any tax, assessment or imposition upon this Mortgage or the indebtedness hereby secured or the Note or the interest of Mortgagee in the Mortgaged Premises or upon Mortgagee by reason of or as a holder of any of the foregoing (including, without limitation corporate privilege, franchise and excise taxes, but excepting therefrom any income (ax on interest payments on the principal portion of the indebtedness hereby secured imposed by the United States or any state) is levied, assessed or charged, then, unless all such taxes are paid by Mortgagor to, for or on behalf of Mortgagee as they become due and payable (which Maytgagor agrees to do upon demand of Mortgagee, to the extent permitted by law), or Mortgagee is reimbursed for any such sum advanced by Mortgagee, all sums hereby secured shall become immediately due and payable, at the option of Mortgagee upon thirty (30) days' notice to Mc agagor, notwithstanding anything contained herein or in any law heretofore or hereafter enacted, including any provision thereof forbidding Mortgagor from making any such payment. Mortgagor agrees to exhibit to Mortgagee, upon request, official receipts showing payment of all taxes and charges which Mortgagor is required to pay hereunder.
- 6. Recordation and Payment of Taxer and Expenses Incident Thereto. Mortgagor will cause this Mortgage, all mortgages supplemental hereto and any financing statement or other notice of a security interest required by Mortgagee at all times to be kept, recorded and filed at its own expense in such manner and in such places as may be required by law for the recording and filing or for the rerecording and refining of a mortgage, security interest, assignment or other lien or charge upon the Mortgaged Premises, or any part thereof, in order fully to preserve and protect the rights of Mortgagee hereunder and, without limiting the foregoing. Mortgagor will pay or reimburse Mortgagee for the payment of any and all taxes, fees or other charges incurred in connection with any such recordation or rerecordation, including any documentary stamp tax or tax imposed upor, the privilege of having this instrument or any instrument issued pursuant hereto recorded.
- 7. Insurance. Mortgagor will, at its expense, keep all buildings, improvements, equipment and other property now or hereafter constituting part of the Mortgaged Premises insured against loss or damage by fire, lightning, windstorm, explosion and such other risks as are usually included under extended coverage policies, or which are usually insured against by owners of like property, in amount sufficient to prevent Mortgagor or Mortgagee from becoming a co-insurer of any partial loss under applicable policies and in any event not less than the then full insurable value (actual replacement value without deduction for physical depreciation) thereof, as determined at the request of Mortgagee and at Mortgagor's expense by the insurer or insurers or by an expert approved by Mortgagee, all under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the usual standard non-contributory form of mortgage clause to be attached to each policy. Mortgagor shall not carry separate insurance concurrent in kind or form and

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contributing in the event of loss, with any insurance required hereby. Mortgagor shall also obtain and maintain public liability, property damage and workmen's compensation insurance in each case in form and content satisfactory to Mortgagee and in amounts as are customarily carried by owners of like property and approved by Mortgagee. Mortgagor shall also obtain and maintain such other insurance with respect to the Mortgaged Premises in such amounts and against such insurable hazards as Mortgagee from time to time may require, including, without limitation, boiler and machinery insurance, insurance against flood risks, host liquor liability, war risk insurance when and to the extent obtainable from the United States Government or any agency thereof, and insurance against loss of rent due to fire and risks now or hereafter embraced by so-called "extended coverage". All insurance required hereby shall be maintained with good and responsible insurance companies satisfactory to Mortgagee and shall not provide for any deductible amount in excess of \$5,000 hat approved in writing by Mortgagee, shall provide that any losses shall be payable notwithstanding any act or negligence of Mortgagor, shall provide that no cancellation thereof shall be effective until at least thirty (30) days after receipt by Mortgagor and Mortgager of written notice thereof, and shall be satisfactory to Mortgagee in all other respects. Upon the execution of this Mortgage and thereafter not less than fifteen (15) days prior to the expiration date of any policy delivered pursuant to this Mortgage. Mortgagor will deliver to Mortgagee originals of any policy or renewal policy. as the case may be, required by this Mortgage, bearing notations evidencing the payment of all premiums. In the event of foreclosure, Mortgagor authorizes and empowers Mortgagee to effect insurance upon the Mortgaged Premises in amounts aforesaid for a period covering the time of redemption from foreclosure sale provided by law, and if necessary therefor to cancel any or all existing insurance policies.

#### 8. Damage to or Destruction of Mortgaged Privises.

- Mortgaged Premises or any part thereof, Mortgagor shall promptly give written notice thereof to Mortgagee, generally describing the nature and extent of such damage or destruction.
- Premises or any part thereof. Mortgagor, whether or not the insurance priceeds, if any, received on account of such damage or destruction shall be sufficient for the purpose, at Mortgagor's expense, will promptly commence and complete (subject to unavoidable delays occasioned by strikes, lockouts, acts of God, inability to obtain labor or materials, governmental restrictions and similar causes beyond the reasonable control of Mortgagor) the restoration, replacement or rebuilding of the Mortgaged Premises as nearly as possible to its value, condition and character immediately prior to such damage or destruction.
- (e) Adjustment of Loss. Mortgager hereby authorizes Mortgagee, at Mortgagee's option, to adjust and compromise any losses under any insurance afforded, but unless Mortgagee elects to adjust the losses as aforesaid, said adjustment

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and/or compromise shall be made by Mortgagor, subject to final approval of Mortgagee in the case of losses exceeding \$20,000.

