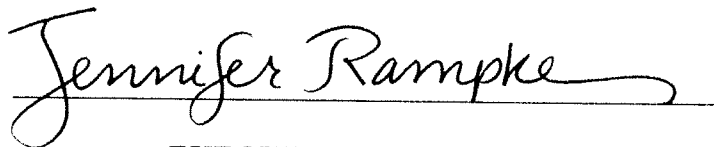


STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

CERTIFICATE

I, Jennifer Rampke, the duly authorized, qualified and Executive Secretary of the **Community Development Commission of the City of Chicago**, and the custodian of the records thereof, do hereby certify that I have compared the attached copy of a Resolution adopted by the **Community Development Commission of the City of Chicago** at a Regular Meeting held on the 13th Day of November 2007 with the original resolution adopted at said meeting and recorded in the minutes of the Commission, and do hereby certify that said copy is a true, correct and complete transcript of said Resolution.

Dated this 13th Day of November 2007

A handwritten signature in cursive script that reads "Jennifer Rampke". The signature is written in black ink and is positioned above a horizontal line.

**EXECUTIVE SECRETARY
Jennifer Rampke**

**COMMUNITY DEVELOPMENT COMMISSION
OF THE
CITY OF CHICAGO**

RESOLUTION NO. 07 - CDC - 95

**AUTHORIZATION TO NEGOTIATE A
REDEVELOPMENT AGREEMENT WITH THE WOMEN'S TREATMENT CENTER
AND
RECOMMENDATION TO
THE CITY COUNCIL OF THE CITY OF CHICAGO
FOR THE DESIGNATION OF THE WOMEN'S TREATMENT CENTER AS
DEVELOPER**

WHEREAS, the Community Development Commission (the "Commission") of the City of Chicago (the "City") has heretofore been appointed by the Mayor of the City with the approval of its City Council (the City Council referred to herein collectively with the Mayor as the "Corporate Authorities") as codified in Section 2-124 of the City's Municipal Code; and

WHEREAS, the Commission is empowered by the Corporate Authorities to exercise certain powers enumerated in Section 5/11-74.4-4(k) of the Illinois Tax Increment Allocation Redevelopment Act, as amended (65 ILCS 5/11-74.4-1 et seq.), (as amended from time to time, the "Act"); and

WHEREAS, the City Council, upon the Commission's recommendation pursuant to Resolution 99-CDC-255 and pursuant to the Act, enacted three ordinances on October 26, 1999 pursuant to which the City approved and adopted a certain redevelopment plan and project (the "Plan") for the Central West Redevelopment Project Area (the "Area"), designated the Area as a redevelopment project area and adopted tax increment allocation financing for the Area. The street boundaries of the Area are described on Exhibit A hereto; and

WHEREAS, The Women's Treatment Center (the "Developer"), has presented to the City's Department of Planning and Development ("DPD") a proposal for redevelopment of the Area or a portion thereof that is in compliance with the Plan, consisting of the construction of an institutional facility (the "Project"); and

WHEREAS, DPD requests that the Commission recommend to City Council that the Developer be designated as the developer for the Project and that DPD be authorized to negotiate, execute and deliver a redevelopment agreement with the Developer for the Project; now, therefore,

BE IT RESOLVED BY THE COMMUNITY DEVELOPMENT COMMISSION OF THE CITY OF CHICAGO:

Section 1. The above recitals are incorporated herein and made a part hereof.

Section 2. The Commission hereby recommends to City Council that the Developer be designated as the developer for the Project and that DPD be authorized to negotiate, execute and deliver on the City's behalf a redevelopment agreement with the Developer for the Project.

Section 3. If any provision of this resolution shall be held to be invalid or unenforceable for any reason, the invalidity or unenforceability of such provision shall not affect any of the remaining provisions of this resolution.

Section 4. All resolutions, motions or orders in conflict with this resolution are hereby repealed to the extent of such conflict.

Section 5. This resolution shall be effective as of the date of its adoption.

Section 6. A certified copy of this resolution shall be transmitted to the City Council.

ADOPTED *November 13* 2007

Attachment: Exhibit A, Street Boundary Description

EXHIBIT A

Street Boundary Description of the
Central West Tax Increment Financing
Redevelopment Project Area

The Area is generally bounded by W. Madison and W. Lake Sts. on the north, S. Peoria St. and N. Ogden Ave. on the east, W. Van Buren St. on the south, and Western Ave. on the west.

**City of Chicago
Department of Planning and Development**

**STAFF REPORT
TO THE
COMMUNITY DEVELOPMENT COMMISSION
REQUESTING DEVELOPER DESIGNATION
November 13, 2007**

I. PROJECT IDENTIFICATION AND OVERVIEW

Project Name: The Women's Treatment Center

Applicant Name: The Women's Treatment Center

Project Address: 140 N. Ashland Ave.

Ward and Alderman: 27th Ward – Ald. Walter Burnett

Community Area: Near West Side (28)

Redevelopment Project Area: Central West

Requested Action: TIF Developer Designation

Proposed Project: Rehabilitation, repair, and remodeling of an existing facility. Project consists of exterior façade and masonry restoration, elevator upgrades, HVAC repair and upgrades, roof replacement, and interior lobby improvements and repairs.

TIF Assistance: \$1,000,000

II. PROPERTY DESCRIPTION

Address: 140 N. Ashland Ave.

Location: Southwest corner of N. Ashland Ave. and W. Lake St.

Tax Parcel Numbers: 17-07-420-031 and 17-07-420-034

Land Area: Approximately 39,375 sq. ft. (.9 acres)

Current Use: The 104,913 sq. ft. 5-story building was constructed around 1920, with a two-story addition built in

1975. The building has masonry exterior walls on the five-story portion and an insulated panel curtain wall system on the two-story portion. The floors of the structure are 4"- 5" thick concrete floor slabs on concrete or steel beams and metal decking on steel joists. There are four elevators, five stairways and a dock with a hydraulic lift. It is not a landmark structure.

Current Zoning:

R-5 General Residence District (Special Use)

Environmental Condition:

An environmental assessment of the structure is currently being performed. A full assessment had previously been completed and no significant issues were discovered at that time. No substantial construction has taken place on the facility since that time, and it is not anticipated that there will be any newly discovered environmental issues requiring attention.

III. BACKGROUND

The Women's Treatment Center (TWTC) purchased the subject building in 1990 through a Department of Housing and Urban Development (HUD) auction. Previous to its ownership, the facility had been occupied by The Mary Thompson Hospital for Women, which provided health care services to low-income women and children. TWTC was created by the State of Illinois in 1990 and is a not-for-profit, 501(c)(3) organization.

TWTC provides women suffering from substance abuse with a continuum of care, teaching them recovery tools and parenting skills in order to maintain a sober lifestyle as they rebuild their lives and futures while mending their family bonds. TWTC is one of the few substance abuse programs that can provide residential accommodations for the children of program participants so that the mother and child can remain together during the treatment process. In 2006, TWTC served 1,424 women and 301 children. The large majority of its clients are from the City of Chicago. TWTC is located directly across the street from Union Park and is well-served by the adjacent CTA Green Line station as well as numerous bus routes.

TWTC currently offers residential treatment for pregnant women and mothers with young children aged 0-5 years old, outpatient programming, a medical detoxification unit, as well as two Recovery Homes for women with children. The facility includes a fully licensed infant-toddler daycare, a special pre-kindergarten program staffed by the Chicago Board of Education that can accommodate 16 children; and Nana's Crisis Nursery, which provides 24-hour care to children whose mothers are in crisis. The parenting program seeks to strengthen and improve the parenting skills and family relations of the women in recovery from substance abuse, which is a population known to

be high-risk parents. The Parents and Children Together [PACT] Program provides support to children of incarcerated mothers through videoconferencing, support groups and case management.

This property has not been the subject of a previous CDC action and to date has received minimal City funding for their services.

IV. PROPOSED DEVELOPMENT TEAM

Development Entity: TWTC is a not-for-profit, 501(c)(3) organization. Its operations are overseen by a 14-member Board of Directors and Executive Director Jewell Oates, who has been the director of the facility since 1991.

BHS Consulting Corp. is the lead construction management consultant, assisted by TIF consultants Johnson Research Group Inc. and architecture firms Cubellis and Youngman and Co. Neal and Leroy LLC will provide legal representation. Contact and background information is listed below for each of these entities.

Consultants:

Architects/Interior Design: Cubellis
104 S. Michigan Ave., Suite 200, Chicago IL 60603
www.cubellis.com

Past Projects: Streeterville Courtyard by Marriott, Canalside Commons, Middletown Square

Youngman and Co. Inc.
11 S. LaSalle St., Suite 2710, Chicago IL 60603
www.yciarch.com

Past Projects: Children's Medical Center, Loyola University Medical Center, Northwestern Memorial Hospital

Project Management: BHS Consulting Corp.
1301 W. 22nd St., Suite 800, Oak Brook IL 60523
www.bhsconsulting.com
Past Projects: Caritas Inc., Breaking Free Inc., Interventions

TIF Consultant: Johnson Research Group, Inc.
343 S. Dearborn St., Suite 404, Chicago IL 60604
Past Projects: Black Ensemble Theatre, Residences of Ravenswood, Hispanic Housing Development Corp.

