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Cook County Recorder

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THIS INSTRUMENT PREPARED BY AND AFTER RECORDING SHOULD BE RETURNED TO:

Raymond A. Fylstra, Esq. KUBASIAK, CREMIEUX, FYLSTRA, REIZEN & ROTUNNO, P.C. 20 South Clark Street, Suite 2900 Chicago, Illinois 60603

This space reserved for Recorder's use only.

AMENDED SUBCONTRACTOR'S NOTICE AND CLAIM FOR LIEN

The Claimant, George Court Construction Services, Inc., an Illinois corporation ("Claimant"), whose address is 2730 Hillock Street, Chicago, Illinois 60608, hereby notifies and files its Claim for Mechanic's Lien ("Claim") against Chicago Title Land Trust Company, as Trustee under Trust Agreement dated May 27, 1997 and known as Trust Number 1103307, 910 South Michigan Avenue Limited Partnership ("Owner-Deve oper"), Sowmya Construction Corp. ("General Contractor"), The Michigan Avenue Lofts Condominium Association, each person identified in Exhibit "A" attached hereto and made a part hereof and any person claiming an interest in the Property (as hereinafter described) by, through or under any of the foregoing persons. Claimant states as follows:

On or about June 25, 1997, and subsequently, Owner-Developer owned fee simple title to certain real estate (including all land and improvements thereor) located in Cook County, Illinois, commonly known as 910 South Michigan Avenue, Chicago, Illinois described as Parcel 1 on Exhibit "B" attached hereto and made a part hereof (the "Criginal Property"). On or about August 31, 1998, subsequent to the date of the Subcontract (as hereinafter defined), Owner converted the ownership of certain portions of the Original Property to the condominium form of ownership pursuant to a Declaration of Condominium recorded with the Cook County Recorder of Deeds as Document Number 98774537 (as amended from time to time, "Condominium Declaration"). Subsequently, additional portions of the Original Property were added to the Condominium by amendments to the Condominium Declaration so that the Condominium Property now includes all the Units listed in Parcel 2 on Exhibit "B" attached hereto and made a part hereof.

As a result of the recording of the Condominium Declaration, portions of the Original Property became subject to the provisions of the Illinois Condominium Property Act, and were divided into (the "Condominium Property"): (a) certain condominium "Units", as more particularly described in the Condominium Declaration and as enumerated in Parcel 2 on Exhibit "B" ("Units"); and (b) "Common Elements", as defined in the Condominium Declaration ("Common Elements").

The remainder of the Original Property (described as Parcel 3 on Exhibit "B" attached hereto and made a part hereof and parts of which are defined in the Declaration and hereinafter referred to respectively as the "Commercial Property" and "Non-Condominium Residential Property") was not submitted to the provisions of the Condominium Declaration or the Illinois Condominium Property Act.

Owner has conveyed interests in various Units, and associated Common Elements in the Condominium Property (the "Condominium Sales") to owners as identified on Exhibit "A".

- 2. On a date unknown to Claimant, Owner entered into a contract with General Contractor for certain construction services to be performed on and at the Property (as hereinafter defined).
- 3. Claimant entered into a Subcontract Agreement ("Subcontract") with General Contractor dated as of June 25, 1997, pursuant to which Claimant agreed to perform certain construction services, including all necessary labor and materials to tuckpoint and otherwise repair the exterior masonry and terra cotta at the Property for the original contract price of \$722,350.00.
- 4. Claimant performed additional work pursuant to change orders issued at the request and direction of General Contractor in the amount of \$5.74,632.33, making the total Subcontract sum \$1,696,982.33.
- 5. Claimant has been paid the sum of \$1,468,809, leaving a principal balance of \$228,173.33 due and owing to Claimant, which principal amount bears interest at the catutory rate of ten percent (10%) per annum.
- 6. Claimant claims a Mechanic's Lien in the amount of \$228,173.33, plus interest on and against (collectively, the "Property"):
 - (a) the entire Original Property;
 - (b) the Condominium Property, including