- Mortgagee under the provisions of this Mortgage or any instruments supplemental hereto or thereto or under any policy or policies of insurance covering the Mortgaged Premises or any part thereof shall first be applied toward the payment of the amount owing on the indebtedness hereby secured in such order of application as Mortgagee may elect whether or not the same may then be due or be otherwise adequately secured; provided, however, that Mortgagee shall have the right, but not the duty, to release the proceeds thereof for use in restoring the Mortgaged Premises or any part thereof for or on behalf of Mortgagor in lieu of applying said proceeds to the indebtedness) hereby secured and for such purpose may do all acts necessary to complete such restoration, including advancing additional funds, and any additional funds so advanced shall constitute part of the indebtedness hereby secured and shall be payable on demand with interest at the rate of interest the Note bears at the time funds are advanced.
- Eminent Domain. Mortgagor acknowledges that Condemnation Awards have been assigned to Mortgagee, which awards Mortgagee is hereby irrevocably authorized to collect and receive, and to give appropriate receipts and acquittances therefor, and at Mortgagee's option, to apply the same towar's the payment of the amount owing on account of the indebtedness hereby secured in such order of application as Mortgagee may elect and whether or not the same may then be due and payriole or otherwise adequately secured, and Mortgagor covenants and agrees that Mortgagor will live Mortgagee immediate notice of the actual or threatened commencement of any proceedings under condemnation or eminent domain affecting all or any part of the Mortgaged Premises including any casement therein or appurtenance thereof or severance and consequential damage and change in grade of streets, and will deliver to Mortgagee copies of any and all papers terved in connection with any such proceedings. Mortgagor further covenants and agrees to make, execute and deliver to Mortgagee, at any time or times upon request, free, clear and discharged of any encumbrances of any kind whatsoever, any and all further assignments and or instruments deemed necessary by Mortgagee for the purpose of validly and sufficiently assigning all awards and other compensation heretofore and hereafter to be made to Mortgagor for any taking, either permanent or temporary, under any such proceeding.
- 10. Construction, Repair, Waste, Etc. Mortgagor agrees that no building or other improvement on the Mortgaged Premises and constituting a part thereof shall be altered, removed or demolished nor shall any fixtures or appliances on, in or about said buildings or improvements be severed, removed, sold or mortgaged, without the consent of Mortgagee and in the event of the demolition or destruction in whole or in part of any of the fixtures, chattels or articles of personal property covered hereby. Mortgagor covenants that the same will be replaced promptly by similar fixtures, chattels and articles of personal property at least equal in quality and condition to those replaced, free from any security interest in or encumbrance thereon or reservation of title thereto; to permit, commit or suffer no waste, impairment or deterioration of the Mortgaged Premises or any part thereof; to keep and

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maintain said Mortgaged Premises and every part thereof in good and first class repair and condition; to effect such repairs as Mortgagee may reasonably require and from time to time to make all needful and proper replacements and additions so that said buildings, fixtures, machinery and appurtenances will, at all times, be in good and first class condition, fit and proper for the respective purposes for which they were originally erected or installed; to comply with all statutes, orders, requirements or decrees relating to the Mortgaged Premises by any federal, state or municipal authority; to observe and comply with all conditions and requirements necessary to preserve and extend any and all rights, licenses, permits (including, but not limited to, zoning variances, special exceptions and non-conforming uses), privileges, franchises and concessions which are applicable to the Mortgaged Premises or which have been granted to or contracted for by Mortgagor in connection with any existing or presently contemplated use of the Mortgaged Premises or any part thereof and not to initiate or acquiesce in any changes to or terminations of any of the foregoing or of zoning classifications affecting the use to which the Mortgaged Premises or any part thereof may be put without the prior written consent of Mortgagee; and to make no material alterations in or improvements or additions to the Mortgaged Premises except as required by governmental authority or as permitted by Mortgagee.

- 11. Liens and Encumbrances. Mortgagor will not, without the prior written consent of Mortgagoe, directly or maniectly, create or suffer to be created or to remain and will discharge or promptly cause to be discharged any mortgage, lien, encumbrance or charge on, pledge of, or conditional sale or other title retention agreement with respect to, the Mortgaged Premises or any part thereof, whether superior or subordinate to the lien hereof, except for this instrument.
- Right of Morigagee to Perform Morigager's Covenants, Etc. If Morigagor shall fail to make any payment or perform any act required to be made or performed hereunder, Mortgagee, without waiving or releasing any obligation or default, may (but shall be under no obligation to) at any time thereafter make such payment or perform such act for the account and at the expense of Mortgagor, and may ever upon the Mortgaged Premises or any part thereof for such purpose and take all such action thereon as, in the opinion of Mortgagee, may be necessary or appropriate therefor. All sun's so paid by Mortgagee and all costs and expenses (including, without limitation, atterness) fees and expenses) so incurred, together with interest thereon from the date of payment or incurrence at the interest rate applicable to the Note on such date, shall constitute so much additional indebtedness hereby secured and shall be paid by Mortgagor to Mortgagee on demand. Mortgagee in making any payment authorized under this Section relating to taxes or assessments may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax assessment, sale, forfeiture, tax lien or title or claim thereof. Mortgagee, in performing any act hereunder, shall be the sole judge of whether Mortgagor is required to perform same under the terms of this Mortgage.
- 13. After-Acquired Property. Any and all property hereafter acquired which is of the kind or nature herein provided, or intended to be and become subject to the lien hereof, shall ipso facto, and without any further conveyance, assignment or act on the part of

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Mortgagor, become and be subject to the lien of this Mortgage as fully and completely as though specifically described herein; but nevertheless Mortgagor shall from time to time, it requested by Mortgagoe, execute and deliver any and all such further assurances, conveyances and assignments as Mortgagee may reasonably require for the purpose of expressly and specifically subjecting to the lien of this Mortgage all such property.

