UNOFFICIAL COMPORT SO 001 Page 1 of

1998-08-07 08:47:04 Cook County Recorder 31.50

RECORDATION REQUESTED BY:

The PrivateBank and Trust Company Ten North Dearborn Street, Suite 900 Chicago, IL 60602-4202

WHEN RECORDED MAIL TO:

The PrivateBank and Trust Company
Ten North Dearborn Street, Suite 900 Chicago, IL 60602-4202

SEND TAX NOTICES TO:

Stephen Raiph Gerbie and Jody Lynn Gerbie 423–25 Washington Oak Park, IL 60302

FOR RECORDER'S USE ONLY

This Assignment of Rents prepared by:

Julie Trock Ten North Dearborn Chicago, IL 60602 PRAIRIE TITLE 98-16155 6821 W. NORTH AVE. 3/3 OAK PARK, IL 60302

ASSIGNMENT OF RENTS

THIS ASSIGNMENT OF RENTS IS DATED MAY 29, 1998, between Stephen Ralph Gerbie and Jody Lynn Gerbie, Husband and Wife, whose address is 423–25 Washington, Oak Park, IL 60302 (referred to below as "Grantor"); and The PrivateBank and Trust Company, whose address is Ten North Dearborn Street, Suite 900, Chicago, IL 60602–4202 (referred to below as "Lender").

ASSIGNMENT. For valuable consideration, Grantor assigns, grants a continuing security interest in, and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in Cook County, State of Illinois:

LOT 6 IN BLOCK 6 IN EAST AVENUE ADDITION TO OAK PARK IN THE SOUTHTAST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAT OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 423–25 Washington, Oak Park, IL 60302. The Real Property tax identification number is 16–07–423–002–0000.

DEFINITIONS. The following words shall have the following meanings when used in this Assignment. Terms not otherwise defined in this Assignment shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Assignment. The word "Assignment" means this Assignment of Rents between Grantor and Lender, and includes without limitation all assignments and security interest provisions relating to the Rents.

Credit Agreement. The word "Note" means the revolving line of credit agreement dated May 29, 1998, between Lender and Grantor with a credit limit of \$316,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Credit Agreement. The maturity date of this Assignment is May 29, 2005. The interest rate under the Credit Agreement is a variable interest rate based upon an index. The index currently is 8.500% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate equal to the index, subject however to the following maximum

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rate. Under no circumstances shall the interest rate be more than the lesser of 25.000% per annum or the maximum rate allowed by applicable law.

Event of Default. The words "Event of Default" mean and include without limitation any of the Events of Default set forth below in the section titled "Events of Default."

Grantor. The word "Grantor" means Stephen Raiph Gerbie and Jody Lynn Gerbie.

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Assignment, together with interest on such amounts as provided in this Assignment. Specifically, without limitation, this Assignment secures a revolving line of credit and shall secure not only the amount which Lender has presently advanced to Grantor under the Note, but also any fiture amounts which Lender may advance to Grantor under the Note within twenty (20) years from the date of this Assignment to the same extent as if such future advance were made as of the date of the execution of this Assignment. The revolving line of credit obligates Lender to make advances to Grantor so long at Grantor complies with all the terms of the Note and Related Documents. Such advances may be made repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Note, any temporary overages, other charges, and any amounts expended or advanced as provided in this paragraph, shall not exceed the Credit Limit as provided in the Note. It is the intention of Granfor and Lender that this Assignment secures the balance outstanding under the Note from time to time from zero up to the Credit Limit as provided above and any intermediate balance.

Lender. The word "Lender" means The PrivateBank and Trust Company, its successors and assigns.

Property. The word "Property" means the real property, and all improvements thereon, described above in the "Assignment" section.

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Property Definition" section.

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all rents, revenues, income, issues, profes and proceeds from the Property, whether due now or later, including without limitation all Rents from all leaves described on any exhibit attached to this Assignment.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED DOCUMENTS. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS.

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment or any Related Document, Grantor shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Grantor's obligations under this Assignment. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents, provided that the granting of the right to collect the Rents shall not constitute Lender's consent to the use of cash collateral in a bankruptcy proceeding.

