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Approved by the Board of Directors
January 13, 1979
James # 1602015

Very truly yours,
[Signature]

We agree to fund members the program of Title
from last in January which may cause the
acceptance of the Board
for filing

The City of Chicago has been holding the Board dated
November 1, 1978 pending receipt of Project funds.
All such Project funds have now been received and we
are able to ~~the~~ deliver the deed to Chicago Title and Trust

Dear Mr. [Name]
Register of Title
Ms Carol Mesolely Braun
118 N. Clark Street
Chicago Illinois 60602

January 13, 1979
James # 1602015



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The Young Men's Christian Association of Chicago Incorporated

RESOLUTION TO AUTHORIZE THE PURCHASE OF REAL PROPERTY, AND THE EXECUTION OF DOCUMENTS RELATING TO AN ILLINOIS DEVELOPMENT ACTION GRANT (IDAG)

WHEREAS, the Young Men's Christian Association of Chicago Incorporated ("YMCA") is committed to the construction of a YMCA facility ("Project") on a site bounded by East 63rd Street, South Stony Island Avenue, East 64th Street, and South Blackstone Avenue and legally described in Exhibit A hereto ("Real Property"); and

WHEREAS, the YMCA proposes to obtain from the City of Chicago an Illinois Development Action Grant loan ("IDAG Loan") in the amount of Eight Hundred Seventy Five Thousand Dollars (\$875,000); and

WHEREAS, the terms of the IDAG Loan will be set forth in a Redevelopment Agreement by and between the City of Chicago and the YMCA; and

WHEREAS, to undertake the construction of the YMCA at the location set forth above, it is necessary that the YMCA purchase the Real Property; and

WHEREAS, the Executive Committee of the Board of Managers of the YMCA is authorized to act on behalf of the Board of Managers and the Board of Trustees of the YMCA.

RESOLVED, that the Executive Committee of the Board of Managers of the YMCA approves the preparation and execution of documentation required to obtain the IDAG Loan.

RESOLVED, that the Executive Committee of the Board of Managers, authorizes the YMCA to purchase the Real Property for a purchase price of approximately \$154,270.98 to construct the Project bounded by East 64th Street, and South Blackstone Avenue, which parcel is legally described in Attachment A hereto.

RESOLVED, that the President, or Treasurer of the Board of Managers is authorized to execute the Redevelopment Agreement, and any deeds, mortgages, notes, guarantees, and any other assurances or documentation required in connection with the purchase of the Real Property, the Project and the IDAG Loan.

CERTIFICATION

I, Catherine June Wilson, Secretary of the Young Men's Christian Association of Chicago Incorporated, a corporation organized and

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existing under and by virtue of the laws of the State of Illinois, do hereby certify that the above and foregoing is a true, correct and complete copy of a resolution passed at the meeting of the Executive Committee of the Board of Managers of said corporation on the 10th day of July, 1986, and as same appears on the records of said corporation.

I further certify that I am the Secretary of said corporation and custodian of its corporate records and its corporate seal. IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said corporation this 1st day of August, 1986.


Catherine June Wilson, Secretary

Corporate Seal

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NOW, THEREFORE, to secure the performance and observance by the borrower of all the terms, covenants and conditions in the IDAC Note, in the IDAC Loan Agreement and in this Mortgage, and in order to charge the properties, interests and rights hereinafter described with such consideration, the borrower has executed and delivered this Mortgage and does hereby grant, convey, assign, mortgage, grant a security interest in, and continue unto the lender and its successors and assigns forever all of the following described property (which is hereinafter sometimes referred to as the "Property" or "Mortgaged Property"):

WHEREAS, the lender is desirous of securing the payment of the IDAC Note together with interest thereon in accordance with the terms of the IDAC Note, and the IDAC Loan Agreement, and any additional indebtedness accruing to the lender on account of any future payments, advances or expenditures made by the lender pursuant to the IDAC Note, the IDAC Loan Agreement or this Mortgage;

WHEREAS, the borrower has executed and delivered to the lender a note in the principal amount of \$875,000, payable to the lender, and of even date herewith (the "IDAC Note"); and

WHEREAS, the borrower and the City have entered into that certain Illinois Development Action Grant Development Loan Agreement and Contract for the Sale of Real Estate executed as of January 15, 1989 (the "IDAC Loan Agreement") by and between the borrower and the City; and

