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Cook County Recorder

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AMERICAN LEGAL FORMS @ 1990 Form No. 800 CHICAGO, IL (312) 372-1922

Page 1

Illinois Power of Attorne 755 ILCS 457



ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPE!

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS ACENT IF IT FINDS THE ACENT IS NOT ACTING PROPERLY YOU MAY NAME SHICESSOR

POWER OF ATTORNEY FOR	ROTOPERTY LAW" OF WHICH CONLY YOU MAY DESIRE. IF 2 275 J Timiner of 2	H THIS FORM IS A THERE IS ANYT	A PART (SEE THE B THING ABOUT TH	ACK OF THIS	S FORM). THAT AT YOU DO NO	LAW EXPRESS OT UNDERSTA	LY PERMITS THE USE	itory short form : Of any different Ask a lawyer to
матт	THEW D. CANZA		mode m/3	_ 43, 5: _	(month)		(year)	
1. 1,	ZABETH M. CAN		,	d address of pri			_	
hereby appoint:	TABLIII M. CA	ZANO, C		e and address of				
the "Statutory Short Form in paragraph 2 or 3 below		rty Lav '' (includ	ling all amendmen	ts), but subj	ect to any limito	itions on or o	dditions to the spec	ified powers inserted
TITLE OF ANY CATEGORY	ANY ONE OR MORE OF THE WILL CAUSE THE POWERS DITLE OF THAT CATEGORY.)	FOLLOWING (DESCRIBED IN TH	AT CATEGORY TO	OWERS YOU D BE GRANT	DO NOT WAN ED TO THE AGE	IT YOUR AG NT, TO STRIE	ENT TO HAVE, FAII KE OUT A CATEGOR	LURE TO STRIKE THE BY YOU MUST DRAW
(a) Real estate transaction		(g) Retireme	nt plan transactio	vi s.		(I) Business		
(a) Financial institution from (b) Stock and bond from (c)		(h) Social Socia	ecurity, employer	at and milit	BPY-SCFVICE	(m) Borrown (n) Estate In	y transactions:	
(d) Tangible personal pro		(i) Tax-mat		YOx			property powers o	ad.
(e) Safe-deposit-box traits	actions.		ma litigation.			fr ansaci	i ons:	
(f) Insurance and annuity			lity and option tro			E 15 TI 1514	ne encorro	FREDUCED DELOWA
	ADDITIONS TO THE AGENT							
2. The powers gro limitations you deem appro	anted above shall not include opriate, such as a prohibition	the following p n or conditions	owers or shall be on the sale of par	modified or ticular stock	limited in the fo or real estate (Illowing partion	culars (here you may s on borrowing by t	y include any specific the agent):
						70		<u> </u>
							Ö	
		grant my agent	the following pov	vers (here yo	ou may add any	other delega	ble powers including	g, without limitation, ed to below):
3. In addition to to power to make gifts, exer	the powers granted above, I cise powers of appointment,	name or chang	e beneficiaries or	joint tenants	or revoke or a	mend any tru	or specifically reserve	
3. In addition to to power to make gifts, exer	the powers granted above, I cise powers of appointment,	name or chang	e beneficiaries or	joint tenants	or revoke or a	mend any fru		
3. In addition to to power to make gifts, exer	the powers granted above, I cise powers of appointment,	name or chang	e beneficiaries or	joint tenants	or revoke or a	mend any tru		
3. In addition to to power to make gifts, exer	the powers granted above, I cise powers of appointment,	name or chang	e beneficiaries or	joint tenants	or revoke or a	mend any tru		
3. In addition to to power to make gifts, exer	the powers granted above, I cise powers of appointment,	name or chang	e beneficiaries or	joint tenants	or revoke or a	mend any tru		

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRAN FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

NAME STREET		AL COPY
ADDRESS CITY STATE ZIP		
OR	RECORDER'S OFFICE BOX NO.	(The Above Space for Recorder's Use Only)

LEGAL DESCRIPTION:

STREET ADDRESS: 1451 S. Prairie Avenue, Prairie Place, G/A-90
PERMANENT TAX INDEX NUMBER 17-22-110-02-

1000 M

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE AGENT'S USE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the nitle of ory of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (b) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, fust, foint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose at a will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the

- (a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.
- (c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.