- 14. Inspection by Mortgagee. Mortgagee and any participant in the indebtedness hereby secured shall have the right to inspect the Mortgaged Premises at all reasonable times, and access thereto shall be permitted for that purpose.
- 15. Jinancial Reports. Mortgagor will furnish to the Mortgagee such information and data with respect to the financial condition, business affairs and operations of Mortgagor, the Coneffciary of the Mortgagor and the Mortgaged Premises as may be reasonably requested (all such information and data to be prepared in accordance with generally accepted accounting principles consistently applied), such information and data to be prepared and certified by independent public accountants satisfactory to the Mortgagee if so requested by the Mortgagee not more often than annually.
- 16. Subrogation. Mortgagor acknowledges and agrees that Mortgagee shall be subrogated to any lien discharged out of the proceeds of any extension of credit evidenced by the Note or out of any advance by Mortgagee hereunder, irrespective of whether or not any such lien may have been released of record.
- 17. Events of Default. Any one or more of the following shall constitute an "Event of Default" hereunder:
  - (a) default in the payment when due (whether by demand or otherwise) of the principal of or interest on the Note or of any other indebtedness hereby secured; or
  - (b) default in the observance or performance of any provision hereof requiring the maintenance of insurance on the Mortgaged Premises or dealing with the use or remittance of proceeds of the Mortgaged Premises or any part hereof:
  - (c) default for more than 15 days in the observance or compliance with any terms or provisions of this Mortgage or the Note or of any separate assignment of leases and/or rents securing the Note or of any other instrument or document securing the Note or relating thereto; or
  - (d) any representation or warranty made by Mortgagor (or any beneficiary of Mortgagor) herein or in any separate assignment of leases and/or rents securing the Note or in any other instrument or document securing the Note or relating thereto or in any statement or certificate furnished by it pursuant hereto or thereto proves to be untrue in any material respect as of the date of issuance or making thereof; or

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- (e) any indebtedness, obligation or liability of the Mortgagor or Borrower, at any time owing to Harris Trust and Savings Bank shall not be paid when due (whether by lapse of time, acceleration, or otherwise) provided that the foregoing shall constitute an event of default only if and so long as Harris Trust and Savings Bank is the holder of the Note: or
- conveyed, whether voluntarily or involuntarily, by operation of law or otherwise, except for sales of obsolete, worn out or unusable fixtures or personal property which are concurrently replaced with similar fixtures or personal property at least equal in quality and condition to those sold and owned by Mortgagor free of any lien, charge or encumbrance other than the lien hereof; or
- (g) alter any portion of the beneficial interest in Mortgagor is encumbered or sold, transferred, assigned or conveyed, whether voluntarily or involuntarily, or 100% of the beneficial interest in Mortgagor ceases at any time to be vested, legally and beneficially, in the Borrower; or
- (h) any indebtedness secured by a lien or charge on the Mortgaged Premises or any part thereof is not paid when due or proceedings are commenced to foreclose or otherwise realize upon any such iten or charge or to have a receiver appointed for the property subject thereto or to place the holder of such indebtedness or its representative in possession thereof; or
- the Mortgagor (or any beneficiary of Mortgagor) or Borrower or any person, firm or corporation at any time guaranteeing all or any part of the indebtedness hereby secured (a "Guarantor") shall (i) have entered involuntarily against it an order for relief under the United States Bankruptcy Code, as amended. (ii) not pay, or admit in writing its inability to pay, its debts generally as they become due. (iii) make an assignment for the benefit of creditors. (iv) apriv for, seek, consent to, or acquiesce in, the appointment of a receiver, custodian, trustee, examiner, liquidator or similar official for it or any substantial part of its property. (v) institute any proceeding seeking to have entered against it an order for relief under the United States Bankruptcy Code, as amended, to adjudicate it insolvent, or seeking dissolution. winding up, liquidation, reorganization, arrangement, adjustment or composition of it or its debts under any law relating to bankruptcy, insolvency or reorganization or relief of debtors or fail to file an answer or other pleading denying the material allegations of any such proceeding filed against it, (vi) take any action in furtherance of any matter described in parts (i) through (v) above, or (vii) fail to contest in good faith any appointment or proceeding described in Section 17(j) hereof; or
- (j) a custodian, receiver, trustee, examiner, liquidator or similar official shall be appointed for Mortgagor (or any beneficiary of Mortgagor) or Borrower or any Guarantor or any substantial part of any of their property, or a proceeding described in Section 17(i)(v) shall be instituted against Mortgagor (or any beneficiary of Mortgagor) or Borrower or any Guarantor, and such appointment continues

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undischarged or such proceeding continues undismissed or unstayed for a period of sixty (60) days; or

- (k) any event occurs or condition exists which is specified as an event of default in any separate assignment of leases and/or rents securing the Note or of any other instrument or document securing the Note or relating thereto; or
- (1) any Guarantor dies or any financial or other information submitted by any Guarantor to Mortgagee proves untrue in any material respect; or
  - (m) the Mortgaged Premises is abandoned.

