

FIRST AMENDMENT TO HOLDOVER AGREEMENT

This FIRST AMENDMENT TO HOLDOVER AGREEMENT ("First Amendment") is entered into by and between the VILLAGE OF ORLAND PARK, an Illinois Home Rule Municipal Corporation ("VILLAGE"), 14700 South Ravinia Avenue, Orland Park, Illinois 60462 and BLOOMINGFIELD'S FLORIST, INC., an Illinois corporation and LAWRENCE A. ZONA, Individually (collectively "TENANT"), 9636 West 143rd Street, Orland Park, Illinois 60462. The VILLAGE and TENANT are hereafter sometimes individually referred to as a "Party" or collectively referred to as the "Parties".

RECITALS

A. In accordance with VILLAGE Ordinance No. 4706 adopted by the President and Board of Trustees on February 6, 2012, the VILLAGE and TENANT entered into a Holdover Agreement providing TENANT with limited post-possession rights to its existing leased space within the Orland Plaza Shopping Center located at 9636 West 143rd Street, Orland Park, Illinois 60462 ("Tenant Space"), with the specific terms and conditions of said post-possession being documented in the Holdover Agreement attached hereto and incorporated herein as **Exhibit A**.

B. Under the Holdover Agreement, TENANT was required to vacate the Tenant Space on or before midnight on March 14, 2012.

C. Because TENANT believes that the build-out in his new relocation space may not be completed by March 14, 2012, TENANT has requested that the VILLAGE allow him to stay in his Tenant Space up through midnight on March 31, 2012.

D. The VILLAGE has agreed to TENANT's request, with the express understanding that no further extension will be granted, and that the extension be subject to the additional terms and conditions set forth within this First Amendment.

E. The VILLAGE and TENANT both acknowledge and agree that all terms and conditions included in the Holdover Agreement shall continue to be applicable up through midnight on March 31, 2012, except as modified by the terms and conditions set forth within this First Amendment.

TERMS AND CONDITIONS

NOW, THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. The Parties hereby adopt the foregoing Recitals and affirm that the construction of this First Amendment shall be guided thereby.

2. At TENANT's request, the VILLAGE agrees that TENANT shall be allowed to continue to occupy the Tenant Space up through midnight on March 31, 2012. By midnight on

March 31, 2012, TENANT shall remove any and all items of personalty and debris from the Tenant Space and shall deliver full and exclusive possession of the Tenant Space in broom clean condition to the VILLAGE. TENANT agrees to reasonably cooperate with the VILLAGE concerning turnover of the Tenant Space in a safe and orderly fashion.

3. From March 14, 2012 up through midnight on March 31, 2012, TENANT expressly acknowledges and agrees that:

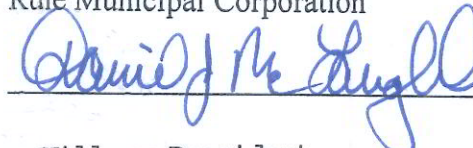
- (i) TENANT shall no longer have access to that portion of the property located behind and north of the existing Orland Plaza building; and
- (ii) Any and all customer and employee parking needed by TENANT will not be provided in front of the Tenant Space, but rather any and all customers and employees shall only use those parking spaces available in front of Marquette Bank; and
- (iii) TENANT acknowledges that the fencing installed by the VILLAGE in conjunction with the current demolition work occurring on the Orland Plaza shall be moved further east, such that TENANT shall only have sidewalk access to the Tenant Space from the east; and
- (iv) TENANT acknowledges and agrees that the post-possession extension granted under this First Amendment shall be the last extension given to TENANT.

4. TENANT acknowledges and agrees that the terms and conditions, obligations and responsibilities included with the Holdover Agreement shall continue to apply up through midnight on March 31, 2012, except as expressly modified by this First Amendment.

