



Office of the City Clerk



O2013-785

Office of the City Clerk

City Council Document Tracking Sheet

Meeting Date:	2/13/2013
Sponsor(s):	Mendoza, Susana A. (Clerk)
Type:	Ordinance
Title:	Zoning Reclassification App No. 17667 at 3410-3420 N Milwaukee Ave
Committee(s) Assignment:	Committee on Zoning, Landmarks and Building Standards

ORDINANCE

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF CHICAGO:

SECTION 1. Title 17 of the Municipal Code of Chicago, the Chicago Zoning Ordinance, is hereby amended by changing all the B2-3 Neighborhood Mixed-Use District symbols and indications as shown on Map No.9-K in the area bounded by

a line 338.50 feet northwesterly of and parallel to North Kedvale Avenue; North Milwaukee Avenue; the alley next southwest of and parallel to North Milwaukee Avenue; the alley next east of North Keeler Avenue; and the alley next southwest of and parallel to North Milwaukee Avenue,

to those of a B2-3 Neighborhood Mixed-Use District and a corresponding uses district is hereby established in the area above described.

SECTION 2. This ordinance shall be in force and effect from and after its passage and due publication.

Common Address of Property: 3410-3420 North Milwaukee Avenue

CITY OF CHICAGO
APPLICATION FOR AN AMENDMENT TO
THE CHICAGO ZONING ORDINANCE

#17667
INTRO DATE:
2-13-13

1. ADDRESS of the property Applicant is seeking to rezone:
3410-3420 N. Milwaukee Ave., Chicago, IL
2. Ward Number that property is located in: 30
3. APPLICANT: Mia Property Acquisitions, LLC
ADDRESS: 2853 N. Pulaski Rd., Unit CS
CITY: Chicago STATE: IL ZIP CODE: 60641
PHONE: (312) 782-1983 CONTACT PERSON: Nicholas Ftikas, Esq.
Attorney for Applicant
4. Is the Applicant the owner of the property? YES _____ NO X
If the Applicant is not the owner of the property, please provide the following information regarding the owner and attach written authorization from the owner allowing the application to proceed.

OWNER First Bank, a Missouri state charter bank
ADDRESS 1699 Wall Street, Ste. 500
CITY: Mt. Prospect STATE: IL ZIP CODE: 60056
PHONE 847-690-9616 ext. 4002 CONTACT PERSON James C. Brennan
5. If the Applicant/Owner of the property has obtained a lawyer as their representative for the rezoning, please provide the following information:
ATTORNEY Law Office of Samuel V.P. Banks
ADDRESS 221 North LaSalle Street, 38th Floor
CITY Chicago STATE: IL ZIP CODE: 60601
PHONE: (312) 782-1983 FAX: (312) 782-2433
6. If the Applicant is a legal entity (Corporation, LLC, Partnership, etc.), please provide the names of all owners as disclosed on the Economic Disclosure Statements
Bart Przyjemski
7. On what date did the owner acquire legal title to the subject property?
First Bank acquired possession of the subject property on 12/22/2010.
8. Has the present owner previously rezoned this property? If Yes, when?
No
9. Present Zoning: B2-3 Neighborhood Mixed-Use District

Proposed Zoning: B2-3 Neighborhood Mixed-Use District
10. Lot size in square feet (or dimensions?): 37,675 sq. ft. (approx.)
11. Current Use of the Property: Vacant Land

12. Reason for rezoning the property: The Applicant is seeking to amend the zoning at the subject property in order to develop the site with six (6) new six (6) unit residential buildings.
13. Describe the proposed use of the property after the rezoning. Indicate the number of dwelling units; number of parking spaces; approximate square footage of any commercial space; and height of the proposed building. (BE SPECIFIC)
The now vacant property will be developed with six (6) new three-story six (6) unit residential buildings. Each building will be masonry in construction and 32'-2" in height. Each of the six (6) lots will provide six (6) on-site parking spaces at the rear. The proposed plan will take the place of previously approved Zoning Amendment Ordinance No. 16142 (May 9, 2007).
14. On May 14, 2007, the Chicago City Council passed the Affordable Requirements Ordinance (ARO) that requires on-site affordable housing units or a financial contribution if residential housing projects receive a zoning change under certain circumstances. Based on the lot size of the project in question and the proposed zoning classification, is this project subject to the Affordable Requirements Ordinance? (See Fact Sheet for more information)

YES X NO

PUBLIC NOTICE

Via USPS First Class Mail

January 14, 2013

Dear Sir or Madam:

In accordance with Amendment to the Zoning Code enacted by the City Council, Section 17-13-0107-A, please be informed that on or about **January 14, 2013**, I, the undersigned, filed an application for a change in zoning from a B2-3 Neighborhood Mixed-Use District to a B2-3 Neighborhood Mixed-Use District, on behalf of the Applicant/Contract Purchaser, Mia Property Acquisitions, LLC, for the property located at **3410-3420 N. Milwaukee Ave., Chicago, IL**.

The now vacant property will be developed with six (6) new three-story six (6) unit residential buildings. Each building will be masonry in construction and 32'-2" in height. Each of the six (6) lots will provide six (6) on-site parking spaces at the rear. The proposed plan will take the place of previously approved Zoning Amendment Ordinance No. 16142 (May 9, 2007).

Mia Property Acquisitions, LLC, the Contract Purchaser and Applicant, is located at 2853 N. Pulaski Rd., Unit CS, Chicago, IL 60641.

First Bank, a Missouri state charter bank, the current property owner, is located at 1699 Wall St., Ste. 500, Mt. Prospect, IL 60056.

The contact person for this application is **Nicholas Ftikas**. My address is 221 N. LaSalle Street, 38th Floor, Chicago, IL 60601. My telephone number is 312-782-1983.

Very truly yours,

LAW OFFICES OF SAMUEL V.P. BANKS



Nicholas Ftikas

*****Please note that the Applicant is not seeking to purchase or rezone your property.**

*****The Applicant is required by law to send this notice because you own property located within 250 feet of the property subject to the proposed zoning amendment.**

17-13-0303-C (1) Narrative Zoning Analysis

Proposed Zoning: B2-3 Neighborhood Mixed-Use District

Lot Area: 37,675 sq. ft. (approx.)

Proposed Land Use: The now vacant property will be developed with six (6) new three-story six (6) unit residential buildings. Each building will be masonry in construction and 32'-2" in height. Each of the six (6) lots will provide six (6) on-site parking spaces at the rear. The proposed plan will take the place of previously approved Zoning Amendment Ordinance No. 16142 (May 9, 2007).

- (a) The Project's floor area ratio:
Allowed: 3.0 FAR
Proposed: 1.3 FAR per each building
- (b) The project's density (Lot Area Per Dwelling Unit)
Allowed: 400 MLA per Unit
Proposed: 1,046.52 MLA per Unit (36 total units proposed)
- (c) The amount of off-street parking:
Required: 36
Proposed: 36
- (d) Setbacks:
 - a. Front Setbacks:
Required: 0
Proposed: 7'
 - b. Rear Setbacks:
Required: 35'
Proposed: The three lots to the northwest will provide approximately 38' of rear setback. The three lots to the southeast will provide approximately 25' of rear setback. See site plan, attached.
 - c. Side Setbacks:
Required: 0
Proposed: 3' east side setback; 3' west side setback
 - d. Rear Yard Open Space:
Required: 0 sq. ft.
Proposed: 0 sq. ft.
- (e) Building Height:
Allowed: 50'
Proposed: 32'-2" / 35'-8"

*17-10-0207-A

***17-13-0303-C(2) Plans Attached.**

Written Notice, Form of Affidavit: Section 17-13-0107

January 14, 2013

Honorable Daniel Solis
Chairman, Committee on Zoning
121 North LaSalle Street
Room 304 - City Hall
Chicago, Illinois 60602

To Whom It May Concern:

The undersigned, **Nicholas Ftikas**, being first duly sworn on oath, deposes and says the following:

That the undersigned certifies that he has complied with the requirements of Section 17-13-0107 of the Zoning Code of the City of Chicago, by sending written notice to such property owners who appear to be the owners of the property within the subject area not solely owned by the applicant, and on the owners of all property within 250 feet in each direction of the lot line of the subject property, exclusive of the public roads, streets, alleys and other public ways, or a total distance limited to 400 feet. Said written notice was or will be sent by USPS First Class Mail no more than 30 days before filing the application.

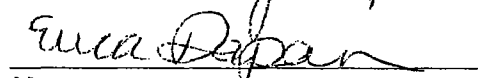
The undersigned certifies that the notice contained the address of the property sought to be rezoned as **3410-3420 N. Milwaukee Ave., Chicago, IL**; a statement of intended use of said property; the name and address of the Applicant/Owner; and a statement that the Applicant intends to file an application for a change in zoning on approximately **January 14, 2013**.

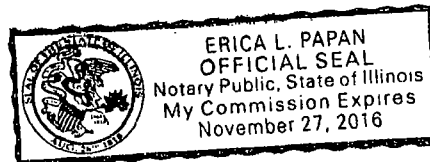
The Applicant has made a bonafide effort to determine the addresses of the parties to be notified under Section 17-13-0107 of the Zoning Code of the City of Chicago; that the Applicant certifies that the accompanying list of names and addresses of surrounding property owners within 250 feet is a complete list containing the names and last known addresses of the owners of the property required to be served.

Law Office of Samuel V.P. Banks


By: **Nicholas Ftikas**, Attorney

Subscribed and sworn to before me
this 14 day of January, 2013.


Notary



=====

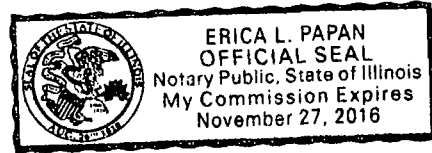
COUNTY OF COOK
STATE OF ILLINOIS


I, Bart Przyjemski, as Managing Member of the Applicant, Mia Property Acquisitions, LLC, being first duly sworn on oath, states that all of the above statements and the statements contained in the documents submitted herewith are true and correct.



Signature of Applicant

Subscribed and Sworn to before me this
2 day of January, 2013.





Notary Public

=====

For Office Use Only

Date of Introduction: _____

File Number: _____

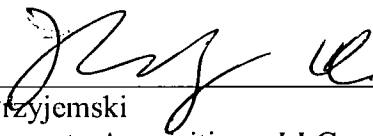
Ward: _____

MASSACHUSETTS
STATE ARCHIVES
1000 STATE STREET
BOSTON, MASSACHUSETTS 02116
617-725-3300



To whom it may concern:

I, Bart Przyjemski, on behalf of Mia Property Acquistiions, LLC, an Illinois limited liability company, as Contract Purchaser and Applicant concerning the property located at 3410-3420 N. Milwaukee Ave., Chicago, IL, authorize the Law Office of Samuel V.P. Banks to file a zoning amendment application with the City of Chicago for that property.




Bart Przyjemski
Mia Property Acquisitions, LLC



To Whom It May Concern:

I, James C. Brennan, on behalf of First Bank, a Missouri state charter bank, Owner of property located at 3410-3420 N. Milwaukee Ave., Chicago, IL, authorize the Law Office of Samuel V.P. Banks to file a zoning amendment application on behalf of Mia Property Acquisitions, LLC, with the City of Chicago for that property.


James Brennan
Vice President
First Bank

12/13/12
date

CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT
AND AFFIDAVIT

SECTION I -- GENERAL INFORMATION

A. Legal name of the Disclosing Party submitting this EDS. Include d/b/a/ if applicable:

First Bank

Check ONE of the following three boxes:

Indicate whether the Disclosing Party submitting this EDS is:

1. the Applicant - PROPERTY OWNER
OR

2. a legal entity holding a direct or indirect interest in the Applicant. State the legal name of the Applicant in which the Disclosing Party holds an interest: _____
OR

3. a legal entity with a right of control (see Section II.B.1.) State the legal name of the entity in which the Disclosing Party holds a right of control: _____

B. Business address of the Disclosing Party:

1699 Wall St., Suite 500
Mt. Prospect, IL 60056

C. Telephone: 847-690-9616 Fax: 847-690-9620 Email: James.Brennan@fbol.com

D. Name of contact person:

#4002 James Bannan

E. Federal Employer Identification No. (if you have one): _____

F. Brief description of contract, transaction or other undertaking (referred to below as the "Matter") to which this EDS pertains. (Include project number and location of property, if applicable):

Zoning Amendment Applied 3410 - 3420 N. Milwaukee Ave

G. Which City agency or department is requesting this EDS?

Zoning Department

If the Matter is a contract being handled by the City's Department of Procurement Services, please complete the following:

Specification # _____ and Contract # _____

SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS

A. NATURE OF THE DISCLOSING PARTY

1. Indicate the nature of the Disclosing Party:

- | | |
|---|--|
| <input type="checkbox"/> Person | <input type="checkbox"/> Limited liability company |
| <input type="checkbox"/> Publicly registered business corporation | <input type="checkbox"/> Limited liability partnership |
| <input type="checkbox"/> Privately held business corporation | <input type="checkbox"/> Joint venture |
| <input type="checkbox"/> Sole proprietorship | <input type="checkbox"/> Not-for-profit corporation |
| <input type="checkbox"/> General partnership | (Is the not-for-profit corporation also a 501(c)(3))? |
| <input type="checkbox"/> Limited partnership | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Trust | <input checked="" type="checkbox"/> Other (please specify) <u>Bank</u> |

2. For legal entities, the state (or foreign country) of incorporation or organization, if applicable:

Missouri

3. For legal entities not organized in the State of Illinois: Has the organization registered to do business in the State of Illinois as a foreign entity?