Attorney: Neal and Leroy, LLC – Langdon Neal
203 N. LaSalle St., Suite 2300, Chicago IL 60601
www.nealandleroy.com

Past Experience: The firm's practice is focused primarily in the areas of eminent domain/condemnation, labor & employment, litigation, public finance and project finance, real estate and real estate finance, zoning, development and land use, business reorganization and bankruptcy and construction law.

V. PROPOSED PROJECT

Project Overview: The total development consists of the rehabilitation, repair, and remodeling of TWTC's existing facility. The rehabilitation program consists of exterior façade and masonry restoration, elevator upgrades, HVAC repair and upgrades, roof replacement, and interior lobby improvements and repairs. These improvements and upgrades address several safety and compliance issues. Furthermore, the development program for TWTC will not only secure the safety and physical maintenance of the 104,913 sq. ft. structure, but will provide operational and service performance and enhancement for the program clients and their families.

Exterior façade masonry will be removed as necessary and either repaired or replaced. The roof will be replaced, requiring demolition and removal of the existing roofing material. Interior improvements such as the lobby improvements, elevator, and HVAC repairs will require some demolition and repair/replacement activities on an as needed basis.

The building is situated on the easternmost section of the site, fronting W. Lake St., N. Ashland Ave. and W. Maypole Ave. Parking lot access is provided from the north off W. Lake St. and from the south off W. Maypole Ave. The facility provides 42 off-street parking spaces for visitors and staff.

A site plan, floor plans and elevation are provided as exhibits to this report.

Environmental Features: The following green/sustainable items will be included for this project:

- Energy Star certified roof (On 100% of 5-story portion of building, 3-story addition and courtyard roofs are not included in TIF application)
- Low VOC carpets and paints
- High Efficiency HVAC system
- Motion sensors on all room lights
- Programmable thermostats

In the future TWTC has committed to applying for a thermal grant from the Department of Energy and attempting to place a green roof on the 3-story addition and courtyard roofs. The project is exempt from the department's environmental policy/matrix as a non-profit institutional use providing no permanent residential units or commercial space.

VI. FINANCIAL STRUCTURE

The City intends to enter into a TIF Redevelopment Agreement with The Women's Treatment Center, and as a not-for-profit entity, they are real estate tax exempt. The majority of TWTC's revenue is derived from various government funds, with a smaller portion coming from individual donations, and office rent. With the competition and shortages of government funding sources, TWTC truly needs this TIF assistance to cover its funding gap. TWTC is receiving a \$1M loan from a not-for-profit entity called Caritas, a charity involved in substance abuse rehabilitation. TWTC is also receiving \$1,366,459 in the form of a line of credit from Old Second National Bank.

The City intends to negotiate a redevelopment agreement with TWTC for up to a maximum amount of \$1,000,000 in tax increment financing assistance, or approximately 29.7% of total development costs, which is currently estimated to be \$3,366,459. The City's TIF financial assistance is to be repaid from the increment generated from the entire Central West Tax Increment Financing District. DPD will make one lump sum payment of \$1,000,000 at Certification of Completion, for TIF-eligible prior expenditures. The \$1,000,000 in TIF assistance will be front funded through a combination of a private bank line of credit and TWTC financial reserves. The high percentage of TIF assistance is compensated by the substantial public benefit that TWTC provides to the women and children of our communities. 'But for' the TIF assistance, the project could not occur.

The following table identifies the sources and uses of funds.

Sources and Uses of Funds

<u>Sources</u>	<u>Amount</u>	<u>% of total</u>
Not for Profit Loan (Caritas)	\$1,000,000	29.7%
Bank Line of Credit (Old Second Bank)	\$2,000,000	59.4%
TWTC Reserves	\$366,459	10.9%
Total Sources	\$3,366,459	100%
TIF subsidy to reimburse costs	\$1,000,000	
<u>Uses</u>	<u>Amount</u>	<u>\$/sf of Building*</u>
Hard Costs	\$2,697,750	\$22.03psf
Soft Costs		
Architect's Fee	\$239,272	\$1.95psf
Loan Interest	\$245,000	\$2.02psf
Legal Fees	\$15,000	\$0.13 psf
Other soft costs	\$169,437	\$1.38 psf
Total Soft Costs	\$668,706	\$5.46 psf
Total Uses	\$3,366,459	\$27.49psf

*Gross building area is 122,485 square feet

VII. PUBLIC BENEFITS

The proposed project will provide the following public benefits:

Environmental Features: The project will incorporate the following sustainable features:

- Energy Star certified roof (On 100% of 5-story portion of building, 3-story addition and courtyard roofs are not included in TIF application)
- Low VOC carpets and paints
- High Efficiency HVAC system
- Motion sensors on all room lights
- Programmable thermostats

Construction Jobs: The project will produce 20 temporary construction jobs.

Affirmative Action: The developer will comply with the requirements of Chicago's affirmative action ordinance, which requires contract participation of 24% by minority-owned business enterprises (MBEs) and 4% by woman-owned business enterprises (WBEs). The developer has provided notification of the proposed project, by certified mail, to several associations of minority and women contractors. A sample version of the letter and copies of the post office receipts for the certified letters are presented as exhibits to this report.

City Residency: The developer will comply with the requirements of Chicago's city residency ordinance, which requires that at least half of all construction-worker hours be filled by Chicago residents. The developer will also comply with the requirement that all construction jobs are paid the prevailing wage.

VIII. COMMUNITY SUPPORT

27th Ward Alderman Walter Burnett endorses the project and has provided a letter of support (see exhibits for copy). The following organization has endorsed the project: First Baptist Congregational Church. (See exhibits for copies of support letters).

IX. CONFORMANCE WITH REDEVELOPMENT AREA PLAN

The proposed project is located in the Central West Tax Increment Financing Redevelopment Project Area. The proposed project will satisfy the following goals of the area's redevelopment plan:

- Facilitate the preservation and/or rehabilitation of residential, commercial, industrial, and architecturally or historically significant buildings and encourage the adaptive re-use of vacant, underutilized and obsolete buildings
- Support and complement the goals and objectives of other underlying redevelopment plans and planning studies

- Support job training programs and increase employment opportunities for area residents

The implementation strategy for achieving the plan's goals envisions the need to provide TIF financial assistance for the development of institutional facilities. The proposed project also conforms to the plan's land use map, which calls for residential development at the subject site.

X. CONDITIONS OF ASSISTANCE

If the proposed resolution is approved by the CDC, DPD will negotiate a redevelopment agreement with the developer. The redevelopment agreement will incorporate the parameters of the proposed project as described in this staff report.

It is DPD policy that no business will be conducted with a development entity whose any principal has outstanding municipal debts (such as unpaid parking tickets, unpaid water bills, unpaid business licenses, and others), is in arrears of child support payments, or who is a debtor in bankruptcy, a defendant in a legal action for deficient performance, a respondent in an administrative action for deficient performance, or a defendant in any criminal action. Before today's action is presented to the City Council for approval, the department will conduct a thorough background check of the TWTC board of directors and trustees. Similar background checks will be conducted on the development entity itself.

Closing of the redevelopment agreement will not occur before the City Council has approved the agreement, the developer has obtained all necessary City approvals including zoning and building permits, and the developer has presented proof of financing. The redevelopment agreement will include a development timetable.

