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2003-02-20 11:29:02

Cook County Recorder 41.50

Prepared By:
Joan Mennemeyer

Mail To:
Attn: Investor Delivery/Mod Unit
Washington Mutual Bank, FA.
75 N. Fairway Drive
Vernon Hills, IL 60061
00-46-757316



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(Space Above This Line For Recording Data)

Modification of Mortgage

THIS AGREEMENT made this 17th day of September, 2002 by and between Michael A Ryan, an unmarried man, (herein after called the Mortgagors, whether one or more) and Washington Mutual Bank, FA. (hereinafter "Lender").

WITNESSETH:

WHEREAS, Borrowers executed a Note and Mortgage and Rider, dated August 13, 2002 describing property in Cook County, State of Illinois, as follows: see legal attached

for the purpose of securing an indebtedness of \$192,000.00 to the lender, which Mortgage was recorded on August 15, 2002, as Document No. 0020895273, of the Official Records in the Office of the county Recorder of Cook County, State of Illinois and

WHEREAS, the Parties hereto desire, and hereby agree, to modify said Mortgage and Rider so as to accurately set forth the correct **Interest Rate Rider**.

NOW, THEREFORE, in consideration of the foregoing and other valuable consideration, the parties hereto do hereby amend and modify said Mortgage and Riders, by deleting therefrom the **Adjustable Rate Rider**

and by substituting in place thereof the following paragraph(s), originally intended to be set forth therein the **Fixed/Adjustable Rider attached hereto**

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It is further agreed by and between the parties hereto that this agreement is limited to the specific terms provided herein, and that in all other respects not inconsistent herewith, the terms of said Mortgage shall remain in full force and effect, and be binding hereon.

This agreement shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties hereto have executed this agreement the day and year first above written.

Borrower

Michael Ryan 11/4/02
Michael A Ryan Borrower

Washington Mutual Bank, FA.

Washington Mutual Bank, FA.
75 N Fairway Dr.
Vernon Hills, IL 60061
Attn: Joan Mennemeyer

by: Sara McGartland
Sara McGartland Assistant Vice President

(Space Below This Line For Acknowledgment)

State of IL
County of Cook

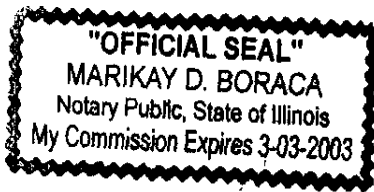
I, Marikay D. Boraca, a Notary Public in and for said county and state, do hereby certify that Michael A Ryan, personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 6th day of November, 2002

My Commission expires: 3/3/03

Marikay D. Boraca

Notary Public



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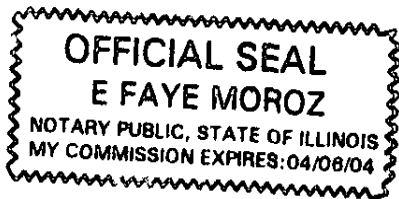
STATE OF ILLINOIS

County of Lake

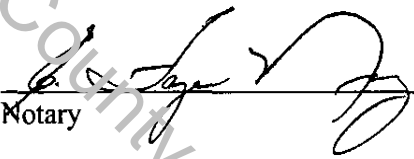
On this 18th day of Nov, 2007

Before me, the undersigned Notary Public in and for this County and State, personally appeared Sara McGartland, who acknowledged to be the Assistant Vice President of Washington Mutual Bank, FA. and stated that as such officer being authorized so to do, and executed the foregoing instrument for the purposes therein contained, for and on behalf of the Corporation.

In witness whereof I have set my hand and official seal.



(Seal)


Notary

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FIXED/ADJUSTABLE RATE RIDER (One-Year Treasury Index - Rate Caps)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 13th day of August, 2002, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank, FA

("Lender") of the same date and covering the property described in the Security Instrument and located at:
753 North Larrabee Street, Unit# 535
Chicago, IL 60610
[Property Address]

THE NOTE PROVIDES FOR A CHANGE IN BORROWER'S FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

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

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 5.375%. The Note also provides for a change in the initial fixed rate to an adjustable interest rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of September, 2007, and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change, is called a "Change Date."