IN WITNESS WHEREOF, the Parties hereto have approved and executed this Agreement by setting forth the authorized signatures appearing below:

VILLAGE OF ORLAND PARK, an Illinois Home
Rule Municipal Corporation

BY:



ITS:

Village President

Date

March 7, 2012

ATTESTED:

BY:



David P. Maher, Village Clerk

[SIGNATURES CONTINUED ON NEXT PAGE]

BLOOMINGFIELD'S FLORIST, INC., an Illinois corporation

BY:

Lawrence A. Zona

ITS:

President

2-27-12

Date

Lawrence A. Zona

LAWRENCE A. ZONA, Individually

2-27-12

Date

WILLIAM E. RYAN
TIMOTHY J. RYAN
TERRENCE D. MCCABE
LAUREN E. RYAN
MICHAEL W. RYAN

LAW OFFICES
RYAN AND RYAN
33 NORTH DEARBORN STREET
SUITE 1530
CHICAGO, ILLINOIS 60602

312/236-1386
FAX No. 312/236-2556

By Email and Regular U.S. Mail

January 30, 2012

Ms. Rachel K. Robert
Day & Robert, P.C.
300 E. Fifth Ave., #365
Naperville, Illinois 60563

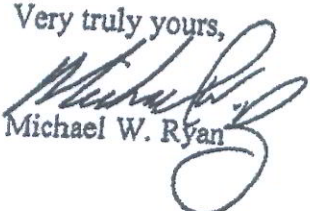
Re: Orland v. OPBC, et al. - Case No: 2008 L 050965

Dear Rachel:

As you are aware, Mr. Larry Zona of Bloomingfield's Florist has requested that the Village of Orland Park ("Village") allow Bloomingfield's Florist, Inc. to continue to occupy his existing leasehold space within the Orland Plaza Shopping Center up through March 14, 2012, notwithstanding the fact that the Final Judgment Order entered in the above-referenced condemnation proceeding requires Mr. Zona to fully vacate and relinquish possession of the leasehold space by February 14, 2012.

Mr. Zona requires this post-possession period through March 14, 2012 for two reasons. First, Valentine's Day is a big holiday for Mr. Zona's business. He cannot afford to forgo the income generated from this holiday if he is required to move from Orland Plaza Shopping Center by February 14, 2012. Second, Mr. Zona was in a bicycle accident, and the physical therapy and doctor appointments have delayed his ability to sign a new lease at a new location. Additionally, he was in the hospital for few days and in a sling for twelve weeks thereafter. He was unable to drive his car until November 2011. This additional post-possession month will allow him time to secure a new lease at a new location. Mr. Zona will vacate and relinquish possession of the existing leasehold space by midnight on March 14, 2012.

Very truly yours,


Michael W. Ryan

GROUP EXHIBIT B
to Ordinance

Bloomington's Florist
9636 W. 143rd St.
Orland Park, IL 60462

January 30, 2012

Ms. Karie Friling
Director, Development Services Department
Village of Orland Park
14700 South Ravinia Avenue
Orland Park, Illinois 60462

RE: Village of Orland Park v. Orland Park Building Corporation, et al.
Cook County Case No. 2008 L 050965
Request to Withhold Village Relocation Assistance Proceeds

Dear Ms. Friling:

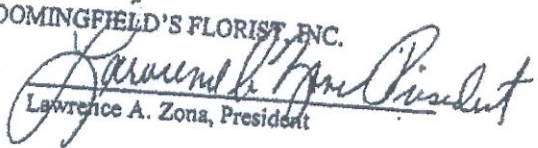
As you are aware, I have requested that the Village of Orland Park ("Village") allow Bloomington's Florist, Inc. to continue to occupy its existing leasehold space within the Orland Plaza Shopping Center up through March 15, 2012, notwithstanding the fact that the Final Judgment Order entered in the above-referenced condemnation proceeding requires me to fully vacate and relinquish possession of the leasehold space by February 14, 2012.

In order to obtain continued possession of the leasehold space up through March 15, 2012, the Village has required that I execute a Holdover Agreement which requires monetary security in the amount \$7,700 to ensure that I comply with all terms, conditions and obligations within the Holdover Agreement. As opposed to having to deposit with the Village cash in the amount of \$7,700, I hereby request and authorize the Village to deduct the \$7,700 from the relocation assistance proceeds to which I am entitled to serve as my monetary security as required within Holdover Agreement. I additionally represent to the Village that withholding the \$7,700 from my relocation assistance proceeds will not create a hardship or prevent me from accomplishing my move of Bloomington's Florist, Inc.