W I T N E S S E T H

THIS MORTGAGE, ASSIGNMENT OF RENTS AND SECURITY AGREEMENT (hereinafter called the "Mortgage") is made as of this 15th day of January 15, 1989, by THE YOUNG MEN'S CHRISTIAN ASSOCIATION OF CHICAGO, INCORPORATED ("borrower" or "Developer") to the CITY OF CHICAGO, a municipal corporation, having its principal office at City Hall, Chicago, Illinois 60602 (hereinafter called the "lender" or the "City");

MORTGAGE, ASSIGNMENT OF RENTS AND SECURITY AGREEMENT

Alexis Kennedy, Esq.
City of Chicago
Office of the Corporation Counsel
121 North LaSalle Street
Room 511
Chicago, Illinois 60602

This instrument prepared by and should be returned to:

NOTE IDENTIFIED

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All terms, unless herein defined, shall have the same meaning as defined in the Agreement.

1.01 Terms

ARTICLE I

AND the Borrower covenants and agrees with Lender that:

THIS MORTGAGE IS GIVEN TO SECURE: (a) payment of the indebtedness secured hereby; and (b) performance of each and every of the covenants, conditions and agreements contained in this Mortgage, in the IDAC Note, and in any other agreement, document or instrument to which reference is expressly made in this Mortgage or which secures the IDAC Note.

All terms, unless herein defined, shall have the same meanings as defined in the "IDAC Loan Agreement".

WITHOUT LIMITATION OF THE FOREGOING, THE BORROWER HEREBY FURTHER GRANTS INTO THE LENDER, PURSUANT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OF THE STATE OF ILLINOIS, A SECURITY INTEREST IN ALL OF THE ABOVE-DESCRIBED PROPERTY, WHICH ARE OR ARE TO BECOME FIXTURES.

TO HAVE AND TO HOLD the mortgaged property and all parts thereof unto the Lender, its successors and assigns, to its own proper use, benefit and advantage forever, subject, however, to the terms, covenants and conditions herein;

(c) The rents and issues of the Land and Improved Land from time to time and all of the estate, right, title, interest, property, possession, claim and demand at law, as well as in equity of the Borrower, in and to the same;

(B) All structures and improvements of every nature whatsoever now or hereafter situated on the mortgaged property and all fixtures of every kind and nature whatsoever which are or shall be attached to said buildings, structures or improvements, and now or hereafter owned by the Borrower, including all extensions, additions, improvements, betterments, renewals and replacements of any of the foregoing (hereinafter, the "Improved Land");

(A) All those certain tracts, pieces or parcels of land and the easements, if any, located at 63rd Street, 64th Street and Blackstone Avenue, Chicago, Illinois, and more particularly described in Exhibit "A" attached hereto and made a part hereof (hereinafter called the "Land");

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(c) The lender or its representatives (which shall mean the Commissioner of the Department of Housing or a person or persons acting upon the prior written consent of the Commissioner), have the right, subject to the rights of tenants, to inspect the

(b) If the mortgaged property or any part thereof is damaged by fire or any other cause, the borrower will immediately give written notice of the same to the lender.

(a) The borrower will preserve and maintain the mortgaged property in good condition and repair, will not commit or suffer any waste thereof, and will keep the same in a clean, orderly and attractive condition. The borrower will not do or suffer to be done anything which will increase the risk of fire or other hazard to the mortgaged property or any part thereof.

1.06 Care of the Property

The borrower shall keep the mortgaged property continuously insured in such amount and against such risks as the city may from time to time reasonably require, paying the premiums for said insurance as they become due. Policies of insurance shall name the city as an additional party insured and all proceeds thereunder in the case of loss or damage shall be payable to the city pursuant to a standard noncontingently mortgage loss payable clause; provided, however, in the event that the borrower secures senior financing, said insurance policies may name the senior lender as the loss payee subject to the rights of the city as a subordinate lender. All policies of insurance required hereunder shall provide that the same may not be cancelled, except upon thirty (30) days prior written notice to the city.

1.07 Insurance

(b) The borrower will not suffer (unless bonded over) any mechanic, laborer, materialman, or statutory lien or allow the same to remain outstanding upon any of the mortgaged property, provided that the developer may contest in good faith the validity of any such lien, and provided that the developer shall first post a bond in an amount not less than one hundred twenty-five percent (125%) of the amount of the contested lien, and further provide that the developer shall diligently prosecute the contested lien and cause the removal of the same.