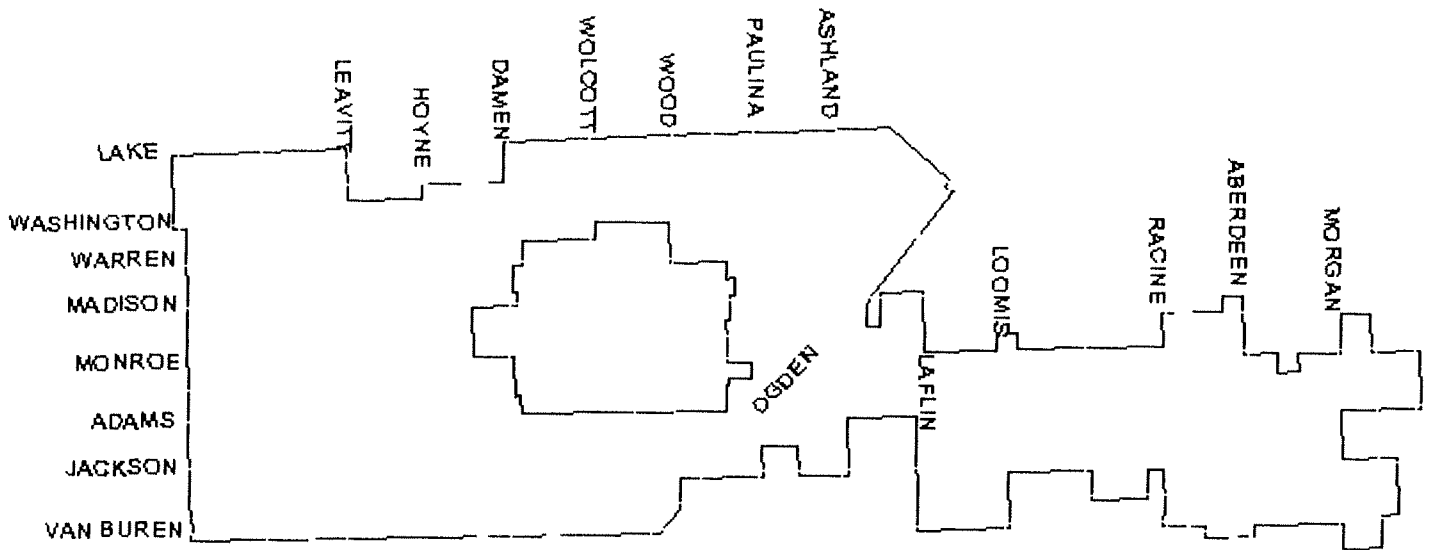
XI. RECOMMENDATION

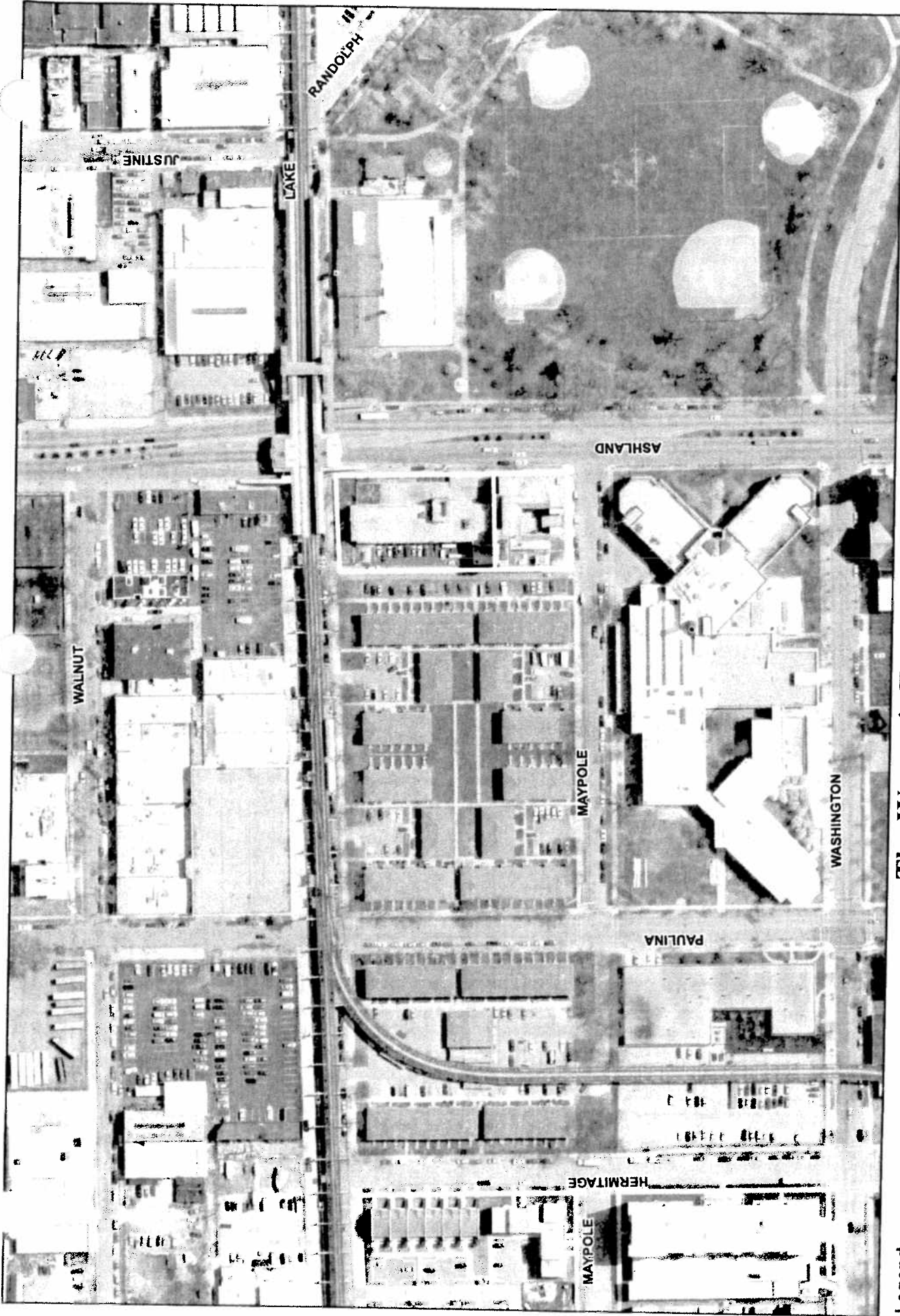
The Department of Planning and Development has thoroughly reviewed the proposed project, the qualifications of the development team, the financial structure of the project, its need for public assistance, its public benefits, and the project's conformance with the redevelopment area plan, and DPD recommends that the CDC recommend to the City Council the designation of The Women's Treatment Center as Developer for the development of an institutional facility at 140 N. Ashland Ave.

EXHIBITS

Redevelopment Area Map
Neighborhood Map or Aerial
Survey or Plat
Site Plan
Front Elevation/Photo
Sample M/WBE Letter
Copies of M/WBE Certified Letter Receipts
Lender's Letter of Interest
Community Letter of Support
Alderman's Letter of Support
CDC Resolution

**CENTRAL WEST TAX INCREMENT FINANCING REDEVELOPMENT
PROJECT AREA**





**The Women's Treatment Center
140 N Ashland Ave.**



Legend

TWTC



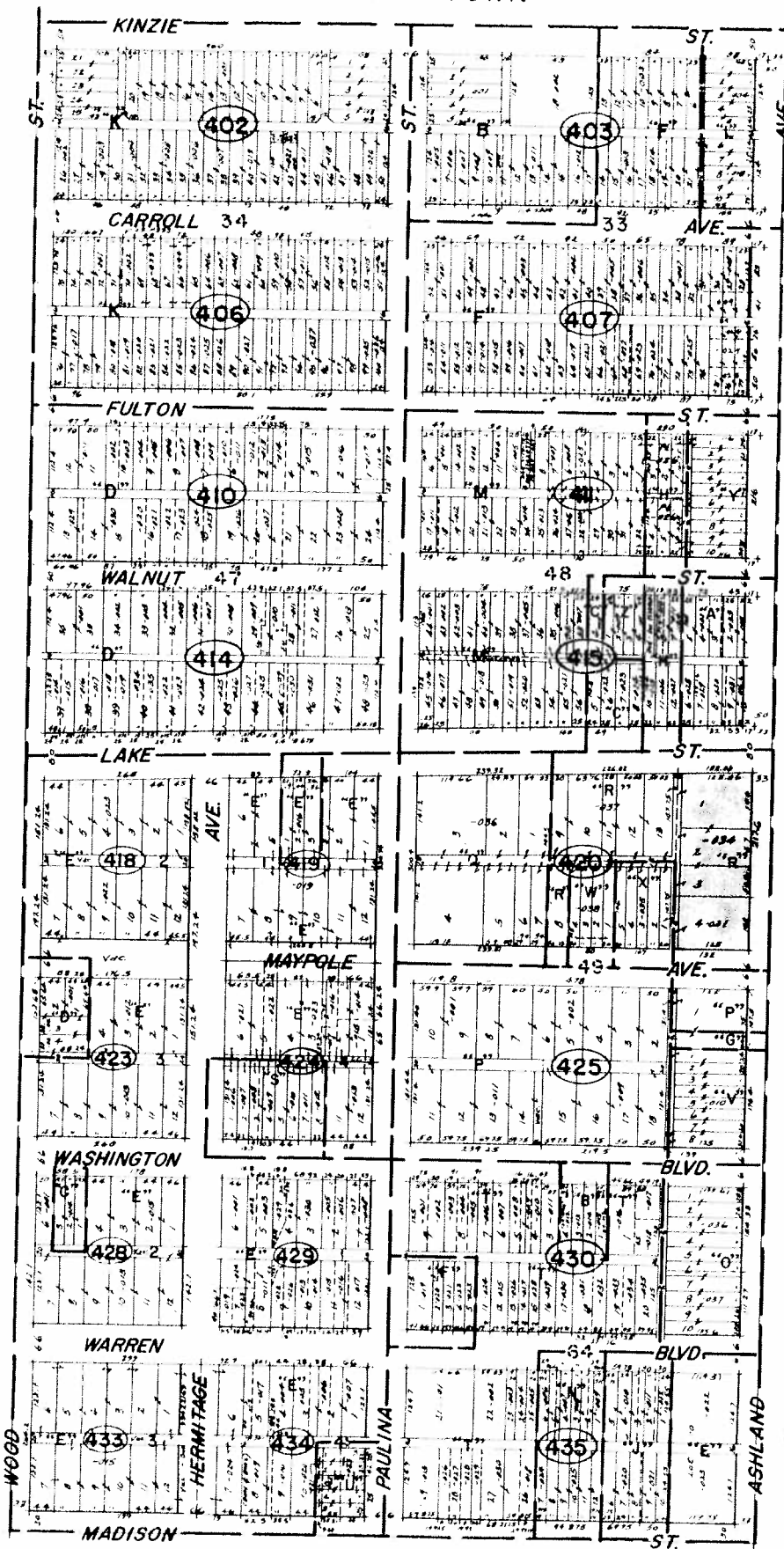
CITY OF CHICAGO
RICHARD M. DALEY
MAYOR
DEPARTMENT OF PLANNING
AND DEVELOPMENT
ARNDT, KASSEL,
COMMUNITEK