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- (i) all of the Units,
- (ii) the Common Elements;
- (c) the Commercial Property and any other improvements thereon; and
- (d) the Non-Condominium Residential Property and any other improvements thereon.
- 7. The contract with General Contractor was entered into by Owner and Claimant's work was performed with the knowledge and consent of Owner. Alternatively, Owner authorized General Contractor to enter into subcontracts for the improvement of the Property. Alternatively, Owner knowingly permitted General Contractor to enter into subcontracts for the improvement of the Property.
- 8. Claimant has completed all work required to be done under the Subcontract. Claimant last performed work ander the Subcontract on May 26, 2000.
- 9. The Claimant's work benefitted the entire Original Property, the Condominium Property, including all Units, the Common Elements and the Commercial Property.
- 10. Claimant last performed work under the Subcontract on the Common Elements throughout the Property less than four (4) months prior to the recording of this Notice and Claim of Mechanic's Lien.
- 11. Claimant states that no allocation or apportionment of this Claim is required by law, however, in the event allocation or apportionment is held to be required, and only in that event, Claimant then claims its Lien in the principal amount stated above and apportions its Claim as follows:

The Condominium Declaration provides an allocation of costs for the Commercial Property in Section 10.04 (as amended) allocating the Commercial Property its "Cost of Sharing Percentage of .814% (determined by dividing the gross floor area of the Commercial Property by the gross floor area of the building) and based on that allocation, the percentage of the Claim allocated to the Commercial Property is the sum of \$1,857.33. (The Condominium Declaration indicates the Commercial Property Cost Sharing Percentage should be .00814%, however, the formula utilized therein actually provides a result of .814% and accordingly that is the number used herein).

The Condominium Declaration provides an allocation to the Non-Condominium Residential Property in Section 11.03 (as amended) allocating the Non-Condominium Residential Property its "Cost Sharing Percentage" of 20.62%. Utilizing that allocation, the Non-Condominium Residential Property is allocated 20.62% of the Claim, being the sum of \$47,049.34.

The Condominium Property accordingly is allocated 78.566% of the Original Property by the Condominium Declaration and, therefore the Condominium Property is allocated the balance of the Claim in the amount of \$179,266.65 (the "Condominium Portion of the Claim").

The Condominium Portion of the Claim is apportioned to and among each respective Unit in the same percentage as set forth across from each Unit's identifying number on Exhibit "A" attached hereto and made a part hereof and that percentage of ownership in the Common Elements is the percentage utilized to determine each Unit's proportionate share of the amount of Claimant's Claim.

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Claimant has previously filed a Subcontractor's Claim for Lien which was recorded as Cook County, Illinois Document Number 08167134 and a Memorandum recorded as Cook County, Illinois Document Number 99026589 in connection with such claim for lien ("Prior Lien"). Subsequent to the filing of the Prior Lien, Claimant, at the specific request of General Contractor and Owner, returned to the Property and performed additional work pursuant to its Subcontract, which work was completed as of the date stated above. Claimant files this Amended Subcontractor's Notice and Claim for Lien as a supplement to the Prior Lien. This Amended Claim includes the amounts claimed in the Prior Lien.

Dated: August 23, 2000

GEORGE COURT CONSTRUCTION SERVICES, INC., an Illinois corporation

By:

Its: President

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STATE OF ILLINOIS)
COUNTY OF COOK)

VERIFICATION

Paula Ramsey, being first duly sworn on oath states that she is the President of Claimant, George Court Construction Services, Inc., an Illinois corporation; that she is authorized to sign this Verification to the foregoing Subcontractor's Claim for Mechanic's Lien; that she has read the Subcontractor's Claim for Mechanic's Lien and that the statements contained therein are true.