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MULTISTATE FIXED/ADJUSTABLE RATE RIDER - ONE-YEAR TREASURY INDEX- Single Family -
Fannie Mae Uniform Instrument

P843R (0106)

Form 3182.1/00

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Initials: 

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(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Two and three quarters** percentage points (**2.750%**) to the Current Index. The Note Holder will then round the result of this addition to the nearest one eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **10.375%** or less than **2.750%**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than two percentage points from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than **10.375%**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my monthly payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any questions I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument shall read as follows:

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Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

2. When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument described in Section B1 above shall then cease to be in effect, and the provisions of Uniform Covenant 18 of the Security Instrument shall be amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all

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Initials: 

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sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Michael Ryan 11/6/02

Michael A Ryan (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

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Property of Cook County Clerk's Office

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LEGAL DESCRIPTION

PARCEL A:

UNIT 535 AND GU-212 IN ONE RIVER PLACE CONDOMINIUMS, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARCEL 1:

A TRACT OF LAND COMPRISED OF SUB-LOTS 1 AND 2 IN RESUBDIVISION OF LOTS 2 TO 8, BOTH INCLUSIVE, IN BLOCK 81, TOGETHER WITH A PARCEL OF LAND 66 FEET WIDE EAST OF AND ADJOINING, ALSO THE WEST 1 FOOT OF LOTS 2 TO 8, BOTH INCLUSIVE, IN BLOCK 82, ALL IN RUSSELL, MATHER AND ROBERTS' SECOND ADDITION TO CHICAGO, ALSO LOTS 9 AND 10 IN BLOCK 81, PARTS OF LOTS 2 TO 10, BOTH INCLUSIVE, IN BLOCK 82 TOGETHER WITH A STRIP OF LAND 66 FEET WIDE LYING BETWEEN SAID BLOCKS 81 AND 82, TOGETHER WITH A STRIP OF LAND LYING WEST OF AND ADJOINING THE AFORESAID PARCELS OF LAND AND EAST OF THE EASTERLY DOCK LINE OF THE CHICAGO RIVER, ALL IN RUSSELL, MATHER AND ROBERTS' SECOND ADDITION TO CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE WEST LINE OF LARRABEE STREET (BEING THE WEST LINE OF THE EAST 30 FEET OF AFORESAID BLOCK 82) AND THE SOUTH LINE OF CHICAGO AVENUE; THENCE WEST, ALONG THE SOUTH LINE OF CHICAGO AVENUE, ON AN ASSUMED BEARING OF NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, 213.66 FEET TO THE EASTERLY DOCK LINE OF THE CHICAGO RIVER; THENCE SOUTH 00 DEGREES, 19 MINUTES, 38 SECONDS WEST, ALONG SAID DOCK LINE, 328.27 FEET TO THE SOUTHERLY FACE AND ITS EXTENSION OF AN EIGHT STORY BRICK BUILDING; THENCE NORTH 89 DEGREES, 29 MINUTES, 41 SECONDS EAST, ALONG SAID BUILDING FACE, 218.31 FEET TO THE AFORESAID WEST LINE OF LARRABEE STREET; THENCE NORTH 00 DEGREE, 29 MINUTES, 14 SECONDS WEST, ALONG SAID WEST LINE, 326.35 FEET TO THE POINT OF BEGINNING, EXCEPTING THEREFROM THE EAST 49.00 FEET THEREOF, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE WEST 10.00 FEET OF THE EAST 49.00 FEET OF THE FOLLOWING TRACT OF LAND:

A TRACT OF LAND COMPRISED OF SUB-LOTS 1 AND 2 IN RESUBDIVISION OF LOTS 2 TO 8, BOTH INCLUSIVE, IN BLOCK 81, TOGETHER WITH A PARCEL OF LAND 66 FEET WIDE EAST OF AND ADJOINING, ALSO THE WEST 1 FOOT OF LOTS 2 TO 8, BOTH INCLUSIVE, IN BLOCK 82, ALL IN RUSSELL, MATHER AND ROBERTS' SECOND ADDITION TO CHICAGO, ALSO LOTS 9 AND 10 IN BLOCK 81, PARTS OF LOTS 2 TO 10, BOTH INCLUSIVE, IN BLOCK 82 TOGETHER WITH A STRIP OF LAND 66 FEET WIDE LYING BETWEEN SAID BLOCKS 81 AND 82, TOGETHER WITH A STRIP OF LAND LYING WEST OF AND ADJOINING THE AFORESAID PARCELS OF LAND AND EAST OF THE EASTERLY DOCK LINE OF THE CHICAGO RIVER, ALL IN RUSSELL, MATHER AND ROBERTS' SECOND ADDITION TO CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE WEST LINE OF LARRABEE STREET (BEING THE WEST LINE OF THE EAST 30 FEET OF AFORESAID BLOCK 82) AND THE SOUTH LINE OF

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CHICAGO AVENUE; THENCE WEST, ALONG THE SOUTH LINE OF CHICAGO AVENUE, ON AN ASSUMED BEARING OF NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, 213.66 FEET TO THE EASTERLY DOCK LINE OF THE CHICAGO RIVER; THENCE SOUTH 00 DEGREES, 19 MINUTES, 38 SECONDS WEST, ALONG SAID DOCK LINE, 328.27 FEET TO THE SOUTHERLY FACE AND ITS EXTENSION OF AN EIGHT STORY BRICK BUILDING; THENCE NORTH 89 DEGREES, 29 MINUTES, 41 SECONDS EAST, ALONG SAID BUILDING FACE, 218.31 FEET TO THE AFORESAID WEST LINE OF LARRABEE STREET; THENCE NORTH 00 DEGREES, 29 MINUTES, 14 SECONDS WEST, ALONG SAID WEST LINE, 326.35 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 3:

PERPETUAL, NON-EXCLUSIVE EASEMENT TO PERMIT THE CONSTRUCTION, INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, USE AND OPERATION OF THE PURCHASER PUD DEVELOPMENT REQUIREMENTS AND UNDERGROUND UTILITIES, FOR THE BENEFIT OF PARCELS 1 AND 2, AS CREATED BY EASEMENT AGREEMENT RECORDED NOVEMBER 30, 2000 AS DOCUMENT NUMBER 00939072 OVER THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF LOTS 2 TO 5, BOTH INCLUSIVE, IN BLOCK 82 IN RUSSELL, MATHER AND ROBERT'S SECOND ADDITION TO CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE WEST LINE OF LARRABEE STREET (BEING THE WEST LINE OF THE EAST 30 FEET OF AFORESAID BLOCK 82) AND THE SOUTH LINE OF CHICAGO AVENUE; THENCE WEST, ALONG THE SOUTH LINE OF CHICAGO AVENUE, ON AN ASSUMED BEARING OF NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, 39.00 FEET; THENCE SOUTH 00 DEGREES, 29 MINUTES, 14 SECONDS WEST 284.53 FEET; THENCE NORTH 89 DEGREES, 29 MINUTES, 41 SECONDS EAST 39.00 FEET TO THE AFORESAID WEST LINE OF LARRABEE STREET; THENCE NORTH 00 DEGREES, 29 MINUTES, 14 SECONDS WEST, ALONG SAID WEST LINE, 284.18 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 4:

PERPETUAL, NON-EXCLUSIVE EASEMENT TO PERMIT THE CONSTRUCTION, INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, USE AND OPERATION OF A DRIVEWAY CONNECTING THE INGRESS AND EGRESS DRIVEWAY TO NORTH LARRABEE STREET FOR THE BENEFIT OF PARCELS 1 AND 2, AS CREATED BY EASEMENT AGREEMENT INSTRUMENT RECORDED NOVEMBER 30, 2000 AS DOCUMENT NUMBER 00939072 OVER THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF LOTS 9 AND 10 IN BLOCK 82 IN RUSSELL, MATHER AND ROBERTS' SECOND ADDITION TO CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF LARRABEE STREET (BEING THE WEST LINE OF THE EAST 30 FEET OF AFORESAID BLOCK 82) AND THE SOUTH LINE OF CHICAGO AVENUE; THENCE WEST, ALONG THE SOUTH LINE OF CHICAGO AVENUE, ON AN ASSUMED BEARING OF NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, 39.00 FEET; THENCE SOUTH 00 DEGREES, 29 MINUTES, 14 SECONDS WEST 284.53 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 00 DEGREES, 29 MINUTES, 14 SECONDS WEST, 42.16 FEET TO THE SOUTH FACE AND AND ITS EXTENSION OF AN EIGHT STORY BRICK BUILDING; THENCE NORTH 89 DEGREES, 29 MINUTES, 41 SECONDS EAST, ALONG THE

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EXTENSION OF SAID BUILDING FACE, 39.00 FEET TO THE AFORESAID WEST LINE OF LARRABEE STREET; THENCE NORTH 00 DEGREES, 29 MINUTES, 14 SECONDS WEST, ALONG SAID WEST LINE, 42.16 FEET; THENCE SOUTH 89 DEGREES, 29 MINUTES, 41 SECONDS WEST 39.00 TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 5:

PERPETUAL, NON-EXCLUSIVE EASEMENT TO PERMIT THE CONSTRUCTION, INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, USE AND OPERATION OF THE DRIVEWAY RAMP FOR THE BENEFIT OF PARCELS 1 AND 2 AS CREATED BY EASEMENT AGREEMENT RECORDED NOVEMBER 30, 2000 AS DOCUMENT NUMBER 00939072 OVER THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF LOTS 9 AND 10 IN BLOCK 81, LOTS 9 AND 10 IN BLOCK 82, A PARCEL OF LAND EAST OF THE EASTERLY DOCK LINE OF THE CHICAGO RIVER AND WEST OF AND ADJOINING SAID LOTS 9 AND 10 IN BLOCK 81 TOGETHER WITH A PARCEL OF LAND, 66.00 FEET WIDE LYING BETWEEN SAID BLOCKS 81 AND 82 ALL IN RUSSELL, MATHER AND ROBERTS' SECOND ADDITION TO CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF LARRABEE STREET (BEING THE WEST LINE OF THE EAST 30 FEET AFORESAID BLOCK 82) AND THE SOUTH LINE OF CHICAGO AVENUE; THENCE WEST, ALONG THE SOUTH LINE OF CHICAGO AVENUE, ON AN ASSUMED BEARING OF NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, 213.66 FEET TO THE EASTERLY DOCK LINE OF DEGREES, 00 MINUTES, 00 SECONDS WEST, 213.66 FEET TO THE EASTERLY DOCK LINE OF THE CHICAGO RIVER; THENCE SOUTH 00 DEGREES, 19 MINUTES, 38 SECONDS WEST, ALONG SAID DOCK LINE, 328.27 FEET TO THE SOUTHERLY FACE AND ITS EXTENSION OF AN EIGHT STORY BRICK BUILDING AND THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES, 29 MINUTES, 41 SECONDS EAST, ALONG SAID BUILDING FACE, 218.31 FEET TO THE AFORESAID WEST LINE OF LARRABEE STREET; THENCE SOUTH 00 DEGREES, 29 MINUTES, 14 SECONDS EAST, ALONG SAID WEST LINE, 27.00 FEET; THENCE SOUTH 89 DEGREES, 29 MINUTES, 41 SECONDS WEST, ALONG A LINE 27 FEET SOUTH OF AND PARALLEL WITH SAID BUILDING FACE, 218.71 FEET TO THE EASTERLY DOCK LINE OF THE CHICAGO RIVER, THENCE NORTH 00 DEGREES, 19 MINUTES, 38 SECONDS EAST, 27.00 FEET TO THE POINT OF BEGINNING ALL IN COOK COUNTY, ILLINOIS.

PARCEL 6:

PERPETUAL, NON-EXCLUSIVE EASEMENT TO PERMIT THE CONSTRUCTION, INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, USE AND OPERATION OF THE PEDESTRIAN WALKWAY, FOR THE BENEFIT OF PARCELS 1 AND 2, AS CREATED BY EASEMENT AGREEMENT RECORDED NOVEMBER 30, 2000 AS DOCUMENT NUMBER 00939072 OVER THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF LOTS 9 AND 10 IN BLOCK 81, LOTS 9 AND 10 IN BLOCK 82, A PARCEL OF LAND EAST OF THE EASTERLY DOCK LINE OF THE CHICAGO RIVER AND WEST OF AND ADJOINING SAID LOTS 9 AND 10 IN BLOCK 81 TOGETHER WITH A PARCEL OF LAND, 66.00 FEET WIDE LYING BETWEEN SAID BLOCKS 81 AND 82 ALL IN RUSSELL, MATHER AND ROBERTS' SECOND ADDITION TO CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS:

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COMMENCING AT THE INTERSECTION OF THE WEST LINE OF LARRABEE STREET (BEING THE WEST LINE OF THE EAST 30 FEET AFORESAID OF BLOCK 82) AND THE SOUTH LINE OF CHICAGO AVENUE; THENCE WEST, ALONG THE SOUTH LINE OF CHICAGO AVENUE, ON AN ASSUMED BEARING OF NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, 213.66 FEET TO THE EASTERLY DOCK LINE OF THE CHICAGO RIVER; THENCE SOUTH 00 DEGREES,

19 MINUTES, 38 SECONDS WEST ALONG SAID DOCK LINE, 355.27 FEET TO A LINE 27.00 SOUTH OF AND PARALLEL WITH THE SOUTHERLY FACE AND ITS EXTENSION OF AN EIGHT STORY BRICK BUILDING AND THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES, 29 MINUTES, 41 SECONDS WEST, ALONG SAID PARALLEL LINE, 218.71 FEET TO THE AFORESAID WEST LINE OF LARRABEE STREET; THENCE SOUTH 00 DEGREES, 29 MINUTES, 14 SECONDS EAST, ALONG SAID WEST LINE, 5.00 FEET; THENCE SOUTH 89 DEGREES, 29 MINUTES, 41 SECONDS WEST, ALONG A LINE 32 FEET SOUTH OF AND PARALLEL WITH SAID BUILDING FACE, 218.78 FEET TO THE EASTERLY DOCK LINE OF THE CHICAGO RIVER; THENCE NORTH 00 DEGREES, 19 MINUTES, 38 SECONDS EAST, 5.00 FEET TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0020441899, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL B:

THE EXCLUSIVE RIGHT TO USE STORAGE LOCKER S-134 A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 0020441899.

PIN: 17-09-113-001; 17-09-113-002; 17-09-113-003; 17-09-113-004; 17-09-113-005
& 17-09-500-001

"MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE DECLARATION OF CONDOMINIUM.

"THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN."