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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER RECORDER

Document is NOT OFFICIAL!

I, THAD C. MIKULA, AN OFFICER OF FIRST AMERICAN TITLE INSURANCE COMPANY, BEING DULY SWORN. DEPOSES THAT THE ATTACHED SECOND LOAN MODIFICATION AGREEMENT FOR CONSTRUCTION, AMENDMENT TO NOTE, MORTGAGE AND OTHER LOAN DOCUMENTS AND ACKNOWLEDGMENT OF CO-MAKERS AND GUARANTORS IS A TRUE AND EXCACT COPY OF THE

Doscog

THAD C. MIKULA, CONSTRUCTION ESCROW OFFICER AND CONSTRUCTION ESCROW MANAGER

FC17299 20F2

SUBSCRIBED AND SWORN TO ME THIS 28TH DAY OF AUGUST, 2000, A.D.

NOTARY PUBLIC

OFFICIAL SEAL
KATHLEEN M DAVEY
NOTARY PUBLIC, STATE OF ILLINOR
MY COMMISSION EXPIRES:03/1000

Document is

SECOND LOAN MODIFICATION FFICIAL!
AGREEMENT FOR CONSTRUCTION,

AMENDMENT TO NOTE, ment is the property of

MORTGAGE, AND OTHER County Recorder!

LOAN DOCUMENTS

AND ACKNOWLEDGMENT

OF CO-MAKERS AND GUARANTORS

This SECOND LOAN MODIFICATION AGREEMENT FOR CONSTRUCTION, AMENDMENT TO NOTE, MORTGAGE, AND OTHER LOAN DOCUMENTS AND ACKNOWLEDGMENT OF CO-MAKERS AND GUARANTORS (this "Agreement") is entered into as of this 17th day of July, 2000, by and among FIRST BANK AND TRUST COMPANY OF ILLINOIS, an Illinois banking corporation ("Lender"), SOHL STREET LIMITED PARTNERSHIP, an Illinois limited partnership ("Maker") (In certain provisions of this Agreement Lender and Maker shall be collectively referred to as the "Borrower"), and HERBERT SAYWITZ, the guarantor ("Guarantor").

WITNESSETH:

WHEREAS, to evidence a certain loan (the "Loan"), Lender, Maker and certain principals have executed and delivered to Lender that certain Promissory Note dated March 26, 1996 (the "Note") in the principal amount of \$950,000.00;

WHEREAS, payment of the Note is secured by the following instruments each dated March 26, 1996:

(a) Mortgage, Security Agreement and Financing Statement (the "Mortgage") recorded in the real estate records of Lake County, Indiana as Document No. 96021782 granting a mortgage and security interest to Lender on the

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This instrument prepared by (and return after recording to):

Robert W. Glantz, Esq.

SHAW GUSSIS DOMANSKIS FISHMAN & GLANTZ

1144 West Fulton Street, Suite 200

Chicago, Illinois 60607

property commonly known as 5550-5600 Sohl Street, Hammond, Indiana (the "Property") which underlying real estate is more fully described on **Exhibit A** attached hereto;

- (b) Assignment of Rents and Leases (the "Assignment of Rents") recorded against the Property in the real estate records of Lake County as Document No. 96021783;
- (c) Security Agreement by and between Lender and Beneficiary (the "Security Agreement");
- (d) Guaranty of Note and Loan Documents from certain guarantors (the "Guaranty");
- (e) Assignment of Beneficial Interest for Collateral Purposes and Irrevocable Right to Approve Trust Documents from Beneficiary (the 'Collateral Assignment'); and Out of Collateral Collat
- (f) Environmental Indemnity Agreement (the "Indemnification from Beneficiary and certain guarantors.

 Agreement")

WHEREAS, On or about May 1, 1999, Lender, Trustee, Beneficiary and certain guarantors entered into that certain Loan Modification Agreement, Amendment to Note, Mortgage and Other Loan Documents and Acknowledgment of Co-Makers and Guarantors dated May 1, 1999 (the "First Modification Agreement") pursuant to which, among other things, the maturity date of the Loan was extended an additional three (3) years;

[The Note, Amended Note (as hereinaster defined), the First Modification Agreement, this Agreement, Mortgage, Assignment of Rents, Security Agreement, Guaranty, Collateral Assignment, Indemnification Agreement and any and all other documents related to the Loan shall hereinaster be collectively referred to as the "Loan Documents"]

WHEREAS, Maker and Guarantor have requested that Lender provide additional construction financing increasing the maximum principal amount of the Loan to up to \$1,600,000.00 for the purpose of making certain improvements to the Property;

WHEREAS, Lender is willing to increase the maximum principal amount of the Loan to \$1,600,000.00 (the "Loan Increase") upon the terms and conditions hereinafter set forth.