Paula Ramsey

Clert's Office

Subscribed and sworn to before me this 23rd day of August, 2000

NOTARY PUBLIC

"OFFICIAL SEAL"

IVETT RODRIGUEZ

NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 12/13/2000

Allocation of George Court Construction Services, Inc. Mechanics Lien Condominium Shares (Excludes Commercial Property Share) 910 S. Michigan Avenue

Exhibit "A"

Total: \$179,266.65

ABN AMRO Mortgage Group, Inc.	\$ 993.14	0.5540%	1151	McManus, Timothy J. and Broadhead, Natasha	Unit 1111
	\$ 586.20	0.3270%	1150	Johnson, Richard and Gill, Sandra (as Trustees)	Unit 1110
ABN AMRO Mortgage Group, Inc.	\$ 496.57	0.2770%	1149	Wang, Ming	Unit 1109
Washington Mutual Bank, FA	\$ 496.57	0.2770%	1148	Turpin, Jocelyn	Unit 1108
Peoples Bank SB	\$ 496.57	0.2770%	1147	Makam, Satyaprakash	Unit 1107
ABN AMRO Mortgage Group, Inc.	\$ 496.57	0.2770%	1146	O'Brien, Joseph	Unit 1106
Bank of America, N.A.	\$ 496.57	0.2770%	1145	Chicago Title and Land Trust Co. #1107263	Unit 1105
Prism Mortgage Company	\$ 1,242.32	0.6930%	1144	Pavlovic, Zivojin and Ta le la	Unit 1104
ABN AMRO Mortgage Group, Inc.	\$ 835.38	0.4660%	1143	Pavlovic, Zivojin and Tatjana	Unit 1103
	\$ 835.38	0.4660%		20	Unit 1102
	\$ 1,242.32	0.6930%			Unit 1101
	\$ 903.50	0.5040%	1140	Artis, Trancec	Unit 1019
	\$			×	Unit 1018
Standard Financial Mortgage Corp.	\$ 745.75	0.4160%	1139	Lammers, Nicholas E. and Mckeever, Jane	Unit 1017
)_x	Unit 1016
Standard Federal Bank		0.4540%	_	Barrett, Thomas and Margaret	Unit 1015
Standard Federal Bank	\$ 609.51	0.3400%	1136	Norton, Nanette	Unit 1014
National City Mortgage Services Co.	\$ 722.44	0.4030%	1135	Calabrese, Barbara J.	Unit 1013
	\$ 700.93	0.3910%	7		Unit 1012
Midamerica Federal Savings Bank	Ψ.		1134	Hough, Daniel J. and Margaret E.	Unit 1011
North Shore Community Bank	\$ 971.63	0.5420%	1 134	Hough, Daniel J. and Margaret E.	Unit 1011
Standard Federal Bank	\$ 586.20	0.3270%	1732	Crowder, Joan A.	Unit 1010
Washington Mutual Bank, FA	\$ 475.06	0.2650%	1131	Patel, Ashesh and Arvind	Unit 1009
	\$ 496.57	0.2770%	1130	Chang, Shing	Unit 1008
Standard Federal Bank	\$ 475.06	0.2650%	1129	Boyce, Debra C.	Unit 1007
	\$ 496.57	€2770%	1128	Hsin Yi Yang, Jessica	Unit 1006
Standard Federal Bank	\$ 475.06	J.2650%	1127	Yang, Jessica H.	Unit 1005
Standard Federal Bank	\$ 1,219.01	0.68()(2%	1126	Meyer, Robert and Josephine	Unit 1004
Oak Brook Bank	\$ 835.38	0.4660%	1125	Swaminathan, Gomathy	Unit 1003
	835.38	0.4660%	1124		Unit 1002
Standard Federal Bank	\$ 1,219.01	0.6800%	1123	Thaker, Pankaj and Sudevi	Unit 1001
Mortgagee(s)	T-0 T-0	Percentage	PIN No.	Owner(s) of Record*	Unit No.
	of Mechanics				
	Allocation			All PIN Numbers begin with: 17-15-307-999	All PIN Num