(a) The borrower will pay when due all general taxes and assessments, special assessments, water charges and all of the charges against the premises and shall, upon written request, furnish to lender receipts evidencing payment thereof, provided that borrower may, in good faith and with reasonable diligence contest the validity or amount of any such taxes, assessments or charges, provided that during any such contest the enforcement of the lien of such taxes, assessments or charges is stayed.

1.08 Taxes and Assessments

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(b) A default continuing beyond all applicable cure periods under the Urban Development Action Grant Redevelopment Loan Agreement, dated as of June 1, 1967 by and between the borrower and the Lender ("UDAG" Loan Agreement).

(c) Failure by the borrower to duly observe or perform any material term, covenant, condition, or agreement of this mortgage, the IDAG Note, or the IDAG Loan Agreement after the expiration of all applicable cure periods (as provided herein or in the IDAG Loan Security Documents); or

The terms "Event of Default" or "Events of Default", wherever used in this mortgage, shall mean any one or more of the following events:

2.01 Events of Default

ARTICLE II

Notwithstanding anything heretofore to the contrary, it is mutually agreed between Borrower and Lender that so long as there shall exist no default by Borrower in the payment of the IDAG Note or in the performance of Borrower's obligations hereunder, Borrower shall have the right to collect all rents security deposits, income and profits from the mortgaged property and to retain, use and enjoy the same.

2.02 Assignment of Rents

(a) Subject to the provisions of Section 2.2 of the IDAG Loan Agreement, if all or any part of the mortgaged property shall be damaged by fire or other casualty, the Borrower will promptly restore the mortgaged property to the equivalent of its condition prior to the casualty, to the extent that any insurance proceeds made available to Borrower and any developer's contributions are sufficient for that purpose.

(b) The Borrower will promptly comply, and cause the mortgaged property and the occupants or users thereof to comply, with all present and future laws, ordinances, orders, rules and regulations and other requirements of any governmental authority affecting the mortgaged property or any part thereof or the use or occupancy thereof and with all instruments and documents of record or otherwise affecting the mortgaged property, or any part thereof or the use or occupancy thereof.

(c) The Borrower will promptly comply, and cause the mortgaged property during normal business hours upon twenty-four (24) hours prior written notice to Borrower, and access thereto shall be permitted for that purpose.

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(a) When the indebtedness hereby secured, or any part thereof, shall become due, whether by acceleration or otherwise, Lender shall have the right to foreclose the lien hereof for such indebtedness or part thereof. This mortgage and the right of foreclosure hereunder shall not be impaired or exhausted by one or any foreclosure, and may be foreclosed successively and in part, until all of the mortgaged property has been foreclosed against. In any such foreclosure, or upon the enforcement of any other remedy of Lender under this mortgage, the IDAG Note or the IDAG Loan Agreement, there shall be allowed and included as additional indebtedness, all reasonable expenditures and expenses

2.03 Remedies

(a) The Lender shall have no liability to Borrower for any loss, damage, injury, cost or expense resulting from any action omitted in good faith excepting the Lender's own negligence or willful misconduct.

(b) Except as otherwise permitted by the IDAG Loan Agreement, a sale, partial sale, or other disposition of the property shall cause the Lender to declare the entire indebtedness secured hereby immediately due and payable without further notice or demand; provided, however, the replacement or substitution of any machinery, equipment or fixtures, now owned or hereafter acquired by Borrower, with machinery or equipment of like kind and value, whether or not such machinery or equipment is deemed a fixture under applicable provisions of the Illinois Uniform Commercial Code, will not be an event of default under this mortgage provided Borrower executes such documents as may be necessary to assure Lender of a continuing perfected secured interest in such replacement or substituted machinery, equipment or fixtures.

(c) If a Monetary Event of Default shall have occurred under this mortgage, the IDAG Note or the IDAG Loan Agreement, and shall have continued for 60 days following receipt of notice hereof from Lender to Borrower, the entire indebtedness secured hereby shall at Lender's sole option, immediately become due and payable without further notice or demand; provided, however, that in the event such default cannot reasonably be cured within such 60 day period and if Borrower has commenced efforts to cure, then the time to cure shall be extended so long as Borrower diligently continues to cure such default.

(d) If a Non-Monetary Event of Default shall have occurred under this mortgage, the IDAG Note or the IDAG Loan Agreement, and shall have continued for 10 days following notice thereof from Lender to Borrower, the entire indebtedness secured hereby shall at Lender's sole option become immediately due and payable without further notice or demand.