NOW, THEREFORE, for and in considerations of the covenant and agreements hereinafter set forth, and also in consideration of the sum of Ten Dollars (\$10.00) and other good

A0015378.WPD 3

This instrument prepared by (and return after recording to):

Robert W. Glantz, Esq.

SHAW GUSSIS DOMANSKIS FISHMAN & GLANTZ

1144 West Fulton Street, Suite 200

Chicago, Illinois 60607

and valuable consideration in hand paid to Lender by Borrower, the parties hereto agree as follows:

- and delivery of this Agreement, the Note has been amended and restated in its entirety pursuant to Maker and Guarantor's execution and delivery of an Amended and Restated Promissory Note payable to Lender in the principal amount of up to \$1,600,000.00 (the aforesaid Amended and Restated Secured Promissory Note, as amended, extended, renewed or consolidated from time to time in substitution or replacement therefor, being hereinafter referred to as the "Amended Note"). The Amended Note amends and restates the terms of the Note and replaces and supersedes the Note as evidence of the indebtedness heretofore evidenced by the Note. Neither the execution, delivery and acceptance of the Amended Note or this Modification Agreement nor any of the terms and provisions set forth in the Amended Note or this Modification Agreement shall be deemed to have been paid, extinguished, released, satisfied or discharged.
- 2. Amendment of Mortgage, Assignment of Rents and other Loan Documents. The principal amount of the debt evidenced and secured by the Mortgage, Assignment of Rents and the other Loan Documents shall be \$1,600,000.00 as evidenced by the Amended Note.
- 3. Modification/Extension Fee. The undersigned acknowledge that as partial consideration for Lender increasing the maximum principal loan amount, as provided in this Agreement, the Amended Note shall accrue a fee payable to Lender in the amount of Twelve Thousand Five Hundred and no/100 Dollars (\$12,500.00) as of the date of this Agreement.
- 4. Release of Mitchell Saywitz. Without having any effect whatsoever on any obligations of any other party under the Note, the Guaranty and the Indemnification Agreement, Mitchell Saywitz is hereby released of any and all obligations arising under the Note, the Guaranty and the Indemnification Agreement.
- 5. <u>Construction Disbursements.</u> It is agreed that, subject to the satisfaction of the terms and conditions contained in this Modification Agreement and provided that no Default exists under any of the Loan Documents, Available Loan Proceeds (as hereafter defined) shall be disbursed for certain improvements to the Property ("Construction Disbursements"). In addition to any required documents specified in the Loan Documents, evidence that the following conditions are satisfied shall be provided to Lender prior to any Construction Disbursement:
 - (a) Lender and Borrower shall enter a construction loan escrow agreement establishing a construction escrow (the "Construction Escrow") with an escrowee (the "Title Company") satisfactory to Lender through which all Construction Disbursements will be disbursed, which shall require delivery to Lender and Title Company prior to each Construction Disbursement of such documents regarding the Construction Disbursement as Lender and Title Company may require, including, without limitation, the documents specified in this Agreement.

- (b) All governmental permits and licenses, including a building permit issued by the appropriate governmental authority, if required, authorizing such construction in accordance with each set of applicable Plans and Specifications (defined below) have been issued and are in full force and all fees therefore have been fully paid.
- (c) A detailed budget of the total cost of the construction of the improvements ("Budget") and must be approved by Lender in writing in Lender's sole discretion.

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As used herein, the term "Available Loan Proceeds" shall mean the undisbursed proceeds of the principal amount of the Loan Increase, net of any unpaid accrued interest or any other amounts then currently due.