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(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney. (THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:) October 23, 2000 6. (X) This power of attorney shall become effective on_ (insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to first take effect) the closing for cash of the aforementioned 7. (χ) This power of attorney shall terminate on . realty.or November 22, 2000, which expenses the such as court-determination of your disability, when you want this power to terminate prior to your death) (IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.) 8. If any agent named by me shall die, become incompetent, resign or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order named) as success(r(s) to such agent: _ For purposes of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician. (IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STP:KE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.) 9. If a guardian of my estate (my property) is to be appointed, a nominate the agent acting under this power of attorney as such guardian, to serve without bond or security. 10. I am fully informed as to all the contents of this form and understand the full import of this graph of powers to my agent. (YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.) Certify that the signatures of my agent (and successors) are correct. Specimen signatures of agent (and successors) (poent) (successor agent) (successor opent) (THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.) Illinois State of . McHenry County of The undersigned, a notary public in and for the above county and state, certifies that <u>Matthew D. Canzano</u> known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth (, and certified to the correctness of the signature(s) of the agent(s)). October 23, 2000 Dated: "OFFICIAL SEAL DAVID ENALMS NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 3/26/2001 3/26/244 My commission expires, (THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.) This document was prepared by: + mail 60; David E. Alms, 1420 Renaissance Dr., Suite 406, Park Ridge, IL 60068

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LEGAL DESCRIPTION

PARCEL 1:

UNIT A-90 IN PRAIRIE PLACE CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION BEING A SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 1 IN SAID SUBDIVISION; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG THE NORTHERLY EXTENSION OF THE EAST LINE OF SAID LOT 1 FOR A DISTANCE OF 56.00 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 102.21 FEET; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST 124.00 FEET; THENCE NORTH 89 DEGREES 58 M1NUTES 41 SECONDS WEST 102.21 FEET TO THE EAST LINE OF SAID LOT 1; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG SAID EAST LINE 68.00 FEET THEREON TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ALSO

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION, BEING A SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 1 IN SAID SUBDIVISION; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG THE NORTHERLY EXTENSION OF THE EAST LINE OF SAID LOT 1 FOR A DISTANCE OF 175.0 FEET TO THE NORTH LINE OF LOT 2; THENCE NORTH 89 DEGREES 58 MINUTES 41 SECONDS WEST ALONG SAID NORTH LINE 75.0 FEET TO THE NORTHWEST CORNER OF LOT 2; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST ALONG THE WEST LINE OF LOT 2 AFORESAID 175.0 FEET TO THE NORTHWEST CORNER OF LOT 1; THENCE SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST ALONG SAID NORTH LINE 75.0 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLIANOIS.

ALSO

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUFCIVISION, TOGETHER WITH PART OF THE FORMER LANDS OF THE ILLINOIS CENTRAL RAILROAD IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF LOT 1 IN PRAIRIE PLACE TOWNHOMES SUBJIVISION AFORESAID; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WIST 68.0 FEET ALONG THE EAST LINE OF SAID LOT 1; THENCE SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 102.21 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 101.21 FEET; THENCE NORTH 00 DEGREES 12 MINUTES 58 SECONDS WEST 24.18 FEET; THENCE NORTHWESTERLY 99.92 FEET ALONG THE ARC OF A CIRCLE CONVEX NORTHEASTERLY AND HAVING A RADIUS OF 1,400.69 FEET (THE CHORD OF SAID ARC BEARING NORTH 02 DEGREES 15 MINUTES 36 SECONDS EAST 99.90 FEET); THENCE NORTH 89 DEGREES 58 MINUTES 41 SECONDS WEST 97.13 FEET; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST 124.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY ILLINOIS.