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Unit 1310 Unit 1311 Unit 1312	Unit 1306 Unit 1307 Unit 1308	Unit 1303 Unit 1304 Unit 1305	Unit 1218 Unit 1219 Unit 1301 Unit 1302	Unit 1215 Unit 1216 Unit 1217	Unit 1212 Unit 1213 Unit 1214	Unit 1210 Unit 1211	Unit 1206 Unit 1207 Unit 1208 Unit 1209	Unit 1204 Unit 1205 Unit 1205	Unit 1202 Unit 1202 Unit 1203	Unit 1119 Unit 1119	Unit 1116 Unit 1117	Unit 1112 Unit 1113 Unit 1114 Unit 1115
Mulvaney, John V. and Mary Kay Solai, Mallar	Caratini, Elleen and Kennedy, Mary Coan, Richard M. and Pamela Kumar, Aruna Trust dated 3/25/00	Bianchini, Elizabeth & Kevin; Salvae, Yatrinda; Fink, Rand Bahu, Ramy	Michael Finley Revocable Trust	Samee, Sabiha and Mohammed Ito, Wendy A	Damodaran, Atimanaparampil and Chandralekha Hite, Robert F.	Pendleton, Sharon R. Ellis, Mark W. and Linda L.	Dunker, Manfred Mary R. Hoganson, As Trustee BNL Setty Muthu, Anna D.	Wasim, Naseer J. and Rafia Deshmukh, Anita Patil Deshmukh, Anita Patil	Mary K. Hoganson, As Trustee Cascorbi, Kate	Reppa, Robert and Shah, Mona Reppa, Robert and Shah, Mona	Remkus, Connie	LaSalle Bank Nat'l Assoc. Trust #122637 Broderick, Renee West, Donda
1186 1187 1188	1182 1183 1184	1179 1180 1181	1176 1177 1178	1173 1174 1175	1170 1171 1172	1130	1164 1165 1166	1162 1163 1163	1159 1160 1161	1158 1158	1156 1157	1152 1153 1154 1155
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		Martin, David and Zafferopoulos, Nicole	Christoph, Doretha	Upton, Steve and Willard, Gillian	Upton, Steve and Willard, Gillian	Walker, Timothy and La tra	Krakora, Kevin		Brennan, Kathleen A. and Thomas S	Krafcky, Robert and Elizabeth	Goldman, Todd	Goldman, Todd	Anand, Chandra and Jolly	Lazaroff, Cathy	Antinone, Philip and Ronald	orah	Newsom, Jack	Newsom, Jack	Costello, Peter and Bernadeta Kordas	Zajac, Daniela and Stanislaw	Aikman, Scott and Ruth	Gallagher, Michael		Ryland, David	Murphy, Michael	Wells, Wanda	Wells, Wanda	Galili, Uri and Naomi		Shacter, Joseph and Sara	Erickson, Janet and Gerald	Hurey, Ivan and Carolyn A. Wilson		Hubbard, David J. and Koei In	Anderson, Timothy L. and Greene, Joanna W.	Anderson, Timothy L. and Greene, Joanna W.			
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Taylor, Michael and Geraldine	Taylor, Michael and Geraldine	Jahnsen, Kerry	Crayton, Donald	Crowder, Joan	Garth, Linda	Shahani, Ram and Sona	Wood, Stuart and Glyny	Wood, Stuart and Glynys	Campbell, Mary	Desai, Hetal and Pinakin	Sundaram, Chandrashekar and Manj	Broderick, Brian	Ownes, Dwane	Ownes, Dwane		Friedl, Joel and Ariani	Vaughn, Ronald and Beverly	Singh, Amarjit and Rebecca	Noonan, Eve and Edward	Nickelson, Karen S.		McCluskey, Thomas and Maureen		Gettins, Peter G.W. and Olson, Steven T.		Camp, Opal			Taylor, John A. and Barbara	1704										
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Norwest Mortgage, Inc.	Norwest Bank Colorado, N.A.	Standard Financial Mortgage Corp.	Mid America Bank, FSB.			ABM AMRO Mortgage Group, Inc.	LaSalle Bank National Association	LaSalle Home Mortgage Corp.	Harris Trust and Savings Bank	Standard Federal Bank	Standard Federal Bank	Archer Bank	Anchor Mortgage Corporation	Ohio Savings Bank, F.S.B.		Standard Federal Bank	Countrywide Home Loans, Inc.	Standard Federal Bank	Harris Bank	Countryside Home Loans, Inc.		Harris Trust and Savings Bank		First Home Mortgage Corp.		Mid America Bank, FSB			PNC Mortgage Corp. of America											

