and	
known to me to be	By:
of the corporation herein which executed the within instrument, that the seal affixed to said instrument is the	Its:
corporate seal of said corporation: that said instrument was signed and sealed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of	Witness: "OFFICIAL SEAL"
Directors and that he/she acknowledges said instrument to	SHELLY A SCHWYN
be the free act and deed of said corporation.	NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 3/17/2003
Notary Public Alley Cook County,	(THIS AREA FOR OFFICIAL NOTARIAL SEAL)
My Commission Expires 3/17/2005	Rev. 03/15/02 DPS 171

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RIDER - LEGAL DESCRIPTION

Parcel 1:

Unit 307-S in the University Village Lofts Condominium as delineated and defined on the plat of survey of the following described parcel of real estate:

That part of the East 1/2 of the Northeast 1/4 of Section 20 Township 39 North Range 14 East of the Third Principal Meridian described as follows:

Commencing at the intersection of the West line of South Halsted Street, as a 66.00 foot right-of-way, and the South line of West 14th Place (Wright Street); thence South 01 degrees 40 minutes 53 seconds East along an assumed bearing, being said West line 575.01 feet to the intersection of said West line with the North line of Chicago and Northwestern Railroad; thence South 88 degrees 25 minutes 02 seconds West along said North line 776.11 feet to a point on the East line of vacated South Sangamon Street (per document numbers 94763032 and 0010238993), said point also being the point of beginning; thence continuing South 88 degrees 25 minutes 02 seconds West along said North line 280.74 feet to a point on the East line of South Morgan Street; thence North 01 degrees 44 minutes 25 seconds West along said East line 152.79 feet, to a point on 1 line lying 152.79 feet North of and parallel with the North line of said railroad; thence North 88 degrees 25 minutes 02 seconds East along last described parallel line 194.33 feet to a point on a curve; the ice Southerly 112.60 feet along the arc of a nontangent circle to the left having a radius of 54.00 fee; and whose chord bears South 69 degrees 39 minutes 47 seconds East 93.28 feet to a point on the East line of said vacated South Sangamon Street; thence South 01 degrees 43 minutes 43 seconds East along sold East line 117.97 feet, to the point of beginning, all in Cook County, Illinois, together with all rights appurtenant to the foregoing property pursuant to that certain Nonexclusive Aerial Easement Agreement deted June 26, 2001, and recorded June 28, 2001 as document number 0010571142.

Which survey is attached as Exhibit G to the Declaration of Condominium for the University Village Lofts dated June 21, 2002, as document number 0020697460, as amended from time to time, together with its undivided percentage interest in the common elements.

Parcel 2:

The exclusive right to the use of parking space B-46-S, as delineated and defined on the aforesaid plat of survey attached to the aforesaid Declaration recorded as document number 0020697460, as amended from time to time.

The mortgagor also hereby grants to the mortgagee, its successors and assigns, as right 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.

This mortgage is subject to all rights, easements and covenants, provisions, and reservations contained in said declaration the same as though the provisions of said declaration were recited and stipulated at length herein.

PIN: 17-20-228-009-8001, 17-20-500-011, and 17-20-500-012