2.02 Acceleration of Maturity

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other than the mortgaged property or taking of possession of the mortgaged property other than by means of a foreclosure, the lender may hold, use, manage and control the mortgaged property and, from time to time (i) make all necessary and proper maintenance, repairs, renewals, replacements, additions, betterments and improvements thereto and thereon and purchase or otherwise acquire additional fixtures, personally and other

(c) Upon any other entering upon or taking of possession of the mortgaged property or taking of possession of the mortgaged property other than by means of a foreclosure, the lender may hold, use, manage and control the mortgaged property and, from time to time (i) make all necessary and proper maintenance, repairs, renewals, replacements, additions, betterments and improvements thereto and thereon and purchase or otherwise acquire additional fixtures, personally and other

(b) To the extent permitted by law, borrower shall not and will not apply for or avail itself of any appraisal, valuation, stay, extension or exemption laws, or any so-called "Moratorium Law", 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. To the extent permitted by law, borrower for itself and all who may claim through or under it, waives any and all right to have the property and estates comprising the mortgaged property marshaled upon any foreclosure of the lien hereof, and agrees that any court having jurisdiction to foreclose such lien may order the mortgaged property sold as an entirety. To the extent permitted by law, the borrower hereby waives any and all rights of redemption from sale under any order or decree or foreclosure of this mortgage on the behalf and on behalf of each and every person, except decedent or judgment creditors of the borrower, acquiring any interest in or title to the mortgaged property subsequent to the date of this mortgage.

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Upon any foreclosure sale, the Lender may bid for and purchase the mortgaged property and shall be entitled to apply all or any part of the indebtedness secured hereby as a credit to the purchase price.

2.03 Purchase by the Lender

If an event of default shall have occurred after an applicable cure period has expired and be continuing, the Lender, upon application to a court of competent jurisdiction, shall be entitled to the appointment of a receiver to take possession of and to operate the mortgaged property and to collect and apply the rents, issues, profits and revenues thereof. The receiver shall have all of the rights and powers to the fullest extent permitted by law.

2.04 Receiver

(d) The Lender shall have no liability to borrower for any loss, damage, injury, cost or expense resulting from any action or omission by it or its representatives which was taken or omitted in good faith excepting the Lender's own negligence or willful misconduct.

Property required in connection therewith: (ii) insure or keep the mortgaged property insured; (iii) manage the mortgaged property and exercise all the rights and powers of the borrower to the same extent as the borrower could in its own name or otherwise with respect to the same and (iv) enter into any and all agreements with respect to the exercise by others of any of the powers herein granted to the Lender, all as the Lender from time to time may reasonably determine to be to its best advantage. The Lender may collect and receive all the rents, issues, profits and revenues of the same, including those past due as well as those accruing thereafter, and, after deducting to the extent reasonable (aa) all expenses of taking, holding and managing the mortgaged property (including compensation for the services of all persons employed for such purposes); (bb) the cost of all such maintenance, repairs, renewals, replacement, additional betterments, improvements and purchases and acquisitions; (cc) the cost of such insurance; (dd) such taxes, assessments and other similar charges as the Lender may determine to pay; (ee) other proper charges upon the mortgaged property or any part thereof; and (ff) the reasonable compensation, expenses and disbursements of the attorneys and agents of the Lender, shall apply the remainder of the monies and proceeds so received by the Lender first to payment of accrued interest; and second to the payment of principal. The balance of such funds, if any, after payment in full, of all of the aforesaid amounts (including, without limitation, the entire outstanding principal balance under the IDAC Note) shall be paid to borrower as set forth in the IDAC loan agreement.

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All personal pronouns used in this Mortgage, whether used in the masculine, feminine or neuter gender, shall include all other genders; the singular shall include the plural, and vice versa. Titles and sections are for convenience only and neither limit nor amplify the provisions of this Mortgage itself, and all references herein to Articles, Sections or Paragraphs shall refer to the corresponding Articles, Sections or Paragraphs of this Mortgage unless specific reference is made to such Articles, Sections or Paragraphs of another document or instrument.

3.02 Terminology

This Mortgage shall inure to the benefit of and be binding upon the borrower, and the lender and their respective legal representatives, successors and assigns. Whenever a reference is made in this Mortgage to the borrower, or to the lender, such reference shall be deemed to include a reference to legal representatives, successors and assigns of the borrower or lender.