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Salmen, Stephen W.	Wilson, Lisa S.	Hogan, Thomas J.	Song, You-Sool and Paljoong	Wooten, Chadwick A.	Zelinski, Tresa E.			Motarjeme, Amir and Mari-ann	Heidgerken, Ricky and Ruthann	Heidgerken, Ricky and Ruthann	Riverdale Bank, as Trustee for Trust 530	Purkey, Michelle L. and Triscik, Mark A.	Chaney, Gina	Manley, Richard C. and Audrey	Gardner, David and Rita	Wu, Sylvia and David C.	Feia, Minoska G. and Merle D.	Muthu, Francis and Regina	O'Malley, Mary and Elaine	Moore, William	Nenadovich, Miroslav and Gordana	Malone, Beverly	Stewart, Lisa	Goodman-Duffy Partnership	Goodman-Duffy Partnership	Goodman-Duffy Partnership		Simmons, Tamira	Kacey, Daniel and Perez-Tamayo, Alejandra	Dickinson, Diane M.	Cotterman, Mayola	Kennedy, Therese A.	Malik, Rabinder	Morrow, Sandra and Thomas	Kao, Charles and Miriam	Kao, Charles and Miriam	Karl, Peter	Crayton, Allen	Jotwani, Prakash
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Citicorp Mortgage Inc.	Standard Federal Bank	Standard Federal Bank	Pontiac National Bank	ABN AMRO Mortgage Group, Inc.	Standard Federal Bank			Harris Trust and Savings Bank	Harris Bank Glencoe-Northbrook, N.A.	Harris Trust and Savings Bank	Washington Mutual Bank, FA	Norwest Mortgage, Inc.	Standard Financial Mortgage Corp.	Standard Federal Bank	Standard Federal Bank		ABN AMRO Mortgage Group, Inc.	Washington Mutual Bank, FA	Midwest Mortgage Services			Standard Financial Mortgage Group	Standard Federal Bank				ţ	Norwest Mortgage Co.		South Holland Trust & Savings Bank	Corley Financial Corp.	The Northern Trust Company		Firstar Bank, N.A.	Standard Financial Mortgage Corp.	Standard Financial Mortgage Corp.	The PrivateBank and Trust Company	Mid America Bank, FSB	