- Yes No N/A Please see attached.

B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:

1. List below the full names and titles of all executive officers and all directors of the entity.

NOTE: For not-for-profit corporations, also list below all members, if any, which are legal entities. If there are no such members, write "no members." For trusts, estates or other similar entities, list below the legal titleholder(s).

If the entity is a general partnership, limited partnership, limited liability company, limited liability partnership or joint venture, list below the name and title of each general partner, managing member, manager or any other person or entity that controls the day-to-day management of the Disclosing Party.

NOTE: Each legal entity listed below must submit an EDS on its own behalf.

Name	Title
<u>Terrance M. McCarthy</u>	<u>President + CEO - Director</u>
<u>F. Christopher McLoughlin</u>	<u>SVP Retail Banking - Director</u>
<u>Lisa K. Vansickle</u>	<u>Chief Financial Officer - Director</u>
<u>Gary S. Pratte</u>	<u>Chief Credit Officer - Director</u>
<u>Allen H. Blake</u>	<u>Director</u>

2. Please provide the following information concerning each person or entity having a direct or indirect beneficial interest (including ownership) in excess of 7.5% of the Disclosing Party. Examples of such an interest include shares in a corporation, partnership interest in a partnership or joint venture,



Illinois Department of Financial and Professional Regulation
Division of Banking

PAT QUINN
Governor

BRENT E. ADAMS
Secretary

MANUEL FLORES
Director
Division of Banking

June 24, 2011

Shelly Settles
First Bank
135 N. Meramec, Suite 410
M1-821-013
Clayton, MO 63105

Dear Ms. Settles:

In response to your request for information concerning First Bank, Creve Coeur, Missouri ("First Bank - MO") and its authority to conduct a banking business in the state of Illinois. First Bank - MO, a Missouri banking corporation is authorized to conduct a general banking business in our state through its network of 22 branch offices. First Bank - MO, initially entered the state of Illinois on November 1, 1997 through its merger with First Bank, O'Fallon, Illinois, an Illinois banking corporation. Subsequent to that merger, First Bank - MO acquired and merged with several other banking corporations with their main banking premise in Illinois. As a banking corporation organized under the laws of Missouri and insured by the Federal Deposit Insurance Corporation, First Bank - MO is not required to maintain a license with the Illinois Department of Financial and Professional Regulation. Furthermore, all banking corporations are exempt from regulation under the Business Corporation Act and are not required to register with the Illinois Secretary of State.

I hope this letter is responsive to your request. Please feel free to contact me in writing at the Illinois Department of Financial and Professional Regulation, Division of Bank Supervision, 122 S. Michigan Avenue, Suite 1900, Chicago, IL 60603 or by phone at (312) 793-0071.

Sincerely,

Lisa C. Petrilli

Corporate Applications Specialist

LCP

interest of a member or manager in a limited liability company, or interest of a beneficiary of a trust, estate or other similar entity. If none, state "None." NOTE: Pursuant to Section 2-154-030 of the Municipal Code of Chicago ("Municipal Code"), the City may require any such additional information from any applicant which is reasonably intended to achieve full disclosure.

Name	Business Address	Percentage Interest in the Disclosing Party
PLEASE SEE ATTACHED SEC FILING		

SECTION III -- BUSINESS RELATIONSHIPS WITH CITY ELECTED OFFICIALS

Has the Disclosing Party had a "business relationship," as defined in Chapter 2-156 of the Municipal Code, with any City elected official in the 12 months before the date this EDS is signed?

Yes No

If yes, please identify below the name(s) of such City elected official(s) and describe such relationship(s):

N/A

SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES

The Disclosing Party must disclose the name and business address of each subcontractor, attorney, lobbyist, accountant, consultant and any other person or entity whom the Disclosing Party has retained or expects to retain in connection with the Matter, as well as the nature of the relationship, and the total amount of the fees paid or estimated to be paid. The Disclosing Party is not required to disclose employees who are paid solely through the Disclosing Party's regular payroll.

"Lobbyist" means any person or entity who undertakes to influence any legislative or administrative action on behalf of any person or entity other than: (1) a not-for-profit entity, on an unpaid basis, or (2) himself. "Lobbyist" also means any person or entity any part of whose duties as an employee of another includes undertaking to influence any legislative or administrative action.

If the Disclosing Party is uncertain whether a disclosure is required under this Section, the Disclosing Party must either ask the City whether disclosure is required or make the disclosure.

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

January 25, 2013

Date of Report (Date of earliest event reported)

FIRST BANKS, INC.

(Exact name of registrant as specified in its charter)

MISSOURI

(State or other jurisdiction of
incorporation)

0-20632

(Commission File Number)

43-1175538

(I.R.S. Employer Identification No.)

135 NORTH MERAMEC, CLAYTON, MISSOURI

(Address of principal executive offices)

63105

(Zip code)

(314) 854-4600

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

On January 25, 2013, First Banks, Inc. (the "Company") issued a press release announcing its financial results for the three months and year ended December 31, 2012, a copy of which is attached hereto as Exhibit 99 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

<u>Exhibit Number</u>	<u>Description</u>
99	Press Release issued on January 25, 2013 – filed herewith.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FIRST BANKS, INC.

Date: January 25, 2013

By: /s/ Terrance M. McCarthy
Terrance M. McCarthy
President and Chief Executive Officer

EXHIBIT INDEX

Exhibit Number	Description
99	Press Release issued on January 25, 2013.

**FIRST BANKS, INC.
ST. LOUIS, MISSOURI**

NEWS RELEASE

Contacts: Terrance M. McCarthy
President and
Chief Executive Officer
First Banks, Inc.
(314) 854-4600

Lisa K. Vansickle
Executive Vice President and
Chief Financial Officer
First Banks, Inc.
(314) 854-4600

Traded: NYSE

Symbol: FBSPrA – (First Preferred Capital Trust IV, an affiliated trust of First Banks, Inc.)

FOR IMMEDIATE RELEASE:

First Banks, Inc. Announces Fourth Quarter 2012 Results

St. Louis, Missouri, January 25, 2013. First Banks, Inc. (the “Company”), the holding company of First Bank, today announced earnings of \$3.4 million for the three months ended December 31, 2012 as compared to a net loss of \$15.9 million for the three months ended December 31, 2011. For the year ended December 31, 2012, the Company recorded earnings of \$26.3 million as compared to a net loss of \$41.2 million for the year ended December 31, 2011. First Bank recorded earnings of \$7.4 million and \$41.7 million for the three months and year ended December 31, 2012, respectively, as compared to net losses of \$12.3 million and \$28.3 million for the three months and year ended December 31, 2011, respectively.

Terrance M. McCarthy, President and Chief Executive Officer of the Company, said, “We are very pleased to report our fourth consecutive quarter of earnings in addition to a full year of profitability. The quarterly and annual earnings performance is a direct result of our ability to significantly improve asset quality in the fourth quarter and over the course of 2012. We expect to continue to improve earnings, asset quality and capital levels in 2013.”

Key Points for the Quarter:

- The Company did not record a provision for loan losses for the fourth quarter of 2012, primarily as a result of the decrease in nonaccrual and potential problem loans. The Company reduced its overall level of nonperforming assets by \$40.1 million, or 16.6%, during the fourth quarter of 2012 and \$148.3 million, or 42.3%, during the year. During the fourth quarter of 2012, the Company sold \$47.7 million of special mention, potential problem and nonaccrual loans resulting in a net charge-off of \$13.3 million. As a result of this loan sale and other actions, the Company has reduced its ratio of nonaccrual loans to total loans to 3.75% at December 31, 2012 from 6.71% at December 31, 2011 while maintaining an allowance for loan losses to nonaccrual loans and total loans at 83.37% and 3.13%, respectively. Certain asset quality metrics as of or for the quarterly periods are summarized in the following table:

	<u>December 31,</u> <u>2012</u>	<u>September 30,</u> <u>2012</u>	<u>December 31,</u> <u>2011</u>
	(dollars expressed in thousands)		
Provision for loan losses	\$ —	—	17,000
Nonaccrual loans	109,872	131,595	220,251
Performing troubled debt restructurings	128,917	118,909	126,442
Other real estate and repossessed assets	91,995	110,353	129,896
Potential problem loans	116,092	183,703	233,471
Net loan charge-offs	22,600	6,025	37,014
Ratio of			
Nonaccrual loans to loans	3.75%	4.27	6.71
Nonperforming assets to total assets	3.10	3.71	5.30
Allowance for loan losses to loans	3.13	3.71	4.19
Allowance for loan losses to nonaccrual loans	83.37	86.78	62.52

- The Company executed a Purchase and Assumption Agreement to sell eight branches in the Tampa and St. Petersburg, Florida market area to HomeBanc National Association, headquartered in Lake Mary, Florida. This transaction is expected to be completed in the second quarter of 2013. The Company also announced plans to close three other branch offices in Florida and consolidate two branch locations in Illinois and two branch locations in California. The Company believes these transactions have the potential to improve core earnings performance during 2013 and future years.
- Increased First Bank's regulatory capital ratios, reflecting continued and consistent improvement in each of the regulatory capital ratios, including an increase in First Bank's Total Capital Ratio to 17.18% at December 31, 2012, from 16.40% at September 30, 2012 and 14.98% at December 31, 2011. Regulatory capital ratios for First Bank and First Banks, Inc. are summarized in the following table:

	December 31, 2012	September 30, 2012	December 31, 2011
First Bank:			
Total Capital Ratio	17.18%	16.40%	14.98%
Tier 1 Ratio	15.92	15.13	13.70
Leverage Ratio	9.13	8.96	8.19
First Banks, Inc.:			
Total Capital Ratio	2.57	2.57	1.88
Tier 1 Ratio	1.28	1.29	0.94
Leverage Ratio	0.73	0.76	0.56

Net Interest Income:

Net interest income was \$41.1 million for the fourth quarter of 2012, in comparison to \$43.0 million for the third quarter of 2012 and \$45.9 million for the fourth quarter of 2011.

The net interest margin was 2.68% for the fourth quarter of 2012, in comparison to 2.79% for the third quarter of 2012 and 2.89% for the fourth quarter of 2011. The net interest margin continues to be negatively impacted by the change in the mix of our interest-earning assets, which have shifted from loans to cash and cash equivalents and investment securities, and a decrease in the average yield on loans and investment securities due to the historically low interest rate environment, partially offset by a decrease in the cost of interest-bearing deposits resulting from the continued change in the mix of our deposits from time deposits and money market deposits to demand and savings deposits, and the continued re-pricing of money market relationships and certificates of deposit to current market interest rates upon maturity. Yields on interest-earning assets and costs of interest-bearing liabilities are summarized in the following table:

	Three Months Ended		
	December 31, 2012	September 30, 2012	December 31, 2011
Average yield on loans	4.51%	4.62%	4.83%
Average yield on investment securities	1.97	2.10	2.17
Average yield on interest-earning assets	3.14	3.28	3.49
Average cost of interest-bearing deposits	0.30	0.34	0.52
Average cost of interest-bearing liabilities	0.59	0.63	0.75

Provision for Loan Losses:

The provision for loan losses was zero for the third and fourth quarters of 2012, in comparison to \$17.0 million for the fourth quarter of 2011. The decrease in the provision for loan losses for the fourth quarter of 2012, as compared to the fourth quarter of 2011, was primarily attributable to the decrease in nonaccrual and potential problem loans, in addition to lower net charge-offs, which were \$22.6 million for the fourth quarter of 2012 (including net charge-offs of \$13.3 million associated with the sale of approximately \$47.7 million of loans), \$6.0 million for the third quarter of 2012 and \$37.0 million for the fourth quarter of 2011.

Nonaccrual loans decreased \$21.7 million during the fourth quarter of 2012 to \$109.9 million at December 31, 2012 compared to \$131.6 million at September 30, 2012 and \$220.3 million at December 31, 2011, representing a decrease of \$110.4 million, or 50.1%, in nonaccrual loans during 2012.

