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2000-09-19 14:54:49
Cook County Recorder 79.50



00730260

RETURN TO:

NATIONAL CITY MORTGAGE CO
P.O. Box 8800
Dayton, OH 45401-8800

Prepared by: Amanda Watson
National City Mortgage Co dba
2611 FAIRFIELD AVE STE G & H
JOLIET IL 60148

0000027374

State of Illinois

MORTGAGE

FHA Case No.

137:0414193- 734

THIS MORTGAGE ("Security Instrument") is given on **May 1, 2000**
The Mortgagor is

CARLOS SILVA A Single Person

**PROFESSIONAL NATIONAL
TITLE NETWORK, INC.**

("Borrower"). This Security Instrument is given to

National City Mortgage Co dba
Commonwealth United Mortgage Company

which is organized and existing under the laws of **The State of Ohio**, and
whose address is **3232 Newmark Drive, Miamisburg, OH 45342**
("Lender"). Borrower owes Lender the principal sum of

FIFTY SIX THOUSAND SIX HUNDRED THIRTY SEVEN & 00/100

Dollars (U.S. \$ **56,637.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **May 1, 2030**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance

FHA Illinois Mortgage - 4/96

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Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for undischarged disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premium for insurance required under paragraph 4. In any year in which the Lender makes pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

UNIFORM COVENANTS.

Bottowier and Lender covenant and agree as follows:

limited variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines multicm covariants for national use and non-national covariants with

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record; Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Illinois 60164 [Zip Code] ("Property Address");
which has the address of 82 KING ARTHUR CT #5, NORTHLAKE
[Street, City], [City, State, Zip Code] ("Property Address");
[Zip Code] ("Property Address");

SEE LEGAL DESCRIPTION ATTACHED HERETO AND ATTACHED HEREOF

of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in Cook County, Illinois:

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If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property.



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Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the Lender in a manner acceptable to Lender; (b) consents in good faith the Lien by, or defends against enforcement of the Lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the Lien; or (c) secures from the holder of the Lien an agreement satisfactory to Lender subordinating the Lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach prior to this Security Instrument, Lender may give Borrower a notice identifying the Lien. Borrower shall satisfy the Lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

(i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or

(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including Section 314(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

6. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument. Lender shall pay all amounts under the Note and this Security Instrument in accordance with the terms hereof.

Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the Note, including, but not limited to, representations concerning Borrower's occupancy of the property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged

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13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.



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Instrument or the Note without the Borrower's consent. Borrower may agree to extend, modify, forgive or make any accommodations with regard to the terms of this Security instrument or grant and convey that sums secured by this Security instrument; and (c) agrees that Lender and any other not personally obligated to pay the sums secured by this Security instrument.

(b) is mortgagee, grants this Security instrument but does not execute the Note; (a) is co-signing this Security instrument only to co-signs this Security instrument shall be joint and several. Any Borrower who provisions of paragraph 9(b). Borrower's co-contractants and successors shall be joint and several. Any Borrower who this Security instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b).

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The contractants and agreements of or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right payment or otherwise modify amortization of the sums secured by this Security instrument by reason of any demand made shall not be required to commence proceedings against any successor in interest or refuse to extend time for Lender shall not be released the liability of the original Borrower or Borrower's successor in interest. Interests of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Modification of amortization of the sums secured by this Security instrument granted by Lender to any successor in interest of Lender is not required to permit reinstatement it; (ii) Lender has accepted the commencement of a current foreclosure proceeding within two years immediately preceding the commencement of a current foreclosure proceeding, (iii) reinstatement will preclude foreclosure on different grounds in the future, or (iv) reinstatement will adversely affect the priority of the lien created by this Security instrument.

Lender is not required to bring Borrower's account current in effect if Lender had not required immediate payment in full. However, obligations that it secures shall remain in effect if Lender has not required immediate payment in full. This security instrument and the association with the foreclosure proceeding, upon reinstatement by Borrower, this Security instrument and the fees and expenses properly associated with costs and reasonable attorney's fees and expenses of Borrower under amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under foreclosure proceedings are reinstated. To reinstate the Security instrument, Borrower shall render in a lump sum all amounts required to pay an amount due under the Note or this Security instrument. This right applies even after of Borrower's failure to pay an amount due under the Note or this Security instrument. This right is available because of Borrower's failure to be reinstated if Lender has required immediate payment in full because

insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of to insure his Security instrument and the Note, shall be deemed conclusive proof of such inability. Statement of any unauthorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining its option, require immediate payment in full of all sums secured by this Security instrument. A written notice for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at be eligible for insurance that if this Security instrument and the Note are not determined to Secrecy.