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Unit 816 Unit 817	Unit 816	Unit 815	1 Init 81/	Unit 812 Unit 813	Unit 811	Unit 810	Unit 809	Unit 808	Unit 807	Unit 806	Unit 805	Unit 804	Unit 803	Unit 802	Unit 801	Unit 719	Unit 718	Unit 717	Unit 716	Unit 715	Unit 715	Unit 714	Unit 713	Unit 713	Unit 713	Unit 712	Unit 712	Unit 711	Unit 710	Unit 709	Unit 708	Unit 707	Unit 706	Unit 705	Unit 704	Unit 703	Unit 702	Unit 701
Uzunov, Doncho P. and Veska Jung, Edward and Wendy	Uzunov, Doncho P. and Veska	Jung, Edward, Wendy and Richard H.		Sadreddini. Naimeh	Dorum, Ole Henry	Creggett, Daisy	Zimmerman, Raymond and Rita	Kerkonian, Karnig	Whitaker, Monica	Nemani, Nagendernath and Padmalatha	Borton, Linda J. and Sobon, Edward J.	Andrews, Dean and Diane L.	Deshmukh, Anita P.	McGhee, Archer and Christine	Howe, Keith M.	Henson, Betty M.	Wooden, Christopher M.	O'Sullivan, Margaret	Gawenda, Mary A.	Gedwin, Larry and Jane	Gedwin, Larry and Jane	Austin, Victor M.	Barlow, Xavier and Shawnee L.	Barlow, Xavier and Shawnee L.	Barlow, Xavier and Shawnee L.	Hood, Valerie	Hood, Valerie	Brown, J. Michael and Khan, Safia F.	Harrison, Glenn		Hum, Baldwin	Takoulo, Serge	Banco Popular North America f/k/a Pioneer Bank & Trust	Maragani, Prem C. and Sandhya	Kundanis, George	Bonbrest, Constance H. (as Trustee)	Simon, Honora G.	Bonomo, Karen
1100 1101	1100	1099		1097	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1u82	1801	108c	1080	1079	1078	1078	1078	1077	1077	1076	1075		1073	1072	1071	1070	1069	1068	1067	1066
0.2520%	0.3400%	0.3780%	0.00700	0.3780% 0.3910%	0.5290%	0.3150%	0.2520%	0.2650%	0.2520%	0.2650%	0.2520%	0.6550%	0.4410%	0.4410%	0.6550%	0.4410%	0.3270%	0.2520%	0.3270%		0.3780%	0.3150%		7	0.37(95%	^	0.3650%	0.5170%	0.3020%	0.2520%	0.2520%	0.2520%	0.2520%	0.2520%	0.6420%	0.4410%	0.4410%	0.6420%
& &	()	↔ •	6 6	so co	€	↔	↔	↔	ω	↔	↔	()	₩	↔	↔	↔	ઝ	s	↔	ω	છ	(/)	↔	ક્ક	↔	(A	f A	ŧЭ	8	↔	↔	↔	G	↔	↔	(A	69	↔
451.75	609.51	677.63	E06.30	677.63 700 93	948.32	564.69	451.75	475.06	451.75	475.06	451.75	1,174.20	790.57	790.57	1,174.20	790.57	586.20	451.75	586.20	1	677.63	564.69	1	ı	677.63	1	654.32	926.81	541.39	451.75	451.75	451.75	451.75	451.75	1,150.89	790.57	790.57	1,150.89
Dollar Mortgage Corp. Ohio Savings Bank	Bank United	Ohio Savings Bank		Standard Federal Rank	Mercantile Bank, N.A.	Ohio Savings Bank		Citicorp Mortgage, Inc.	MidAmerica Federal Savings Bank	Standard Federal Bank	Crestar Mortgage Corporation	Mortgage Electronic Registration Syst	Bank of America, N.A.	MidAmerica Federal Savings Bank	Citicorp Mortgage Inc.	LaSalle Bank, F.S.B.	IL State Police Federal Credit Union	Founders Bank	Standard Financial Mortgage Corp.	Norwest Mortgage Inc.	Norwest Bank Colorado, N.A.	Harris Trust and Savings Bank	Nations Credit Financial Services Cor	America's Wholesale Lender	Option Home Lending, Inc.	Chase Manhattan Mortgage Corp.	Norwest Bank Colorado, N.A.	Norwest Mortgage, Inc.	Standard Bank and Trust Co.		Standard Federal Bank	Ohio Savings Bank	First Chicago NBD Mortgage Co.	Standard Federal Bank	LaSalle Bank, F.S.B.		Success National Bank	Societe Generale