3.01 Successors and Assigns

ARTICLE III

No delay or omission of the Lender to exercise any right, power or remedy given by this Mortgage to the Lender may be exercised from time to time as often as may be deemed expedient by the Lender. No consent or waiver, expressed or implied, by the Lender to or of any breach or default by the borrower, in the performance of its obligations hereunder, shall be deemed or construed to be a consent or waiver to or of any other breach or default in the performance of the same or any other obligations of the borrower hereunder. Failure on the part of the Lender to complain of any act or failure to declare an event of default, irrevocable or how long such failure continues, shall not constitute a waiver by the Lender of its rights hereunder or impair any rights, powers or remedies on account of any breach or default by the borrower.

2.07 Waiver

No right, power or remedy conferred upon or reserved to the Lender by this Mortgage is intended to be exclusive of any other right, power or remedy, but each and every right, power and remedy shall be cumulative and concurrent and shall be in addition to any other right, power and remedy given hereunder or now or hereafter existing at law or in equity or by statute.

2.06 Remedies Cumulative

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This Mortgage shall be interpreted, construed and enforced under the laws of the State of Illinois.

3.08 Applicable Law

The Borrower shall be solely responsible for payment of the IDAG Note secured hereby, and no other person, nor any officer or employee of Borrower shall be personally liable for repayment of said IDAG Note.

3.07 Non-Rescission

It being the desire and intention of the parties hereto that the mortgage and the lien thereof do not merge in fee simple title to the mortgaged property, it is hereby understood and agreed that should the lender acquire any additional or other interests in or to said property or the ownership thereof, then, unless a contrary interest is manifested by the lender as evidenced by an appropriate document duly recorded, this mortgage and the lien thereof shall not merge in the fee simple title, and toward the end that this mortgage may be foreclosed as if owned by a stranger to the fee simple title.

3.06 No Waiver

No change, amendment, modification, cancellation or discharge hereof, or any part hereof, shall be valid unless in writing and signed by the parties hereto or their respective successors and assigns.

3.05 Modification

This mortgage shall be construed as a "Security Agreement" within the meaning of and shall create a security interest under the Uniform Commercial Code as adopted by the State of Illinois with respect to any part of the mortgaged property including but not limited to any mortgaged property which constitutes fixtures. The lender shall have all the rights with respect to such fixtures accorded to it by said Uniform Commercial Code in addition to, but not in limitation of, the other rights accorded to it by said Uniform Commercial Code in addition to, but not in limitation of, the other rights accorded the lender by this mortgage or any other agreement.

3.04 Security Agreement

If any provision of this mortgage or the application thereof to any person or circumstance shall be invalid or unenforceable to any extent, the remainder of this mortgage and the application of such provision to other persons or circumstances shall not be affected thereby and shall be enforced to the extent permitted by law.

3.03 Severability

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IN WITNESS WHEREOF, the undersigned has executed the foregoing instrument as of the date and year first above written.

THE YOUNG MEN'S CHRISTIAN ASSOCIATION OF CHICAGO, INCORPORATED,

BY:

John H. Casey
Assistant Treasurer,

Board of Trustees and President,
Board of Managers

Its:

Attest:

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100

Handwritten notes and numbers at the top of the page, including '100' and '2764923'.