WWW.PRIVACY
POLICY

E. 1/2 S.E. 1/4 Sec. 7-39-14
WEST TOWN

39-14-7H

17-7



CANAL TRUSTEES SUB. OF LOT 10 IN Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Sep. 10, 1868. Ante-Fire.

J. M. ALLEN'S SUB. OF THE N.E. 1/4 OF Bk. 44 of Canal Trustees' Sub. (see 'A'). Ante-Fire.

LESLIE'S SUB. OF PART OF THE E. 1/2 OF Bk. 44 of Canal Trustees' Sub. (see 'A'). Ante-Fire.

SUB. OF Bk. 47 of Canal Trustees' Sub. (see 'A'). Rec. Feb. 3, 1869. Ante-Fire.

PAGE & WOOD'S SUB. OF LOTS 10, 11, & 14 IN Canal Trustees' Sub. (see 'A'). Rec. Dec. 19, 1869. Ante-Fire.

MACY, ALLEN & ROCKWELL'S SUB. OF THE E. 1/2 AND THE S. 1/4 OF Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Apr. 13, 1850. Ante-Fire.

SUB. OF Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. July 10, 1852. Ante-Fire.

HARMON'S SUB. OF PART OF Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. June 27, 1854. Ante-Fire.

E. H. CUMMINGS' SUB. OF Lot 9 in Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Oct. 9, 1856. Ante-Fire.

C. J. HILL'S SUB. OF Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Apr. 10, 1857. Ante-Fire.

B. L. HONORE & RESNAY OF Lots 1 to 5 and 22 to 26 in the S.E. 1/4 of Bk. 43 of Canal Trustees' Sub. (see 'A'). Rec. May 15, 1857. Ante-Fire.

C. J. HILL'S SUB. OF PART OF Bk. 48 of Canal Trustees' Sub. (see 'A'). Rec. May 16, 1857. Ante-Fire.

BOWEN'S SUB. OF Lot 8 in Bk. 61 of Page & Wood's Sub. of Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Dec. 13, 1858. Ante-Fire.

CARPENTER'S SUB. OF Lot Land E. 30 ft. of Lot 2 in Bk. 44 of Page & Wood's Sub. of Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Apr. 28, 1862. Ante-Fire.

ASSESSOR'S SUB. OF Lots 6 to 10 in Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Jan. 21, 1863. Ante-Fire. Rec. Dec. 26, 1873. Doc. 86074.

ASSESSOR'S DIV. OF Lots 4 & 5 in Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Sep. 19, 1866. Ante-Fire.

TAYLOR'S SUB. OF Lots 1, 2, & 3 in Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Sep. 19, 1866. Ante-Fire.

MCAN'S SUB. OF Lot 10 in Bk. 4 of Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Apr. 23, 1868. Ante-Fire.

ASSESSOR'S DIV. OF Lots 2 to 7 and (except the E. 30 ft.) of Lot 2 in Bk. 44 of Page & Wood's Sub. of Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Oct. 6, 1868. Ante-Fire.

ASSESSOR'S DIV. OF Lots 11 & 12 in Sub-Block 1 of Bk. 42 in Canal Trustees' Sub. (see 'A'). Rec. Oct. 6, 1868. Ante-Fire.

CARPENTER'S SUB. OF THE E. 120 ft. of the S. 1/2 of Bk. 49 in Sec. 7-39-14, except the N. 107 1/2 ft. Rec. June 27, 1873. Doc. 170215.

SUB. OF Sublot 7 and the E. 30 ft. of Lot 8 in Sub. of Lots 1, 2, & 3 of Bk. 49 in Canal Trustees' Sub. (see 'A'). Rec. July 24, 1874. Doc. 173752.

SUB. OF Lots 5 & 6 of Taylor's Sub. of Lots 1, 2, & 3 of Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Aug. 31, 1874. Doc. 181930.

D. W. SUTHERLAND'S SUB. OF THAT PART OF THE S. 1/2 OF Bk. 49 in Canal Trustees' Sub. (see 'A'). Rec. Dec. 30, 1874. Doc. 17922.

ELIZABH RESNAY OF Lots 1, 2, & 3 of Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Oct. 17, 1877. Doc. 171646.

SUB. OF THAT PART OF THE E. 132 ft. of Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. B. of Walnut St. Rec. June 27, 1896. Doc. 172640.

KEDZIE'S SUB. OF THE N.E. 1/4 of the E. 1/2 of the N.E. 1/4 of original Lot 2 in Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Mar. 10, 1892. Doc. 167349.

W.D. of Lot 1 and the E. 120 ft. of the S. 1/2 of Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Aug. 10, 1893. Doc. 167349.

S.M. of Lots 4 and Bk. 44 of Page & Wood's Sub. of Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Jan. 30, 1894. Doc. 167349.

W.D. of Lot 1 and the E. 120 ft. of the S. 1/2 of Bk. 49 of Canal Trustees' Sub. (see 'A'). Rec. Aug. 10, 1893. Doc. 167349.

SUB. OF THE S.E. 1/4 of the E. 1/2 of the N.E. 1/4 of original Lot 2 in Bk. 44 of Canal Trustees' Sub. (see 'A'). Rec. Aug. 10, 1893. Doc. 167349.

The Women's Treatment Center

140 N. Ashland Avenue
Chicago, Illinois 60607

PROJECT

REVISIONS / SUBMITTALS

NO. DATE ISSUE

SHEET INFORMATION

SHEET TITLE

SITE PLAN

PROFESSIONAL STAMP SHEET NUMBER

A0.0

PAGE NUMBER

OF

LC DP 11/29/2008

N. ASHLAND AVE.

W. MAYPOLE AVE.

W. LAKE ST.

Existing Women's Treatment Center Building

EXISTING PARKING SPACES

EXISTING BRICK BUILDING

EXISTING PARKING SPACES

EXISTING BRICK BUILDING

PROPERTY LINE

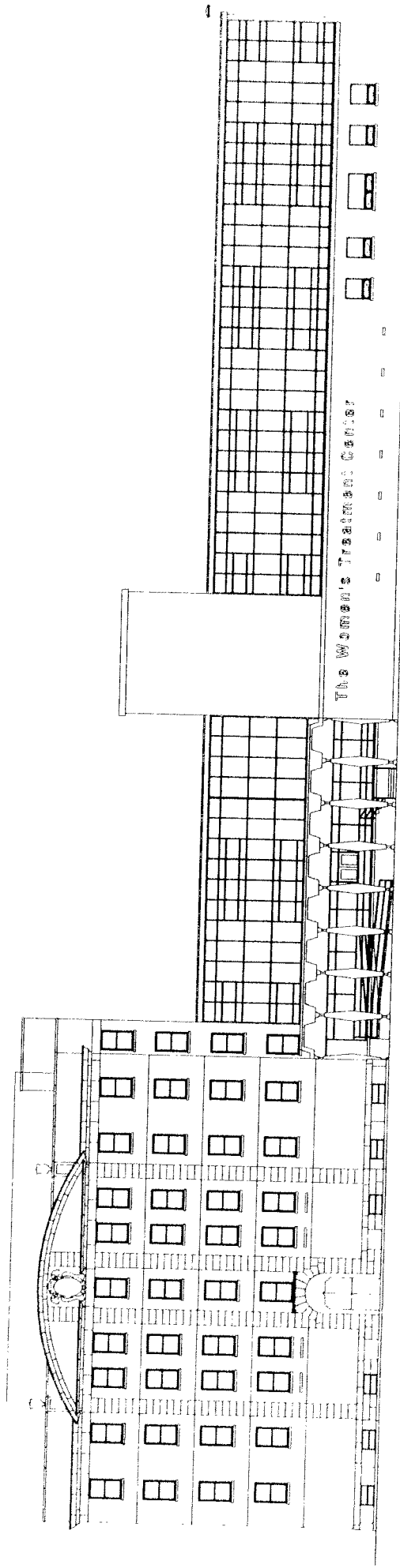
PROPERTY LINE

PROPERTY LINE

1 SITE PLAN

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Ashland Avenue East Elevation