Very truly yours,

BLOOMINGTON'S FLORIST, INC.

BY:


Lawrence A. Zona, President

Day & Robert, P.C.

ATTORNEYS AT LAW

300 E. 5th Avenue
Suite 365
Naperville, Illinois 60563
630-637-9811
Fax 630-637-9814

SCOTT M. DAY
RACHEL K. ROBERT
CHRISTINA M. MORRISON

ROBERT G. BLACK
KELLI M. SMITH
Of Counsel

January 27, 2012

VIA EMAIL AND REGULAR MAIL
mryan@ryanryanlaw.com

Mr. Michael W. Ryan
Ryan and Ryan
Suite 1530
33 North Dearborn Street
Chicago, Illinois 60602

RE: Village of Orland Park v. Orland Park Building Corporation, et al.
Cook County Case No. 2008 L 050965
Estoppel Letter: Real Estate Taxes/Assessments – Holdover Agreement

Dear Mike:

As you are aware, we have prepared a Holdover Agreement for your client, Bloomingfield's Florist, Inc. in this case. At your request, and in recognition that you may be forced to litigate the recovery of real estate taxes with OPBC, we have agreed to delete language from paragraph 6 of the Agreement (in our draft dated 12-13-11) specifying that the Tenant was solely responsible to pay not only the insurance and utilities during the post-possession period, but also all "assessments or other charges of any kind". We have agreed to delete the language based upon your insistence that payment or any such assessments or other charges are already covered within paragraph 3 of the Agreement, which includes the following:

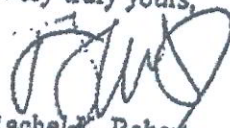
"TENANT agrees to fully defend, indemnify and hold harmless the VILLAGE for any claims, damages, causes of action, expenses, fines, penalties, losses or liability of any kind arising out of, connected with or incidental to, TENANT's use or occupancy of the Tenant Space...during the Post-possession Period..."

Mr. Michael W. Ryan
Page 2
January 27, 2012

By execution and return to our office of this Estoppel Letter, we simply want to confirm your position that the Tenant will be responsible for paying any and all assessments and real estate taxes assessed against the Condemnation Property, if any, as a result of any post-possession occupancy of the Condemnation Property which results either in an exemption being denied, or some other real estate tax liability being assessed against the Village.

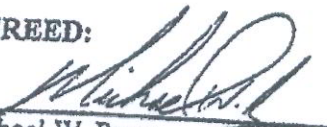
We thank you for your anticipated cooperation. Should you have any questions, please free to call.

Very truly yours,


Rachel K. Robert

RKR:kg

AGREED:


Michael W. Ryan
Attorney for Bloomingfield's Florist, Inc.

1/30/12
Date

HOLDOVER AGREEMENT

This HOLDOVER AGREEMENT ("Agreement") is entered into by and between the VILLAGE OF ORLAND PARK, an Illinois Home Rule Municipal Corporation ("VILLAGE"), 14700 South Ravinia Avenue, Orland Park, Illinois 60462 and BLOOMINGFIELD'S FLORIST, INC., an Illinois corporation and LAWRENCE A. ZONA, Individually (collectively "TENANT"), 9636 West 143rd Street, Orland Park, Illinois 60462. The VILLAGE and TENANT are hereafter sometimes individually referred to as a "Party" or collectively referred to as the "Parties".

RECITALS

A. On September 16, 2008, the VILLAGE filed a Complaint for Condemnation in the Circuit Court of Cook County, Illinois under Case No. 08 L 050965 (the "Condemnation Proceedings") in order to acquire certain fee simple, permanent easement and temporary easement interests. For purposes of this Agreement, these collective real estate interests are referred to as the ("Condemnation Property").

B. The Condemnation Property is part of an overall larger holding of real estate currently improved with a shopping center which is commonly known as the Orland Plaza Shopping Center ("Orland Plaza").

C. TENANT currently leases 9636 West 143rd Street, Orland Park, Illinois 60462 ("Tenant Space") from the current owner of the Condemnation Property, ORLAND PARK BUILDING CORPORATION, an Illinois corporation ("OPBC"). The monthly rent payable by TENANT under its lease with OPBC is Three Thousand Eight Hundred Fifty Dollars (\$3,850.00).