- 6. <u>Documents Required for Each Construction Disbursement</u>. At least five (5) business days prior to, and as a condition of, each "Construction Disbursement", Borrower shall furnish to Lender the following documents covering such disbursement:
 - (a) Borrower's disbursement request ("Request For Advance") specifying the amount of the requested disbursement (exclusive of interest); directing Lender to disburse such funds in accordance with this Agreement; and certifying to Lender, as of the date of the applicable request for disbursement, that:
 - i) the total amount of each request for disbursement (exclusive of interest) represents the actual amount payable to the contractor and/or subcontractors who have performed work on the Property and indicating what payment requests, if any, have been received by Borrower from the contractor or the subcontractors but have not yet been approved by Borrower for payment;
 - ii) no Default (as defined in the Amended Note);
 - iii) the representations and warranties contained in the Loan Documents are true and correct;
 - iv) Borrower has received no notice and has no knowledge of any liens or claims of lien either filed or threatened against the Property except the liens of Lender and those which are specifically identified in writing to Lender;
 - v) all amounts shown as previous payments on the current disbursement request have been paid to the parties entitled to such payment;
 - vi) approval by Borrower of all work and materials for which a payment is then due and for which disbursement of the Loan is thereby requested;

- vii) that all work and materials theretofore furnished conform with the Plans and Specifications, if any; and
- viii) copies of all construction contracts, as then in effect, have been delivered to Lender.
- (b) Contractor's and Subcontractors' sworn statements and waivers of lien, covering all work for which disbursement is to be made to a date specified therein, and covering all work done on the Property, to a reasonably current date, otherwise paid for or to be paid for by Borrower or any other person, all in compliance with the mechanics' lien laws of the state in which the property are situated and with the requirements of Lender and the Title Company (for issuance of interim title endorsements covering such disbursement), together with such invoices, contracts or other supporting data as Lender or the Title Company may require;
- (c) Disclaimers from suppliers of fixtures and equipment of any vendor's lien or purchase money security interest therein or evidence satisfactory to Lender that all fixtures and equipment are and will remain free of security interests of all kinds other than security interests of Lender;
- (d) Endorsements to the Policy (defined below) to cover the amount and date of the Construction Disbursement (whether into escrow or otherwise) insuring that the Mortgage is a first, prior and paramount lien on the Land subject only to Permitted Exceptions (and to exceptions and objections in the usual form relating to the issuance of a Mortgage Title Insurance Policy, which by their nature cannot be waived or removed until the final disbursement of the proceeds of the Loan), that nothing has intervened to affect the validity or priority of the Mortgage, insuring against mechanics' lien claims for work performed prior to the date covered by such continuation, and containing a mechanics' lien interim certification to cover the amount of the Loan then disbursed (including the current Construction Disbursement); those endorsements may be delivered to Lender concurrently with the disbursement of the Loan Proceeds which are the subject of those endorsements; and
- (e) Such other papers and documents as the Title Company may require for the issuance of endorsements to the Policy for each disbursement.
- 7. Required Insurance. Prior to construction, Borrower shall provide Lender with evidence of insurance policies with premiums prepaid in companies, forms, amounts and coverage satisfactory to Lender, containing waiver of subrogation and mortgage clauses in favor of Lender and providing for thirty (30) days' written notice to Lender in advance of cancellation of said policies for non-payment of premiums or any other reason or for material modification of said policies and ten (10) days' written notice to Lender in advance of payment of any insurance claims under said policies to any person. Without limiting the generality of the foregoing, such

policies shall include all insurance required to be carried by Borrower under the Mortgage and shall further include during any construction on the Property:

- a. Builder's Risk Insurance on an "all risks" basis for one hundred percent (100%) of the insurable value of such construction work in place or in progress from time to time, insuring the Property, including materials in storage and while in transit, against loss or damage by fire or other casualty, with extended coverage, "X", "C" and "U" coverage, vandalism and malicious mischief coverage, bearing a replacement cost agreed amount endorsement; and
- b. Comprehensive general liability insurance in an amount not less than Two Million Dollars (\$2,000,000.00);
- 8. Payments Directly to Contractor or Subcontractors. Lender, in its discretion, may make or cause to be made (through the Construction Escrow or otherwise) payments for the cost of construction directly to any Contractor and/or Subcontractor or to any vendor of fixtures and equipment or jointly to Borrower and any of such parties.