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"Mending"
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CERTIFIED MAIL RECEIPT		
(Domestic Mail Only; No Insurance Coverage Provided)		
OFFICIAL COPY		
Postage	\$.41	Postmark Here 6/15/07
Certified Fee	2.65	
Return Receipt Fee (Endorsement Required)	2.15	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.21	
Sent To		
Cox		
Receipt Received		
Street, Apt. No., or PO Box No.		
City, State, ZIP+4		
PS Form 3800, January 2001		See Reverse for Instructions

June 15, 2007

Florence Cox, Executive Director
Black Contractors United
400 W. 76th Street
Chicago, IL 60620

RE: The Women's Treatment Center, 140 N. Ashland Avenue, Chicago, IL

Dear Ms. Cox:

This is to notify you that we are planning the rehabilitation of the referenced property with new exterior and interior work. The project will include heating, cooling, and ventilation upgrades; roof replacement; and lighting and interior entrance repairs. The project budget is just over \$3,300,000, of which approximately \$1,400,000 will be subject to 24% MBE and 4% WBE participation. It is anticipated that plans will be issued for bid in the fall of 2007 and construction will begin in January 2008. The project is estimated to take approximately 15 months to complete. The developer of the property is The Women's Treatment Center, and the construction project manager is BHS Consulting Corp.

Upon request, we will provide you with a set of bid documents as soon as they are complete. In addition, we would like to schedule a preliminary meeting with you to discuss the project and participation of your members.

In the meantime, if you need any other information please contact Anita Flores, TWTC's Development Director, at (312) 633-4366.

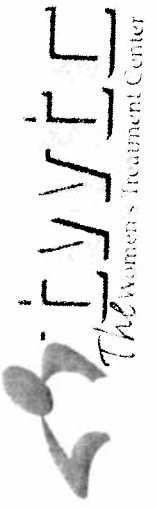
Sincerely,

Angela Vasandani

Angela Vasandani
Project Manager

cc: Robert Kunze, Chicago Department of Planning and Development
Anita Flores, TWTC

CERTIFIED MAIL



565 5612

See back for return address
RETURN TO: [Redacted]
ADDRESS: [Redacted]
CITY: [Redacted]
STATE: [Redacted]
ZIP: [Redacted]



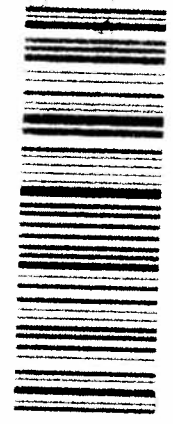
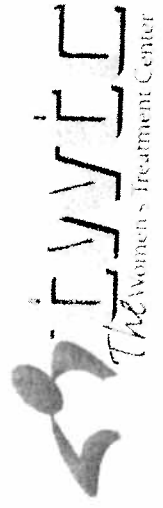
AKL

Diane Jones, President
Successful Independent Network Association
(SINA)

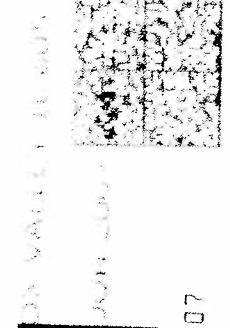
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CERTIFIED MAIL



7001 0320 0001 5665 6007



President
National Women's Business
at
Street Suite 1110
50606
City

UNDELIVERABLE
AS ADDRESSED,
NO FORWARDING
ORDER ON FILE



[Redacted]



UNDELIVERABLE
AS ADDRESSED
NO FORWARDING
ORDER ON FILE

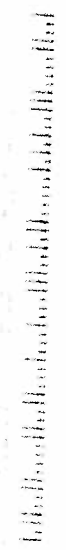
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POSTAGE WILL BE PAID BY ADDRESSEE
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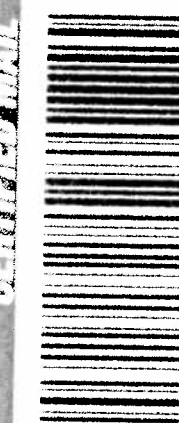
*1/2 Trish Collins's phone# - disconnected -
no forwarding information*

Gloria Bell Executive Director
Cosmopolitan Chamber of Commerce
560 W. Lake Street, 5th Floor
Chicago, IL 60661

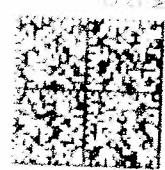
6-13-97



CERTIFIED MAIL



7002 0510 0003 2304 4353



POSTAGE WILL BE PAID BY ADDRESSEE
\$ 005.210
MAILED FROM 60649

Illinois Association of Minority Contractors
1643 East 71st Street
Chicago, IL 60649

NO RETURN TO SENDER
UNDELIVERABLE
UNABLE TO FORWARD

60649 1643 71ST ST
CHICAGO, IL 60649



COMPLETE THIS SECTION ON DELIVERY

A. Signature
 Annette Spalding Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery
 6-18-07

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
 Joan Archie
 Chicago Urban League
 220 S. State Street, 11th Floor
 Chicago, IL 60604

2. Article Number
 (Transfer from service label) 7002 0510 0003 2304 3431

PS Form 3811, February 2004 Domestic Return Receipt

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? Extra Fee Yes

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 Archie Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery
 6/18/07

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
 Cesar A. Santoy, Executive Director
 Hispanic American Contractors Industry
 Association (HACIA)
 201 W. Jackson Boulevard, Suite 205
 Chicago, IL 60607

2. Article Number
 (Transfer from service label) 7002 0510 0003 2304 3400

PS Form 3811, February 2004 Domestic Return Receipt

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? Extra Fee Yes

SENDER: COMPLETE THIS SECTION

1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
 Print your name and address on the reverse so that we can return the card to you.
 Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Beth Doria, Executive Director
 Federation of Women Contractors
 5650 S. Archer Avenue
 Chicago, IL 60661

2. Article Number
 (Transfer from service label) 7002 0510 0003 2304 3417

PS Form 3811, February 2004 Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 Beth Doria Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery
 6/18/07

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? Extra Fee Yes

SENDER: COMPLETE THIS SECTION

- 1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- 2. Print your name and address on the reverse so that we can return the card to you.
- 3. Attach this card to the back of the mailpiece or on the front if space permits.

Florence Cox, Executive Director
 Black Contractors United
 400 W. 76th Street
 Chicago, IL 60620

COMPLETE THIS SECTION ON DELIVERY

- A. Signature: *Florence Cox*
 - Agent
 - Addressee
- B. Received by (Printed Name): *Florence Cox*
 - Date of Delivery: *6/18/07*
- D. Is delivery address different from item 1? Yes No

- 3. Service Type:
 - Certified Mail
 - Express Mail
 - Registered
 - Insured Mail
 - C.O.D.
 - Return Receipt for Merchandise
- 4. Restricted Delivery? (Extra Fee) Yes No

Article Number: 7002 0510 0003 2304 3455
 Transfer from service label: PS Form 3811, February 2004
 Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

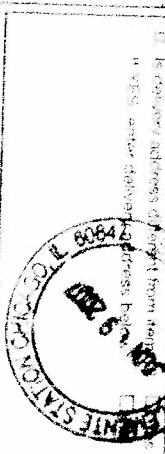
- 1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- 2. Print your name and address on the reverse so that we can return the card to you.
- 3. Attach this card to the back of the mailpiece or on the front if space permits.

Anthony Guillen, Director
 Latin American Chamber of Commerce
 512 W. Fullerton Avenue
 Chicago, IL 60647

COMPLETE THIS SECTION ON DELIVERY

- A. Signature: *Anthony Guillen*
 - Agent
 - Addressee
- B. Received by (Printed Name): *Anthony Guillen*
- D. Is delivery address different from item 1? Yes No

- 3. Service Type:
 - Certified Mail
 - Express Mail
 - Registered
 - Insured Mail
 - C.O.D.
 - Return Receipt for Merchandise
- 4. Restricted Delivery? (Extra Fee) Yes No



Article Number: 7002 0320 0001 4665 6021
 Transfer from service label: PS Form 3811, February 2004

SENDER: COMPLETE THIS SECTION

- 1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- 2. Print your name and address on the reverse so that we can return the card to you.
- 3. Attach this card to the back of the mailpiece, or on the front if space permits.