GRANTOR'S REPRESENTATIONS AND WARRANTIES WITH RESPECT TO THE RENTS. With respect to the Rents, Grantor represents and warrants to Lender that:

Ownership. Grantor is entitled to receive the Rents free and clear of all rights, loans, liens, encumbrances, and claims except as disclosed to and accepted by Lender in writing.

Right to Assign. Grantor has the full right, power, and authority to enter into this Assignment and to assign and convey the Rents to Lender.

No Prior Assignment. Grantor has not previously assigned or conveyed the Rents to any other person by any instrument now in force.

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ASSIGNMENT OF RENT

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No Further Transfer. Grantor will not sell, assign, encumber, or otherwise dispose of any of Grantor's rights in the Rents except as provided in this Agreement.

LENDER'S RIGHT TO COLLECT RENTS. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. For this purpose, Lender is hereby given and granted the following rights, powers and authority:

Notice to Tenants. Lender may send notices to any and all tenants of the Property advising them of this Assignment and directing all Rents to be paid directly to Lender or Lender's agent.

Enter the Property. Lender may enter upon and take possession of the Property; demand, collect and receive from the tenants or from any other persons liable therefor, all of the Rents; institute and carry on all legal proceedings necessary for the protection of the Property, including such proceedings as may be necessary to recover possession of the Property; collect the Rents and remove any tenant or tenants or other persons from the Property.

Maintain the Property. Lender may enter upon the Property to maintain the Property and keep the same in repair; to pay the costs thereof and of all services of all employees, including their equipment, and of all continuing costs and expenses of maintaining the Property in proper repair and condition, and also to pay all taxes, assessments and water utilities, and the premiums on fire and other insurance effected by Lender on the Property.

Compliance with Laws. Lender may do any and all things to execute and comply with the laws of the State of Illinois and also air ctirc. laws, rules, orders, ordinances and requirements of all other governmental agencies affecting the Property.

Lease the Property. Lender may rent or lease the whole or any part of the Property for such term or terms and on such conditions as lender may deem appropriate.

Employ Agents. Lender may engage such agent or agents as Lender may deem appropriate, either in Lender's name or in Grantor's name, to rent and manage the Property, including the collection and application of Rents.

Other Acts. Lender may do all such other things and acts with respect to the Property as Lender may deem appropriate and may act exclusively and sciely in the place and stead of Grantor and to have all of the powers of Grantor for the purposes stated above.

No Requirement to Act. Lender shall not be equired to do any of the foregoing acts or things, and the fact that Lender shall have performed one or more of the foregoing acts or things shall not require Lender to do any other specific act or thing.

APPLICATION OF RENTS. All costs and expenses incurred by Lender in connection with the Property shall be for Grantor's account and Lender may pay such costs and expenses from the Rents. Lender, in its sole discretion, shall determine the application of any and all Rents received by it; however, any such Rents received by Lender which are not applied to such costs and expenses shall be applied to the Indebtedness. All expenditures made by Lender under this Assignment and not reimbursed from the Rents shall become a part of the Indebtedness secured by this Assignment, and shall be payable on demand, with interest at the Note rate from date of expenditure until paid.

FULL PERFORMANCE. If Grantor pays all of the Indebtedness when due and otherwise performs all the obligations imposed upon Grantor under this Assignment, the Note, and the Related Documents, Lender shall execute and deliver to Grantor a suitable satisfaction of this Assignment and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Property. Any termination fee required by law shall be paid by Grantor, if permitted by applicable law. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the Indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trus ee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender, with any claimant (including without limitation Grantor), the Indebtedness shall be considered unpaid for the purpose of enforcement of this Assignment and this Assignment shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this Assignment or of any note or other instrument or agreement evidencing the Indebtedness and the Property will continue to secure the amount repaid or recovered to the same extent as if that amount never had been originally received by Lender, and Grantor shall be bound by any judgment, decree, order, settlement or compromise relating to the Indebtedness or to this Assignment.