ALSO

THE EAST 122.07 FEET OF THE WEST 197.07 FEET OF THE NORTH 119.0 FEET OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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ALSO

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION TOGETHER WITH THAT PART OF THE FORMER LANDS OF THE ILLINOIS CENTRAL RAILROAD IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 2; THENCE SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 197.07 FEET ALONG THE NORTH LINE OF SAID LOT 2 TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 64.48 FEET; THENCE SOUTH 06 DEGREES 22 MINUTES 54 SECONDS EAST 68.86 FEET; THENCE SOUTHEASTERLY 50.80 FEET ALONG THE ARC OF A CIRCLE CONVEX NORTHEASTERLY AND HAVING A RADIUS OF 1,400.69 FEET (THE CHORD OF SAID ARC BEARING SOUTH 05 DEGREES 20 MINUTES 33 SECONDS EAST 50.80 FEET); THENCE NORTH 89 DEGREES 58 MINUTES 41 SECONDS WEST 77.27 FEET; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST 119.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ALSO

LOT 1 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION, BEING A SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED MARCH 3, 1995 AS DOCUMENT NUMBER 95150205, IN COOK COUNTY, ILLINOIS.

WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT E TO THE DECLARATION OF CONDOMINIUM RECORDED APRIL 29 1996 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 96318235, AS AMENDED BY THE CORRECTION TO DECLARATION RECORDED IN THE RECORDER'S OFFICE ON MAY 21, 1996 AS DOCUMENT NUMBER 96385673 AND AMENDED BY THE FIRST AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON NOVEMBER 25, 1996 AS DOCUMENT NUMBER 96895524, AS AMENDED BY THE SECOND AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON DECEMBER 1, 1997 AS DOCUMENT NUMBER 97895567, AS AMENDED BY THE THIRD AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON JANUARY 29, 1998 AS DOCUMENT NUMBER 98078464, AS AMENDED BY THE TORTH AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON JUNE 23, 1998 AS DOCUMENT NUMBER 98536091, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL AND ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY.

PARCEL 2:

NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INCRESS AND EGRESS OVER, UPON AND ACROSS THE EASEMENT PARCEL AS CREATED AND SET OUT IN THE GRANT OF EASEMENT DATED DECEMBER 20, 1994 AND RECORDED DECEMPER 29, 1994 AS DOCUMENT NUMBER 04080035

GRANTOR ALSO HEREBY GRANTS TO GRANTEE, ITS SUCCESSORS AND ASSICNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE SUBJECT UNIT DESCRIBED HEREIN, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID UNIT SET FORTH IN THE DECLARATION OF CONDOMINIUM AFORESAID, AND GRANTOR RESERVES TO ITSELF, ITS SUCCESSORS AND ASSIGNS, THE RIGHTS AND EASEMENTS SET FORTH IN SAID DECLARATION FOR THE BENEFIT OF THE REMAINING LAND DESCRIBED THEREIN.

THIS DEED IS SUBJECT TO ALL RIGHTS, EASEMENTS, COVENANTS, RESTRICTIONS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN; REAL ESTATE TAXES NOT YET DUE AND PAYABLE; ZONING AND BUILDING LAWS OR ORDINANCES; ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS AND RESERVATIONS OF RECORD OR CONTAINED IN THE DECLARATION OF CONDOMINIUM AND A RESERVATION BY PRAIRIE PLACE CONDOMINIUM ASSOCIATION (THE "ASSOCIATION")

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AS AMENDED TO ITSELF AND ITS SUCCESSORS AND ASSIGNS, FOR THE BENEFIT OF ALL UNIT OWNERS AT THE CONDOMINIUM, OF THE RIGHTS AND EASEMENTS SET FORTH IN THE DECLARATION; UTILITY EASEMENTS OF RECORD, PROVIDED THE PREMISES DOES NOT ENCROACH THEREON; PROVISIONS OF THE CONDOMINIUM PROPERTY ACT OF ILLINOIS (THE "ACT"); AND SUCH OTHER MATTERS AS TO WHICH THE TITLE INSURER COMMITS TO INSURE BUYER AGAINST LOSS OR DAMAGE

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