Tracye Smith, Executive Director
 Chicago Minority Business Development Council, Inc.
 1 East Wacker Drive, Suite 1200
 Chicago, IL 60601

COMPLETE THIS SECTION ON DELIVERY

- A. Signature: *Tracye Smith*
 - Agent
 - Addressee
- B. Received by (Printed Name): *Tracye Smith*
- C. Date of Delivery: *6-18-07*
- D. Is delivery address different from item 1? Yes No

- 3. Service Type:
 - Certified Mail
 - Express Mail
 - Registered
 - Insured Mail
 - C.O.D.
 - Return Receipt for Merchandise
- 4. Restricted Delivery? (Extra Fee) Yes No

Article Number: 7002 0510 0003 2304 3448
 Transfer from service label: PS Form 3811, February 2004

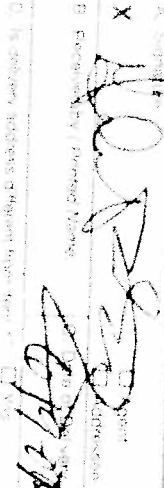
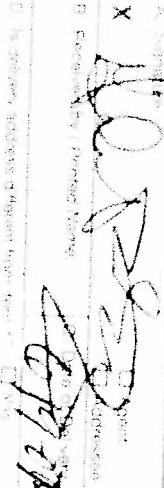
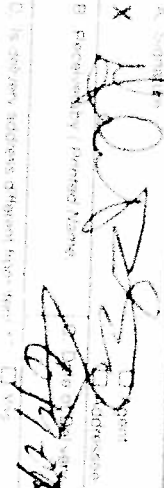
SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece or on the front if space permits.

Article Addressed to:

Juan Ochoa, President & CEO
 Illinois Hispanic Chamber of Commerce
 33 N. LaSalle Street, Suite 1720
 Chicago, IL 60602

COMPLETE THIS SECTION ON DELIVERY

- A. Signature 
- B. Received by (Printed Name) 
- C. Date of Delivery 
- D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below: Yes No

- 3. Service Type
 - Certified Mail Express Mail
 - Registered Return Receipt for Merchandise
 - Insured Mail C.O.D.
- 4. Restricted Delivery? (Extra Fee) Yes No

2. Article Number: 7001 0320 0001 8665 6014
 (Transfer from service label)
 PS Form 3811, February 2004 Domestic Return Receipt (PSN 7530-01-000-9000)

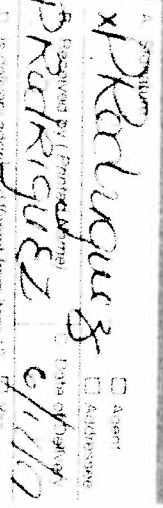
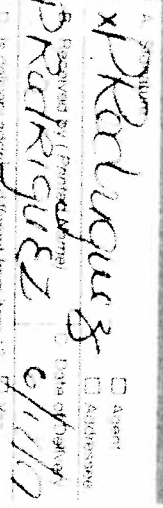
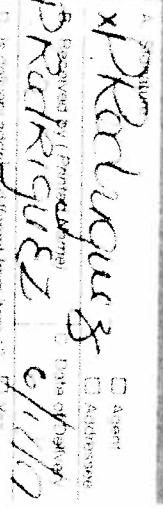
SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece or on the front if space permits.

Article Addressed to:

Perry Makachi, President
 Association of Asian Construction Enterprises
 333 N. Ogden Avenue
 Chicago, IL 60607

COMPLETE THIS SECTION ON DELIVERY

- A. Signature 
- B. Received by (Printed Name) 
- C. Date of Delivery 
- D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below: Yes No

- 3. Service Type
 - Certified Mail Express Mail
 - Registered Return Receipt for Merchandise
 - Insured Mail C.O.D.
- 4. Restricted Delivery? (Extra Fee) Yes No

2. Article Number: 7002 0520 0003 2304 3462
 (Transfer from service label)
 PS Form 3811, February 2004 Domestic Return Receipt (PSN 7530-01-000-9000)

SENDER: COMPLETE THIS SECTION

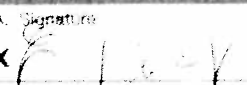
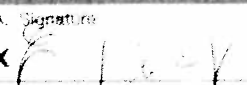
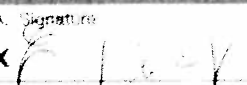
- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Donna Games
 Deputy Director, Trade Bureau
 Rainbow/Push Coalition
 930 E. 50th Street
 Chicago, IL 60615

2. Article Number: 7001 0320 0001 8665 5550
 (Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

- A. Signature  Agent Addressee
- B. Received by (Printed Name) 
- C. Date of Delivery 
- D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below: Yes No

3. Service Type

- Certified Mail Express Mail
- Registered Return Receipt for Merchandise
- Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes No

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 Karl A. Willock
 Agent
 Addressed

B. Received by (Printed Name)
Karl A. Willock
 Date of Delivery
4/17

D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below:

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.
 Restricted Delivery? (Extra Fee) Yes

Article Number
 (Transfer from service label) **7002 0510 0003 2304 4315**
 PS Form 3811, February 2004
 Domestic Return Receipt
 102595-02-M-1940

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return this card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
**Hedy Ratner, Executive Director
 Women's Business Development Center
 8 S. Michigan Avenue, Suite 400
 Chicago, IL 60603**

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.
 Restricted Delivery? (Extra Fee) Yes

Article Number
 (Transfer from service label) **7002 0510 0003 2304 4346**
 PS Form 3811, February 2004
 Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return this card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:
**Larry Ann Olson
 Jean of Workforce Development
 riton College
 2000 Fifth Avenue, Room R-210
 Ever Grove, IL 60171**

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.
 Restricted Delivery? (Extra Fee) Yes

Article Number
 (Transfer from service label) **7002 0510 0003 2304 4315**
 PS Form 3811, February 2004
 Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 Larry E. Bullock
 Agent
 Addressed

B. Received by (Printed Name)
Larry E. Bullock
 Date of Delivery
4/18/07

D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below:

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.
 Restricted Delivery? (Extra Fee) Yes

Article Number
 (Transfer from service label) **7002 0510 0003 2304 4339**
 PS Form 3811, February 2004
 Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return this card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:
**Larry Bullock, President
 Suburban Black Contractors
 848 Dodge Avenue, Suite 347
 Evanston, IL 60202**

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.
 Restricted Delivery? (Extra Fee) Yes

Article Number
 (Transfer from service label) **7002 0510 0003 2304 4322**
 PS Form 3811, February 2004
 Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return this card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:
**Curt Roeschley
 Director, Small Business Development
 Uptown Center Hull House
 520 N. Beacon Street
 Chicago, IL 60640**

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.
 Restricted Delivery? (Extra Fee) Yes

Article Number
 (Transfer from service label) **7002 0510 0003 2304 4339**
 PS Form 3811, February 2004
 Domestic Return Receipt

**PROMISSORY NOTE
CREDIT LINE**

\$1,000,000.00

Dated: April 30, 2007

The Undersigned, for value received, promises to pay to the order of CARITAS, an Illinois not for profit corporation located at 600 Hunter Dr., Ste. 200, Oak Brook, Illinois 60523 (hereinafter called the "HOLDER"), the sums advanced under this Promissory Note, but in no event in excess of ONE MILLION and 00.100THS (\$1,000,000.00) DOLLARS. Amounts advanced shall bear interest at a per annum rate of 6.5%. Interest will accrue on the day the sums are advanced and continue until the outstanding balance on such advance is paid in full. The undersigned will pay monthly payments of interest only until January 1, 2010 after which the outstanding principal will amortize over a thirty (30) month period. Monthly payments of principal and interest shall then be due. Payments shall be due on the first day of each month, in arrears. In the event any payment is received after the 15th day after its due date, a late penalty payment of 5% of the payment due shall be assessed.

In the event of the non-payment, when due, of any amount payable hereunder, or if any statement, representation or warranty in any application for the loan evidenced hereby, or in any supporting document, is untrue in any material respect as of the date made, (1) this Note may, at the option of the HOLDER, and without demand or notice of any kind, be declared, and thereupon immediately shall become, due and payable and (2) the undersigned shall agree to pay all expenses of the Holder of the collection of this Note, including reasonable attorneys' fees and legal expenses and all attorneys' fees and court costs incurred by the HOLDER defending itself against a suit, counterclaim or other legal action brought by the undersigned in respect of this credit line.

The failure of the HOLDER to exercise the option for acceleration of maturity following any default as aforesaid or to exercise any other option granted by the Undersigned hereunder in any one or more instances, or the acceptance by the HOLDER of partial payments hereunder shall not constitute a waiver of any such default, but such option shall remain continuously in force. Acceleration of maturity, once claimed hereunder by HOLDER, may, at the option of the HOLDER, be rescinded by written acknowledgment to that effect by the HOLDER, but the tender and acceptance of partial payments alone shall not in any way affect or rescind such acceleration of maturity.

