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Property of Cook County Clerk's Office

Commissioner of the Superior Court of Cook County
County of Cook, Illinois
Chicago, Illinois 60601
Tel: (773) 309-3000
Fax: (773) 309-3001
www.cookcountyil.gov

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Schedule A (Mortgage)

Mortgage dated April 17, 2002, in the amount of \$500,000.00, made by James J. Higgins and Patricia L. Higgins in favor of United States Trust Company of New York to be recorded simultaneously herewith.

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Schedule B
(Description)

04-14-301-122-0000

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

PARCEL 1:

AN UNDIVIDED 1/151 INTEREST IN (I) THAT CERTAIN GROUND LEASE DATED AS OF NOVEMBER 22, 1996 BY AND BETWEEN COLE TAYLOR BANK, AS SUCCESSOR TRUSTEE TO HARRIS TRUST AND SAVINGS BANK UNDER TRUST AGREEMENT DATED APRIL 29, 1991 AND KNOWN AS TRUST NO. 94707, AS LESSOR ("LESSOR"), AND RKZ VENTURE GROUP, L.L.C., AS LESSEE, AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON DECEMBER 9, 1996 AS DOCUMENT NO. 96-927,871 AS AMENDED BY THAT CERTAIN FIRST AMENDMENT TO GROUND LEASE DATED AS OF JANUARY 6, 1997 BY AND BETWEEN LESSOR AND RKZ VENTURE GROUP, L.L.C., AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON FEBRUARY 28, 1997 AS DOCUMENT NO. 97-141,059 AS AMENDED BY THAT CERTAIN JOINDER TO GROUND LEASE DATED AS OF NOVEMBER 7, 1997 BY THE ROYAL RIDGE HOMEOWNERS ASSOCIATION, AN ILLINOIS NOT FOR PROFIT CORPORATION, AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON NOVEMBER 12, 1997 AS DOCUMENT NO. 97-846,934 AND AS FURTHER AMENDED FROM TIME TO TIME (COLLECTIVELY, THE "GROUND LEASE"); AND (II) THE LEASEHOLD ESTATE IN THE PREMISES LEGALLY DESCRIBED IN SAID GROUND LEASE AND BY THIS REFERENCE MADE A PART HEREOF; EACH WITH RESPECT TO THE BUILDING SITE IDENTIFIED AND LEGALLY DESCRIBED AS FOLLOWS:

LOT 1 IN ROYAL RIDGE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF SECTION 14, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, PURSUANT TO THE PLAT THEREOF RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, ON NOVEMBER 3, 1997 AS DOCUMENT NO. 97-818,381

COMMONLY KNOWN AS TECHNYPARCEL E-1 LOCATED ON THE EAST SIDE OF WALKEGAN ROAD, SOUTH OF TECHNYPARCEL E-1, IN NORTHBROOK, ILLINOIS.

EACH WITH RESPECT SOLELY TO THE BUILDING SITE IDENTIFIED AND LEGALLY DESCRIBED AS FOLLOWS:

BUILDING SITE 115:

BEING THAT PART OF LOT 1 IN THE PLANNED UNIT DEVELOPMENT OF ROYAL RIDGE, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF SECTION 14, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 3, 1998 AS DOCUMENT NO. 97-818381, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF LOT 1; THENCE NORTH 1 DEGREE 04 MINUTES 54 SECONDS EAST ALONG THE EAST LINE OF SAID LOT 1 A DISTANCE OF 987.30 FEET; THENCE NORTH 88 DEGREES 55 MINUTES 06 SECONDS WEST 137.46 FEET TO THE EXTERIOR CORNER OF A CONCRETE FOUNDATION FOR A RESIDENCE KNOWN AS (847 BALMORAL LANE) FOR A POINT OF BEGINNING; THENCE ALONG A LINE FOLLOWING THE NEXT NINETEEN (19) COURSES AND DISTANCES COINCIDENT WITH THE EXTERIOR FOUNDATION WALL OF SAID RESIDENCE; 1) SOUTH 11 DEGREES 04 MINUTES 54 SECONDS WEST 48.77 FEET; 2) NORTH 78 DEGREES 55 MINUTES 06 SECONDS WEST 23.55 FEET; 3) NORTH 11 DEGREES 04 MINUTES 54 SECONDS EAST 22.56 FEET; 4) NORTH 78 DEGREES 55 MINUTES 06 SECONDS WEST 20.92 FEET; 5) SOUTH 11 DEGREES 04 MINUTES 54 SECONDS WEST 2.00 FEET; 6) NORTH 78 DEGREES 55

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MINUTES 06 SECONDS WEST 12.17 FEET; 7) NORTH 11 DEGREES 04 MINUTES 54 SECONDS EAST 10.66 FEET; 8) NORTH 78 DEGREES 55 MINUTES 06 SECONDS WEST 2.67 FEET; 9) NORTH 11 DEGREES 04 MINUTES 54 SECONDS EAST 15.83 FEET; 10) SOUTH 78 DEGREES 55 MINUTES 06 SECONDS EAST 2.67 FEET; 11) NORTH 11 DEGREES 04 MINUTES 54 SECONDS EAST 23.02 FEET; 12) SOUTH 78 DEGREES 55 MINUTES 06 SECONDS EAST 20.00 FEET; 13) SOUTH 11 DEGREES 04 MINUTES 54 SECONDS WEST 7.50 FEET; 14) SOUTH 78 DEGREES 55 MINUTES 06 SECONDS EAST 5.00 FEET; 15) SOUTH 11 DEGREES 04 MINUTES 54 SECONDS WEST 2.33 FEET; 16) SOUTH 78 DEGREES 55 MINUTES 06 SECONDS EAST 14.62 FEET; 17) SOUTH 33 DEGREES 55 MINUTES 06 SECONDS EAST 8.27 FEET; 18) SOUTH 11 DEGREES 04 MINUTES 54 SECONDS WEST 5.62 FEET; THENCE SOUTH 78 DEGREES 55 MINUTES 06 SECONDS EAST 11.17 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS

PARCEL 2:

FREE SIMPLE TITLE IN AND TO THE BUILDING AND ALL IMPROVEMENTS (BUT EXCLUDING THE LAND) LOCATED ON THE BUILDING SITE LEGALLY DESCRIBED IN PARCEL 1 ABOVE (INCLUDING ANY PORTION OF SUCH BUILDING AND IMPROVEMENTS WHICH IS LOCATED ON PORTIONS OF THE COMMON AREA (AS DEFINED IN THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS AND RIGHTS FOR THE ROYAL RIDGE SUBDIVISION DATED AS OF NOVEMBER 3, 1997 AND RECORDED WITH THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON NOVEMBER 3, 1997 AS DOCUMENT NO. 97-820,006 (THE "DECLARATION")), WHICH IMPROVEMENTS CONSIST OF A DWELLING UNIT (AS DEFINED IN SAID DECLARATION) WITH THE COMMON STREET ADDRESS SHOWN IN PARCEL 1 ABOVE, SUBJECT TO THE TERMS AND PROVISIONS OF THE GROUND LEASE.

PARCEL 3:

EASEMENTS APPURTENANT TO PARCELS 1 AND 2 FOR THE BENEFIT OF SUCH PARCELS AS SET FORTH IN THE AFORESAID DECLARATION.