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- of Loan Proceeds shall be made, and the conditions precedent to such disbursements shall be met, from time to time as construction progresses, but no more frequently than once in each calendar month.
- payments made by Lender hereunder, from time to time, and any amounts expended by Lender pursuant to this Agreement or any of the other Loan Documents, together with Lender's architect's fees and attorneys' fees, if any, and all other Loan Expenses, as and when advanced or incurred, shall be deemed to have been disbursed as part of the Loan and be and become secured and guaranteed by the Loan Documents to the same extent and effect as if the terms and provisions of this Modification Agreement were set forth therein, whether or not the aggregate of such indebtedness shall exceed the face amount of the Amended Note.
- 11. Acquiescence not a Waiver. To the extent that Lender may have acquiesced (whether intentionally or unintentionally) in the Borrower's failure to comply with and satisfy any condition precedent to any Construction Disbursement or to any disbursement of loan proceeds, such acquiescence shall not constitute a waiver by Lender of any condition precedent set forth in this Agreement, and Lender at any time thereafter may require Borrower to comply with and satisfy all conditions and requirements of this Agreement.
- 12. <u>Lender's Action for Lender's Own Protection Only</u>. The authority herein conferred upon Lender and any action taken by Lender or Lender's architect or their agents or

employees in making inspections of the Property, procuring sworn statements and waivers of lien, approving contracts and subcontracts and approving Plans and Specifications will be taken by Lender and Lender's architect and by their agents or employees for their own protection only, and neither Lender nor Lender's architect nor their agents or employees shall be deemed to have assumed any responsibility to Borrower, the Land Trustee or any guarantor or any other person or entity with respect to any such action herein authorized or taken by them or with respect to the proper construction and equipping of the Property, or prevention of claims for mechanics' or materialmen's liens.

- 13. Real Estate Tax Escrows Upon the request of Lender and commencing on the first (1st) day of each month thereafter until all obligations under the Loan Documents are paid in full, Borrower shall with and in addition to the monthly installments due under the Note, such amount as Lender from time to time estimates will be required to maintain thereafter a balance from which to pay taxes, assessments and other governmental liens or charges against the Property at least thirty (30) days prior to the date on which the same become delinquent or past due. Upon demand by Lender, Borrower shall deliver and pay over to Lender, from time to time, such additional sums or such additional security as is necessary to make up any deficiency in the amount necessary to enable Lender to fully pay any of the items hereinabove mentioned as they become payable. Failure to timely make any of the required payments above shall constitute a monetary default under the Loan Documents. All amounts paid to Lender pursuant to this paragraph shall further secure the Loan and upon any default or event of default under any of the Loan Documents or this Agreement, may be applied by Lender, at its option and discretion, to the payment of any indebtedness or obligation under the Loan Documents. The obligations of Borrower pursuant to the covenants contained in the Loan Documents relating to such taxes, assessments and other governmental liens or charges shall not be affected by this paragraph or the payments made pursuant hereto. Payments made by Lender pursuant to this paragraph may be made at Lender's discretion, even though subsequent owners of the Property may benefit. Notwithstanding anything contained in this paragraph to the contrary, Lender shall have no obligation to pay such taxes, assessments and other governmental liens or charges against the Property from the amounts collected by Lender pursuant to this paragraph if (i) any default or event of default has occurred under any of the Loan Documents and such default or event of default remains uncured beyond any applicable cure period, or (ii) Borrower fails to provide Lender with a written request to pay such taxes, assessments and other governmental liens or charges against the Property at least ten (10) business days prior to the date on which the same become delinquent or past due and further provided that such written request from Borrower includes a duplicate copy of the applicable bill for such taxes, assessments and other governmental liens or charges against the Property which Borrower specifies in such request to be paid from such amounts held by Lender pursuant to this paragraph.
- 14. <u>Covenants of Borrower and Guarantors</u>. Beneficiary and Guarantor hereby represent to and covenant with Lender that:
 - (a) At the date hereof, the Loan Documents as amended hereby are in full force and effect, and Borrower is not in default in the payment of any sums, charges or obligations under the Loan Documents or in the payment or