The Undersigned hereby waives presentment, demand, notice of dishonor, protest, and all other notices whatsoever, and agrees that the HOLDER may from time to time extend or renew this Note for any period (whether or not longer than the original period of this Note) and grants any releases, compromises or indulgences with respect to this Note or any extension or renewal thereof or any security therefor or to any party liable thereunder or hereunder, all without notice to or consent of any of the undersigned and without affecting the liability of the undersigned hereunder.

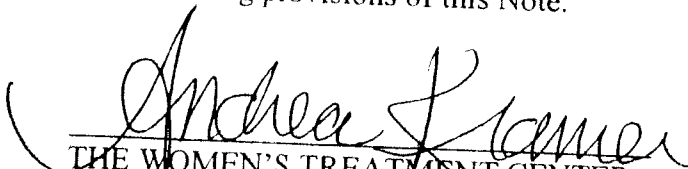
The undersigned hereby waives trial by jury in any litigation in any court with respect to, in connection with, or arising out of this Note or any instrument or document delivered pursuant to this Note, or the validity, protection, interpretation, collection, or enforcement thereof, or any

other claim or dispute whatsoever arising between the undersigned and the HOLDER in respect of this credit line.

To further secure payment hereof, the undersigned irrevocably authorizes any attorney of any court of record to appear for the undersigned, in term time or vacation, at any time from time to time after payment is due, whether by acceleration or otherwise, and confess a joint or several judgment, without process, in favor of the HOLDER against the Undersigned for such amount as may be unpaid hereunder, together with costs of such proceeding and attorneys' fees, and waives and releases all errors which may intervene in any such proceeding and consents to immediate execution upon said judgment, hereby ratifying and confirming all that said attorney may do by virtue hereof.

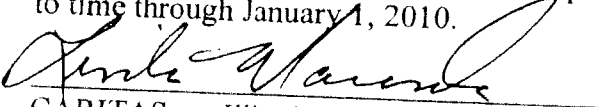
If this Note is not dated when executed by the undersigned, the HOLDER is authorized, without notice to the undersigned, to date this Note.

This Note has been delivered at Oak Brook, Illinois, and shall be construed in accordance with the laws of the State of Illinois. Wherever possible each provision of this Note shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Note.


THE WOMEN'S TREATMENT CENTER, an
Illinois Not For Profit Corporation, by the
Chairperson of its Board of Directors,
Andrea S. Kramer

AGREED AND ACCEPTED

The Holder agrees to advance funds under this credit line to The Women's Treatment Center as requested from time to time through January 1, 2010.


CARITAS, an Illinois Not For Profit
Corporation, by its Executive Director

BORROWER NAME AND ADDRESS	LENDER NAME AND ADDRESS	LOAN DESCRIPTION
The Women's Treatment Center 140 N Ashland Ave Chicago, IL 60617-1300	OLD SECOND NATIONAL BANK 17 SOUTH RIVER STREET AURORA, IL 60504-4170	Number <u>27327</u> Amount \$ <u>\$2,000,000.00</u> Date <u>11/17/06</u>

Refer to the attached Signature Addendum, incorporated herein, for additional Borrowers and their signatures.

COMMERCIAL PROMISSORY NOTE

DATE: The date of this Promissory Note (Note) is November 17, 2006
 GOVERNING AGREEMENT: This Note is further governed by the Commercial Loan Agreement between Lender and Borrower dated 11/17/06 as modified, amended, or supplemented. All definitions of terms in the Commercial Loan Agreement apply to this Note as well. Upon execution of this Note, Borrower represents that Borrower has reviewed and is in compliance with all Loan Documents and the Commercial Loan Agreement.

PROMISE TO PAY: For value received, Borrower promises to pay Lender or Lender's order, at Lender's address, \$ 2,000,000.00 (Principal) \$ _____ (Principal) or the Borrowing Base, whichever is less.

Single Advance: Borrower will receive all of this Principal in one advance. No additional advances are contemplated under this Note.
 Multiple Advances: The Principal amount stated above is the maximum amount of Principal that Borrower may borrow under this Note. On 11/17/06 Borrower will receive \$ 0.00 and future advances are contemplated. The conditions for future advances are stated in the Commercial Loan Agreement.

INTEREST: Borrower agrees to pay interest on the outstanding Principal balance of this Note at the rate of 7.75 percent per year until the rate changes.
 Variable Rate: The interest rate is .50 % Below the highest Prime Rate of interest as published in the Wall Street Journal from time to time. At no time prior to maturity or default, shall the interest rate be lower than N/A % or higher than N/A %. The rate shall change on the day that PRIME changes and may change as often as daily.

Post Maturity/Default Interest: Borrower agrees to pay interest on the unpaid balance of this Note owing after 15 days past maturity the post maturity rate will be 18.00 %

MATURITY/DEMAND: This Note is *See Payment Schedule Below

PAYMENT: Borrower agrees to pay this Note as follows:

In 24 payments of interest only due Monthly Beginning December 08, 2006
 The final payment of the entire unpaid balance of Principal and Interest will be due at maturity - December 08, 2008

Notwithstanding anything to the contrary contained herein, each payment I make on this note will first reduce any accrued but unpaid interest, then unpaid principal, then any amounts due to your escrow account, then late fees or charges, and finally any amounts owed that are neither interest nor principal.

ACCRUAL METHOD: Interest will be calculated on a Actual 360 basis.

All payments must be made in United States dollars. Each payment Borrower makes on this Note will be applied first to any charges Borrower owes other than Principal and interest, then to interest that is due, and finally to Principal that is due. If Lender and Borrower agree to a different application of payments, that application will be described on this Note. The actual amount of Borrower's final payment will depend upon Borrower's payment record.

USE OF PROCEEDS: SHORT TERM WORKING CAPITAL

WAIVERS AND CONSENT: Borrower waives protest, presentment for payment, demand and notices of acceleration, intent to accelerate, and dishonor (if allowed by law).

ADDITIONAL TERMS: ~~It is the parties' intention that this note not be paid through borrowing, refinancing or any funds that must be repaid, regardless of the source of the funds the Debtor, or collateral used to secure such funds (hereinafter "Borrowed Funds"). Therefore, if any sums due under this note are paid using borrowed funds, Borrower agrees to pay a 3% refinance fee on the total principal balance of the note at the time of such payment. This provision shall survive payment and/or cancellation of this note.~~

CONFESSION OF JUDGMENT: If Borrower defaults, Borrower authorizes any attorney to appear in a court of record and confess judgment against Borrower in favor of Lender. The confession of judgment may be without process and for any amount due on this Note including collection costs and reasonable attorneys' fees. This is in addition to other remedies.

SIGNATURES: By signing under seal, Borrower agrees to the terms contained in this Note. Borrower also acknowledges receipt of a copy of this Note.

BORROWER:

The Women's Treatment Center
 Entity Name
 Signature Andrea Kramer 12/8/06 (Seal)
 Signature Andrea Kramer, CHAIRPERSON Date
 Signature Michelle Powell 12/11/06 (Seal)
 Signature Jewell Gates, PRESIDENT Date
 LENDER: OLD SECOND NATIONAL BANK

Entity Name
 Signature [Signature] 12/6/06 (Seal)
 Signature DENNIS RYBARCZYK, AGENT Date
 Signature _____ (Seal)
 Signature _____ (Seal)

Entity Name
 Signature James L. Boccher _____ (Seal)
 Signature JAMES L. BOCCHER, PRESIDENT Date
 COMMERCIAL PROMISSORY NOTE - ILLINOIS (not to be used for FNMA, FHLMC, FHA or VA or for consumer loans)

Signature _____ (Seal)
 Signature _____ (Seal)

DEBTOR NAME AND ADDRESS	LENDER NAME AND ADDRESS	LOAN DESCRIPTION
Womens Treatment Center 140 N Ashland Ave Chicago IL 60607-1202	OLD SECOND NATIONAL BANK 37 SOUTH RIVER STREET AURORA, IL 60506-4100	Number 27337 Amount \$ 2,300,000.00 Date 11.17.06

Refer to the attached Signature Addendum, incorporated herein, for additional Debtors and their signatures

COMMERCIAL SECURITY AGREEMENT

This Commercial Security Agreement (Security Agreement) is an Addendum to a Commercial Loan Agreement, dated 11/17/06 (Loan Agreement) between The Women's Treatment Center (Borrower) and Lender

This Security Agreement is further governed by the terms of the Loan Agreement, where applicable. References in this Addendum to terms defined in the Loan Agreement shall have the definitions given to them in the Loan Agreement, unless otherwise indicated. Debtor and Borrower may be the same. Where Borrower and Debtor are not the same, Debtor means the owner of the Property subject to this Security Agreement and Borrower means the obligor on the Loan Agreement.

