

October 15, 1974

SECURED PARTY:

WALTER J. KASSUBA, on behalf of himself and all of the Debtors in Possession in Proceedings for Arrangements under Chapter XI of the Bankruptcy Act pending in the United States District Court for the Northern District of Illinois, Eastern Division (the Court), Case Nos. 73 B 6938 through 73 B 6979 inclusive (the Proceedings). Seller's address is c/o Levy and Erens, 208 South LaSalle Street, Chicago, Ill. 60604.

OWNER:

JOHN KUSMIERSKY, on behalf of himself, his nominees and as the general partner of Apartment Associates, Ltd. Purchaser's address is 1880 Century Park East, Suite 1211, Los Angeles, California 90067.

Re: Bank Collection Account Agreement File No. 06-076035

Gentlemen:

First Pennsylvania Bank N. A., a banking institution whose address is 1500 Chestnut Street, Philadelphia, Pennsylvania 19101 ("Bank") agrees to enter into a Bank Collection Account Agreement with the addressees hereof on the following terms and conditions which shall be submitted for approval to the United States District Court for the Northern District of Illinois, Eastern Division (the "Court") in Proceedings for Arrangements in the matter of Walter J. Kassuba, et al. Case Nos. 73 B 6938 through 73 B 6979:

The Lost Partisy Number Caroking and Trust Company, Pholodelet (a PA 1910), Tel (215) 788-5000

Exhibit & A

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