Noninterest Income:

Noninterest income was \$16.6 million for the fourth quarter of 2012, in comparison to \$16.8 million for the third quarter of 2012 and \$16.0 million for the fourth quarter of 2011.

The gain on sale of residential mortgage loans was \$2.6 million, \$4.3 million and \$1.2 million for the fourth quarter of 2012, the third quarter of 2012 and the fourth quarter of 2011, respectively, primarily reflecting an increase in loan origination volume in our mortgage division during 2012.

Net losses associated with changes in the fair value of mortgage and SBA servicing rights were \$867,000, \$2.4 million and \$913,000 for the fourth quarter of 2012, the third quarter of 2012 and the fourth quarter of 2011, respectively, primarily reflecting changes in mortgage interest rates and the related changes in estimated prepayment speeds during these time periods.

Noninterest Expense:

Noninterest expense was \$54.6 million for the fourth quarter of 2012 compared to \$51.2 million for the third quarter of 2012 and \$61.4 million for the fourth quarter of 2011. The decrease in noninterest expense as compared to the fourth quarter of 2011 is primarily reflective of a lower level of expenses related to nonperforming assets and potential problem loans and the implementation of certain measures intended to improve efficiency in conjunction with the restructuring of the Company to a smaller footprint.

Write-downs and expenses on other real estate properties and repossessed assets were \$7.5 million, \$2.9 million and \$10.0 million for the fourth quarter of 2012, the third quarter of 2012 and the fourth quarter of 2011, respectively, and primarily reflects continued write-downs on certain other real estate properties primarily resulting from a decline in fair value upon periodic re-appraising of the properties.

During the fourth quarter of 2012, the Company recorded a write-down of \$2.3 million due to a fair value adjustment on the Bank-owned premises and equipment associated with eight branches in Bradenton, Palmetto and Longboat Key, Florida. These branches were previously reported as discontinued operations but were reclassified to continuing operations during the fourth quarter of 2012 as a result of the change in the Company's intent to now hold and invest in these branches.

Provision for Income Taxes:

The Company recorded a benefit for income taxes of \$217,000 for the fourth quarter of 2012 compared to a benefit for income taxes of \$138,000 for the third quarter of 2012 and a provision for income taxes of \$803,000 for the fourth quarter of 2011. The Company presently maintains a full valuation allowance against its net deferred tax assets.

Investment Securities:

Investment securities were \$2.68 billion at December 31, 2012 compared to \$2.76 billion at September 30, 2012 and \$2.47 billion at December 31, 2011. The Company continues to maintain significant on-balance sheet liquidity to support the sale and closure of branches in addition to future loan growth opportunities.

Loans:

Loans, net of deferred loan fees, were \$2.93 billion at December 31, 2012 compared to \$3.08 billion at September 30, 2012 and \$3.28 billion at December 31, 2011. The decrease in loans of \$149.7 million during the fourth quarter of 2012 reflects the sale of approximately \$47.7 million of special mention, potential problem and nonaccrual loans during the fourth quarter of 2012 in addition to loan runoff, primarily in problem loans and loans in markets the Company previously exited. The Company is continuing to focus on loan growth initiatives to offset the impact of the decrease in nonaccrual, potential problem and other loan relationships in future periods.

The Company's loan-to-deposit ratio was 51.89% at December 31, 2012, as compared to 54.44% at September 30, 2012 and 56.65% at December 31, 2011.

Deposits:

Deposits were \$5.65 billion at December 31, 2012, in comparison to \$5.66 billion at September 30, 2012 and \$5.80 billion at December 31, 2011. Certificates of deposit and money market and savings deposits declined \$67.4 million and \$34.6 million, respectively, and demand deposits increased \$92.2 million, during the fourth quarter of 2012.

FINANCIAL SUMMARY

(dollars expressed in thousands, except per share data)

(UNAUDITED)

SELECTED OPERATING DATA

	Three Months Ended			Years Ended	
	December 31, 2012	September 30, 2012	December 31, 2011	December 31, 2012	December 31, 2011
Interest income	\$ 48,080	50,536	55,429	202,565	234,191
Interest expense	6,954	7,536	9,533	31,060	46,960
Net interest income	41,126	43,000	45,896	171,505	187,231
Provision for loan losses	—	—	17,000	2,000	69,000
Net interest income after provision for loan losses	41,126	43,000	28,896	169,505	118,231
Noninterest income	16,631	16,800	16,006	66,686	63,302
Noninterest expense	54,643	51,249	61,398	210,349	236,287
Income (loss) before (benefit) provision for income taxes	3,114	8,551	(16,496)	25,842	(54,754)
(Benefit) provision for income taxes	(217)	(138)	803	(139)	(10,654)
Net income (loss)	3,331	8,689	(17,299)	25,981	(44,100)
Less net (loss) income attributable to noncontrolling interest in subsidiary	(68)	216	(1,420)	(297)	(2,950)
Net income (loss) attributable to First Banks, Inc	\$ 3,399	8,473	(15,879)	26,278	(41,150)
Basic and diluted (loss) earnings per common share	\$ (97.67)	119.48	(901.04)	162.22	(2,642.46)

SELECTED FINANCIAL DATA

	December 31, 2012	September 30, 2012	December 31, 2011
Total assets	\$ 6,509,126	6,513,127	6,608,913
Cash and cash equivalents	519,985	291,022	474,158
Investment securities	2,675,280	2,764,283	2,470,704
Loans, net of deferred loan fees	2,930,747	3,080,431	3,284,279
Allowance for loan losses	91,602	114,202	137,710
Goodwill and other intangible assets	125,967	125,967	125,967
Deposits	5,648,499	5,658,302	5,797,704
Other borrowings	26,025	28,558	51,182
Subordinated debentures	354,133	354,114	354,057
Stockholders' equity	299,959	299,035	263,671
Nonperforming assets	201,867	241,948	350,147

SELECTED FINANCIAL RATIOS

	Three Months Ended			Years Ended	
	December 31, 2012	September 30, 2012	December 31, 2011	December 31, 2012	December 31, 2011
Net interest margin	2.68%	2.79%	2.89%	2.79%	2.86%
Yield on loans	4.51	4.62	4.83	4.67	4.85
Cost of interest-bearing deposits	0.30	0.34	0.52	0.37	0.67
Loan-to-deposit ratio	51.89	54.44	56.65	51.89	56.65

About First Banks, Inc.

The Company had assets of \$6.51 billion at December 31, 2012 and currently operates 146 branch banking offices in California, Florida, Illinois and Missouri. Through its subsidiary bank, First Bank, the Company offers a broad range of financial products and services to consumers, businesses and other institutions. Visit the Company on the web at www.firstbanks.com.

###

Financial Disclosures

The financial disclosures presented in this press release reflect numeric disclosures prior to the categorical reclassifications for Discontinued Operations. The Discontinued Operations reclassifications and related disclosures may be found in the Company's Annual Report on Form 10-K as of and for the year ended December 31, 2011, as filed with the Securities and Exchange Commission ("SEC") and available at the SEC's internet site (<http://www.sec.gov>), and such disclosures will also be presented in the Company's Annual Report on Form 10-K as of and for the year ended December 31, 2012 upon filing with the SEC in March 2013.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements include, but are not limited to, statements about the Company's plans, objectives, estimates or projections with respect to our future financial condition and earnings including the ability of the Company to remain profitable, expected or anticipated revenues with respect to our results of operations and our business, expected improvement in our net interest income and margin, expectations and intentions and other statements that are not historical facts. Such statements are based upon the current beliefs and expectations of the Company's management and are subject to significant risks and uncertainties which may cause actual results to differ materially from those contemplated in the forward-looking statements. The following factors, among others, could cause actual results to differ from those set forth in the forward-looking statements: deterioration in the Company's loan portfolio, increased competition and its effect on pricing, spending, third-party relationships, revenues and net interest margin; changes in interest rates and overall economic conditions, and the risk of new and changing regulation. Additional factors which may cause the Company's results to differ materially from those described in the forward-looking statements may be found in the Company's Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, as filed with the SEC and available at the SEC's internet site. The forward-looking statements in this press release speak only as of the date of the press release, and the Company does not assume any obligation to update the forward-looking statements or to update the reasons why actual results could differ from those contained in the forward-looking statements.

Name (indicate whether retained or anticipated to be retained)	Business Address	Relationship to Disclosing Party (subcontractor, attorney, lobbyist, etc.)	Fees (indicate whether paid or estimated.) NOTE: "hourly rate" or "t.b.d." is not an acceptable response.
<u>N/A</u>			

(Add sheets if necessary)

Check here if the Disclosing Party has not retained, nor expects to retain, any such persons or entities.

SECTION V -- CERTIFICATIONS

A. COURT-ORDERED CHILD SUPPORT COMPLIANCE

Under Municipal Code Section 2-92-415, substantial owners of business entities that contract with the City must remain in compliance with their child support obligations throughout the contract's term.

Has any person who directly or indirectly owns 10% or more of the Disclosing Party been declared in arrearage on any child support obligations by any Illinois court of competent jurisdiction?

Yes No No person directly or indirectly owns 10% or more of the Disclosing Party.

If "Yes," has the person entered into a court-approved agreement for payment of all support owed and is the person in compliance with that agreement?

Yes No

B. FURTHER CERTIFICATIONS

1. Pursuant to Municipal Code Chapter 1-23, Article I ("Article I")(which the Applicant should consult for defined terms (e.g., "doing business") and legal requirements), if the Disclosing Party submitting this EDS is the Applicant and is doing business with the City, then the Disclosing Party certifies as follows: (i) neither the Applicant nor any controlling person is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any sister agency; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If Article I applies to the Applicant, the permanent compliance timeframe in Article I supersedes some five-year compliance timeframes in certifications 2 and 3 below.

2. The Disclosing Party and, if the Disclosing Party is a legal entity, all of those persons or entities identified in Section II.B.1. of this EDS:

- a. are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from any transactions by any federal, state or local unit of government;
- b. have not, within a five-year period preceding the date of this EDS, been convicted of a criminal offense, adjudged guilty, or had a civil judgment rendered against them in connection with: obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; a violation of federal or state antitrust statutes; fraud; embezzlement; theft; forgery; bribery; falsification or destruction of records; making false statements; or receiving stolen property;
- c. are not presently indicted for, or criminally or civilly charged by, a governmental entity (federal, state or local) with committing any of the offenses set forth in clause B.2.b. of this Section V;
- d. have not, within a five-year period preceding the date of this EDS, had one or more public transactions (federal, state or local) terminated for cause or default; and
- e. have not, within a five-year period preceding the date of this EDS, been convicted, adjudged guilty, or found liable in a civil proceeding, or in any criminal or civil action, including actions concerning environmental violations, instituted by the City or by the federal government, any state, or any other unit of local government.

3. The certifications in subparts 3, 4 and 5 concern:

- the Disclosing Party;
- any "Contractor" (meaning any contractor or subcontractor used by the Disclosing Party in connection with the Matter, including but not limited to all persons or legal entities disclosed under Section IV, "Disclosure of Subcontractors and Other Retained Parties");
- any "Affiliated Entity" (meaning a person or entity that, directly or indirectly: controls the Disclosing Party, is controlled by the Disclosing Party, or is, with the Disclosing Party, under common control of another person or entity. Indicia of control include, without limitation: interlocking management or ownership; identity of interests among family members, shared facilities and equipment; common use of employees; or organization of a business entity following the ineligibility of a business entity to do business with federal or state or local government, including the City, using substantially the same management, ownership, or principals as the ineligible entity); with respect to Contractors, the term Affiliated Entity means a person or entity that directly or indirectly controls the Contractor, is controlled by it, or, with the Contractor, is under common control of another person or entity;
- any responsible official of the Disclosing Party, any Contractor or any Affiliated Entity or any other official, agent or employee of the Disclosing Party, any Contractor or any Affiliated Entity, acting pursuant to the direction or authorization of a responsible official of the Disclosing Party, any Contractor or any Affiliated Entity (collectively "Agents").

Neither the Disclosing Party, nor any Contractor, nor any Affiliated Entity of either the Disclosing Party or any Contractor nor any Agents have, during the five years before the date this EDS is signed, or, with respect to a Contractor, an Affiliated Entity, or an Affiliated Entity of a Contractor during the five years before the date of such Contractor's or Affiliated Entity's contract or engagement in connection with the Matter:

- a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;
- b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or
- c. made an admission of such conduct described in a. or b. above that is a matter of record, but have not been prosecuted for such conduct; or
- d. violated the provisions of Municipal Code Section 2-92-610 (Living Wage Ordinance).

