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96223588

COLLATERAL ASSIGNMENT OF LEASE

KNOW ALL MEN BY THESE PRESENTS:

FOR VALUE RECEIVED, the undersigned, Yeol Choi and Hee Won Choi
d/b/a Park Hill Cleaners, (whether one or more hereinafter referred to
as the "Assignor" and/or "Debtor"), does hereby sell, assign, transfer, and set over unto the FOSTER
BANK, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, its
successors and assigns, (hereinafter referred to as the "Assignee" and/or "creditor"), all right, title and
interest of Assignor in and to that certain Lease dated

May 17, 1999 (the "Lease") with Management/Marketing Services, Incorporated as
Agent for all of the Beneficiaries of LaSalle National Trust, N.A. U/T Dated 9/7/95,
and known as Trust #119772, as successor interest to Hinsdale Federal Bank for Savings

(whether one or more hereinafter the "Lessor")

with respect to the premises located at
9174-76 West 159th Street, Orland Park, IL 60462

(the "Premises"), more particularly described on Exhibit "A" attached hereto and made a part hereof,
pursuant to that Note of even date herewith (the "Note") made by Assignor to Assignee, as collateral
security to and for (a) the payment of all obligations of Debtor to the Foster Bank, and (b) the
performance of all of the terms and conditions of any security documents until said debt and
indebtedness shall be paid in full.

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Assignor represents that Assignor has good right and authority to make this Assignment, that
Assignor has not heretofore assigned, pledged or otherwise disposed of or encumbered the Lease, and
that Assignor has not performed any acts or executed any other instruments which might prevent
Assignee from operating under any of the terms and conditions of this Assignment.

Assignor agrees to observe, perform and discharge duly and punctually, all and singular, the
terms and conditions of the security documents and the terms and conditions of the Lease in all
material respects.

Repeal By: Foster Bank
5225 N. Kedzie Avenue
Chicago, IL 60625

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Assignor also agrees:

- a. not to execute any other assignments of the Lease or any interest therein;
- b. if so requested by Assignee, to enforce the Lease and all rights and remedies available
to Assignor against the Lessor under the Lease in case of a material default under the Lease by said
Lessor; provided, however, that Assignor shall be entitled to enforce its rights and remedies against
Lessor in a reasonable manner as determined in the exercise of its business judgment;
- c. to give Assignee prompt notice of any default by Assignor or Lessor under the Lease;
- d. to give Assignee copies of any default notices (i) received by Assignor from Lessor or
(ii) delivered by Assignor to Lessor;
- e. notwithstanding any amendment, modification or other change of the terms and
conditions of the Lease or the security documents or any extension of time for payment thereunder or
any release of part or parts of the Premises, the Lease hereby assigned shall continue as additional
collateral security in accordance with the terms and conditions of this instrument. Amendments to the Lease may
be made by and between Assignor and Lessor without notice or consent being obtained
from Assignee.

(248007) 23-4413

Each of the following shall constitute an Event of Default under this Collateral Assignment of
Lease:

- a. If an Event of Default as defined in the Lease shall occur thereunder, or if an Event of

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DEPT-01 RECORDING \$31.50
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#5388 # RH *-96-223588
COOK COUNTY RECORDER
DEPT-10 PENN/LLI \$28.00

88532293

Default shall be declared or occur under and as defined in any of the terms and provisions of any document or instrument (other than this Collateral Assignment of Lease) securing the indebtedness secured hereby.

b. If default shall be made in the due and punctual performance of any other term, covenant, provision, agreement, condition or obligation herein contained which is not covered by the Lease or any document or instrument (other than this Collateral Assignment of Lease) securing the indebtedness secured hereby, and (i) with respect to a monetary default, the failure to cure such default within five (5) days after service of notice thereof, and (ii) with respect to such non-monetary default within thirty (30) days after service of notice thereof; or, if such non-monetary default is not reasonably susceptible of cure within said thirty (30) days, the failure to commence curing said default within said thirty (30) days, or failure to proceed with such cure thereafter in a reasonably diligent manner.