D. On September 15, 2011, a Final Judgment Order was entered in the Condemnation Proceedings requiring TENANT (and a number of tenants), to fully vacate and relinquish possession of the Tenant Space by February 14, 2012, the date the VILLAGE will become vested with title to the Condemnation Property.

E. TENANT has requested that the VILLAGE allow TENANT to retain certain defined and limited post-possessionary rights to the Tenant Space as detailed herein, which shall commence as of February 14, 2012, and be subject to the terms and conditions set forth below.

F. TENANT acknowledges that during the period of post-possession, the VILLAGE shall be undertaking construction and other related activities on the Condemnation Property, Orland Plaza and the parking lot servicing the Orland Plaza. TENANT further acknowledges and agrees that the VILLAGE shall have the authority to undertake these activities on all areas located outside of the Tenant Space, as the VILLAGE, in its sole discretion, deems fit, regardless of the perceived impact of those activities on the Tenant Space. Notwithstanding the foregoing, the VILLAGE's activities shall not prevent TENANT from utilizing 17 parking spaces in the parking lot at the Orland Plaza at a location as close as possible to the Tenant Space (it is expressly understood that the parking spaces will not be dedicated or exclusive to TENANT), and shall not obstruct the entrances and exits of the Tenant Space, including the loading dock, during the post-possession period. Furthermore, the VILLAGE agrees that it shall not prevent

vehicular and pedestrian access to the Tenant Space, including the loading dock, during the period of post-possession.

TERMS AND CONDITIONS

NOW, THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. TENANT is authorized to continue operations within the Tenant Space from February 14, 2012 up through midnight on March 14, 2012 (the "Post-possession Period") without any payment of rent to the VILLAGE. TENANT shall not sublease any portion of the Tenant Space to any other entity or individual. By midnight on March 14, 2012, TENANT shall remove any and all items of personalty and debris from the Tenant Space and shall deliver full and exclusive possession of the Tenant Space in broom clean condition to the VILLAGE. TENANT agrees to reasonably cooperate with the VILLAGE concerning turnover of the Tenant Space in a safe and orderly fashion.
2. During the course of the Post-possession Period, TENANT shall not cause to be placed upon or within the Tenant Space, the Condemnation Property or the Orland Plaza any liens, additional structures, buildings or other improvements, however, TENANT shall be entitled to make those repairs necessary to the existing structures, buildings or improvements within the Tenant Space which are necessary to maintain them in a safe condition. TENANT shall be allowed to contract for garbage and snow removal, if necessary, during the Post-possession Period, with the express caveat that such activities shall not unreasonably interfere with the VILLAGE's use of the Condemnation Property or the Orland Plaza.
3. TENANT hereby warrants that TENANT shall not cause, nor allow to be caused, by anyone acting on TENANT's behalf, including third parties TENANT contracts with during the Post-possession Period, any destruction, environmental contamination, pollution, or create or allow to be created any environmental liability on or within the Tenant Space, the Condemnation Property or the Orland Plaza during the Post-possession Period. TENANT agrees to fully defend, indemnify and hold harmless the VILLAGE for any claims, damages, causes of action, expenses, fines, penalties, losses or liability of any kind arising out of, connected with or incidental to, TENANT's use or occupancy of the Tenant Space, the Condemnation Property or the Orland Plaza during the Post-possession Period, inclusive of indemnification of all reasonable costs and attorney fees incurred by the VILLAGE in responding to, or defending, any such claims.
4. TENANT additionally agrees to fully defend, indemnify and hold harmless the VILLAGE for any claim made against the VILLAGE for personal or other injuries or property damage arising out of, connected with or incidental to, TENANT's, or third parties acting on TENANT's behalf, including parties TENANT contracts with during the Post-possession Period, use or occupancy of the Tenant Space, Condemnation Property or Orland Plaza during the period of the Post-possession Period, including indemnification of all reasonable attorney fees and costs incurred in responding to, or defending, any such claims. Notwithstanding the foregoing, TENANT is not required to defend, indemnify or hold harmless the VILLAGE against

allegations of acts of wrongdoing or negligence by the VILLAGE, their employees, agents or representatives, or for claims arising from the negligence of the VILLAGE, their employees, agents or representatives.