4. Neither the Disclosing Party, Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.

5. Neither the Disclosing Party nor any Affiliated Entity is listed on any of the following lists maintained by the Office of Foreign Assets Control of the U.S. Department of the Treasury or the Bureau of Industry and Security of the U.S. Department of Commerce or their successors: the Specially Designated Nationals List, the Denied Persons List, the Unverified List, the Entity List and the Debarred List.

6. The Disclosing Party understands and shall comply with the applicable requirements of Chapters 2-55 (Legislative Inspector General), 2-56 (Inspector General) and 2-156 (Governmental Ethics) of the Municipal Code.

7. If the Disclosing Party is unable to certify to any of the above statements in this Part B (Further Certifications), the Disclosing Party must explain below:

N/A

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

8. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all current employees of the Disclosing Party who were, at any time during the 12-month period preceding the execution date of this EDS, an employee, or elected or appointed official, of the City of Chicago (if none, indicate with "N/A" or "none").

N/A

9. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all gifts that the Disclosing Party has given or caused to be given, at any time during the 12-month period preceding the execution date of this EDS, to an employee, or elected or appointed official, of the City of Chicago. For purposes of this statement, a "gift" does not include: (i) anything made generally available to City employees or to the general public, or (ii) food or drink provided in the course of official City business and having a retail value of less than \$20 per recipient (if none, indicate with "N/A" or "none"). As to any gift listed below, please also list the name of the City recipient.

N/A

C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

1. The Disclosing Party certifies that the Disclosing Party (check one)

is

is not

a "financial institution" as defined in Section 2-32-455(b) of the Municipal Code.

2. If the Disclosing Party IS a financial institution, then the Disclosing Party pledges:

"We are not and will not become a predatory lender as defined in Chapter 2-32 of the Municipal Code. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in Chapter 2-32 of the Municipal Code. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of the privilege of doing business with the City."

If the Disclosing Party is unable to make this pledge because it or any of its affiliates (as defined in Section 2-32-455(b) of the Municipal Code) is a predatory lender within the meaning of Chapter 2-32 of the Municipal Code, explain here (attach additional pages if necessary):

N/A

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

D. CERTIFICATION REGARDING INTEREST IN CITY BUSINESS

Any words or terms that are defined in Chapter 2-156 of the Municipal Code have the same meanings when used in this Part D.

1. In accordance with Section 2-156-110 of the Municipal Code: Does any official or employee of the City have a financial interest in his or her own name or in the name of any other person or entity in the Matter?

Yes No

NOTE: If you checked "Yes" to Item D.1., proceed to Items D.2. and D.3. If you checked "No" to Item D.1., proceed to Part E.

2. Unless sold pursuant to a process of competitive bidding, or otherwise permitted, no City elected official or employee shall have a financial interest in his or her own name or in the name of any other person or entity in the purchase of any property that (i) belongs to the City, or (ii) is sold for taxes or assessments, or (iii) is sold by virtue of legal process at the suit of the City (collectively, "City Property Sale"). Compensation for property taken pursuant to the City's eminent domain power does not constitute a financial interest within the meaning of this Part D.

Does the Matter involve a City Property Sale?

Yes No

3. If you checked "Yes" to Item D.1., provide the names and business addresses of the City officials or employees having such interest and identify the nature of such interest:

Name	Business Address	Nature of Interest
N/A		

4. The Disclosing Party further certifies that no prohibited financial interest in the Matter will be acquired by any City official or employee.

E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

Please check either 1. or 2. below. If the Disclosing Party checks 2., the Disclosing Party must disclose below or in an attachment to this EDS all information required by paragraph 2. Failure to

comply with these disclosure requirements may make any contract entered into with the City in connection with the Matter voidable by the City.

✓ 1. The Disclosing Party verifies that the Disclosing Party has searched any and all records of the Disclosing Party and any and all predecessor entities regarding records of investments or profits from slavery or slaveholder insurance policies during the slavery era (including insurance policies issued to slaveholders that provided coverage for damage to or injury or death of their slaves), and the Disclosing Party has found no such records.

2. The Disclosing Party verifies that, as a result of conducting the search in step 1 above, the Disclosing Party has found records of investments or profits from slavery or slaveholder insurance policies. The Disclosing Party verifies that the following constitutes full disclosure of all such records, including the names of any and all slaves or slaveholders described in those records:

N/A

SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

NOTE: If the Matter is federally funded, complete this Section VI. If the Matter is not federally funded, proceed to Section VII. For purposes of this Section VI, tax credits allocated by the City and proceeds of debt obligations of the City are not federal funding.

A. CERTIFICATION REGARDING LOBBYING

1. List below the names of all persons or entities registered under the federal Lobbying Disclosure Act of 1995 who have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter: (Add sheets if necessary):

N/A

(If no explanation appears or begins on the lines above, or if the letters "NA" or if the word "None" appear, it will be conclusively presumed that the Disclosing Party means that NO persons or entities registered under the Lobbying Disclosure Act of 1995 have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter.)

2. The Disclosing Party has not spent and will not expend any federally appropriated funds to pay any person or entity listed in Paragraph A.1. above for his or her lobbying activities or to pay any person or entity to influence or attempt to influence an officer or employee of any agency, as defined by applicable federal law, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress, in connection with the award of any federally funded contract, making any federally funded grant or loan, entering into any cooperative agreement, or to extend, continue, renew, amend, or modify any federally funded contract, grant, loan, or cooperative agreement.

3. The Disclosing Party will submit an updated certification at the end of each calendar quarter in which there occurs any event that materially affects the accuracy of the statements and information set forth in paragraphs A.1. and A.2. above.

4. The Disclosing Party certifies that either: (i) it is not an organization described in section 501(c)(4) of the Internal Revenue Code of 1986; or (ii) it is an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 but has not engaged and will not engage in "Lobbying Activities".

5. If the Disclosing Party is the Applicant, the Disclosing Party must obtain certifications equal in form and substance to paragraphs A.1. through A.4. above from all subcontractors before it awards any subcontract and the Disclosing Party must maintain all such subcontractors' certifications for the duration of the Matter and must make such certifications promptly available to the City upon request.

B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

If the Matter is federally funded, federal regulations require the Applicant and all proposed subcontractors to submit the following information with their bids or in writing at the outset of negotiations. *N/A*

Is the Disclosing Party the Applicant?

Yes No

If "Yes," answer the three questions below:

1. Have you developed and do you have on file affirmative action programs pursuant to applicable federal regulations? (See 41 CFR Part 60-2.)

Yes No

2. Have you filed with the Joint Reporting Committee, the Director of the Office of Federal Contract Compliance Programs, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements?

Yes No

3. Have you participated in any previous contracts or subcontracts subject to the equal opportunity clause?

Yes No

If you checked "No" to question 1. or 2. above, please provide an explanation:

N/A

**SECTION VII -- ACKNOWLEDGMENTS, CONTRACT INCORPORATION,
COMPLIANCE, PENALTIES, DISCLOSURE**

The Disclosing Party understands and agrees that:

A. The certifications, disclosures, and acknowledgments contained in this EDS will become part of any contract or other agreement between the Applicant and the City in connection with the Matter, whether procurement, City assistance, or other City action, and are material inducements to the City's execution of any contract or taking other action with respect to the Matter. The Disclosing Party understands that it must comply with all statutes, ordinances, and regulations on which this EDS is based.

B. The City's Governmental Ethics and Campaign Financing Ordinances, Chapters 2-156 and 2-164 of the Municipal Code, impose certain duties and obligations on persons or entities seeking City contracts, work, business, or transactions. The full text of these ordinances and a training program is available on line at www.cityofchicago.org/Ethics, and may also be obtained from the City's Board of Ethics, 740 N.

Sedgwick St., Suite 500, Chicago, IL 60610, (312) 744-9660. The Disclosing Party must comply fully with the applicable ordinances.

C. If the City determines that any information provided in this EDS is false, incomplete or inaccurate, any contract or other agreement in connection with which it is submitted may be rescinded or be void or voidable, and the City may pursue any remedies under the contract or agreement (if not rescinded or void), at law, or in equity, including terminating the Disclosing Party's participation in the Matter and/or declining to allow the Disclosing Party to participate in other transactions with the City. Remedies at law for a false statement of material fact may include incarceration and an award to the City of treble damages.

D. It is the City's policy to make this document available to the public on its Internet site and/or upon request. Some or all of the information provided on this EDS and any attachments to this EDS may be made available to the public on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing this EDS, the Disclosing Party waives and releases any possible rights or claims which it may have against the City in connection with the public release of information contained in this EDS and also authorizes the City to verify the accuracy of any information submitted in this EDS.

E. The information provided in this EDS must be kept current. In the event of changes, the Disclosing Party must supplement this EDS up to the time the City takes action on the Matter. If the Matter is a contract being handled by the City's Department of Procurement Services, the Disclosing Party must update this EDS as the contract requires. **NOTE:** With respect to Matters subject to Article I of Chapter 1-23 of the Municipal Code (imposing **PERMANENT INELIGIBILITY** for certain specified offenses), the information provided herein regarding eligibility must be kept current for a longer period, as required by Chapter 1-23 and Section 2-154-020 of the Municipal Code.

The Disclosing Party represents and warrants that:

F.1. The Disclosing Party is not delinquent in the payment of any tax administered by the Illinois Department of Revenue, nor are the Disclosing Party or its Affiliated Entities delinquent in paying any fine, fee, tax or other charge owed to the City. This includes, but is not limited to, all water charges, sewer charges, license fees, parking tickets, property taxes or sales taxes. *Please See Attached*

F.2 If the Disclosing Party is the Applicant, the Disclosing Party and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed by the U.S. E.P.A. on the federal Excluded Parties List System ("EPLS") maintained by the U. S. General Services Administration.

F.3 If the Disclosing Party is the Applicant, the Disclosing Party will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in F.1. and F.2. above and will not, without the prior written consent of the City, use any such contractor/subcontractor that does not provide such certifications or that the Disclosing Party has reason to believe has not provided or cannot provide truthful certifications.

NOTE: If the Disclosing Party cannot certify as to any of the items in F.1., F.2. or F.3. above, an explanatory statement must be attached to this EDS.

CERTIFICATION

Under penalty of perjury, the person signing below: (1) warrants that he/she is authorized to execute this EDS and Appendix A (if applicable) on behalf of the Disclosing Party, and (2) warrants that all certifications and statements contained in this EDS and Appendix A (if applicable) are true, accurate and complete as of the date furnished to the City.

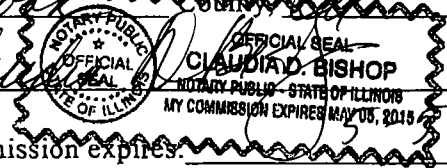
First Bank
(Print or type name of Disclosing Party)

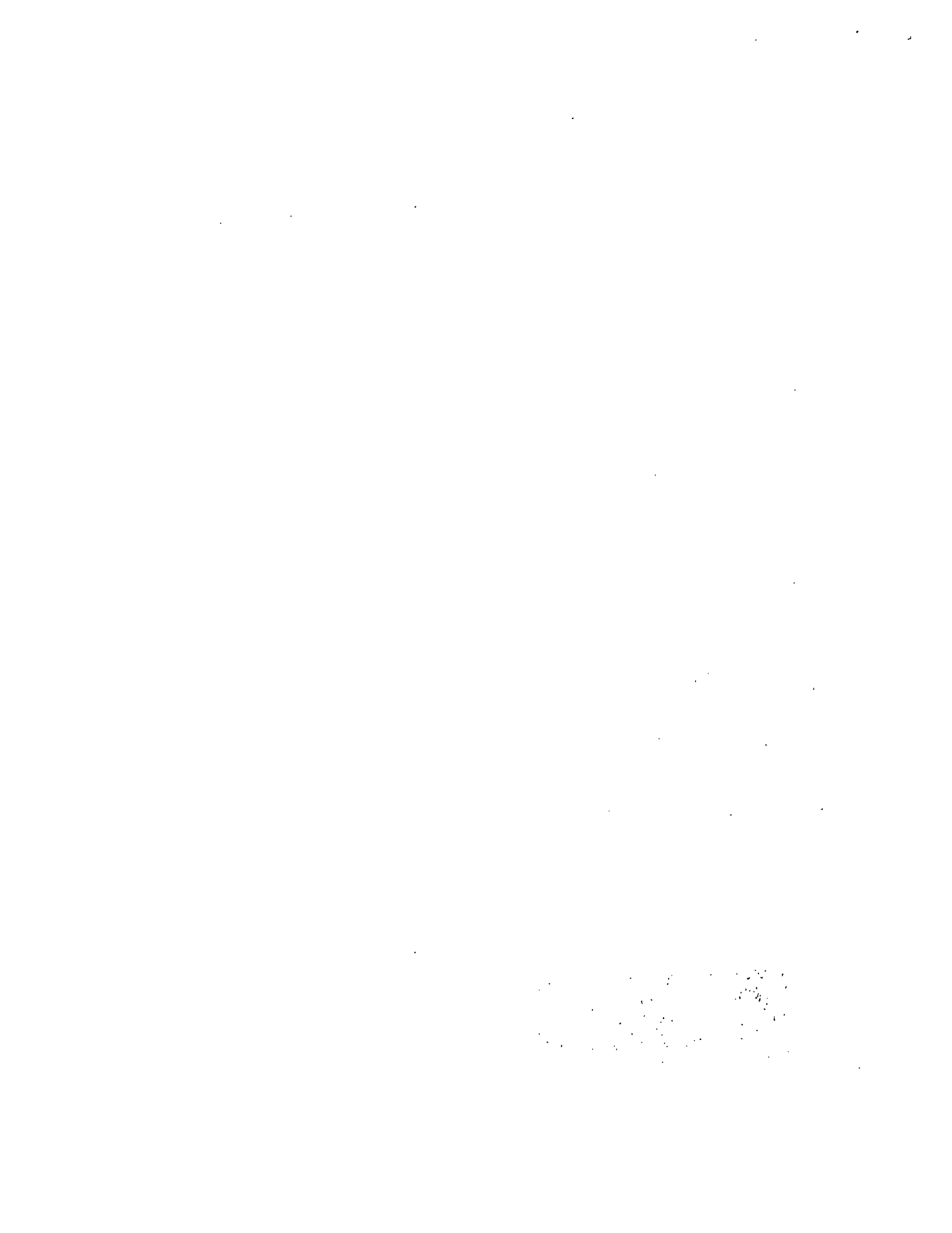
By: [Signature]
(Sign here)