Lessor covenants and agrees to provide Assignee copies of all default notices delivered by Lessor to Assignor. In the event Assignor fails to cure any default within the applicable notice and grace periods, Lessor agrees to afford Assignee a commensurate amount of time to cure the default. In the event Assignee elects to cure same, the Lease shall be deemed to continue in full force and effect. Contemporaneously

It is understood and agreed that Assignor shall be entitled to the rights, benefits and avails of the Lease unless and until election by Assignee after an Event of Default shall have occurred hereunder. In such event and election, Assignee shall be entitled forthwith without any notice whatsoever to Assignor to take control of the Lease and all rights, benefits and avails accruing thereunder and to do all acts and things which Assignor could do under or pursuant to the Lease, ~~all in the sole judgment and discretion of Assignor and to exercise any other remedy available to it at law or in equity.~~ Without limiting the foregoing, upon such event and election, Assignee shall be entitled to (a) notify the Lessor of such Event of Default and this Assignment, (b) enforce the obligations of Lessor, and (c) ~~in general perform all acts under the Lease, as Assignee in its discretion may determine advisable.~~ In the event of such Event of Default, Assignor agrees to endorse and deliver to Assignee all then existing agreements covering the Premises or any part thereof. Without limiting the provisions of the immediately preceding sentence, and whether or not Assignor endorses and/or delivers said Lease to Assignee as aforesaid, this Assignment shall be deemed to be an assignment of the Lease to Assignee upon such event and election.

Such election shall include giving of written notice to Lessor

It is further understood that this Assignment shall not operate to place responsibility upon Assignee for the performance of any of the terms and conditions of the Lease assigned hereunder, or for any other performance with respect to the Premises except and until Assignee exercises its rights under this Assignment.

The acceptance of this Assignment and the receipt of the rights, benefits and avails of the Lease hereby assigned upon the events referred to above shall be without prejudice to and shall not constitute a waiver on the part of Assignee of any of the Assignee's rights or remedies under the terms and conditions of the security documents or the Note.

~~The security of this Assignment is and shall be primary and on a parity with the Premises and not secondary.~~

(except by Lessor in accordance with the Lease)

In the exercise of the powers herein granted Assignee, no liability shall be asserted or enforced against Assignee, all such liability being hereby expressly waived and released by Assignor. Assignee shall not be obligated to perform or discharge any obligation, duty or liability under the Lease or under or by reason of this Assignment, and Assignor shall and does hereby agree to protect, defend and indemnify Assignee for and to hold it harmless of and from any and all liability, loss or damage which it may or might incur under the Lease or under or by reason of this Assignment and of and from any and all claims and demands whatsoever which may be asserted against it by reason of any alleged obligations

* in which event Assignee shall assume all the obligation of Assignor arising or occurring on or after the date of Assignee's notice to Lessor and shall make all payments and keep and perform all conditions and covenants of the Lease in the same manner as if the Assignee was the original tenant thereunder. Assignor agrees that this Assignment shall not affect, reduce or release Assignor from any of the obligations under the Lease.

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or undertakings on its part to perform or discharge any of the terms, covenants or agreements contained in the Lease with respect to such liability, loss, damage, claim or demand arising out of events occurring prior to the exercise by Assignee of its rights under this Assignment.

Should Assignee incur any such liability, loss or damage under the Lease or under or by reason of this Assignment, or in the defense of any such claims or demands, the amount thereof, including costs, expenses and reasonable attorneys' fees, shall be secured hereby, and Assignor shall reimburse Assignee therefor immediately upon demand.

This Assignment is intended to be supplementary to and not in substitution for or in derogation of any assignment of the Lease to secure said debt and indebtedness contained in any of the security documents and the Note.

Assignor shall upon demand, execute and deliver to Assignee such further documents and do and perform such other acts and things as Assignee may deem necessary or appropriate to make effective this Assignment and the agreements and obligations of Assignor under this Assignment and to more effectively vest in and secure to Assignee the Lease and the rights, benefits and avails therefrom.