For the purposes of this Mortgage, the Mortgaged Premises or the beneficial interest therein shall be decided to have been sold, transferred or conveyed in the event that more than fifty percent of the equity interest in Mortgagor or its beneficiary shall be sold, transferred or conveyed, subsequent to the date hereof, whether voluntarily or involuntarily, whether in one or a series of related or unrelated transactions.

- 18. Remedies. When any Event of Default has happened and is continuing tregardless of the pendency of any proceeding which has or might have the effect of preventing Mortgagor from complying with the terms of this instrument and of the adequacy of the security for the Note) and in addition to such other rights as may be available under applicable law, but subject at all times to any mandatory legal requirements:
  - (a) Acceleration. Mortgagee may, by written notice to Mortgagor, declare the Note and all unpaid indebtedness hereby secured, including any interest then accrued thereon, to be forthwith due and payable, whereupon the same shall become and be forthwith due and payable, without other notice or demand of any kind.
  - (b) Uniform Commercial Code. Mortgagee shall, with respect to any part of the Mortgaged Premises constituting property of the type in respect of which realization on a lien or security interest granted therein is governed by the Uniform Commercial Code, have all the rights, options and remedies of a secure a party under the Uniform Commercial Code of Illinois, including without limitation, the right to the possession of any such property, or any part thereof, and the right to enter without legal process any premises where any such property may be found. Any requirement of said Uniform Commercial Code for reasonable notification shall be met by mailing written notice to Mortgagor at its address above set forth at least ten (10) days prior to the sale or other event for which such notice is required. The costs and expenses of retaking, selling, and otherwise disposing of said property, including attorneys' fees and legal expenses incurred in connection therewith, shall constitute so much additional indebtedness hereby secured and shall be payable upon demand with interest at the Default Rate.
  - (c) Foreclosure. Mortgagee may proceed to protect and enforce the rights of Mortgagee hereunder (i) by any action at law, suit in equity or other appropriate

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proceedings, whether for the specific performance of any agreement contained herein, or for an injunction against the violation of any of the terms hereof, or in aid of the exercise of any power granted hereby or by law, or (ii) by the foreclosure of this Mortgage.

- (d) Appointment of Receiver. Mortgagee shall, as a matter of right, without notice and without giving bond to Mortgagor or anyone claiming by, under or through it, and without regard to the solvency or insolvency of Mortgagor or its beneficiaries or the then value of the Mortgaged Premises, be entitled to have a receiver appointed of all or any part of the Mortgaged Premises and the rents, issues and profits thereof, with such power as the court making such appointment shall confer and Mortgagor hereby consents to the appointment of such receiver and shall not oppose any such appointment. Any such receiver may, to the extent permitted under applicable law, without notice, enter upon and take possession of the Mortgaged Premises or any past thereof by force, summary proceedings, ejectment or otherwise, and may remove Mortgagor or other persons and any and all property therefrom, and may hold, operate and manage the same and receive all earnings, income, rents, issues and proceeds accruing with respect thereto or any part thereof, whether during the pendency of any foreclosure or until any right of redemption shall expire or otherwise.
- Taking Possession, Collecting Rents, Etc. Mortgagee may enter and take possession of the Mortgaged Premises or any part thereof and manage, operate. insure, repair and improve the same an Dake any action which, in Mortgagee's judgment, is necessary or proper to conserve the value of the Mortgaged Premises. Mortgagee may also take possession of, and for these purposes use, any and all personal property contained in the Mortgaged Premises and used in the operation. rental or leasing thereof or any part thereof. Mortgatee shall be entitled to collect and receive all earnings, revenues, rents, issues and profits of the Mortgaged Premises or any part thereof (and for such purpose Mortgagor does hereby irrevocably constitute and appoint Mortgagee its true and lawful attorney-in-fact for it and in its name, place and stead to receive, collect and receipt for all of the foregoing. Mortgagor irrevocably acknowledging that any payment made to Mortgagee hereunder shall be a good receipt and acquittance against Mortgagor to the extent so made) and to apply same to the reduction of the indebtedness hereby secured. The right to enter and take possession of the Mortgaged Premises and use any pursual property therein, to manage, operate and conserve the same, and to collect the rents. issues and profits thereof, shall be in addition to all other rights or remedies of Mortgagee hereunder or afforded by law, and may be exercised concurrently therewith or independently thereof. The expenses fincluding any receiver's fees. counsels' fees, costs and agent's compensation) incurred pursuant to the powers herein contained shall be secured hereby which Mortgagor promises to pay upon demand together with interest at the Default Rate. Mortgagee shall not be liable to account to Mortgagor for any action taken pursuant hereto other than to account for any rents actually received by Mortgagee. Without taking possession of the Mortgaged Premises. Mortgagee may, in the event the Mortgaged Premises becomes vacant or is

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abandoned, take such steps as it deems appropriate to protect and secure the Mortgaged Premises (including hiring watchmen therefor) and all costs incurred in so doing shall constitute so much additional indebtedness hereby secured payable upon demand with interest thereon at the Default Rate.