5. The VILLAGE shall have the reasonable right of entry into the Tenant Space during the Post-possession Period. This reasonable right of entry shall be limited to the right to enter the Tenant Space for purposes of examining the Tenant Space to determine compliance with the terms and conditions set forth in this Agreement. In the event that such inspection reveals non-warranted and unpermitted acts in contravention with the Post-possession Period terms, conditions or restrictions, appropriate action will be taken by the VILLAGE, including the option to terminate the Post-possession Period and retain the full amount of the monetary security described in paragraph 9 of this Agreement.

6. It is expressly understood that TENANT shall be solely responsible for the payment of all insurance and utilities for the Tenant Space during the Post-possession Period. Regarding insurance, TENANT shall be responsible for maintaining comprehensive general liability insurance on the Tenant Space in the amount of the TENANT's current liability insurance which is \$1,000,000, or such other amount as reasonably deemed acceptable to the VILLAGE, for the entire term of the Post-possession Period. The VILLAGE shall be named as an additional insured on the policy, and a copy of the certificate of insurance shall be provided to the VILLAGE prior to the VILLAGE's execution of this Agreement.

7. During the Post-possession Period, TENANT waives any claims against the VILLAGE for damage, vandalism or other destruction of the Tenant Space or the improvements and contents located thereon, except as caused by the VILLAGE.

8. TENANT acknowledges that during the Post-possession Period, the VILLAGE shall be undertaking construction and other related activities on the Condemnation Property, Orland Plaza and the parking lot servicing the Orland Plaza. TENANT further acknowledges and agrees that the VILLAGE shall have the authority to undertake these activities on all areas outside of the Tenant Space, as the VILLAGE, in its sole discretion, deems fit, regardless of the perceived impact of those activities on the Tenant Space. Notwithstanding the foregoing, the VILLAGE's activities shall not prevent TENANT from utilizing 17 parking spaces in the parking lot at the Orland Plaza at a location as close as possible to the Tenant Space (it is expressly understood that the parking spaces will not be dedicated or exclusive to TENANT), and shall not obstruct the entrances and exits of the Tenant Space, including the loading dock, during the post-possession period. Furthermore, the VILLAGE agrees that it shall not prevent vehicular and pedestrian access to the Tenant Space, including the loading dock, during the period of post-possession.

9. If any items of personalty remain in the Tenant Space after expiration of the Post-possession Period, said personalty shall become the property of the VILLAGE.

10. In lieu of a cash security deposit, TENANT has requested and authorized the VILLAGE to be able to deduct the sum of Seven Thousand Seven Hundred Dollars (\$7,700.00) from the relocation assistance TENANT is receiving from the VILLAGE (the "Security") in order to secure TENANT's full performance of all obligations imposed upon TENANT under

this Agreement. The VILLAGE expressly reserves the right to deduct and retain the full amount of the Security in the event of TENANT's breach of any obligation imposed upon TENANT under this Agreement. Assuming TENANT has fully satisfied all obligations, the Security shall be returned on or within fourteen (14) days after full possession of the Tenant Space has been tendered to the VILLAGE.

11. The Parties agree that the court in the Condemnation Proceeding shall retain jurisdiction to enforce the terms of this Agreement.

12. This Agreement constitutes the entire Agreement between the Parties pertaining to the subject matter hereof and of the final, complete and exclusive expressions of the terms and conditions hereof. All prior agreements, representations, negotiations and understandings of the Parties whether oral, written, expressed or implied are superseded and merged herein.

13. No addition to or modification of any provision contained in this Agreement shall be effective unless fully set forth in writing and signed by all Parties.

14. This Agreement shall be construed and enforced in accordance with the laws of the State of Illinois.

15. This Agreement shall be construed as if both Parties had equal say in its drafting, and thus shall not be construed against the drafter.

16. In any action to enforce this Agreement, the prevailing Party shall be entitled to recover its reasonable attorney fees and costs of litigation.