IN WITNESS WHEREOF, the under signed have executed this instrument this 2th day of March, 1996.

ASSIGNEE
Foster Bank

ASSIGNOR Yeol Choi & Hee Won Choi
d/b/a Park Hill Cleaners

Karl Chang
Loan Officer
KARL CHANG

Yeol Choi
Yeol Choi

Hee Won Choi
Hee Won Choi

CONSENT TO ASSIGNMENT

The undersigned, being the Lessor in the Lease described in the foregoing Collateral Assignment of Lease of even date herewith by and between Yeol Choi and Hee Won Choi, as Assignor and the Foster Bank, as Assignee, does hereby consent to the execution of the document by Assignor and the undersigned agrees to be bound by all of the terms and provisions set forth therein. This consent is contingent upon a written release issued by Delphi Capital Corp. releasing its lien and/or interest in the equipment contained in the Leased premises, including any applicable UCC releases being delivered to Lessor, and that there are no other interests or liens on Tenant's interest other than that of Foster Bank.

By: [Signature]
STATE OF ILLINOIS)
) SS.
COUNTY OF)

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Monte C. Strusiner, President personally known to me to be the same person whom whose name shall subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes

Wick
2/6/96

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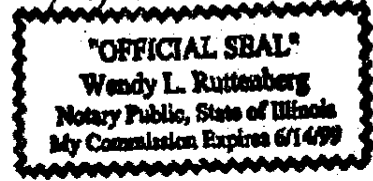
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therein set forth.

Given under my hand and official seal, this 11th day of March, 1996

Wendy L. Ruttenberg

My Commission Expires: 6/14/99

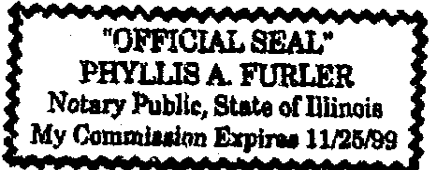


STATE OF ILLINOIS)
COUNTY OF) SS.

Illinois
Cook

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Yeol Choi and Hee Won Choi personally known to me to be the same person whose name _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 7th day of March, 1996



Phyllis A. Furler

My Commission Expires: 11-25-99

STATE OF ILLINOIS)
COUNTY OF Cook) SS.

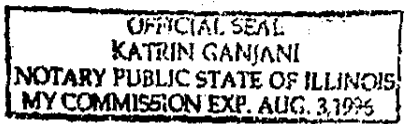
I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Karl Chang personally known to me to be the Loan Officer ~~President~~ of the Foster Bank, an Illinois Banking Corporation and personally known to me to be the _____ Secretary, of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and severally acknowledged that they signed, sealed and delivered the said instrument as Loan Officer ~~President~~ and _____ Secretary of said corporation as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 12th day of March, 1996

Katrin Ganjani

SEAL:

My Commission Expires:



Wed 2/6/96

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"JAMES J. HANCOCK"
JAMES J. HANCOCK
JAMES J. HANCOCK
JAMES J. HANCOCK
JAMES J. HANCOCK

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EXHIBIT A

Legal Description

XL-809707-C8

Parcel 1:

That part of the Southeast 1/4 of Section 15, Township 36 North, Range 12, East of the Third Principal Meridian, described as follows:

Beginning at a point on the West line of said Southeast 1/4, 57.00 feet North of the South line of said Southeast 1/4; thence Northerly along said West line a distance of 400.00 feet; thence Easterly along a line 457.00 feet North of and parallel to the South line of said Southeast 1/4, a distance of 719.00 feet; to a point of curve, said point being on the Westerly right-of-way of Park Hill Drive as dedicated by Park Hill Subdivision, Unit No. 1-A; thence Southerly along a curve (being also the Westerly right-of-way line of Park Hill Drive, whose center lies Easterly and has a radius of 852.00 feet an arc distance of 266.31 feet to a point on the said Westerly right of way line, being 195.00 feet North of the South line of said Southeast 1/4; thence Southerly along said Westerly right of way line; a distance of 138.00 feet; thence Westerly along line 57.00 feet North of and parallel to the South line of said Southeast 1/4, a distance of 676.22 feet to the point of beginning, all in Cook County, Illinois excepting therefrom the following: That part beginning at the Southeast corner of the above described Parcel 1; thence Westerly along the South line of said Parcel 1, a distance of 270.00 feet; thence Northerly perpendicular to the last described line a distance of 160.00 feet; thence Easterly along a line 160.00 feet North of and parallel to the South line of Parcel 1 a distance of 270.28 feet to the Westerly right-of-way line of Park Hill Drive, as dedicated by Park Hill Subdivision, Unit No. 1-A; thence Southerly along a curve (being also the Westerly right-of-way line of Park Hill Drive) whose center lies Easterly and has a radius of 852.00 feet an arc distance of 22.00 feet; thence Southerly a distance of 138.00 feet along said Westerly right-of-way line of Park Hill Drive to the point of beginning, and also excepting therefrom the following; commencing at the intersection of the West line of Park Hill Drive as dedicated by Park Hill Subdivision Unit No. 1-A and a line 57.00 feet North of and parallel with the South line of said Southeast 1/4; thence Westerly, along said line 57.00 feet North of and parallel with the South line of said Southeast 1/4, a distance of 324.00 feet to the point of beginning; continuing Westerly, along the last described line, 151.65 feet; thence Northerly, perpendicular to the last described line, 100.00 feet; thence Easterly along a line 157.00 feet North of and parallel with the South line of said Southeast 1/4, a distance of 151.65 feet; thence Southerly, perpendicular to the last described line, 100.00 feet to the point of beginning, all in Cook County, Illinois.

(Continued)

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XL-809707-C8

Parcel 2:

That part of the East 1/2 of the Southwest 1/4 of Section 15, Township 36 North, Range 12 East of the Third Principal Meridian, described as follows:

Beginning at the intersection of the East line of the Southwest 1/4 of Section 15, Township 36 North, Range 12, East of the Third Principal Meridian with a line 450.00 feet Northerly of (as measured perpendicular to) the South line of the East 1/2 of said Southwest 1/4; thence Southerly along the East line of said Southwest 1/4, 198.00 feet to a line 252.00 feet Northerly of (as measured perpendicular to) the South line of the East 1/2 of said Southwest 1/4; thence Westerly along the last described line, 250.00 feet; thence Northerly along a line 250.00 feet Westerly of (as measured perpendicular to) the East line of said Southwest 1/4, 198.00 feet to said line 450.00 feet Northerly of the South line of the East 1/2 of said Southwest 1/4; thence Easterly along the last described line, 250.00 feet to the point of beginning all in Cook County, Illinois.

Parcel 3:

That part of the Southeast 1/4 of Section 15, Township 36 North, Range 12, East of the Third Principal Meridian, described as follows:

Commencing at the intersection of the West line of Park Hill Drive as dedicated by Park Hill Subdivision Unit No. 1-A and a line 57.00 feet North of and parallel with the South line of said Southeast 1/4; thence North 89 degrees 48 minutes 14 seconds West, along said line 57.00 feet North of and parallel with the South line of said Southeast 1/4, a distance of 324.00 feet to the point of beginning; continuing North 89 degrees 48 minutes 14 seconds West, along the last described line, 151.55 feet; thence North 0 degrees 11 minutes 46 seconds East 100.00 feet; thence South 89 degrees 48 minutes 14 seconds East, along a line 157.00 feet North of and parallel with the South line of said Southeast 1/4, a distance of 152.00; thence South 00 degrees 23 minutes 56 seconds West, 100.00 feet to the point of beginning, all in Cook County, Illinois.

PIN # 27-15-301-017-0000
27-15-400-010-0000
27-15-400-011-0000

COMMONLY KNOWN AS: 9174-76 WEST 159TH STREET, ORLAND PARK IL., 60462

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