- Waiver of Right to Redeem From Sale Waiver of Appraisement, Valuation, Etc. Mortgagor 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. Mortgagor for itself and all who may and it through or under it waives any and all right to have the property and estates comprising the Mortgaged Premises marshailed upon any foreclosure of the lien hereof and agrees that any court having jurisdiction to foreclose such lien may order the Mortgaged Premises sold as an entirety. In the event of any sale made under or by virtue of this Mortgage, the whole of the Mortgaged Premises may be sold in one parcel as an entirety or in separate lots or parcels at the same or different times, all as the Mortgagee may determine. Mortgagee shall have the right to become the purchaser at any sale made under or by virtue of this Mortgage and Mortgagee so purchasing at any such sale shall have the right to be credited upon the arount of the bid made therefor by Mortgagee with the amount payable to Mortgagee out of the net proceeds of such sale. In the event of any such sale, the Note and the other indebtedness pereby secured, if not previously due, shall be and become immediately due and payable without demand or notice of any kind. Mortgagor hereby waives any and all rights of redemption prior to or from sale under any order or decree of foreclosure pursuant to rights herein granted, on behalf of Mortgagor, and each and every person acquiring any interest in, or title to the Mortgaged Premises described herein subsequent to the date of this Mortgage, and on behalf of all other persons to the extent permitted by applicable law.
- 20. Costs and Expenses of Foreclosure. In any suit to Toreclose the lien hereof there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on benall of Mortgagee for attorneys' fees, appraisers' fees, environmental auditors' fees, outlays for documentary and expert evidence, stenographic charges, publication costs and costs (which may obestimated as the items to be expended after the entry of the decree) of procuring all such abstracts of title, title searches and examination, guarantee policies. Torrens certificates and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute any foreclosure action or to evidence to the bidder at any sale pursuant thereto the true condition of the title to or the value of the Mortgaged Premises, all of which expenditures shall become so much additional indebtedness hereby secured which Mortgagor agrees to pay and all of such shall be immediately due and payable with interest thereon from the date of expenditure until paid at the Default Rate.
- 21. Application of Proceeds. The proceeds of any foreclosure sale of the Mortgaged Premises or of any sale of property pursuant to Section 18(b) hereof shall be distributed in the following order of priority: First, on account of all costs and expenses incident to the foreclosure or other proceedings including all such items as are mentioned in

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19. History of Elekt on Redeem Dans Side - Balan of Apparitament, lide of the the control shall not and out and spirit for a could used in a profit consumer of valuation, stay axilativa of eventual take, aristic extension ("Atmictorium drive"), now ल्यान्तुकु का दिसल्यारण व्याचार्य के व्याचित है के स्थल के का बोधक के दिस्ता के उपकर्ता के किन्द्रकारण the tree Newtonest regarded. Event there is attracted one racing operational regarded to souther has consequent only order or after the true of an energy of todains to digeocraticate to the contract of han te and organite ocuredosade pas peque allebratures mand l'egrepe d'écult que name to gargerall and police year will done as selected on a comballing paint from the first of the process that he coming the palme observables you be moved out at the extended to be been excluded. so grevings as we leave, see in the or year assessment beganged to be should call by the dein agrandor between parwers at the summer of different cinners, all as the Victorian in actions observed that was no large many and an opening a digit can would be be seen grant to consist of करी। कहा से सिमाहें प्रोतक में पान पूर्वत है। कुन स्वार्णनामा कहा उत्पाद करों है किए कहा करा महोते एक है के कि of the apparent of total done had his in necessary has need to there his in their done quille serveions es volue done in discours, ten sais le sin trope, le la objecte sancier ion of the land proportion we also be given a mondet but have sit in a cold to take menography of min you see you are home or a lame or a second of the contract of the graph of to relate you return size muril to be touch communities to kingle his bette out, so care givered librar the project de in the ed in the deal was green de in the ed in the edge project and the collection and over parties appearing any base of a city to the fact participates associated of at engage reads that a their too har legal that hide to make off at valued as required est star ligger vet productive tooms

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Sections 18(b) and 20 hereof; Second, to all other items which under the terms hereof constitute indebtedness hereby secured in addition to that evidenced by the Note with interest thereon as herein provided; Third, to all principal of and interest on the Note with any overplus to whomsoever the Bank shall reasonably determine to be lawfully entitled to the same.

- Mortgagee's Remedies Cumulative No Waiver. No remedy or right of Mortgagee shall be exclusive of but shall be cumulative and in addition to every other remedy or right now or hereafter existing at law or in equity or by statute or otherwise. No delay in the exercise or omission to exercise any remedy or right accruing on any default shall import any such remedy or right or be construed to be a waiver of any such default or acquiescence therein, nor shall it affect any subsequent default of the same or a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often a may be deemed expedient by Mortgagee.
- 23. Mortgagee Party to Suits. If Mortgagee shall be made a party to or shall intervene in any action or proceeding affecting the Mortgaged Premises or the title thereto or the interest of Mortgagee under this Mortgage (including probate and bankruptcy proceedings), or if Mortgagee employs an attorney to collect any or all of the indebtedness hereby secured or to enforce any of the terms hereof or realize hereupon or to protect the lien hereof, or if Mortgagee shall mean any costs or expenses in preparation for the commencement of any foreclosure proceedings or for the defense of any threatened suit or proceeding which might affect the Mortgaged Premises or the security hereof, whether or not any such foreclosure or other suit or proceeding shall be actually commenced, then in any such case, Mortgagor agrees to pay to Mortgagor, immediately and without demand, all reasonable costs, charges, expenses and attorney's fees incurred by Mortgagee in any such case, and the same shall constitute so much additional indebtedness hereby secured payable upon demand with interest at the Default Rate.
- 24. Modifications Not to Affect Lien. Mortgagee, without notice to anyone, and without regard to the consideration, if any, paid therefor, or the presence of other liens on the Mortgaged Premises, may in its discretion release any part of the Mortgaged Premises or any person liable for any of the indebtedness hereby secured, may extend the time of payment of any of the indebtedness hereby secured and may grant waivers or other indulgences with respect hereto and thereto, and may agree with Mortgagor to modifications to the terms and conditions contained herein or otherwise applicable to any of the indebtedness hereby secured (including modifications in the rates of interest applicable thereto), without in any way affecting or impairing the liability of any party liable upon any of the indebtedness hereby secured or the priority of the lien of this Mortgage upon all of the Mortgaged Premises not expressly released, and any party acquiring any direct or indirect interest in the Mortgaged Premises shall take same subject to all of the provisions hereof.
- 25. Notices. All communications provided for herein shall be in writing and shall be deemed to have been given when delivered personally or mailed by first class mail, postage prepaid, addressed to the parties hereto at their addresses as shown at the beginning