EXPENDITURES BY LENDER. If Grantor falls to comply with any provision of this Assignment, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate provided for in the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand, (b) be added to the balance of the credit line and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Assignment also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Assignment:

UNOFFICIAL COPY ASSIGNMENT OF RENTS

(Continued)

Default on Indebtedness. Failure of Grantor to make any payment when due on the Indebtedness.

Compliance Default. Failure of Grantor to comply with any other term, obligation, covenant or condition contained in this Assignment, the Note or in any of the Related Documents.

False Statements. Any warranty, representation or statement made or furnished to Lender by or on behalf of Grantor under this Assignment, the Note or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Defective Collateralization. This Assignment or any of the Related Documents ceases to be in full force and effect (including failure of any collateral documents to create a valid and perfected security interest or lien) at any time and for any reason.

Other Defaults. Failure of Grantor to comply with any term, obligation, covenant, or condition contained in any other agreement between Grantor and Lender.

Death or Insolvency. The death of Grantor, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor.

Foreclosure, confeiture, etc. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, scif-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Grantor at to the validity or reasonableness of the claim which is the basis of the foreclosure or forefeiture proceeding, crovided that Grantor gives Lender written notice of such claim and furnishes reserves or a surety bond for the claim satisfactory to Lender.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Industrial of the

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

Collect Rents. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender shall have all the rights provided for in the Lender's Right to Collect Section, above. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney—in—fact to endorse instruments received in payments thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Mortgagee in Possession. Lender shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property to operate the Property preceding foreclosure or sale, and to callect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgagee in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Other Remedies. Lender shall have all other rights and remedies provided in this Assignment or the Note or by law.

Waiver: Election of Remedies. A waiver by any party of a breach of a provision of this Assignment shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor under this Assignment after failure of Grantor to perform shall not affect Lender's right to declare a default and exercise its remedies under this Assignment.

Attorneys' Fees: Expenses. If Lender institutes any suit or action to enforce any of the terms of this Assignment, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys fees at trial and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender that In Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest from the date of expenditure until repaid at the rate provided for in the Note. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, and title insurance, to the extent permitted by applicable law, Grantor also will pay any court costs, in addition to all other sums provided by law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Assignment:

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(Continued)

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Amendments. This Assignment, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Assignment. No alteration of or amendment to this Assignment shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Applicable Law. This Assignment has been delivered to Lender and accepted by Lender in the State of Illinois. This Assignment shall be governed by and construed in accordance with the laws of the State of

Multiple Parties. All obligations of Grantor under this Assignment shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each of the persons signing below is responsible for all obligations in this Assignment.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Assignment by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Assignment to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified it shall be stricken and all other provisions of this Assignment in all other respects shall remain valid and enforce the remain valid and enforcespie.

Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Grantor's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Assignment and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Assignment or liability under the Indebtedness.

Time Is of the Essence. Time is of the essence in the performance of this Assignment.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all Indebtedness secured by this Assignment.

Waivers and Consents. Lender shall not be deemed to have waived any rights under this Assignment (or under the Related Documents) unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Assignment sach not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Lender, nor any course of dealing between Lender and Granto, shall constitute a waiver of any of Lender's rights or any of Grantor's obligations as to any future transactions. Whenever consent by Lender is required in this Assignment, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required. consent to subsequent instances where such consent is required.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS ASSIGNMENT OF RENTS, SOM CO AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

Stephen Ralph Gerbie

Gerbie

05-29-1998 Loan No

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF	/LLINOIS)		
COUNTY OF	COOK) ss)		
On this day be been considered to the constant of the constant	to me known to be the incident that they signed the Asselin mentioned.	dividuals described in and signment as their free ar	d who executed the Ass nd voluntary act and de	ignment of Rents, and eed, for the uses and
Notary Public My commission		1/1/10/5	AUTH COF	FEY LAWRENCE SON EXPIRES:04/21/02

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3 25 (c) 1998 CFI ProServices, Inc. All rights reserved. [IL-G14 GERBIE5.LN L18.OVL] 16.
COUNTY CONTY C

UNOFFICIAL COPY6696396 Page 2 of 2

Lot 5 in Reynertson's Resubdivision of the West 1/2 of Lot 13 and all of Lots 14 to 37, both inclusive, in Block 7 in Britton's Subdivision of the Southwest 1/4 of the Northeast 1/4 of Section 3, Township 39 North, Range 13 East of the

Box space reserved for Recorder's Office only.