SAID TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE EAST LINE OF LOT 13 IN ROBERTSON'S SUBDIVISION WHICH POINT IS 10 FEET SOUTH OF THE NORTH EAST CORNER OF LOT 14; THENCE WEST ALONG THE SOUTH LINE OF THE NORTH 10 FEET OF LOTS 13 IN ROBERTSON'S SUBDIVISION, AFORESAID, AND SAID SOUTH LINE EXTENDED, A DISTANCE OF 415.00 FEET, TO A POINT IN S. HARPER AVENUE AND THE POINT OF BEGINNING OF THE TRACT OF LAND TO BE DESCRIBED HEREIN; THENCE SOUTH AT RIGHT ANGLES TO THE LAST DESCRIBED LINE, A DISTANCE OF 10.00 FEET; THENCE SOUTH WEST ALONG A LINE THAT FORMS AN ANGLE OF 45 DEGREES 00 MINUTES TO THE RIGHT WITH PROLONGATION OF THE LAST DESCRIBED COURSE, A DISTANCE OF 105.00 FEET; THENCE NORTH ALONG A LINE THAT FORMS AN ANGLE OF 45 DEGREES 00 MINUTES TO THE LEFT WITH A PROLONGATION OF THE LAST DESCRIBED COURSE, A DISTANCE OF 70.00 FEET; THENCE SOUTH EAST ALONG A LINE THAT FORMS AN ANGLE OF 45 DEGREES 00 MINUTES TO THE LEFT WITH A PROLONGATION OF THE LAST DESCRIBED COURSE, A DISTANCE OF 319.00 FEET; THENCE SOUTH WEST ALONG A LINE AT RIGHT ANGLES TO THE LAST DESCRIBED COURSE, A DISTANCE OF 124.00 FEET; THENCE SOUTH ALONG A LINE THAT FORMS AN ANGLE OF 45 DEGREES 00 MINUTES TO THE LEFT WITH A PROLONGATION OF THE LAST DESCRIBED COURSE, A DISTANCE OF 129.497 FEET TO THE NORTH LINE OF EAST 64TH STREET, A DISTANCE OF 266.697 FEET TO THE EAST LINE OF SOUTH BLACKSTONE AVENUE; THENCE NORTH ALONG THE EAST LINE OF SOUTH BLACKSTONE AVENUE AND SAID EAST LINE EXTENDED, A DISTANCE OF 333 FEET TO A POINT WHICH IS 20 FEET SOUTH OF THE NORTH LINE OF LOT 6; BEING ALSO THE SOUTH LINE OF EAST 63RD STREET IN ROBERTSON'S SUBDIVISION, AFORESAID; THENCE NORTH EAST, A DISTANCE OF 16.09 FEET TO A POINT WHICH IS 10 FEET EAST OF THE EAST LINE OF SOUTH BLACKSTONE AVENUE, AS EXTENDED, AND TO FEET SOUTH OF THE NORTH LINE OF LOT 7 IN ROBERTSON'S SUBDIVISION, AFORESAID; THENCE EAST ALONG THE SOUTH LINE OF THE NORTH 10 FEET OF LOTS 7 AND 8 IN ROBERTSON'S SUBDIVISION, AND ALONG THE SOUTH LINE OF THE NORTH 10 FEET OF LOTS 1 AND 2 IN THE RESUBDIVISION OF LOTS 6 AND THE EAST 1/2 OF LOT 16 IN SAID ROBERTSON'S SUBDIVISION, A DISTANCE OF 193.00 FEET TO THE POINT OF BEGINNING OF THE TRACT OF LAND TO BE DESCRIBED HEREIN.

AND 80 IN ROBERTSON'S SUBDIVISION, AFORESAID, THAT PART OF EAST 63RD PLACE LYING EAST OF THE EAST LINE OF SOUTH HARPER AVENUE, EXTENDED, AND WEST OF THE WEST LINE OF SOUTH HARPER AVENUE, EXTENDED, ALSO THAT PART OF SOUTH HARPER AVENUE LYING NORTH OF THE NORTH LINE OF EAST 64TH STREET, EXTENDED, AND SOUTH OF A LINE WHICH IS 10 FEET SOUTH OF AND PARALLEL TO THE SOUTH LINE OF EAST 63RD STREET EXTENDED.

LOTS 4, 5, 69 AND 90 IN ROBERTSON'S SUBDIVISION, BEING A SUBDIVISION OF THE NORTH 25.25 ACRES OF THAT PART OF THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE ILLINOIS CENTRAL RAILROAD, IN COOK COUNTY, ILLINOIS. LOTS 1, 2 AND 3 IN THE RESUBDIVISION OF LOTS 6, 7 AND THE EAST 1/2 OF LOT 16 IN ROBERTSON'S SUBDIVISION, AFORESAID.

Legal description of the property

EXHIBIT A

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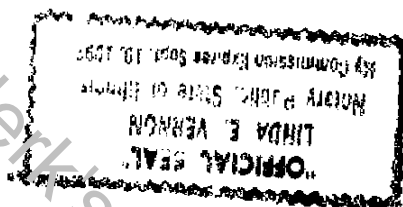
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My Commission Expires: 9/10/97
Notary Public

[Signature]

GIVEN under my hand and Notarial seal this 26th day of 1987

the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above-named officer of the Young Men's Christian Association of Chicago, incorporated ("Borrower"), personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as the officer of the Borrower and as his own free and voluntary act for the uses and purposes therein set forth:

STATE OF ILLINOIS)
) SS:
COUNTY OF COOK)

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89 JAN 23 PM 1:26

CAROL LY GRAHN
REGISTRY OF TITLES

USE AG.OL

Handwritten scribbles and marks

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