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of this Agreement or to such other and different address as Mortgagor or Mortgagee may designate pursuant to a written notice sent in accordance with the provisions of this Section.

- Compliance with Environmental Laws. Mortgagor covenants and agrees that, to the best of Mortgagor's knowledge, after due inquiry, the Mortgaged Premises complies in all material respects with all applicable federal, state, regional, county or local laws. statutes, rules, regulations or ordinances, including, but not limited to, the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended by the Superfund Amendments and Reauthorization Act of 1986, 42 U.S.C. §9601 et seg., the Resource Conservation and Recovery Act of 1976, as amended by the Solid and Hazardous Waste Amendments of 1984, 42 U.S.C. §6901 et seq., the Federal Water Pollution Control Act, as amended by the Clean Water Act of 1977, 33 U.S.C. §1251 et seq., the Toxic Substances Convol Act of 1976, 15 U.S.C. §2601 et seq., the Emergency Planning and Community Right- 6-Know Act of 1986, 42 U.S.C. \$11001 et seq., the Clean Air Act of 1966, as amended, 42 U.S.C. §7401 et seq., the National Environmental Policy Act of 1975, 42 U.S.C. §4321, the Fivers and Harbours Act of 1899, 33 U.S.C. §401 et seq., the Occupational Safety and Health Act of 1970, 29 U.S.C. §651 et seq., and the Safe Drinking Water Act of 1974, as amended, 42 U.S.C. §300(f) et seq., and all rules, regulations and guidance documents promulgated or published thereunder, and any state, regional, county or local statute, law, rule, regulation of ordinance relating to public health, safety or the environment, including, without limitation, relating to releases, discharges, emissions or disposals to air, water, land or groundwater, to the withdrawal or use of groundwater, to the use, handling or disposal of polychlorinated biphenvis (PCB's), asbestos or urea formaldehyde, to the treatment, storage, disposal ce management of hazardous substances (including, without limitation, petroleum, its derivatives or by-products or other hydrocarbons), to exposure to toxic, hazardous, or other controlled, prohibited or regulated substances, to the transportation, storage, disposal, management or release of gaseous or liquid substances, and any regulation, order, injunction, judgment, declaration, notice or demand issued thereunder.
- 27. Condition of Property. Mortgagor covenants and agrees that, to the best of its knowledge, after due inquiry, the Mortgaged Premises, including all personal property, is free from contamination, that there has not been thereon a release, discharge or emission, or threat of release, discharge or emission, of any hazardous substance, gas or liquid (including, without limitation, petroleum, its derivatives or by-products, or other hydrocarbons), or any other substance, gas or liquid, which is prohibited, controlled or regulated under applicable law, or which poses a threat or nuisance to safety, health or the environment, and that the Mortgaged Premises does not contain, or is not affected by: (i) asbestos, (ii) urea formaldehyde foam insulation, (iii) polychlorinated biphenyls (PCB's), (iv) underground storage tanks, (v) landfills, land disposals or dumps.
- 28. Notice of Environmental Problem. Mortgagor covenants and agrees that it has not given, nor should it give, nor has it received, any notice, letter, citation, order, warning, complaint, inquiry, claim or demand that: (i) Mortgagor has violated, or is about to violate, any federal, state, regional, county or local environmental, health or safety statute, law, rule, regulation, ordinance, judgment or order; (ii) there has been a release, or there is threat of

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release, of hazardous substances (including, without limitation, petroleum, its by-products or derivatives or other hydrocarbons) from the Mortgaged Premises; (iii) Mortgagor may be or is liable, in whole or in part, for the costs or cleaning up, remediating or responding to a release of hazardous substances (including, without limitation, petroleum, its by-products or derivatives, or other hydrocarbons); (iv) any of the Mortgagor's property or assets are subject to a lien in favor of any governmental body for any liability, costs or damages, under federal, state or local environmental law, rule or regulation arising from or costs incurred by such governmental entity in response to a release of a hazardous substance (including, without limitation, petroleum, its by-products or derivatives, or other hydrocarbons). In the event that Mortgagor receives any notice of the type described in this Section. Mortgagor shall promptly provide a copy to Mortgagee, and in no event, later than fifteen (15) days from Mortgagor's receipt or submission thereof.