		Unit 919	Unit 918	Unit 917	Unit 916	Unit 915	Unit 914	Unit 913	Unit 912	Unit 911	Unit 910	Unit 909	Unit 908	Unit 907	Unit 906	Unit 905	Unit 904	Unit 903	Unit 902	Unit 901	Unit 819	Unit 818
* Chicago Title Land Trust Company, Trust No. 1103307, unless otherwise noted.	Totals	Gordon, Deborah)	Ozbolt, James and Helen	Egan, Patrick and Rosemarie	Walke, Wilhelm	Wilson, Lisa		Cooper, Warren	Cooper, Warren	Robbins, Mary	Standard Bank & Trust Co Trust #16407	Nishi, Michael	Thompson, Lisbeth and Michael	Pagano, Francesco and Mary	Dittle, Richard and Florence		Gin, Jayne	Boodell, Peter T. and Brandt, Diana A.	Mantis, Demetra		Jaimes, Jacqueline E.
1103307, unless otherwise no	100.0	1122 0.4			1119 0.3	1118 0.:	1117		1115 0.3	1114 0.5	1113 0.3	1112 0.2	1111 0.3	1110 0.2	1109 0.2	1108 0.2	1107 0.6	1106 0.4	1105 0.4	1104 0.6	0.4	1102 0.3
oted.	100.0000%	0.4540%	0.3400%	0.2650%	0.3400%	0.3910%	t.2270%	J.39 10%	39 6%	0.5290%	3150%	2650%	0.2650%	0.2650%	0.2650%	0.2650%	0.6680%	0.4540%	0.4540%	0.6680%	0.4540%	0.3400%
	\$ 179	()	₩	€9	co	εs	es	ક્ક	ક્ક	↔	()	£9	49	မှ	S	છ	\$	εs		_	€A	€9
	179,266.65	813.87	609.51	475.06	609.51	700.93	586.20	700.93	700.93	948.32	564.69	475.06	475.06	175.06	475.03	475.50	,197.50	813.87	813.87	1,197.50	813.87	609.51
		Bank of America, N.A. Bank of America, N.A.		(Harris Trust and Savings Bank	ABN AMRO Mortgage Group, Inc.	Citimortgage, Inc.			Bank of America, N.A.	Pacor Mortgage Corp.		ABN AMRO Mortgage Group, Inc.	Bank of America, N.A.	Standard Federal Bank	ABN AMRO Mortgage Group, Inc.			Merrill Lynch Credit Corp.	Citibank, F.S.B.		

EXHIBIT B

LEGAL DESCRIPTION

PARCEL 1:

LOT 1 AND LOT 4 (EXCEPT THE SOUTH 1/3 THEREOF), THE EAST 60 FEET OF LOT 2 AND THE EAST 60 FEET OF LOT 3 (EXCEPT THE SOUTH 1/3 THEREOF), ALL IN BLOCK 20 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO, IN THE SOUTHWEST 1/4 OF FRACTIONAL SECTION 15, TOWNSHIP 39 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

UNIT NOS. 401, 402, 403, 401, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 701, 702, 703, 704, 703, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 801, 802, 803, 804, 805, 805, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916. 917, 918, 919, 1001, 1002, 1003, 1004, 1005, 1006, 1007, 1008, 1009, 1010, 1011, 1012, 1013, 1014, 1015, 1016, 1017, 1018, 1019, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1110, 1111, 1112, 1113, 1114, 1115, 1116, 1117, 1115, 1119, 1201, 1202, 1203, 1204, 1205, 1206, 1207, 1208, 1209, 1210, 1211, 1212, 1213, 1214, 1215, 1216, 1217, 1218, 1219, 1301, 1302, 1303, 1304, 1305, 1306, 1307, 1308, 1309, 1310, 1311, 1312, 1313, 1314, 1315, 1316, 1317, 1318, 1319, 1401, 1402, 1403, 1404, 1405, 1406, 1411, 1412, 1413, 1414, 1415, 1417, 1419, 1501, 1502, 1503, 1504, 1505, 1506, 1511, 1512, 1513, 1514 1515, 1517, 1519, 1601, 1602, 1603, 1604, 1605, 1606, 1607, 1608, 1609, 1610, 1611, 1612, 1613, 1614, 1615, 1617, 1619, 1703, 1704, 1711, 1713, 1714, 1715, 1717, 1719, 1803, 1804, 1803, 1815, AND 1907 IN THE MICHIGAN AVENUE LOFTS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PARTS OF LOTS IN 31 OCK 20 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF FRACTIONAL SECTION 15, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 98774537 AND AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 3:

LOT 1 AND LOT 4 (EXCEPT THE SOUTH 1/3 THEREOF), THE EAST 60 FEET OF LOT 2 AND THE EAST 60 FEET OF LOT 3 (EXCEPT THE SOUTH 1/3 THEREOF), ALL IN BLOCK 20 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO, IN THE SOUTHWEST 1/4 OF FRACTIONAL SECTION 15, TOWNSHIP 39 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS (EXCEPT THAT PART OF THE LAND FALLING ON PARCEL 2 ABOVE).

PARCEL 4:

EASEMENTS FOR THE BENEFIT OF PARCELS 2 AND 3 FOR INGRESS, EGRESS, USE, MAINTENANCY UTILITIES AND ENJOYMENT AS SET FORTH IN THE DECLARATION RECORDED AUGUST 31, 1998 AS DOCUMENT NUMBER 98774537.

PARCEL 5:

A NON-EXCLUSIVE DRIVEWAY FASEMENT FOR THE BENEFIT OF PARCELS 2 AND 3 AS CREATED BY DECLARATION AND GRANT DATED JANUARY 14, 1989 AND RECORDED JANUARY 13, 1989 AS DOCUMENT NUMBER 89021479, OVER, UPON AND ACROSS THE FOLLOWING DESCRIBED PREMISES. THE WEST 30 FEET OF THE EAST 90 FEET OF LOT 2 AND LOT 3 (EXCEPT THE SOUTH 1/3 OF LOT 3) ALL IN THE NORTH 2/3 OF BLOCK 20 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO, IN THE SOUTHWEST 1/4 OF FRACTIONAL SECTION 13 TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN CCOK COUNTY, ILLINOIS.

PARCEL 6:

PARKING RIGHTS APPURTENANT TO PARCEL 2 AND 3 AS CREATED FURSUANT TO MEMORANDUM OF PARKING AGREEMENT DATED AS OF DECEMBER 1, 1987 A MEMORANDUM OF WHICH WAS RECORDED JANUARY 29, 1988 AS DOCUMENT NUMBER 88044136 AND AS AMENDED BY ASSIGNMENT AND AMENDMENT NUMBER 1 TO SAID PARKING AGREEMENT DATED JANUARY 13, 1989 A MEMORANDUM OF WHICH WAS RECORDED JANUARY 13, 1989 AS DOCUMENT 89021480 OVER, UPON-AND ACROSS THE FOLLOWING DESCRIBED PREMISES

THE NORTH 2/3 OF BLOCK 20 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO EXCEPT FOR LOT 1, LOT 4 (EXCEPT THE SOUTH 1/3 THEREOF). THE EAST 60 FEET OF LOT 2 AND THE EAST 60 FEET OF LOT 3 (EXCEPT THE SOUTH 1/3 THEREOF) ALL IN FRACTIONAL SECTION 15, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS SAID LOTS ALL BEING LOCATED IN THE AFORESAID NORTH 2/3 OF BLOCK 20 AND,

00734060

(B) LOTS 1 TO 5, BOTH INCLUSIVE, IN CL HARMON'S SUBDIVISION OF LOTS 10 TO 14 AND A STRIP OF LAND 133 FEET WIDE NORTH OF AND ADJOINING SAID LOT 10 IN CL HARMON'S SUBDIVISION OF THE SOUTH 1/3 OF BLOCK 20 IN FRACTIONAL SECTION 15, TOWNSHIP 39 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS:

910 SOUTH MICHIGAN, CHICAGO, ILLINOIS

Property of Cook County Clark's Office