



BELDEN SAWYER TENANT ASSOCIATION

February 7, 2025

Heartland Bank & Trust Company
Attn: Michael Zimmerman
4456 Wolf Rd
Western Springs, IL 60558

Dear Michael:

Tenants of the 3225-29 W Belden Avenue/2255-57 N Sawyer Avenue building in Chicago have formed a tenant union in response to the recent sale of our building to Andrew Millard under 2257 N Sawyer LLC and Concord Capital LLC. As the lender to Mr. Millard, we realize you have an important stake in the future of this property, and we hope this letter illuminates concerning patterns exhibited by Mr. Millard and his associated businesses.

In violation of the “Nuisance, Waste” clause of the mortgage, garbage service ceased when Andrew Millard took possession of the building. As there was no response from 33 Management when members of the tenant union reached out multiple times to report this, we took action by filing complaints with 311 regarding the garbage service. We also reached out to our local elected officials for support. It was not until multiple citations were issued by the city that waste removal services were re-established.

Mr. Millard also violated the “Compliance With Laws” clause of the mortgage when he violated the Chicago Fair Notice Ordinance. This ordinance requires that tenants who have lived in a unit longer than 3 years receive 120 days’ notice of lease non-renewals. On Christmas Eve, 33 Realty illegally informed some long term tenants that they must vacate by the end of March.

Finally, he has violated the “Duty to Maintain” clause. 33 Management was informed of a broken door buzzer for over 5 weeks without action. Mail service was interrupted for tenants, forcing them to have to pay money out of pocket for the repair. We also reached out to our U.S. congresswoman, Representative Delia Ramirez, for assistance.

We have discovered via public records that Mr. Millard and his associated companies have been defendants in several lawsuits regarding financial disputes and breaches of contract. You can find copies of a selection of public records attached to this letter, which include delinquency on payment to vendors.

As tenants, every member of our union has a spotless record of paying rent. Many of us have lived in the building for 10, 20, or even 30 years. This is our home, and we were devastated to learn that Mr. Millard plans to gut-renoate our historic, well-kept building and raise the rent 100%. We have been informed that we will have to move out at the end of our current leases, as soon as April 30 for many of us.

We believe that we are more responsible stewards of the building than Mr. Millard, and are prepared to negotiate responsibility for the mortgage on this building. We are concerned about the very real possibility of Mr. Millard defaulting on his mortgage. In a January 23 Block Club article, Mr. Millard told a reporter that he “can’t pay my mortgage at these [current] rents; I won’t be able to pay their water bill. I’m a new company, I’m not some corporate conglomerate, so I literally [won’t] be able to pay the bills.” He additionally shared with the media that “I feel badly for them but I cannot afford a year.” These statements indicate possible financial distress, and lead us to wonder why he bought a building that he cannot afford.

As of the date of this letter, our union has asked three separate times to meet with Mr. Millard and/or someone that is authorized to create, edit, and negotiate the terms of the leases associated with this building. We’ll also attach here, for your records, the letter that was sent to Mr. Millard by our Cook County Commissioner, Anthony Quezada. It details our union requests as well as methods of reaching Commissioner Quezada and 35th Ward Alderman Carlos Ramirez-Rosa to establish a neutral space for us to meet. To date, Mr. Millard has not responded to this request to meet.

We’re also including a link to the January 23 Block Club article which states that [Andrew Millard and management intend to meet with us](#).

We appreciate your time.

Sincerely,

Belden Sawyer Tenant Association