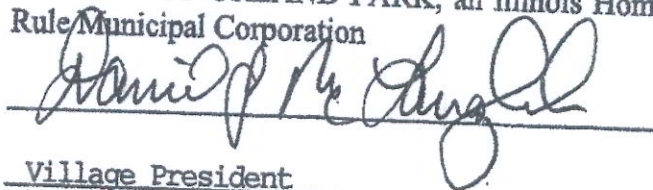
17. Except for the potential deduction of relocation assistance as requested and authorized by TENANT as set forth in paragraph 9 of this Agreement, nothing within this Agreement shall impact the rights TENANT may have under the Federal Relocation Assistance and Real Property Acquisition Policies Act and the Eminent Domain Act, 735 ILCS 30/10-5-62.

IN WITNESS WHEREOF, the Parties hereto have approved and executed this Agreement by setting forth the authorized signatures appearing below:

VILLAGE OF ORLAND PARK, an Illinois Home
Rule Municipal Corporation

BY:

ITS:

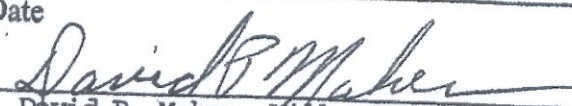

Village President

February 7, 2012

Date

ATTESTED:

BY:


David P. Maher, Village Clerk

BLOOMINGFIELD'S FLORIST, INC., an Illinois corporation

BY:

Laurence A. Zona

ITS:

President

Date

Jan. 30-2012

LAWRENCE A. ZONA, Individually

Date

Laurence A. Zona

Jan. 30-2012



CERTIFICATE OF LIABILITY INSURANCE

PAGE 01/01

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCTION Phone: (708) 403-0355 Fax: (708) 403-0355

KURLAND INSURANCE AGENCY
18040 S. RAVINIA AVENUE, SUITE 48
ORLAND PARK IL 60462

CONTACT NAME: Kurland Insurance Agency
PHONE: (708) 403-0355 FAX: (708) 403-0355
EMAIL: kagency@kurlandinsurance.com
LICENSURE: 012335

INSURED
BLOOMINGFIELD'S FLORIST AND HOME ACCENTS, INC
9636 W. 143RD ST.
ORLAND PARK IL 60462

INSURER(S) PROVIDING COVERAGE
INSURER 1: CITIZENS INSURANCE COMPANY OF AMERICA NAIC# 31684
INSURER 2: MASS BAY NAIC# 22208
INSURER 3:
INSURER 4:
INSURER 5:

COVERAGES

CERTIFICATE NUMBER: 10481

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF EACH POLICY. LIMITS WHICH MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	APOL	SUR	POLICY NUMBER	POLICY EFF DATE	POLICY EXP DATE	LIMITS																		
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MED. EXP (Any one person)	\$	5,000																						
PERSONAL & ADV INJURY	\$	1,000,000																						
GENERAL AGGREGATE	\$	2,000,000																						
PRODUCTS - COMPOUND AGG	\$	2,000,000																						
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B WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY OCCUPATIONAL ACCIDENTS EXCLUSIONS: EXCLUDED Description of operations below	Y/N	N/A	WDC3405869	07/16/11	07/16/12	<table border="1"><tr><td>EL EACH ACCIDENT</td><td>\$</td><td>100,000</td></tr><tr><td>EL DISEASE-AN EMPLOYEE</td><td>\$</td><td>100,000</td></tr><tr><td>EL DISEASE-POLICY LIMIT</td><td>\$</td><td>500,000</td></tr></table>	EL EACH ACCIDENT	\$	100,000	EL DISEASE-AN EMPLOYEE	\$	100,000	EL DISEASE-POLICY LIMIT	\$	500,000									
EL EACH ACCIDENT	\$	100,000																						
EL DISEASE-AN EMPLOYEE	\$	100,000																						
EL DISEASE-POLICY LIMIT	\$	500,000																						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Narrative Schedule, if more space is required)
certificate holder is listed as additional insured.

CERTIFICATE HOLDER

VILLAGE OF ORLAND PARK
14700 S RAVINIA
ORLAND PARK IL 60462

Attention:

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Charles H. Kurland
Charles H. Kurland

ACORD 25 (2009/09)

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