James C. Brennan
(Print or type name of person signing)

Vice President
(Print or type title of person signing)

Signed and sworn to before me on (date) 12-13-12,
at [Signature] (state).

[Signature] Notary Public.

Commission expires: 3-15



**City of Chicago
Economic Disclosure Statement
and Affidavit**

Supplement to Item F.1.

First Bank previously owned property located at 1900 W 48th Street, Chicago, IL 60609 which it sold on October 12, 2012. First Bank has received a water bill in the amount of \$389.81 purportedly related to such property. Based upon advice of its counsel, First Bank believes the water bill was issued in error as a water bill was paid upon closing of the sale of the property. First Bank is working to resolve this issue.

...
...
...
...
...

**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX A**

FAMILIAL RELATIONSHIPS WITH ELECTED CITY OFFICIALS AND DEPARTMENT HEADS

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5 percent. It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

Under Municipal Code Section 2-154-015, the Disclosing Party must disclose whether such Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently has a "familial relationship" with any elected city official or department head. A "familial relationship" exists if, as of the date this EDS is signed, the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof is related to the mayor, any alderman, the city clerk, the city treasurer or any city department head as spouse or domestic partner or as any of the following, whether by blood or adoption: parent, child, brother or sister, aunt or uncle, niece or nephew, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather or stepmother, stepson or stepdaughter, stepbrother or stepsister or half-brother or half-sister.

"Applicable Party" means (1) all executive officers of the Disclosing Party listed in Section II.B.1.a., if the Disclosing Party is a corporation; all partners of the Disclosing Party, if the Disclosing Party is a general partnership; all general partners and limited partners of the Disclosing Party, if the Disclosing Party is a limited partnership; all managers, managing members and members of the Disclosing Party, if the Disclosing Party is a limited liability company; (2) all principal officers of the Disclosing Party; and (3) any person having more than a 7.5 percent ownership interest in the Disclosing Party. "Principal officers" means the president, chief operating officer, executive director, chief financial officer, treasurer or secretary of a legal entity or any person exercising similar authority.

Does the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently have a "familial relationship" with an elected city official or department head?

Yes

No

If yes, please identify below (1) the name and title of such person, (2) the name of the legal entity to which such person is connected; (3) the name and title of the elected city official or department head to whom such person has a familial relationship, and (4) the precise nature of such familial relationship.

CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT
AND AFFIDAVIT

SECTION I -- GENERAL INFORMATION

A. Legal name of the Disclosing Party submitting this EDS. Include d/b/a/ if applicable:

MIA PROPERTY ACQUISITIONS LLC

Check ONE of the following three boxes:

Indicate whether the Disclosing Party submitting this EDS is:

1. the Applicant - CONTRACT PURCHASER
OR

2. a legal entity holding a direct or indirect interest in the Applicant. State the legal name of the Applicant in which the Disclosing Party holds an interest: _____
OR

3. a legal entity with a right of control (see Section II.B.1.) State the legal name of the entity in which the Disclosing Party holds a right of control: _____

B. Business address of the Disclosing Party: 2853 N. PULASKI, UOET CS
CHICAGO IL 60641

C. Telephone: 312-782-1983 Fax: 312-782-2433 Email: mick@sambanks law.com

D. Name of contact person: NICK FIELDS - ATTORNEY

E. Federal Employer Identification No. (if you have one): _____

F. Brief description of contract, transaction or other undertaking (referred to below as the "Matter") to which this EDS pertains. (Include project number and location of property, if applicable):

ZONING AMENDMENT AT 3410 - 3420 N. Milwaukee

G. Which City agency or department is requesting this EDS? DKED / COZ

If the Matter is a contract being handled by the City's Department of Procurement Services, please complete the following:

Specification # _____ and Contract # _____

SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS

A. NATURE OF THE DISCLOSING PARTY

1. Indicate the nature of the Disclosing Party:

- Person
- Limited liability company
- Publicly registered business corporation
- Limited liability partnership
- Privately held business corporation
- Joint venture
- Sole proprietorship
- Not-for-profit corporation
- General partnership
- (Is the not-for-profit corporation also a 501(c)(3))?
- Limited partnership
- Yes No
- Trust
- Other (please specify)

2. For legal entities, the state (or foreign country) of incorporation or organization, if applicable:

Illinois

3. For legal entities not organized in the State of Illinois: Has the organization registered to do business in the State of Illinois as a foreign entity?

- Yes No N/A

B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:

1. List below the full names and titles of all executive officers and all directors of the entity.

NOTE: For not-for-profit corporations, also list below all members, if any, which are legal entities. If there are no such members, write "no members." For trusts, estates or other similar entities, list below the legal titleholder(s).

If the entity is a general partnership, limited partnership, limited liability company, limited liability partnership or joint venture, list below the name and title of each general partner, managing member, manager or any other person or entity that controls the day-to-day management of the Disclosing Party.

NOTE: Each legal entity listed below must submit an EDS on its own behalf.

Name	Title
<u>BAOŁ PRZYJEMSKI</u>	<u>MANAGING MEMBER</u>

2. Please provide the following information concerning each person or entity having a direct or indirect beneficial interest (including ownership) in excess of 7.5% of the Disclosing Party. Examples of such an interest include shares in a corporation, partnership interest in a partnership or joint venture,

interest of a member or manager in a limited liability company, or interest of a beneficiary of a trust, estate or other similar entity. If none, state "None." NOTE: Pursuant to Section 2-154-030 of the Municipal Code of Chicago ("Municipal Code"), the City may require any such additional information from any applicant which is reasonably intended to achieve full disclosure.

Name	Business Address	Percentage Interest in the Disclosing Party
BART PRZYJEMSKI	2835 N. PULASKI #CS Chicago IL 60641	100%

SECTION III -- BUSINESS RELATIONSHIPS WITH CITY ELECTED OFFICIALS

Has the Disclosing Party had a "business relationship," as defined in Chapter 2-156 of the Municipal Code, with any City elected official in the 12 months before the date this EDS is signed?

Yes

No

If yes, please identify below the name(s) of such City elected official(s) and describe such relationship(s):

N/A

SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES

The Disclosing Party must disclose the name and business address of each subcontractor, attorney, lobbyist, accountant, consultant and any other person or entity whom the Disclosing Party has retained or expects to retain in connection with the Matter, as well as the nature of the relationship, and the total amount of the fees paid or estimated to be paid. The Disclosing Party is not required to disclose employees who are paid solely through the Disclosing Party's regular payroll.

"Lobbyist" means any person or entity who undertakes to influence any legislative or administrative action on behalf of any person or entity other than: (1) a not-for-profit entity, on an unpaid basis, or (2) himself. "Lobbyist" also means any person or entity any part of whose duties as an employee of another includes undertaking to influence any legislative or administrative action.

If the Disclosing Party is uncertain whether a disclosure is required under this Section, the Disclosing Party must either ask the City whether disclosure is required or make the disclosure.

Name (indicate whether retained or anticipated to be retained)	Business Address	Relationship to Disclosing Party (subcontractor, attorney, lobbyist, etc.)	Fees (indicate whether paid or estimated.) NOTE: "hourly rate" or "t.b.d." is not an acceptable response.
--	------------------	--	---

LAW OFFICE OF SAM BANKS		ATTORNEY	\$ 5000.00 EST.
221 N. LA SALLE #3800			
Chicago IL 60601			

(Add sheets if necessary)

Check here if the Disclosing Party has not retained, nor expects to retain, any such persons or entities.

SECTION V -- CERTIFICATIONS

A. COURT-ORDERED CHILD SUPPORT COMPLIANCE

Under Municipal Code Section 2-92-415, substantial owners of business entities that contract with the City must remain in compliance with their child support obligations throughout the contract's term.

Has any person who directly or indirectly owns 10% or more of the Disclosing Party been declared in arrearage on any child support obligations by any Illinois court of competent jurisdiction?

Yes No No person directly or indirectly owns 10% or more of the Disclosing Party.

If "Yes," has the person entered into a court-approved agreement for payment of all support owed and is the person in compliance with that agreement?

Yes No

B. FURTHER CERTIFICATIONS

1. Pursuant to Municipal Code Chapter 1-23, Article I ("Article I")(which the Applicant should consult for defined terms (e.g., "doing business") and legal requirements), if the Disclosing Party submitting this EDS is the Applicant and is doing business with the City, then the Disclosing Party certifies as follows: (i) neither the Applicant nor any controlling person is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any sister agency; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If Article I applies to the Applicant, the permanent compliance timeframe in Article I supersedes some five-year compliance timeframes in certifications 2 and 3 below.

2. The Disclosing Party and, if the Disclosing Party is a legal entity, all of those persons or entities identified in Section II.B.1. of this EDS:

- a. are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from any transactions by any federal, state or local unit of government;
- b. have not, within a five-year period preceding the date of this EDS, been convicted of a criminal offense, adjudged guilty, or had a civil judgment rendered against them in connection with: obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; a violation of federal or state antitrust statutes; fraud; embezzlement; theft; forgery; bribery; falsification or destruction of records; making false statements; or receiving stolen property;
- c. are not presently indicted for, or criminally or civilly charged by, a governmental entity (federal, state or local) with committing any of the offenses set forth in clause B.2.b. of this Section V;
- d. have not, within a five-year period preceding the date of this EDS, had one or more public transactions (federal, state or local) terminated for cause or default; and
- e. have not, within a five-year period preceding the date of this EDS, been convicted, adjudged guilty, or found liable in a civil proceeding, or in any criminal or civil action, including actions concerning environmental violations, instituted by the City or by the federal government, any state, or any other unit of local government.

3. The certifications in subparts 3, 4 and 5 concern:

- the Disclosing Party;
- any "Contractor" (meaning any contractor or subcontractor used by the Disclosing Party in connection with the Matter, including but not limited to all persons or legal entities disclosed under Section IV, "Disclosure of Subcontractors and Other Retained Parties");
- any "Affiliated Entity" (meaning a person or entity that, directly or indirectly: controls the Disclosing Party, is controlled by the Disclosing Party, or is, with the Disclosing Party, under common control of another person or entity. Indicia of control include, without limitation: interlocking management or ownership; identity of interests among family members, shared facilities and equipment; common use of employees; or organization of a business entity following the ineligibility of a business entity to do business with federal or state or local government, including the City, using substantially the same management, ownership, or principals as the ineligible entity); with respect to Contractors, the term Affiliated Entity means a person or entity that directly or indirectly controls the Contractor, is controlled by it, or, with the Contractor, is under common control of another person or entity;
- any responsible official of the Disclosing Party, any Contractor or any Affiliated Entity or any other official, agent or employee of the Disclosing Party, any Contractor or any Affiliated Entity, acting pursuant to the direction or authorization of a responsible official of the Disclosing Party, any Contractor or any Affiliated Entity (collectively "Agents").