- performance of any covenants, agreements or conditions of Borrower contained in the Loan Documents;
- (b) At the date hereof, Borrower has no right or claim of set-off, discount, deduction, defense or counterclaim which could be asserted in any action brought to enforce the Loan Documents;
- (c) At the date hereof, the Guaranty is in full force and effect and no party has any right or claim of set-off, discount, deduction, defense or counterclaim which could be asserted in any action brought to enforce the Guaranty;
- (d) Lender is not in default in the performance or observance of any of its covenants, agreements and obligations under any of the Loan Documents;
- (e) There are no actions, suits or proceedings (including, without limitation, proceedings before any court, arbitrator or governmental authority or agency) pending or threatened against H. Saywitz or the Property, (or to the knowledge of the undersigned any basis for any such action, suit or proceeding), which if adversely determined, might individually, or in the aggregate, materially adversely:
 - (i) impair the ability of any of the obligors to pay or perform its obligations under the Loan Documents; or
 - (ii) affect the assets pledged as collateral under the Loan Documents:
- (f) There is no presently known fact which affects, or may affect in the future (so far as the undersigned can foresee), materially and adversely the condition (financial or other) of Maker or Guarantor to pay or perform its obligations under the Loan Documents; and
- (g) Neither the Loan Documents nor any other document or written materials delivered or made, and any other communication made, to Lender or any employee or agent of Lender contains any untrue statement of a material fact or fails to state a material fact necessary in order to make any statement contained therein not misleading in light of the circumstances in which such statement was made.
- 15. <u>Acknowledgment and Consent of Guarantor</u> Guarantor hereby acknowledges and consents to the modification of the Loan Documents as herein provided and, in consideration of the modification of the terms of the Loan Documents, hereby agrees that:

- (a) The modification of the Loan Documents as herein provided does not and shall not in any way limit, prejudice or impair their obligations, as guarantors or the rights, powers, privileges, benefits and remedies of Lender under the Guaranty or any of the other Loan Documents;
- (b) The Loan Documents continue to secure the payment of any and all amounts due under the Guaranty, as well as any and all amounts due under the Amended Note, as well as any and all additional advances made or to be made thereunder, as well as any and all future amendments, extensions, renewals, consolidations, substitutions or replacements of the Amended Note;
- (c) The Guaranty and all the provisions thereof are hereby reaffirmed and ratified by Guarantor and remain in full force and effect;
- The Guaranty constitutes a valid and binding obligation of Guarantor to pay unconditionally and absolutely the entire amount of the indebtedness evidenced by the Amended Note, which obligations are enforceable in accordance with the terms and conditions of the Loan Documents, as modified by the terms of this Agreement; and
- (e) Guarantor hereby waives all errors and imperfections, if any, in the Guaranty and the other Loan Documents, and all defenses, if any, on account thereof in case of any subsequent action to enforce any of the Loan Documents.
- 16. No Waiver. Notwithstanding any prior act of Lender or any procedure established by Lender with regard to the Loan, Borrower acknowledges and agrees that Lender has not heretofore waived any of its rights or remedies under the Loan Documents nor has Lender waived any of the duties or obligations of Borrower thereunder. No waiver by Lender of any covenant or condition under the Loan Documents shall be deemed a waiver of any subsequent breach of the same or any other covenant or condition. No covenant, term or condition of the Loan Documents shall be deemed waived by Lender unless waived in writing.
- 17. <u>Title Policy Endorsements</u>. Concurrently with the execution of this Agreement, Borrower, at its sole cost and expense, shall obtain and deliver to Lender:
 - (a) An endorsement to Loan Policy of title insurance No. FC17299 dated April 5, 1996 issued by First American Title Insurance Company (the "Policy"), extending the effective date of the Policy through the recording of this Agreement, insuring this Agreement in Schedule A of the Policy, and insuring the priority of the Mortgage as modified by this Agreement;
 - (b) An endorsement to the Policy assuring Lender that the lien of the Mortgage shall not be impaired by reason of the changes in the Loan Amount. Endorsements pursuant to subparagraphs (a) and (b) of this Paragraph 16 shall be delivered to Lender simultaneously, with and as a condition to the

recordation of this Agreement and shall be in form and content satisfactory to Lender; and

18. Miscellaneous.

- (a) Time is of the essence with respect to the payment, performance and observance of each and every covenant, agreement, condition, representation, warranty and obligation of Borrower under the Loan Documents.
- (b) This Agreement may be executed in two or more counterparts, each of which shall be deemed an original and all of which, taken together, shall constitute and be taken as one and the same instrument.
- None of the covenants, terms or conditions of this Agreement shall in any manner be altered, waived, modified, changed or abandoned, except by written instrument, duly signed and delivered by all the parties hereto.
- (d) This Agreement contains the entire agreement between the parties hereto as to the subject matter hereof and there are no other terms, obligations, covenants, representations, warranties, statements or conditions, oral or otherwise, of any kind.
- (e) The recitals to this Agreement are hereby incorporated into and made a part of this Agreement, and shall constitute covenants and representations of Borrower and shall be binding upon and enforceable against Borrower.