- Use of Property and Facilities. Mortgagor covenants and agrees that to the best of its knowledge, after due inquiry, it has never in the past engaged in, and agrees that in the future it shall not conduct any business, operations or activity on the Mortgaged Premises. or employ or use the personal property or facilities, to manufacture, use, generate, treat, store, transport or dispose of any hazardous substance (including, without limitation. petroleum, its derivatives or by-products, or other hydrocarbons), or any other substance which is prohibited, controlled or reculated under applicable law, or which poses a threat or nuisance to safety, health or the environment, including, without limitation, any business. operation or activity which would bring Mortgagor, its property or facilities, within the ambit of the Resource Conservation and Recovery Act of 1976, as amended by the Solid and Hazardous Waste Amendments of 1984, 42 U.S.C. \$6901 et seq., the Comptehensive Environmental Response, Compensation and Liabirty Act of 1980, as amended by the Superfund Amendments and Reauthorization Act of 1986, 42 U.S.C. §9601 et seq., the Clean Air Act of 1966, as amended, 42 U.S.C. \$7401 erseq. or any similar state, county. regional or local statute, law, regulation, rule or ordinance, including, without limitation, any state statute providing for financial responsibility for cleanup for the release or threatened release of substances provided for thereunder. The provisions of this Section shall apply to all real and personal property, without limitation, owned or controlled by Mortgagor or its beneficiary.
- 30. Default Rate. For purposes of this Mortgage, the term "Default Rate" shall mean the rate per annum determined by adding 3-1/4% to the rate per annum arnounced from time to time by Harris Trust and Savings Bank as its prime commercial rate, with any change in such rate per annum as so determined by reason of a change in such prime commercial rate to become effective on the date of such change in said prime commercial rate.
- 31. Revolving Credit Loan. This Mortgage is given to secure, among other things, a revolving credit loan and shall secure not only presently existing indebtedness under the Note but also future advances, whether such advances are obligatory or to be made at the option of Mortgagee, or otherwise, as are made within twenty (20) years from the date hereof, to the same extent as if such future advances were made on the date of the execution of this Mortgage, although there may be no advance made at the time of execution of this

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Mortgage and although there may be no indebtedness hereby secured outstanding at the time any advance is made. The lien of this Mortgage shall be valid as to all indebtedness hereby secured, including future advances, from the time of its filing for record in the recorder's or registrar's office in the county in which the Mortgaged Premises are located. The total amount of indebtedness hereby secured may increase or decrease from time to time, but the total unpaid balance of indebtedness hereby secured (including disbursements which Mortgagee may make under this Mortgage, the Note or any other documents related thereto) at any one time outstanding shall not exceed a maximum principal amount of Twenty-Seven Million Six Hundred Thousand Dollars (\$27,600,000) plus interest thereon and any disbursements made for payment of taxes, special assessments or insurance on the Mortgaged Premises, and interest on such disbursements (all such indebtedness being hereinafter referred to as the "maximum amount secured hereby"). This Mortgage shall be valid and have priority over all subsequent liens and encumbrances, including statutory liens, excepting solely taxes and assessments levied on the Mortgaged Premises, to the extent of the maximum amount secured hereby.

Multisite Real Estate Transaction. Mortgagor acknowledges that this Mortgage 32. is one of several mortgages and other security documents (the aforesaid being together called the "Other Security Documents") which secure the indebtedness evidenced by the Note. Mortgagor agrees that the lien of this Mortgage shall be absolute and unconditional and shall not in any manner be affected or impaired by any acts or omissions whatsoever of Mortgagee or any other holder of any of the indebtedness hereby secured, and without limiting the generality of the foregoing, the Len and security hereof shall not be impaired by any acceptance by Mortgagee or any other holder of any of the indebtedness hereby secured of any security for or guarantors upon any of the indebtedness hereby secured or by any failure, neglect or omission on the part of Mortgages or any other holder of any of the indebtedness hereby secured to realize upon or protect any of the indebtedness hereby secured or any collateral or security therefor including the Other Security Documents. The lien and security interest hereof shall not in any manner be impaired or affected by any release (except as to the property released), sale, pledge, surrender, compromise, settlement, renewal, extension, indulgence, alteration, substitution, exchange, change in, modification or disposition of any of the indebtedness hereby secured, or of any of the collateral or security therefor, including, without limitation, the Other Security Documents or of any guaranty thereof, or of any instrument or agreement setting forth the terms and conditions pertaining to any of the foregoing. Mortgagee may at its discretion foreclose, exercise any power of sale, or exercise any other remedy available to it under any or all of the Other Security Documents without first exercising or enforcing any of its right and remedies hereunder. Such exercise of Mortgagee's rights and remedies under any or all of the Other Security Documents shall not in any manner impair the indebtedness hereby secured, except to the extent of payment, or the lien of this Mortgage and any exercise of the rights or remedies of the Mortgagee hereunder shall not impair the lien of any of the Other Security Documents or any of Mortgagee's rights and remedies thereunder. Mortgagor specifically consents and agrees that Mortgagee may exercise its rights and remedies hereunder and under the Other Security Documents separately or concurrently and in any order that it may deem appropriate.