This Security instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. (d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender does not require such payment, Lender does not waive its rights with respect to subsequent events.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but with the requirements of the Secretary.

(ii) The Property is not occupied by the purchaser or grantee as his or her credit has not been approved in accordance purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance otherwise transferred (other than by devise or descent), and

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or

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18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

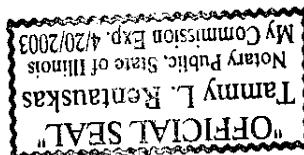
20. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

- Condominium Rider Growing Equity Rider Other [specify]
 Planned Unit Development Rider Graduated Payment Rider

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Notary Public
Signature

day of May 2000

I, John Doe, Notary Public, do hereby certify that the person whose name(s) is/are signed above, is/are the same person(s) whom I know/will know to me to be the same person(s) whose name(s) is/are signed above, and acknowledge that I have read the foregoing instrument and understand its contents.

Given under my hand and official seal, this
set forth.

Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that it is his true and voluntary act, for the uses and purposes therein signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein

Carlos Silveira

I, **STATE OF ILLINOIS**, County ss:

Bottower _____
(Seal)

Bottower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

Borrower _____
(Seal) _____

-Borrower
(Seal)

CARLOS SILVA
-Borrower

(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

CONDOMINIUM RIDER

FHA Case No.

137:0414193- 734

THIS CONDOMINIUM RIDER is made this **1st** day of **May**,
2000, and is incorporated into and shall be deemed to amend and supplement the Mortgage,
Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned
("Borrower") to secure Borrower's Note ("Note") to

National City Mortgage Co dba Commonwealth United Mortgage Company

("Lender") of the same date and covering the Property described in the Security Instrument and located at:

22 KING ARTHUR CT #5, NORTHLAKE, Illinois 60164

{Property Address}

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

KING ARTHUR CONDOS

{Name of Condominium Project}

("Condominium Project"). If the owners association or other entity which acts for the Condominium Project ("Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

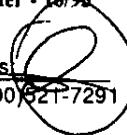
CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring all property subject to the condominium documents, including all improvements now existing or hereafter erected on the Property, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 2 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property,

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Borrower _____
(Seal)

CARLOS SILVA _____


BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this
Condominium Rider.

C. If Borrower does not pay Condominium dues and assessments when due, then Lender may pay
carrying and governing the Condominium Project.
B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments
of this Security Instrument, with any excess paid to the entity legally entitled thereto.
Borrower are hereby assignd and shall be paid to Lender for application to the sums secured by
Property, whether to the Condominium unit or to the common elements, any proceeds payable to
a disbursement of hazard insurance proceeds in lieu of repair or restoration or following a loss to the
lapse in required hazard insurance coverage and of any loss occurring from a hazard. In the event
provided by the Owners Association policy. Borrower shall give Lender prompt notice of any
insurance coverage on the Property is deemed satisfied to the extent that the required coverage is
and (ii) Borrower's obligation under Paragraph 4 of this Security Instrument to maintain hazard

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PARCEL 1: UNIT NO. 5, IN KING ARTHUR CONDOMINIUM BUILDING NO. 22 AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 22 IN KING ARTHUR APARTMENTS OF NORTHLAKE UNIT NO. 2, BEING A SUBDIVISION IN THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED DECEMBER 31, 1963 AS DOCUMENT NO. 19011364 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS. PARCEL 2: EASEMENTS AS SET FORTH IN THE DECLARATION OF EASEMENTS AND EXHIBIT 1 THEREETO ATTACHED AND MADE BY OAK PARK TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 1, 1962 AND KNOWN AS TRUST NO. 4115 AFORESAID RECORDED AS DOCUMENT NOS. 18822388, 18653754 AND 18844303 AND AS MODIFIED BY DOCUMENT 18922388; AND DECLARATION OF EASEMENTS MADE BY ARTHUR J. ALLEN AND ELIZABETH W. ALLEN RECORDED AS DOCUMENT NO. 18844304 AND MODIFIED BY DOCUMENT NO. 18922389 AND IN THE PLAT OF SUBDIVISION, AFORESAID RECORDED AS DOCUMENT NUMBER 18778239 AND AS CREATED BY THE DEED FROM OAK PARK TRUST AND SAVINGS BANK, AS TRUSTEE UNDER THE TRUST AGREEMENT DATED JUNE 1, 1963 AND RECORDED DECEMBER 31, 1963 AS DOCUMENT NO. 19011364 FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS AND FOR THE INSTALLATION, USE, MAINTENANCE, REPAIR AND REPLACEMENT OF PUBLIC UTILITIES INCLUDING SEWER, GAS, ELECTRICITY, TELEPHONE AND WATER LINES, IN COOK COUNTY, ILLINOIS.