Neither the Disclosing Party, nor any Contractor, nor any Affiliated Entity of either the Disclosing Party or any Contractor nor any Agents have, during the five years before the date this EDS is signed, or, with respect to a Contractor, an Affiliated Entity, or an Affiliated Entity of a Contractor during the five years before the date of such Contractor's or Affiliated Entity's contract or engagement in connection with the Matter:

- a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;
- b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or
- c. made an admission of such conduct described in a. or b. above that is a matter of record, but have not been prosecuted for such conduct; or
- d. violated the provisions of Municipal Code Section 2-92-610 (Living Wage Ordinance).

4. Neither the Disclosing Party, Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.

5. Neither the Disclosing Party nor any Affiliated Entity is listed on any of the following lists maintained by the Office of Foreign Assets Control of the U.S. Department of the Treasury or the Bureau of Industry and Security of the U.S. Department of Commerce or their successors: the Specially Designated Nationals List, the Denied Persons List, the Unverified List, the Entity List and the Debarred List.

6. The Disclosing Party understands and shall comply with the applicable requirements of Chapters 2-55 (Legislative Inspector General), 2-56 (Inspector General) and 2-156 (Governmental Ethics) of the Municipal Code.

7. If the Disclosing Party is unable to certify to any of the above statements in this Part B (Further Certifications), the Disclosing Party must explain below:

N/A

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

8. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all current employees of the Disclosing Party who were, at any time during the 12-month period preceding the execution date of this EDS, an employee, or elected or appointed official, of the City of Chicago (if none, indicate with "N/A" or "none").

N/A

9. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all gifts that the Disclosing Party has given or caused to be given, at any time during the 12-month period preceding the execution date of this EDS, to an employee, or elected or appointed official, of the City of Chicago. For purposes of this statement, a "gift" does not include: (i) anything made generally available to City employees or to the general public, or (ii) food or drink provided in the course of official City business and having a retail value of less than \$20 per recipient (if none, indicate with "N/A" or "none"). As to any gift listed below, please also list the name of the City recipient.

N/A

C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

1. The Disclosing Party certifies that the Disclosing Party (check one)

is

is not

a "financial institution" as defined in Section 2-32-455(b) of the Municipal Code.

2. If the Disclosing Party IS a financial institution, then the Disclosing Party pledges:

"We are not and will not become a predatory lender as defined in Chapter 2-32 of the Municipal Code. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in Chapter 2-32 of the Municipal Code. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of the privilege of doing business with the City."

If the Disclosing Party is unable to make this pledge because it or any of its affiliates (as defined in Section 2-32-455(b) of the Municipal Code) is a predatory lender within the meaning of Chapter 2-32 of the Municipal Code, explain here (attach additional pages if necessary):

N/A

If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

D. CERTIFICATION REGARDING INTEREST IN CITY BUSINESS

Any words or terms that are defined in Chapter 2-156 of the Municipal Code have the same meanings when used in this Part D.

1. In accordance with Section 2-156-110 of the Municipal Code: Does any official or employee of the City have a financial interest in his or her own name or in the name of any other person or entity in the Matter?

Yes

No

NOTE: If you checked "Yes" to Item D.1., proceed to Items D.2. and D.3. If you checked "No" to Item D.1., proceed to Part E.

2. Unless sold pursuant to a process of competitive bidding, or otherwise permitted, no City elected official or employee shall have a financial interest in his or her own name or in the name of any other person or entity in the purchase of any property that (i) belongs to the City, or (ii) is sold for taxes or assessments, or (iii) is sold by virtue of legal process at the suit of the City (collectively, "City Property Sale"). Compensation for property taken pursuant to the City's eminent domain power does not constitute a financial interest within the meaning of this Part D.

Does the Matter involve a City Property Sale?

Yes

No

3. If you checked "Yes" to Item D.1., provide the names and business addresses of the City officials or employees having such interest and identify the nature of such interest:

Name	Business Address	Nature of Interest
		N/A

4. The Disclosing Party further certifies that no prohibited financial interest in the Matter will be acquired by any City official or employee.

E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

Please check either 1. or 2. below. If the Disclosing Party checks 2., the Disclosing Party must disclose below or in an attachment to this EDS all information required by paragraph 2. Failure to

comply with these disclosure requirements may make any contract entered into with the City in connection with the Matter voidable by the City.

1. The Disclosing Party verifies that the Disclosing Party has searched any and all records of the Disclosing Party and any and all predecessor entities regarding records of investments or profits from slavery or slaveholder insurance policies during the slavery era (including insurance policies issued to slaveholders that provided coverage for damage to or injury or death of their slaves), and the Disclosing Party has found no such records.

___ 2. The Disclosing Party verifies that, as a result of conducting the search in step 1 above, the Disclosing Party has found records of investments or profits from slavery or slaveholder insurance policies. The Disclosing Party verifies that the following constitutes full disclosure of all such records, including the names of any and all slaves or slaveholders described in those records:

_____ N/A

SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

NOTE: If the Matter is federally funded, complete this Section VI. If the Matter is not federally funded, proceed to Section VII. For purposes of this Section VI, tax credits allocated by the City and proceeds of debt obligations of the City are not federal funding.

A. CERTIFICATION REGARDING LOBBYING

1. List below the names of all persons or entities registered under the federal Lobbying Disclosure Act of 1995 who have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter: (Add sheets if necessary):

_____ N/A

(If no explanation appears or begins on the lines above, or if the letters "NA" or if the word "None" appear, it will be conclusively presumed that the Disclosing Party means that NO persons or entities registered under the Lobbying Disclosure Act of 1995 have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter.)

2. The Disclosing Party has not spent and will not expend any federally appropriated funds to pay any person or entity listed in Paragraph A.1. above for his or her lobbying activities or to pay any person or entity to influence or attempt to influence an officer or employee of any agency, as defined by applicable federal law, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress, in connection with the award of any federally funded contract, making any federally funded grant or loan, entering into any cooperative agreement, or to extend, continue, renew, amend, or modify any federally funded contract, grant, loan, or cooperative agreement.

3. The Disclosing Party will submit an updated certification at the end of each calendar quarter in which there occurs any event that materially affects the accuracy of the statements and information set forth in paragraphs A.1. and A.2. above.

4. The Disclosing Party certifies that either: (i) it is not an organization described in section 501(c)(4) of the Internal Revenue Code of 1986; or (ii) it is an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 but has not engaged and will not engage in "Lobbying Activities".

5. If the Disclosing Party is the Applicant, the Disclosing Party must obtain certifications equal in form and substance to paragraphs A.1. through A.4. above from all subcontractors before it awards any subcontract and the Disclosing Party must maintain all such subcontractors' certifications for the duration of the Matter and must make such certifications promptly available to the City upon request.

B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

If the Matter is federally funded, federal regulations require the Applicant and all proposed subcontractors to submit the following information with their bids or in writing at the outset of negotiations.

N/A

Is the Disclosing Party the Applicant?

Yes

No

If "Yes," answer the three questions below:

1. Have you developed and do you have on file affirmative action programs pursuant to applicable federal regulations? (See 41 CFR Part 60-2.)

Yes

No

2. Have you filed with the Joint Reporting Committee, the Director of the Office of Federal Contract Compliance Programs, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements?

Yes

No

3. Have you participated in any previous contracts or subcontracts subject to the equal opportunity clause?

Yes

No

If you checked "No" to question 1. or 2. above, please provide an explanation:

N/A

**SECTION VII -- ACKNOWLEDGMENTS, CONTRACT INCORPORATION,
COMPLIANCE, PENALTIES, DISCLOSURE**

The Disclosing Party understands and agrees that:

A. The certifications, disclosures, and acknowledgments contained in this EDS will become part of any contract or other agreement between the Applicant and the City in connection with the Matter, whether procurement, City assistance, or other City action, and are material inducements to the City's execution of any contract or taking other action with respect to the Matter. The Disclosing Party understands that it must comply with all statutes, ordinances, and regulations on which this EDS is based.

B. The City's Governmental Ethics and Campaign Financing Ordinances, Chapters 2-156 and 2-164 of the Municipal Code, impose certain duties and obligations on persons or entities seeking City contracts, work, business, or transactions. The full text of these ordinances and a training program is available on line at www.cityofchicago.org/Ethics, and may also be obtained from the City's Board of Ethics, 740 N.

Sedgwick St., Suite 500, Chicago, IL 60610, (312) 744-9660. The Disclosing Party must comply fully with the applicable ordinances.

C. If the City determines that any information provided in this EDS is false, incomplete or inaccurate, any contract or other agreement in connection with which it is submitted may be rescinded or be void or voidable, and the City may pursue any remedies under the contract or agreement (if not rescinded or void), at law, or in equity, including terminating the Disclosing Party's participation in the Matter and/or declining to allow the Disclosing Party to participate in other transactions with the City. Remedies at law for a false statement of material fact may include incarceration and an award to the City of treble damages.

D. It is the City's policy to make this document available to the public on its Internet site and/or upon request. Some or all of the information provided on this EDS and any attachments to this EDS may be made available to the public on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing this EDS, the Disclosing Party waives and releases any possible rights or claims which it may have against the City in connection with the public release of information contained in this EDS and also authorizes the City to verify the accuracy of any information submitted in this EDS.

E. The information provided in this EDS must be kept current. In the event of changes, the Disclosing Party must supplement this EDS up to the time the City takes action on the Matter. If the Matter is a contract being handled by the City's Department of Procurement Services, the Disclosing Party must update this EDS as the contract requires. **NOTE:** With respect to Matters subject to Article I of Chapter 1-23 of the Municipal Code (imposing **PERMANENT INELIGIBILITY** for certain specified offenses), the information provided herein regarding eligibility must be kept current for a longer period, as required by Chapter 1-23 and Section 2-154-020 of the Municipal Code.

The Disclosing Party represents and warrants that:

F.1. The Disclosing Party is not delinquent in the payment of any tax administered by the Illinois Department of Revenue, nor are the Disclosing Party or its Affiliated Entities delinquent in paying any fine, fee, tax or other charge owed to the City. This includes, but is not limited to, all water charges, sewer charges, license fees, parking tickets, property taxes or sales taxes.

F.2 If the Disclosing Party is the Applicant, the Disclosing Party and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed by the U.S. E.P.A. on the federal Excluded Parties List System ("EPLS") maintained by the U. S. General Services Administration.

F.3 If the Disclosing Party is the Applicant, the Disclosing Party will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in F.1. and F.2. above and will not, without the prior written consent of the City, use any such contractor/subcontractor that does not provide such certifications or that the Disclosing Party has reason to believe has not provided or cannot provide truthful certifications.

NOTE: If the Disclosing Party cannot certify as to any of the items in F.1., F.2. or F.3. above, an explanatory statement must be attached to this EDS.

CERTIFICATION

Under penalty of perjury, the person signing below: (1) warrants that he/she is authorized to execute this EDS and Appendix A (if applicable) on behalf of the Disclosing Party, and (2) warrants that all certifications and statements contained in this EDS and Appendix A (if applicable) are true, accurate and complete as of the date furnished to the City.

MTA PROPERTY ACQUISITIONS LLC
(Print or type name of Disclosing Party)

By: [Signature]
(Sign here)

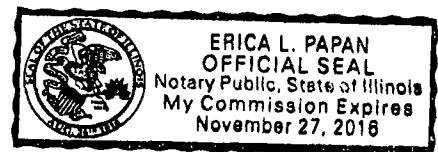
BART PRZYJONSKI
(Print or type name of person signing)

MANAGER
(Print or type title of person signing)

Signed and sworn to before me on (date) JANUARY 2, 2013
at Cook County, Illinois (state).

[Signature] Notary Public.

Commission expires: 11/27/16



THE UNIVERSITY OF CHICAGO
DEPARTMENT OF CHEMISTRY
5708 S. UNIVERSITY AVENUE
CHICAGO, ILLINOIS 60637
TEL: 773-936-3700 FAX: 773-936-3701
WWW: WWW.CHEM.UCHICAGO.EDU



**CITY OF CHICAGO
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT
APPENDIX A**

FAMILIAL RELATIONSHIPS WITH ELECTED CITY OFFICIALS AND DEPARTMENT HEADS

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5 percent. It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

Under Municipal Code Section 2-154-015, the Disclosing Party must disclose whether such Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently has a "familial relationship" with any elected city official or department head. A "familial relationship" exists if, as of the date this EDS is signed, the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof is related to the mayor, any alderman, the city clerk, the city treasurer or any city department head as spouse or domestic partner or as any of the following, whether by blood or adoption: parent, child, brother or sister, aunt or uncle, niece or nephew, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather or stepmother, stepson or stepdaughter, stepbrother or stepsister or half-brother or half-sister.