SECURED DEBTS. This Security Agreement will secure the following debts (Secured Debts), together with all extensions, renewals, refinancings, modifications, and replacements of the Secured Debts:

- (1) **Sums Advanced.** All sums advanced and expenses incurred by Lender under the terms of the Loan Agreement or this Security Agreement.
- (2) **Specific Debts.** Debts created by the following instruments or agreements (include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.):

(3) **All Debts. Notice - The Property may also serve as collateral for future advances.** All present and future debts from Borrower to Lender, even if this Security Agreement is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs the Loan Agreement as Borrower, Debtor agrees that this Security Agreement will secure debts incurred by any Borrower either individually or with others who may not sign the Loan Agreement. Nothing in this Security Agreement constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing pursuant to the terms of the Loan Agreement.

SECURITY INTEREST. To secure the payment and performance of the Secured Debts, Debtor gives Lender a security interest in all of the Property described in this Security Agreement that Debtor owns or has sufficient rights in which to transfer an interest, now or in the future, wherever the Property is or will be located, and all proceeds and products of the Property. "Property" includes all parts, accessories, repairs, replacements, improvements, and accessions to the Property; any original evidence of title or ownership; and all obligations that support the payment or performance of the Property. "Proceeds" includes anything acquired upon the sale, lease, license, exchange, or other disposition of the Property; any rights and claims arising from the Property; and any collections and distributions on account of the Property. This Security Agreement remains in effect until terminated in writing, even if the Secured Debts are paid and Lender is no longer obligated to advance funds to Debtor or Borrower.

PROPERTY DESCRIPTION. The Property is described as follows:

- Accounts and Other Rights to Payment:** All rights to payment, whether or not earned by performance, including, but not limited to, payment for property or services sold, leased, rented, licensed, or assigned. This includes any rights and interests (including all liens) which Debtor may have by law or agreement against any account debtor or obligor of Debtor.
- Inventory:** All inventory held for ultimate sale or lease, or which has been or will be supplied under contracts of service, or which are raw materials, work in process, or materials used or consumed in Debtor's business.
- Equipment:** All equipment including, but not limited to, machinery, vehicles, furniture, fixtures, manufacturing equipment, farm machinery and equipment, shop equipment, office and record keeping equipment, parts, and tools. The Property includes any equipment described in a list or schedule Debtor gives to Lender, but such a list is not necessary to create a valid security interest in all of Debtor's equipment.
- Instruments and Chattel Paper:** All instruments, including negotiable instruments and promissory notes and any other writings or records that evidence the right to payment of a monetary obligation, and tangible and electronic chattel paper.
- General Intangibles:** All general intangibles including, but not limited to, tax refunds, patents and applications for patents, copyrights, trademarks, trade secrets, goodwill, trade names, customer lists, permits and franchises, payment intangibles, computer programs and all supporting information provided in connection with a transaction relating to computer programs, and the right to use Debtor's name.
- Documents:** All documents of title including, but not limited to, bills of lading, dock warrants and receipts, and warehouse receipts.
- Farm Products and Supplies:** All farm products including, but not limited to, all poultry and livestock and their young, along with their produce, products, and replacements; all crops, annual or perennial, and all products of the crops; and all feed, seed, fertilizer, medicines, and other supplies used or produced in Debtor's farming operations. North Dakota only - This Security Agreement covers crops now growing. This Security Agreement also covers future crops to be grown in the current year or any year hereafter.
- Government Payments and Programs:** All payments, accounts, general intangibles, and benefits including, but not limited to, payments in kind, deficiency payments, letters of entitlement, warehouse receipts, storage payments, emergency assistance and diversion payments, production flexibility contracts, and conservation reserve payments under any preexisting, current, or future federal or state government program.
- Investment Property:** All investment property including, but not limited to, certificated securities, uncertificated securities, securities entitlements, securities accounts, commodity contracts, commodity accounts, and financial assets.
- Deposit Accounts:** All deposit accounts including, but not limited to, demand, time, savings, passbook, and similar accounts.
- Specific Property Description:** The Property includes, but is not limited by, the following (if required, provide real estate description):


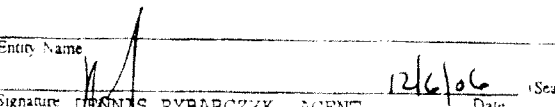
USE OF PROPERTY. The Property will be used for personal business agricultural _____ purposes.

ADDITIONAL TERMS: (include additional Security Agreement terms and contract requirements).


Debtor Type: Individual Partnership Corporation _____ State of Registration (if applicable) ILLINOIS

SIGNATURES. By signing under seal, Debtor agrees to all the terms and conditions beginning on page 1 through the bottom of page 2 of this Agreement. Debtor acknowledges receipt of a copy of this Security Agreement.

DEBTOR: Women's Treatment Center

Entity Name	Signature	Date	Entity Name	Signature	Date
		12/1/06			12/1/06
Signature	ANDREA KRUEBER, CHAIRPERSON	Date	Signature	DENNIS RYBARCZYK, AGENT	Date
Signature	JEWELL OATES, PRESIDENT	Date	Signature		Date

LENDER:

Entity Name	Signature	Date	Entity Name	Signature	Date
					
Signature	JAMES L. BOCCHER, PRESIDENT	Date	Signature		Date

NORMAN WILLIS
Chairman of Deacon Ministry

THOMAS MARKS
Chairman of Trustee Ministry

M. DREY GAYLORD
Church Clerk

A Designated National Historic Landmark
First Baptist Congregational Church

1613 W. Washington Blvd. * Chicago, IL 60612
(312) 243-8047 * Fax (312) 243-9789
Email: office@fbcc-chicago.net

Rev. George W. Daniels
Senior Pastor

IDA VINSON
Church Secretary

JANNIE EVANS
Treasurer

ALBERIA SAFFOLD
Membership Secretary

October 23, 2007

Arnold L. Randall, Commissioner
Department of Planning and Development
City of Chicago
121 N. LaSalle Street, Room 1000
Chicago, IL 60602

RE: The Women's Treatment Center Rehabilitation Project

Dear Commissioner Randall,

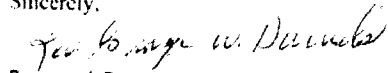
This letter is to express my full support for the request for \$1 million in TIF funds from the Central West TIF district for The Women's Treatment Center.

For almost two decades, The Women's Treatment Center has been our neighbor. We believe that the Center provides an invaluable resource to the community by providing substance abuse treatment services for women and rebuilding families.

We understand that The Women's Treatment Center project includes the rehabilitation of the facility located at 140 N. Ashland Avenue, and will include masonry and façade repair, roof replacement, elevator upgrades, HVAC repairs. We also understand that the construction will allow the facility to become ADA compliant.

The improvements to TWTC will allow for increased operational and performance enhancement for the benefit of TWTC clients and their families. This in turn will benefit the entire community.

Sincerely,



Reverend George W. Daniels
First Baptist Congregational Church



WALTER BURNETT, JR.

ALDERMAN, 27TH WARD
1463 W. CHICAGO AVENUE
CHICAGO, ILLINOIS 60622
TELEPHONE: 312-432-1995
FAX: 312-432-1049
E-MAIL: wburnett@cityofchicago.org

**CITY COUNCIL
CITY OF CHICAGO**
COUNCIL CHAMBER

CITY HALL, ROOM 300
121 NORTH LA SALLE STREET
CHICAGO, ILLINOIS 60602
TELEPHONE: 312-744-6124
FAX: 312-742-8489

COMMITTEE MEMBERSHIPS
SPECIAL EVENTS AND CULTURAL AFFAIRS
(CHAIRMAN)
BUDGET AND GOVERNMENT OPERATIONS
BUILDINGS
COMMITTEES, RULES AND ETHICS
EDUCATION
FINANCE
HEALTH
POLICE AND FIRE

October 26, 2007

Arnold L. Randall Commissioner
Department of Planning and Development
City of Chicago
121 N. LaSalle Street room 1000
Chicago, IL 60602

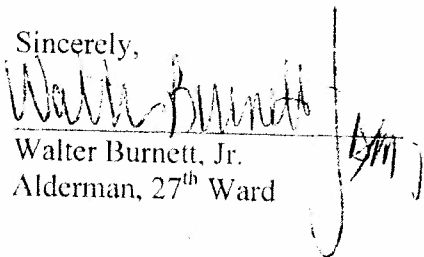
RE: The Women's Treatment Center Rehabilitation Project

This letter is to express my full support for the \$1 million in TIF funds from the Central West TIF district for The Women's Treatment Center.

The Women's Treatment Center project is the rehabilitation of the facility located at 140 N. Ashland Avenue, and will include masonry and façade repair, roof replacement, elevator upgrades, HVAC repairs. Furthermore, construction will allow the facility to become ADA compliant.

The improvement to TWTC will allow for increased operational and performance enhancement for the benefit of TWTC clients and their families. The TIF funds requested, along with other financing, will be used by TWTC for the rehabilitation of the facility located on Ashland Avenue.

Sincerely,


Walter Burnett, Jr.
Alderman, 27th Ward

WBJ/dt