CONTINUED ON NEXT PAGE

THE UNDERSIGNED HEREBY IRREVOCABLY WAIVE THE RIGHT TO TRIAL BY JURY WITH RESPECT TO ALL ACTIONS OR PROCEEDINGS IN ANY WAY, MANNER OR RESPECT ARISING OUT OF OR RELATING TO THIS MODIFICATION AGREEMENT.

IN WITNESS WHEREOF, the undersigned have executed or caused this Agreement to be executed as of the day and year first above written.

FIRST BANK AN	DTR	RUST CO	MPANY	SOHL	STR	EET	ابلا	MITED
OF ILLINOIS,	an	Illinois	banking	PARTNERS	HIP,	an	Illinois	limited
corporation			Docur	partnership				
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Title: Yresiden	-/4	EDno		is thame: He	rbert	-Oa	Whitzb	-
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HERBERT SAY	TTY			R'S OF				

) SS: COUNTY OF COOK) I, the undersigned, a Notary Public in and for said, County, in the State aforesaid, DO Winter HEREBY CERTIFY that Michae! , personally known to me to be the Pros. a CFC of FIRST BANK AND TRUST COMPANY OF ILLINOIS, an Illinois banking corporation, and 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 severally acknowledged that as such Pres. 1-CFO, he signed and delivered the said instrument President & (FOof said bank, as his free and voluntary act and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth. Given under my hand and Notarial Seal this Notary Public My Commission expires: OFFICIAL SEAL CATHY S. HOFFMAN NOTARY PUBLIC, STATE OF ILLINOIS 7-29-02

STATE OF ILLINOIS

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 County the Charles of SOHL STREET LIMITED PARTNERSHIP, an Illinois limited partnership (the 'Partnership"), 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 and delivered the said instruments as his free and voluntary act and on behalf of and as the free and voluntary act of the Partnership for the uses and purposes therein set forth.



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 Developed 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 and delivered the said instruments as his free and voluntary act for the uses and purposes therein set forth.

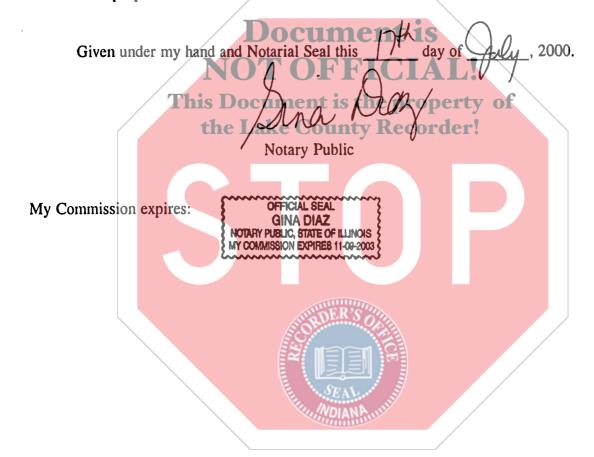


EXHIBIT A

LEGAL DESCRIPTION

A PART OF THE SOUTHEAST QUARTER OF SECTION 36, TOWNSHIP 37 NORTH, RANGE 10 WEST OF THE SECOND PRINCIPAL MERIDIAN, DESCRIBED AS: BEGINNING AT A POINT IN THE WESTERLY LINE OF SOHL AVENUE DISTANT THREE HUNDRED FIFTY (350) FEET SOUTHERLY AS MEASURED ALONG SAID WESTERLY LINE OF SOHL AVENUE FROM ITS INTERSECTION WITH THE SOUTHERLY LINE OF DOUGLAS STREET; THENCE SOUTHERLY ALOND SAID WESTERLY LINE OF SOHL AVENUE, FOUR HUNDRED FIFTY (450) FEET; THENCE WESTERLY PARALLEL TO DOUGLAS STREET, FOUR HUNDRED (400) FEET; THENCE NORTHERLY PARALLEL TO SOHL AVENUE, FOUR HUNDRED FIFTY (450) FEET; THENCE EASTERLY PARALLEL TO DOUGLAS STREET, FOUR HUNDRED (400) FEET TO THE POINT OR PLACE OF BEGINNING.

COMMONLY KNOWN AS: 5550-5600 SOHL STREET, HAMMOND, INDIANA, LAKE COUNTY

P.I.N.