"Applicable Party" means (1) all executive officers of the Disclosing Party listed in Section II.B.1.a., if the Disclosing Party is a corporation; all partners of the Disclosing Party, if the Disclosing Party is a general partnership; all general partners and limited partners of the Disclosing Party, if the Disclosing Party is a limited partnership; all managers, managing members and members of the Disclosing Party, if the Disclosing Party is a limited liability company; (2) all principal officers of the Disclosing Party; and (3) any person having more than a 7.5 percent ownership interest in the Disclosing Party. "Principal officers" means the president, chief operating officer, executive director, chief financial officer, treasurer or secretary of a legal entity or any person exercising similar authority.

Does the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently have a "familial relationship" with an elected city official or department head?

[] Yes

No

If yes, please identify below (1) the name and title of such person, (2) the name of the legal entity to which such person is connected; (3) the name and title of the elected city official or department head to whom such person has a familial relationship, and (4) the precise nature of such familial relationship.

_____ N/A

EDS Questions:

To expedite the handling of your application, please write your answers to the following questions below. Return this page to me, along with five (5) signed original copies of page 12 of the EDS.

1. Please print your business address: *FIRST Bank
1699 WALL STREET Suite 500
MT. PROSPECT IL 60056*
2. Have you had a "business relationship" with any City elected official in the past 12 months? Yes or No. If yes, please explain.
3. Have you been declared in arrearage of child support obligations?
No
4. Does any official or employee of the City have a financial interest in this project?
NONE TO FIRST BANK'S KNOWLEDGE
5. Is the subject property owned by the city?
NO
6. If Owner, please state when property was purchased (month/year)
12/22/2010
7. Do you understand the City's Governmental and Campaign Financing Ordinances as detailed in the EDS? *yes*
8. Sign page 12 where it says "By."

17-13-0303-C (1) Narrative Zoning Analysis

Proposed Zoning: B2-3 Neighborhood Mixed-Use District

Lot Area: 37,675 sq. ft. (approx.)

Proposed Land Use: The now vacant property will be developed with six (6) new three-story six (6) unit residential buildings. Each building will be masonry in construction and 32'-2" in height. Each of the six (6) lots will provide six (6) on-site parking spaces at the rear.

- (a) The Project's floor area ratio:
Allowed: 3.0 FAR Per the Ordinance
Proposed: 0 sq. ft. of building area is proposed for the subject property
- (b) The project's density (Lot Area Per Dwelling Unit)
Allowed: 1,000 MLA per Unit, Consistent with the Development Plan per Ordinance 16142 (May 9, 2007)
Proposed: 1,000 MLA per Unit, with 36 units proposed (Six, six dwelling unit buildings).
- (c) The amount of off-street parking:
Required: 36
Proposed: 36
- (d) Setbacks:
 - a. Front Setbacks:
Required: 0
Proposed: 7'
 - b. Rear Setbacks:
Required: 35
Proposed: The three lots to the northwest will provide approximately 38' of rear setback. The three lots to the southeast will provide approximately 25' of rear setback. See site plan, attached.
 - c. Side Setbacks:
Required: 0
Proposed: 3' east side setback; 3' west side setback
 - d. Rear Yard Open Space:
Required: 0 sq. ft.
Proposed: 0 sq. ft.
- (e) Building Height:
Allowed: 50'
Proposed: 32'-2" / 35'-8"

*17-10-0207-A

***17-13-0303-C(2) Plans Attached.**

Chicago

3410-20 North Milwaukee Avenue

Illinois



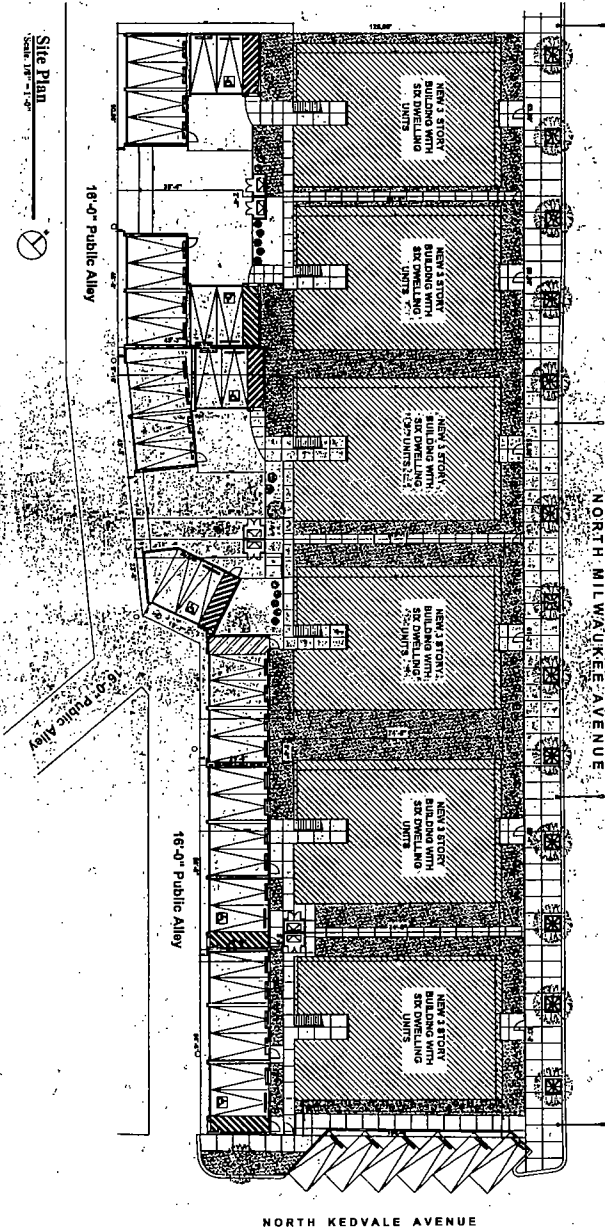
X I O S ARCHITECTS AND CONSULTANTS
1100 N. MILWAUKEE AVENUE
SUITE 200 CHICAGO, ILLINOIS 60610
TEL: 312.288.1100
FAX: 312.288.1101

FEBRUARY 4th 2012

3410-20 North Milwaukee Avenue

CHICAGO

ILLINOIS

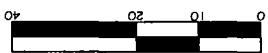


Site Plan
Scale 1/8" = 1'-0"



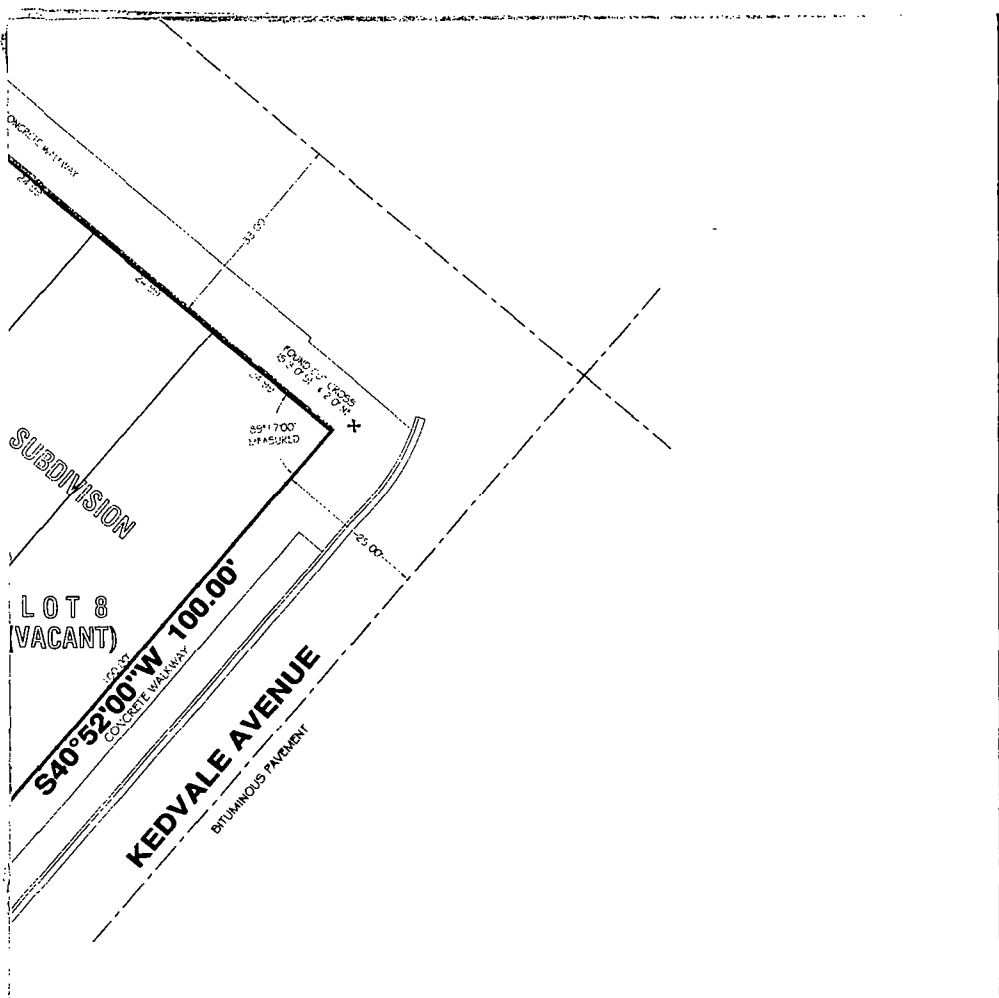
X I O'S ARCHITECTS AND CONSULTANTS
1111 WEST WASHINGTON
CHICAGO, ILLINOIS 60604
TEL. 312-467-1111

- LEGEND**
- BOUNDARY OF PARCEL SURVEYED
 - ROUND PK NAIL
 - ROUND CUT CROSS



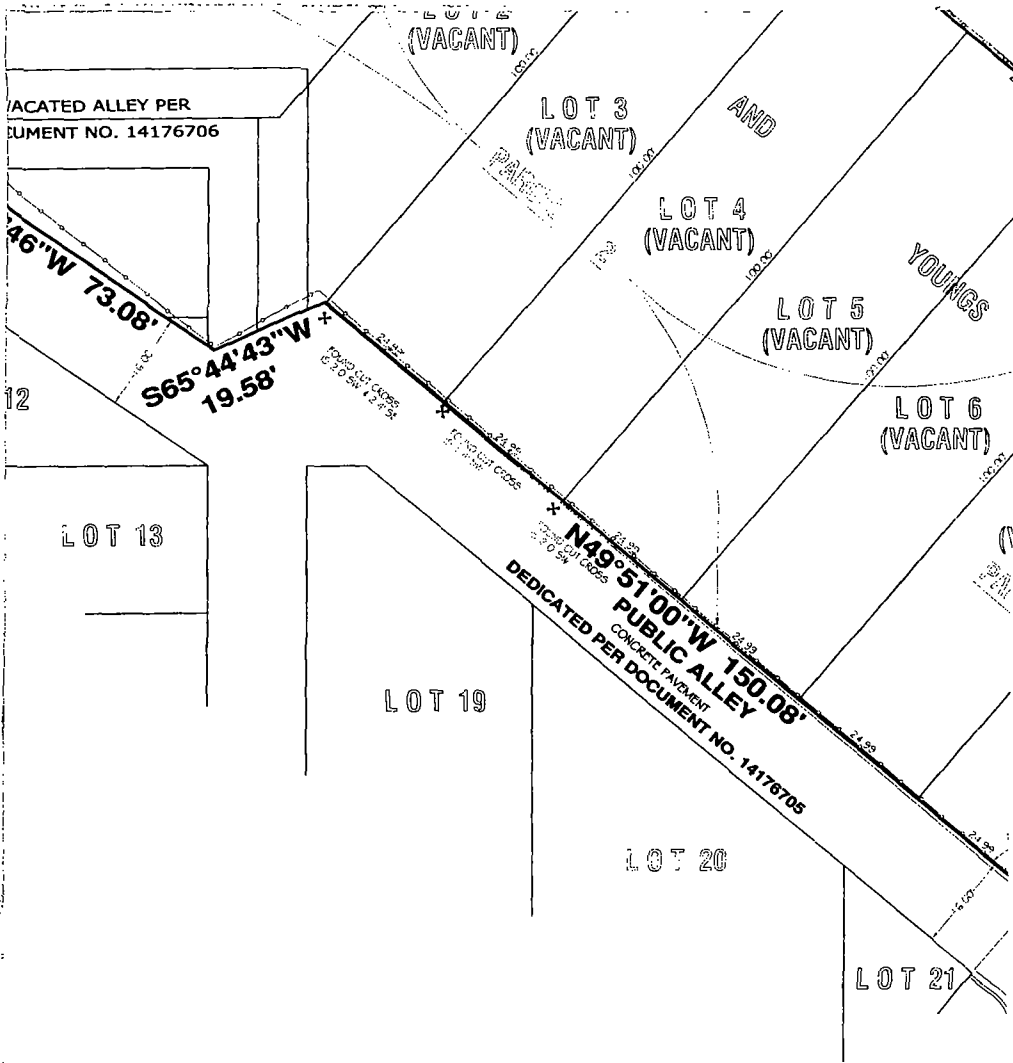
Scale 1" = 20'