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- 33. Demand Note. Mortgagor acknowledges that the Note is payable on demand and that nothing herein contained shall in any manner affect or impair the right of Mortgagee to demand payment of the Note at any time it deems fit irrespective of whether or not Mortgagor is in compliance with the terms of this Mortgage and the upon so doing, Mortgagee shall be entitled to invoke the remedies upon default herein and by applicable law provided for.
- 34. Partial Invalidity. All rights, powers and remedies provided herein are intended to be limited to the extent necessary so that they will not render this Mortgage invalid, unenforceable or not entitled to be recorded, registered or filed under any applicable law. If any term of this Mortgage shall be held to be invalid, illegal or unenforceable, the validity and enforceability of the other terms of this Mortgage shall in no way be affected doreby.
- 35. Successors and Assigns. Whenever any of the parties hereto is referred to, such reference shall be deemed to include the successors and assigns of such party; and all the covenants, promises and agreements in this Mortgage contained by or on behalf of Mortgager, or by or on behalf of Mortgager, shall bind and inure to the benefit of the respective successors and assigns of such parties, whether so expressed or not.
- 36. Headings. The headings in this Mortgage are for convenience of reference only and shall not limit or otherwise affect the meaning of any provision hereof.
- 37. Changes, Etc. This Mortgage and the provisions hereof may be changed, waived, discharged or terminated only by an instrument in writing signed by the party against which enforcement of the change, waiver, discharge or termination is sought.
- 38. Exculpation. This Mortgage is executed by Cole Taylor Bank not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said Trustee hereby warrants that a possesses full power and authority to execute this Mortgage), and it is expressly understood and agreed that nothing herein or in said Note contained shall be construed as creating any trability on said Trustee personally to pay the said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant, either express of implied, herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as said Trustee personally is concerned, the legal holder or holders of said Note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said Note provided or by action to enforce the personal liability of any guarantors of the indebtedness hereby secured or by proceeding against any other collateral security therefor.

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In Witness Whereof, Cole Taylor Bank, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice President, and its corporate seal to be hereunto affixed and attested by its Sr. Land Trust, the day and year first above written.
Administrator

> COLE TAYLOR BANK, as Trustee as Aforesaid and Not Personally

Vice President

Mario V. Gotanco

Type or Print Name

(Scal)

Attest:

its sr. OOT COUNTY CLORT'S OFFICE

Linda L. Horcher

Type or Print Name

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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 Mario V. Gotango Asst. Vice President of Cole Taylor Bank, an Illinois banking corporation, and Linda L. Horcher, Sr. Land Tr. Admin-Secretary of said banking corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst. Vice President and Sr. Land Tr. Administrator respectively, appeared before me this day in person and acknowledged before me that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of sid banking corporation, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Sr. Land Trust Admin. then and there acknowledged that he, as custodian of the seal of said banking corporation, did affix the corporate seal of said banking corporation to said instrument, as his own free and voluntary act and as the free and voluntary act of said banking corporation as Trustee as aforesaid, for the uses and purposes therein set forth
Given under my hand and notarial stal, this 21st day of February, 1995.
OFFICIAL SEAL JEANETTE KUCZEK NOTARY PUBLIC STATE OF ILLINOSS MY COMMISSION EXP. SEPT 10,1995  TEANETTE RUCZEK  (Type or Print Name)
(Seal) My Commission Expires:
My Commission Expires:
9/10/1995

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## UNOFFICENCOPY

#### PARCEL 1:

The South 137.2 feet of that part of Lot 3 lying West of Wolf Road in G. Rechinger's Farm in Section 2 , Township 42 North, Range 11 East of the Third Principal Heridian, in Cook County, Illinois.

#### PARCEL 2:

The East 812.0 feet of Lot 2, as measured on the South line thereof, in Subdivision of G. Hechinger's Famm, in Sections 1, 2 and 3, Township 42 North, Range 11, East of the Third Principal Maridian, in Cook County, Illinois.

#### PARCEL 4:

That part lying Westerly of the center line of Wolf Road of the following described property taken as a tract: That part of lot 3 in the Subdivision of G. Hechinger's Farm in the Northeast quarter of Section 2, Township 42 North, Range 11, East of the Third Principal Herigian as per plat thereof recorded in the Recorder's Office of Cook County, Illinois, in Book 17 of plats, page 13, described as follows: Seginning at a point 16 18 chains South of Northwest corner of said Northeast quarter of said Section 2, running thence South on the half Section line 6.51 chains thence East 17 chains more or loss to the center of Milwaukee Avenue; thence Morthwesterly along the center line of said Milwaukee Avenue 6.90 chains more or less to a point due East of place of beginning; thence West parallel with the South line of said tract 14.05 chains to the place of beginning; excepting therefrom that part thereof falling within Milwaukee Ayenue and also the following described tracts: 1. Seginning at a point which is 300 feet East of the West line and 82.45 feet North of the South line thereof runnito, thence North 125 feet; thence East 50 fact; thence South 125 feet; thence West 50 feet to the place of beginning; 2. Beginning at a point which is 355.65 feet East of the Wost line, and 82.45 feet North of the South line thereof, running thence North 135.66 feet; thence East 150 feet, thence South 136.66 feet and thence West 150 feet to the place of beginning; 3. Beginning at a point which is \$80.65 feet East of the West line and 82.45 feet North of the South line thereof running thence North 136,65 feet thence East 25 feet; thence South 136.66 feet and thence West 25 fact to the place of beginning.

#### ALSO

Lot 4 and part of Lot 3 lying Westerly of center line of Wolf Road in Owner's Subdivision of part of Lots 2 and 3 in Subdivision of Rechinger's Farrs in Section 2, Township 42 North, Range 11, East of the Third Principal Meridian, plat of which Owner's Subdivision was recorded June 14, 1915 in Book 132 of plats, page 22, as Document 5652753 in Cook county, Illinois.

Parcel 4: That part of lot 5 lying West of the center of Wolf Road of the Cwners Subdivision of parts of lots 2 and 3 of the Subdivision of George Hechinger's Farm in Section 2, Township 42 North, Range 11 Bast of the Third Principal Meridian, in Cook County, Illinois.

Property	Addition	700 North Welf Road	
		Wheeling, Illinois, 60090	

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