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1998-08-07 08:47:46
Cook County Recorder 23.50

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPARTMENT FIRST DISTRICT

CITY OF CHICAGO, A Municipal Corporation

Plaintiff,) NO: 98M1 401336

VS.

RE: 4245 W. KAMERLING

WILLIE M. TANNER, ET AL

Defendants)

RELEASE (SATISFACTION) OF JUDGMEN'

CITY OF CHICAGO	, JUDGI	MENT CREDITOR
having full satisfaction and payme	nt, releases judgment entered on <u>M</u> .	AY 26
against defendant WILLIE	M. TANNER, ET AL	For
\$1,000,00	PRAIRIE TITLE 98-159 6821 W. NORTH AVE. OAK PARK, IL 60302	93
_4245 WEST KAMERLING Address of Judgment Debtor	/	<u> </u>

Name BRIAN L. CROWE, CORPORATION COUNSEL Attorney for Plantiff Address 30 North LaSalle Rm. 700 City Chicago, II. 60602 Telephone 312/744-8791 Atty No. 90909 82651-86 528

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Aroperty of Coot County Clerk's Office

UNOFFICIAL COPY

Account # 1110204549709

FOR THE PROTECTION OF THE OWNER. THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE **MORTGAGE OR BEED OF** TRUST WAS FILED.

Know all Men by these Presents, that THE FIRST NATIONAL BANK OF CHICAGO, a national banking a: sociation organized and existing under the laws of the United States of America. 98696397

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Cook County Recorder

with its principal office in the City of Clicago, County of Cook, and State of Illinois, as Trustee under the Trust Deed/Mortgage hereinafter described, for and in consideration of the sum of one dollar, and for other good and valuable consideration, receipt whereof is hereby acknowledged, does hereby REMISE, CONIVEY, and QUIT-CLAIM unto PATRICIA A. CURTIS, NEVER MARRIED PERSON of the County of COOK, and State of ILLINOIS all the right, of a interest, claim or demand whatsoever it may have acquired in, through or by a certain trust deed/Mortgage dated APRIL 10TH AD 1997, and regis ered/ recorded in the RECORDERS office of COOK County, in the State of ILLINOIS in vol./ book of records on page as Document Number 97291494, to the premises as follows, to wit:

LOT 1 IN BLOCK 2 IN EUCLID PLACE SUBDIVISION, BEING A SUBDIVISION OF PARTS OF LOTS 1 THROUGH 10 IN THE SUBDIVISION OF BLOCK 23 OF JAMES W. SCOVILLE'S SUBDIVISION OF THE W 1/2 OF THE NE 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 8, 1977 AS DOCUMENT 24185279, IN COOK COUNTY, ILLINOIS. PRAIRIE TITLE

C/K/A: 140 PERCY JULIAN SQUARE, OAK PARK, IL 60302

PTN: 16-07-225-037

6821 W. NORTH AVE. OAK PARK, IL 60302

Together with all the appurtenances and privileges thereunto belonging or appertaining.

One of the second of the

OFFICER This day of July 9, 1998.

THE FIRST NATIONAL BANK OF CHICAGO

Lynn M. Toran, Adn in strative Officer

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 LYNN M. TORAN, ADMINISTRATIVE OFFICER of the First National Bank of Chicago, a national banking association, personally known to me to be the same person whose name is substituted to the foregoing instrument as such ADMINISTRATIVE OFFICER, appeared before me on 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, for the uses and purposes therein set forth, and caused the voluntary act of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this day of July 9, 1998

My commission expires on 02/28/00.

www.www.www.ww "OFFICIAL SEAL" MARY LOU REETZ Notary Public, State of Illinois My Commission Expires 02/28/00

This instrument was prepared by MARY LOU REETZ One First National Plaza, Chicago, Illinois 60670-0203 Mary Lou Reetz, Notary Public

MAIL RELEASE DEED TO: PATRICIA A CURTIS 140 PERCY JULIAN SQ OAK PARK, IL 60302



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