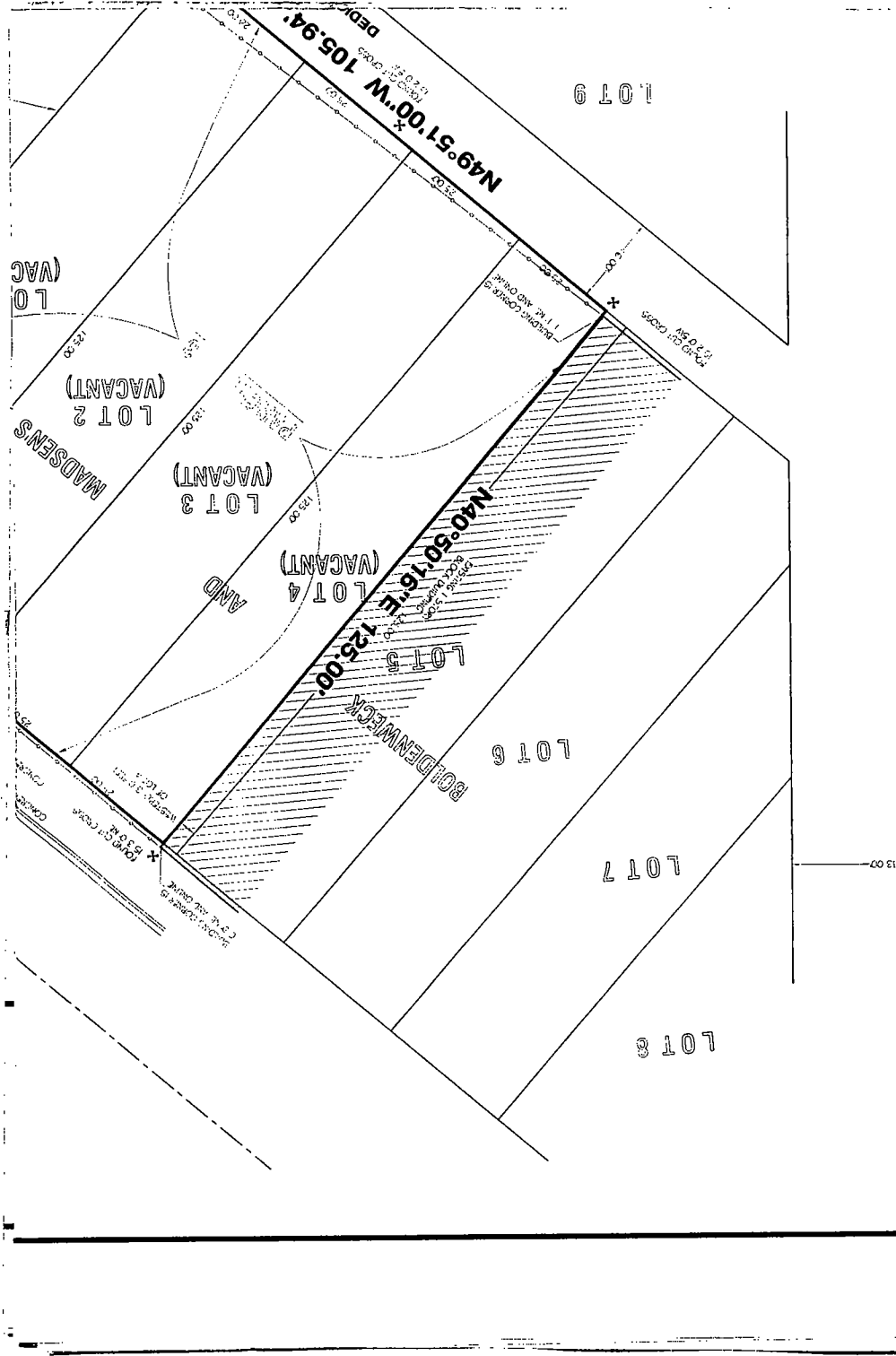
NOTE:
 A CURRENT TITLE POLICY WAS NOT FURNISHED TO US FOR OUR USE IN
 PREPARING THIS SURVEY. THEREFORE, THERE MAY BE ADDITIONAL
 EASEMENTS AND OR SERVITUDES AFFECTING THIS PROPERTY WHICH
 ARE NOT SHOWN ON THIS SURVEY.

	FIELD DATE: 12/17/2012	SHEET 1 OF 1
	CHECKED BY: JTS	
	DRAWN BY: EM	
	JOB # 6992	



PREPARED FOR:
 BART PRZYJEMSKI
 NOAH PROPERTIES LLC
 2853 N. PULASKI ROAD
 CHICAGO, IL 60641

REV



LOT 9

N49°51'00\" W 105.94'

LOT 1 (VAC)

LOT 2 (VACANT)

MAOSEMS

LOT 3 (VACANT)

LOT 4 (VACANT)

AMD

N40°50'15\" E 125.00'

LOT 5

BOJENWECK

LOT 6

LOT 7

LOT 8

13 00'

LOT 10

LOT 11

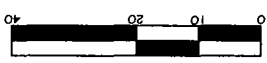
PUBLIC ALLEY
CONCRETE PAVEMENT
ESTABLISHED PER DOCUMENT NO. 14176705

PLAT OF SURVEY
OF

3410-3420 NORTH MILWAUKEE AVENUE
CHICAGO, ILLINOIS 60641

LEGEND

- BOUNDARY OF PARCEL SURVEYED
- = FOUND PK NAIL
- + = FOUND CUT CROSS



Scale 1" = 20'



13-22-416-006-0000
13-22-416-007-0000
13-22-416-008-0000
13-22-416-009-0000
13-22-416-010-0000
13-22-416-024-0000

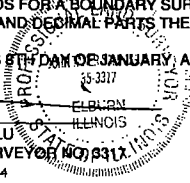
Commonly Known as
3410-3420 NORTH MILWAUKEE AVENUE
CHICAGO, ILLINOIS 60641

STATE OF ILLINOIS)
)S.S.
COUNTY OF KANE)

THIS IS TO CERTIFY THAT THE PLAT SHOWN HEREON IS A CORRECT REPRESENTATION OF A SURVEY PERFORMED AT AND UNDER MY DIRECTION. THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT ILLINOIS MINIMUM STANDARDS FOR A BOUNDARY SURVEY. ALL DIMENSIONS SHOWN ARE IN FEET AND DECIMAL PARTS THEREOF.

GIVEN UNDER MY HAND AND SEAL THIS 6TH DAY OF JANUARY, A.D. 2013.


JOHN TANER SALIHOGLU
ILLINOIS PROFESSIONAL LAND SURVEYOR NO. 8317
LICENSE EXPIRES 11/30/2014



HORIZON SURVEYING & MAPPING

PROFESSIONAL DESIGN FIRM
LAND SURVEYING CORPORATION # 164-006311

44W540 KESLINGER RD.
ELBURN, IL 60119
PH: 630-365-4100
PH: 630-365-3311
FAX: 630-365-4103

PLAT OF SURVEY

LEGAL DESCRIPTION

PARCEL 1

LOT 1 (EXCEPT THAT PART WHICH LIES SOUTHEASTERLY OF A LINE DRAWN THROUGH SAID LOT, 28 FEET SOUTHEASTERLY FROM AND PARALLEL TO THE NORTHWESTERLY LINE THEREOF) ALL OF

LOTS 2, 3 AND 4 (EXCEPT WESTERLY OF NORTHWESTERLY 3 FEET THEREOF) IN BLOCK 1 IN

BOLDENWECK AND MADSEN'S SUBDIVISION OF LOTS 4 AND 5 IN COUNTY CLERK'S DIVISION

OF THAT PART OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13,

EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF MILWAUKEE AVENUE AND THAT

PART OF LOT 1 IN ARP AND YOUNG'S SUBDIVISION OF THAT PART NORTH OF THE SOUTH

953.75 FEET OF LOTS 2 AND 3 IN COUNTY CLERK'S DIVISION ABOVE DESCRIBED, WHICH LIES

NORTHWESTERLY OF A LINE DRAWN SOUTHWESTERLY FROM A POINT ON MILWAUKEE AVENUE,

28 FEET SOUTHEASTERLY FROM AND PARALLEL TO THE NORTHWESTERLY LINE OF LOT 1 IN

BLOCK 1 IN BOLDENWECK AND MADSEN'S SUBDIVISION AFORESAID AND SAID LOT 1 IN ARP

MORE OR LESS, ON MILWAUKEE AVENUE, FALLING WITHIN THE OVERLAP OF SAID LOT 1 IN ARP

INTENDING HEREBY TO INCLUDE A TRIANGULAR PIECE OF LAND HAVING A FRONTAGE OF 9 FEET,

BLOCK 1 IN BOLDENWECK AND MADSEN'S SUBDIVISION AFORESAID MEANING AND

ADJOINING HEREBY TO THE NORTHWESTERLY LINE OF LOT 1 IN ARP AND YOUNG'S

SUBDIVISION OF THAT PART NORTH OF THE SOUTH 953.75 FEET OF LOTS 2 AND 3

IN COUNTY CLERK'S DIVISION OF THAT PART OF THE SOUTHEAST 1/4 OF SECTION 22,

TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH

OF MILWAUKEE AVENUE AND OF LOT 1 IN ARP AND YOUNG'S SUBDIVISION OF THAT PART

OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE

THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF MILWAUKEE AVENUE AND OF LOT 1 IN ARP AND

YOUNG'S SUBDIVISION OF THAT PART NORTH OF THE SOUTH 953.75 FEET OF LOTS 2 AND 3

IN COUNTY CLERK'S DIVISION OF THAT PART OF THE SOUTHEAST 1/4 OF SECTION 22,

TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH

OF MILWAUKEE AVENUE, IN COOK COUNTY, ILLINOIS.

PARCEL 2

ILLINOIS.

LOTS 2, 3, 4, 5 AND 6 IN ARP AND YOUNG'S SUBDIVISION OF THAT PART NORTH OF THE

SOUTH 953.75 FEET OF LOTS 2 AND 3 IN COUNTY CLERK'S DIVISION OF THAT PART OF THE

SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD

PRINCIPAL MERIDIAN, LYING SOUTH OF MILWAUKEE AVENUE, ALSO.

LOT 7A, BEING A CONSOLIDATION OF THOSE PARTS OF LOT 1 IN BLOCK 1 IN BOLDENWECK

AND MADSEN'S SUBDIVISION OF LOTS 4 AND 5 IN COUNTY CLERK'S DIVISION OF THAT PART

OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE

THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF MILWAUKEE AVENUE AND OF LOT 1 IN ARP AND

YOUNG'S SUBDIVISION OF THAT PART NORTH OF THE SOUTH 953.75 FEET OF LOTS 2 AND 3

IN COUNTY CLERK'S DIVISION OF THAT PART OF THE SOUTHEAST 1/4 OF SECTION 22,

TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH

OF MILWAUKEE AVENUE, WHICH LIES SOUTHEASTERLY OF A LINE DRAWN 28 FEET SOUTHEASTERLY

FROM AND PARALLEL TO THE NORTHWESTERLY LINE OF SAID LOT 1 IN BLOCK 1, ALSO.

THOSE PARTS OF LOTS 11 AND 12 IN BLOCK 1 IN BOLDENWECK AND YOUNG'S SUBDIVISION

AFORESAID, WHICH LIES EASTERLY OF PUBLIC ALLEY AS DEDICATED BY PLAT RECORDED AS

DOCUMENT NUMBER 14176705, AND VACATED ALLEY LYING NORTH AND EAST AND

ADJOINING THEREOF AS SHOWN IN PLAT RECORDED AS DOCUMENT NUMBER 14176706,

LYING SOUTH OF MILWAUKEE AVENUE IN THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 40

NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 3

ILLINOIS.

LOTS 7 AND 8 IN ARP AND YOUNG'S SUBDIVISION OF THAT PART NORTH OF THE SOUTH

953.75 FEET OF LOTS 2 AND 3 IN COUNTY CLERK'S DIVISION OF THAT PART OF THE

SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD

PRINCIPAL MERIDIAN, LYING SOUTH OF MILWAUKEE AVENUE, IN COOK COUNTY, ILLINOIS.