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**DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS,
EASEMENTS AND RESTRICTIONS FOR 7000 WEST 100TH STREET TOWNHOME
ASSOCIATION, INC.**

Prepared by and return to:

Dalton & Dalton, P.C.
6930 W. 79th Street
Burbank, IL 60459

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**DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS,
EASEMENTS AND RESTRICTIONS FOR 7000 WEST 100TH STREET
TOWNHOME ASSOCIATION, INC.**

THIS DECLARATION of Party Wall Rights, Covenants, Conditions, Easements, and Restrictions for 7000 WEST 100TH STREET TOWNHOME ASSOCIATION, INC. (the "Declaration") made this ___ day of _____, 2004, by BRIDGEVIEW BANK AND TRUST AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 29, 1999 AND KNOWN AS TRUST NO. 1-2804, (Declarant):

RECITALS

A. Declarant is the record owner of certain real estate in the proposed development area commonly known as 7000 WEST 100TH STREET TOWNHOME ASSOCIATION, INC. in the Village of Chicago Ridge, County of Cook, State of Illinois, which is legally described in Exhibit A attached hereto (the "Existing Property").

B. THE BOGEY GROUF, INC., an Illinois Corporation is the Developer herein ("Developer").

C. Developer intends to develop and improve the Existing Property with dwellings, together with walkways, parking areas, and other improvements for the common use and enjoyment of the owners, occupants and invitees of said dwellings.

D. Developer intends to submit the Existing Property to the provisions of this Declaration and to form an Illinois not-for-profit corporation known as 7000 WEST 100TH STREET TOWNHOME ASSOCIATION, INC., for the purpose of owning, maintaining and administering certain portions of the Property (as defined herein) and the facilities and improvements thereof, as hereinafter provided.

NOW, THEREFORE, Declarant hereby declares that all of the Existing Property shall be held, sold and conveyed subject to the following party wall rights, covenants, conditions, easements, and restrictions, all of which shall run with the land and be binding on all parties having or acquiring any rights, title or interest therein or any part thereof, and shall inure to the benefit of each Owner thereof.

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ARTICLE 1 DEFINITIONS

The following words when used in this Declaration or in any Supplementary Declaration (as defined herein) shall, unless the context shall prohibit, have the following meanings:

1.01 Access Area. The unenclosed sidewalks from time to time or at any time located or constructed upon the Units and utilized for ingress, egress and access to, from and through the Property.

1.02 Association. 7000 WEST 100TH STREET TOWNHOME ASSOCIATION INC., an Illinois not-for-profit corporation, its successors and assigns

1.03 Association By-Law. The rules and regulations which govern the association and are attached hereto as Exhibit "C".

1.04 Common Area. All real property owned, to be owned, and maintained by the Association for the common use and enjoyment of the owners.

1.05 Declarant. BRIDGEVIEW BANK AND TRUST AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 29, 1999 AND KNOWN AS TRUST NO. 1-2804, not individually, but as Trustee as aforesaid.

1.06 Developer. THE BOGEY GROUP, INC., an Illinois Corporation, its successors and assigns.

1.07 Existing Property. The real estate described in Exhibit "A" attached hereto.

1.08 First Mortgagee. A bona fide lender holding a validly recorded mortgage or trust deed on a lot or the Common Area which mortgage or trust deed was recorded prior in time to all other mortgages or trust deeds against said lot or Common Area.

1.09 Unit. An individual townhome, as identified in Exhibit "D" attached hereto, and delineated in the Plan and Specifications.

1.10 Owner. The record owner, whether one or more persons, individuals or entities, of a fee-simple title to any Unit, including contract sellers having such interest merely as security for the performance of any obligations.

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1.11 Plat. The Plat of Survey attached hereto as Exhibit "D" and any plat of survey recorded in the Office of the Recorder of Cook County, Illinois affecting the Existing Property or any portion thereof.

1.12 Property. The Existing Property as legally described in Exhibit "A" attached hereto.

ARTICLE 2 **ANNEXATION OF ADDITIONAL PROPERTY**

2.01 Intentionally Omitted.

2.02 Intentionally Omitted.

2.03 Intentionally Omitted.

ARTICLE 3 **MEMBERSHIP AND BOARD OF DIRECTORS**

3.01 Membership. Every owner of a Unit shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Unit. Ownership of a Unit shall be the sole qualification for membership.

3.02 Voting Rights. The Association shall have one class of membership and each member shall have one vote for each Unit such member owns, provided that in no event shall more than one (1) vote be cast with respect to any Unit. If more than one person is the record owner of any Unit, or if an Owner is a trustee, corporation, partnership or other legal entity, the vote for such Unit shall be exercised as such Owner of that Unit shall designate. Such designation shall be made in writing to the Board (as defined herein) or in such other manner as may be provided in the by-laws of the Association attached hereto as Exhibit "C" (the "By-Laws"). Developer shall designate the person who shall exercise the voting rights with respect to the Units owned by Declarant.

3.03 Board of Directors. The Association shall be governed by a Board of Directors (the "Board") comprised of not less than three (3) persons, duly appointed or elected as provided herein and in the By-laws; provided, however, that the number of persons comprising the Board may be increased, in the discretion of Developer, by written notice to the Association, at the time or times that any part of the Additional Property, if any, is annexed; provided, further, that in no event shall the number of persons comprising the Board exceed five (5). Except for directors appointed by Developer, all directors shall be members of the Association. The Board shall govern the Association in the exercise of the rights of the Association and performance of the Association's obligations in accordance with the terms and provisions of this Declaration and

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the By-laws, as amended from time to time. Prior to the appointment of the first Board, the Developer shall exercise all rights, powers and privileges and act in the capacity of the Board and may perform all its functions as set forth in this Declaration and in the By-laws.

3.04 Appointment of Directors by Developer. Notwithstanding anything in this Declaration or the By-laws to the contrary, the first and each subsequent Board shall consist of, and vacancies on the Board shall be filled by, such persons as Developer shall from time to time appoint, who may but need not be members of the Association, until the first to occur of any one of the following events: (a) the expiration of ninety (90) days after the sale and transfer of title by Declarant of seventy-five percent (75%) of the total number of units, including those to be built on the additional property, if any (b) five (5) years from the recording of this Declaration (c) Developer, by written notice to the Association, voluntarily elects to release its right to appoint all members of the Board. Without the prior written consent of Developer, neither the Articles of Incorporation of the Association nor the By-laws shall be amended, modified or changed to in any way diminish the authority of the Board while the Developer has the right to appoint any members of the Board. Developer may, from time to time, by written notice to the Association, elect to relinquish its right to appoint the remaining members of the Board for the period hereinabove specified. All directors not appointed by Developer shall be elected as hereinafter provided.

3.05 Election of Directors by Members. Upon termination of Developer's right to appoint any or all of the directors as provided in the preceding paragraph, those directors not subject to appointment by Developer shall be elected by the members of the Association at a meeting called by the President of the Association, by Developer, or by any three (3) members of the Association. Such meeting shall be called by notice sent in accordance with the By-laws.

3.06 Director and Officer Liability. Neither the directors nor the officers of the Association shall be personally liable to the Owners or the Association for any mistake of judgment or for any other acts or omissions of any nature whatsoever while acting in the capacity of such directors or officers except for any acts or omissions found by a court to constitute gross negligence or fraud. The Association shall indemnify and hold harmless the directors and officers, their heirs and legal representatives, against all contractual and other liabilities to third parties arising out of the contracts made by or other acts of the directors and officers of behalf of the Owners or the Association or arising out of their status as directors or officers, unless any such contract or act shall have been made fraudulently or with gross negligence. The foregoing indemnification shall include indemnification against all costs and expenses (including, but not limited to, attorneys fees, amounts of judgments paid and amounts paid in settlement) actually and reasonably incurred in connection with the defense of any claim, action, suit or proceeding, whether civil, criminal, administrative or

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other, in which any such director or officer may be involved by virtue of being or having been such director or officer; provided, however, that such indemnity shall not be operative with respect to (i) any matter as to which any such person shall have finally been adjudged in such action, suit or proceeding to be liable for gross negligence or fraud in the performance of his duties as such director or officer, or (ii) any matter settled or compromised, unless, in the opinion of independent counsel selected by or in a manner determined by the Board, there is not reasonable ground for such person being adjudged liable for gross negligence or fraud in the performance of his duties as such director or officer.

3.07 Governing Law. Except as otherwise provided in this Declaration, the Association shall be governed by the Illinois General Not For Profit Corporation Act.

ARTICLE 4 **EASEMENTS AND PROPERTY RIGHTS**

4.01 Easements of Use and Enjoyment. Declarant hereby grants a perpetual, non-exclusive easement, over and upon the Common Area for the benefit of the Property, and every Owner shall have a right and easement, of use and enjoyment and a right of access to and of pedestrian and vehicular ingress and egress on, over, across, in, upon and to the Common Area, and every Unit, subject to the rights of Declarant and Developer reserved in this Declaration, and the rights of others granted in this Declaration and the following rights of the Association exercised in the manner provided in the By-laws:

(a) To adopt rules and regulations governing the use, operation and maintenance of the Common Area.

(b) To borrow money for the purpose of improving the Common Area and facilities located thereon and with respect to any recreational facilities comprising a part of the Common Area, provided that the rights of any such mortgagee in and to the Common Area and facilities located thereon shall, in the event of default, be limited to a right, after taking possession of such properties, to charge admission and other fees for the use and enjoyment by the Owners of any recreational facilities that may be situated thereon until the mortgage debt is satisfied, whereupon the possession of such properties shall be returned to the Association and all rights of the owners hereunder shall be fully restored. Notwithstanding the foregoing, no mortgage shall be placed upon the Common Area unless such mortgage is approved by the Board, by a majority of the members of the Association, other than Declarant, voting at a general or special meeting duly called and held in accordance with the By-laws, and by the First Mortgages as provided in Section 7.01; provided that as long as Declarant owns one or more Units, Developer's written consent to any such mortgage shall also be required.

(c) To dedicate or transfer all or any part of the Common Area, or any utility system thereon, to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the members provided

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that as long as the Developer has the power to appoint any director of the Association, such instrument must also be signed by Developer.

(d) To pay for, out of the assessment funds, all taxes and assessments and other liens and encumbrances which shall be properly assessed or charged against the Common Area.

4.02 Easements of Access.

(a) Every Owner is hereby granted and reserved a perpetual non-exclusive easement for the purpose of reasonable ingress and egress from his Unit to, through and from all public and private ways which adjoin the Property through, over and across the Access Area; provided, however, that no Owner may remove, relocate, or cause to be located upon his Unit.

(b) The Association, Declarant, and Developer, and each of them, is hereby granted and reserved perpetual non-exclusive easements to, through, over and across the Property for the purposes of exercising the rights, performing the functions, and discharging the responsibilities, permitted or required to be performed or discharged by any of them pursuant to any provision of this Declaration.

4.03 Municipal Service Easements. Declarant hereby grants a perpetual non-exclusive easement to the City of Chicago Ridge over the Property to enforce all applicable laws, ordinances and regulations and for the purpose of providing police and fire protection and such other municipal services as the Association may request and the City of Chicago Ridge may agree to furnish.

4.04 Implied Easements. Declarant hereby acknowledges that, due to the length and complexity of this Declaration, certain omissions may have occurred in connection with the grants of various easements including, but not limited to, those for access, ingress and egress, use and enjoyment, utilities, light and air, support and maintenance. Declarant therefore hereby grants any easement omitted herein which easement is reasonably implied from and by the provisions and scheme of this Declaration and is reasonably necessary for the purpose of furthering the beneficial purposes and intentions of Declarant as expressed in this Declaration.

4.05 Encroachments. In the event that (a) by reason of design, construction, location, repair, settlement, shifting or movement, any dwelling or other improvement as originally constructed by Developer on any Unit or upon the Common Area overhangs or otherwise encroaches or shall hereafter encroach upon any other Unit or upon the Common Area, or (b) by reason of such design, construction, location, repair, settlement, shifting or movement it shall be necessary or advantageous to an Owner to use or occupy any portion of the Common Area for any reasonable use appurtenant thereto which will not unreasonably interfere with the use or enjoyment of the Common Area by other

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Owners, or (c) by reason of the design or construction of utility, ventilation and exhaust systems, as originally constructed by Developer, any mains, pipes, ducts or conduits servicing any Unit or more than one Unit, encroach or shall hereafter encroach upon any part of any Unit, or the Common Area, then, in any such case, valid easements for the maintenance of such encroachment and for such other Unit or Common Area, together with the right to enter upon such other Unit or Common Area to maintain, repair and replace such encroachment are hereby established and shall exist for the benefit of such Unit or the Common Area, as the case may be, so long as such dwelling or other improvement shall remain standing; provided, however, that if any such dwelling or other improvement is partially or totally destroyed and thereafter repaired or rebuilt, the same encroachment may be re-established and the easements herein granted for the maintenance, repair and replacement thereof shall continue in force; provided further that in no event shall a valid easement for any encroachment or use of the Common Area be created in favor of any Owner if such encroachment or use is detrimental to or interferes with the reasonable use and enjoyment of the Common Areas by others or if it occurred due to the willful conduct of any Owner.

4.06 Transfer of Common Area to Association. Declarant will convey to the Association and the Association shall accept the Common Area herein described and any additions thereto, together with such facilities and improvements as the Developer may elect to install thereon and subject to such easements as the Developer may cause to be placed thereon, and at such time or times as the Developer shall determine, provided that all Common Area shall be conveyed to the Association by the date upon which Developer shall cease to have the right to appoint one or more members of the Board. At the time of any such conveyance to the Association, the Association shall assume and agree to perform the obligations of Declarant, Developer and the Association under this Declaration with respect to the property so conveyed.

4.07 Agreement for Grant of Easements. In the event, at any time after the recording of this Declaration, Declarant or Developer shall deem it necessary to do so, Declarant may (i) reserve or grant easements for the benefit of the Existing Property in, over, under, to and across the property for the installation, construction and maintenance of any and all public and private utility conduits, wires, ducts, pipes, cables and other lines, and all associated equipment for the provision of utilities services for the Existing Property, including without limitation, those for the transmission and distribution of water, electricity, gas, telephone, sewage, drainage, cable or satellite television, and (ii) dedicate any portion of the Common Area to any public or quasi-public utility or to any governmental authority for the installation, construction and maintenance of any such utilities and for ingress and egress thereto. For so long as Declarant owns a Unit subject to the terms hereof, Developer shall have the right to connect to all utilities serving the Property.

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4.08 Rights of Occupants. All persons who reside in a Unit shall have the same rights to use and enjoy the Common Area and all improvements situated thereon as the Owner of that Unit.

4.09 Easements to Run with the Land. All easement rights described herein are easements appurtenant, running with the land, perpetually in full force and effect, and at all times shall inure to the benefit of and be binding upon the Declarant, its successors or assigns, and any Owner, purchaser, mortgagee or other person having an interest in the Existing Property, or any part or portion thereof. Reference in the respective deeds of conveyance or in any mortgage or trust deed or other evidence of obligation to the easements and rights described in this Article or in any other part of this Declaration shall be sufficient to create and reserve such easements and rights to the respective grantees, mortgagees, or trustees as fully and completely as though such easements and rights were recited fully and set forth in their entirety in such documents.

4.10 No Dedication to Public Use. Nothing contained in this Declaration shall be construed or be deemed to constitute a dedication, express or implied, of any part of the Property to or for any public use or purpose whatsoever.

4.11 Certain Rights Reserved to Developer. The right is reserved by Declarant for Developer, or its agents, to place and maintain on the Property all models, sales offices, advertising signs and banners and lighting in connection therewith, and other promotional facilities at such locations and in such forms as shall be determined by Developer. There is also reserved to Developer, its agents and prospective purchasers and tenants, the right of ingress, egress and transient parking in and through the Property. Declarant also reserves the right for Developer to maintain on the Property without charge (i) a general office for the purpose of exercising the development and management rights and (ii) appropriate permanent and transient parking facilities for the employees of Developer and of Developer's agents and for prospective purchasers of lots in the Property. Developer's aforesaid reserved rights shall exist at any time Developer is engaged in the sale or leasing of lots on the Property, and no charge shall be made with respect thereto. In connection therewith, Declarant hereby reserves for the benefit of Developer a non-exclusive easement to, through, over and across the Property for the purpose of exercising the rights reserved to Developer pursuant to this Declaration. Such rights of Developer shall continue until the sale or rental of all Units located on the Property unless Developer, by written notice to the Association, elects to terminate such rights prior to such date. All rights and easements created by this Declaration are subject and subordinate to the development rights of Developer, whether or not inconvenience to any Owner shall result therefrom; provided, however, that Developer shall not exercise any of such rights in a manner so as to prevent the exercise of the rights of use and enjoyment of the Common Area.

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ARTICLE 5 OBLIGATIONS OF ASSOCIATION AND OWNERS WITH RESPECT TO MAINTENANCE AND ADMINISTRATION OF THE PROPERTY

5.01 Association's Obligations. In addition to all other rights, powers and duties of the Association under applicable law or as otherwise set forth in this Declaration and in the By-Laws of the Association, the Association shall have the following rights, powers and duties with regard to the Common Area and Units respectively, the cost and expense of which shall be paid for by the Association from assessment funds:

(a) Common Area. The Association shall maintain, repair, replace and manage the Common Area and all facilities and improvements thereon, and, without limiting the generality of the foregoing, provide for snow removal and scavenger services, maintain continuously in force comprehensive liability, hazard and other insurance, maintain all underground utilities located in the Common Area serving the Property (including water pipes, sanitary and storm sewer lines, telephone and electrical cables and gas mains) to the extent that the responsibility to maintain such utilities has not been assumed by any public utility agency, the City of Chicago Ridge Sanitary District, the City of Chicago Ridge, or other governmental authority or agency, or any Owner, pay all taxes, assessments and other liens and encumbrances which are assessed to or charged against the Common Area or other property owned by the Association, pay all sums due the City of Chicago Ridge for the enforcement of local laws and provide such other services for the Common Area as the board deems to be in the best interests of the Association and its members.

(b) Units. With respect to the Units and the improvements thereon, the Association shall provide for the following: a) painting, staining, refinishing, maintenance, repair, replacement and tuckpointing of the exterior surfaces of the dwellings, including, without limiting the generality of the foregoing, all roofs, sidings, outer walls, shutters, but excluding all screens, doors and glass surfaces (which shall be the Owner's responsibility), except that the Association shall paint and stain the exterior surfaces of the outer doors; maintenance, repair and replacement of sidewalks (except snow removal); and such other services as the Board deems to be in the best interest of the Association and its members; provided, however, that the Association's obligation under this subparagraph with respect to sidewalks and exterior surfaces of dwellings shall be limited to maintenance, repair and replacement due to normal wear and tear.

5.02 Owner's Obligations. Each owner, at his sole cost and expense, shall maintain, repair and replace his Unit and the improvements thereon, keeping the same sightly and in good condition and repair, including, without limitation, the watering and replacement of shrubs, trees, grass and other landscaping, snow removal, window washing and repair, and the maintenance of

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all underground utilities serving his Unit, to the extent that the responsibility to maintain such utilities has not been assumed by any public utility agency, the City of Chicago Ridge, or other governmental authority or agency, or the Association. Each Owner shall be responsible for the cost of maintenance, repair and replacement of such exterior surfaces, walks and landscaping on his Unit resulting from causes other than normal wear and tear, including, without limitation, damage caused by acts of God or other hazards (whether or not covered by insurance) or by the negligence or willful or wanton conduct of the Owner or any other person (except that the Association shall be liable for any damage to a Unit or any improvements thereon caused by the negligence or willful, wanton or intentional acts of an employee, agent or independent contractor of the Association while acting for or on behalf of the Association). In the event any Owner shall fail to perform any of the foregoing obligations, the Association, in addition to all other remedies, shall have the right (but not the obligation), through its employees and agents or through independent contractors upon reasonable notice or, in the case of an emergency, without notice, to enter upon any Unit and, if required, into any dwelling, to repair and maintain the Unit and the improvements situated thereon. Each Owner, by acceptance of a deed for his Unit, hereby covenants and agrees to pay the Association the cost of such repairs and maintenance, upon demand, and the Association shall have a lien upon said Unit enforceable in the manner and to the extent herein set forth in this Declaration and the failure of such Owner to pay such costs shall carry with it the same consequences as the failure to pay any assessments levied hereunder when due, as herein provided. The Association shall be responsible for and shall repair any damage caused by it in the exercise of its rights hereunder.

5.03 Maintenance of the Common Area Prior to Conveyance to Association. Notwithstanding the retention by Declarant of title to all or any portion of the Property designated as Common Area, the Association shall pay or reimburse the Developer for all real estate taxes and all other costs and expenses arising out of or incident to the ownership, maintenance and repair of such portion of the Common Area that is available for use by the Owners to the same extent as such costs and expenses would be the obligation of the Association if it were the record owner thereof.

5.04 Repair and Reconstruction. In the event of damage to or destruction of any dwelling or other improvement installed by Developer on any Unit, the Owner or Owners from time to time of any such improvement covenant and agree that they will, within a reasonable time after such destruction, repair or rebuild the same in a substantial and workmanlike manner with materials comparable to those used in the original structure, and shall conform in all respects to the laws or ordinances regulating the construction of such structures in force at the time of such repair or reconstruction. The exterior of such structure, when rebuilt, shall be substantially the same as and of architectural design in conformance with the exterior of such structure

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immediately prior to such damage or destruction. If an Owner fails to make the necessary repairs or reconstruction within a reasonable time after such damage or destruction occurs, the Board may cause the same to be done and the cost thereof shall be charged to such Owner as his personal obligation and shall be a lien on his Unit.

5.05 Condemnation. In the case of a condemnation or taking by eminent domain (a "taking") by competent authority of any part of the Common Area, the Association shall, if necessary, restore the improvements in the remaining portion of the Common Area to conform as closely as possible to the general design, structure and materials used with respect to the improvements as they existed prior to the taking. Any proceeds or awards made to the Association in connection with any such taking shall be applied first to the cost of any restoration, with the balance to be used by the Association to carry out its obligations under this Declaration.

ARTICLE 6 COVENANT FOR ASSESSMENTS

6.01 Creation of the Lien and Personal Obligation for Assessments. Each Owner of a Unit (excluding Declarant), by acceptance of a deed thereof, whether or not it shall be so expressed in any such deed or other conveyance, hereby covenants and agrees and shall be deemed to covenant and agree to pay to the Association, for each Unit owned by such Owner, all assessments and charges levied pursuant to this Declaration. Such assessments, together with such interest thereon and costs of collection thereof, as hereinafter provided, shall be a charge and a continuing lien upon the Unit against which such assessment is made. Each such assessment, together with such interest and costs, shall also be the continuing personal obligation of the person who was the Owner of such Unit at the time when such assessment fell due.

6.02 Purpose of Assessments. The assessments levied by the Association shall be used for the purpose of promoting the recreation, health, safety and welfare of the members of the Association and, in particular, without limiting the foregoing, for maintenance, repair, replacement, improvement and additions of and to the Common Area and the improvements thereon, for all taxes, insurance, utilities, professional and other services, materials, supplies, equipment and other costs and expenses incident to the ownership of the Common Area and all facilities and improvements thereon, for certain maintenance, repair and replacement of portions of the Units and the exterior surfaces of certain improvements thereon, as hereinabove provided, and for otherwise carrying out the duties and obligations of the Board and of the Association as stated herein and in its Articles of Incorporation and By-Laws.

6.03 Assessment Procedure-Annual Assessments.

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(a) Each year, on or before December 1, the Board shall prepare a budget for the Association for the ensuing calendar year which shall include estimated cash expenditures and reasonable amounts as a reserve for repairs to and replacement of the improvements on the Common Area and those portions of the Units for which the Association is responsible, and for such other contingencies as the Board may deem proper, and shall, on or before December 15, notify each Owner in writing of the amount of such estimate, with reasonable itemization thereof. The budget shall also take into account the estimated net available cash income for the year, if any, that may be received by the Association. On or before January 1 of the ensuing year, each Owner, jointly and severally, shall be personally liable for and obligated to pay the Board or as it may direct, one-twelfth (1/12) of the assessment made pursuant to this Section. On or before April 15 of each year following the initial meeting, the Board shall supply to all Owners an itemized accounting of actual expenses for the preceding calendar year actually incurred and paid, together with a tabulation of the amounts collected pursuant to the estimate provided, and showing the net amount over or short of the actual expenditures plus reserves. Any amount accumulated in excess of the amount required for actual expenses and reserves shall be credited to the next monthly installment due under the current year's estimate, until exhausted, and one-third (1/3) of any net shortage shall be added to the installments due in each of the succeeding three (3) months after rendering of the accounting. Such adjustment shall be allocated among the Units that were subject to assessment during the prior year in the proportion that the annual assessment against each Unit during the year bears to the annual assessment against all the Units during that year.

(b) If said annual assessments prove inadequate for any reason, including non-payment of any owner's assessment, the Board may, subject to the limitations on the use of capital reserves, charge the deficiency against existing reserves, or may levy a further assessment which shall be assessed equally against all Units subject to assessment. The Board shall serve notice of such further assessment on all Owners by a statement in writing showing the amount due and reasons therefor, and such further assessment shall become effective with the monthly installment which is due more than fifteen (15) days after delivery or mailing of such notice or further assessment. All Owners shall be personally liable for and obligated to pay their respective adjusted monthly assessment.

(c) When the first Board elected hereunder takes office, it shall prepare a budget for the period commencing thirty (30) days after said election and ending on December 31 of the year in which said election occurs. Monthly assessments shall be levied against all Units subject to assessment during said period as provided in Section 6.01 hereof.

(d) The failure or delay of the Board to prepare or serve the annual or adjusted-estimate on any Owner shall not constitute a waiver or release in any manner of such Owner's obligation to pay the maintenance costs and necessary reserves, as herein provided, whenever the same shall be determined, and in the

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absence of any annual estimate or adjusted estimate, the Owner shall continue to pay his monthly installment at the then existing rate established for the previous period until the monthly installment which is due more than ten (10) days after such new annual or adjusted estimate shall have been mailed or delivered.

6.04 Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Board may levy special assessments for the purpose of defraying, in whole or in part, the cost of constructing or purchasing a specified capital improvement upon or to the Common Area, and for the necessary fixtures and personal property related thereto, provided that, unless otherwise provided in the By-laws, any such assessments which in one year exceed \$1,000.00 shall first be approved by a majority of the Board and thereafter by a majority of the votes cast by members at a general or special meeting duly called for that purpose or, in lieu of such member's meeting, by an instrument signed by the members owning two-thirds (2/3) of the Units. Special assessments levied hereunder shall be due and payable at such time or times and in such manner as shall be fixed by the Board, or, where applicable, as approved by the members and shall be used only for the specific purpose for which such assessment was levied.

6.05 Capital Reserves. To the extent the annual budget includes an amount specifically designated as a capital reserve, each Owner shall as to each installment of the annual assessment paid by him, be deemed to have made a non-refundable capital contribution to the Association in the proportion that the amount of such designated capital reserve bears to the total annual budget. Such proportion of each annual assessment installment paid to the Association shall be segregated and maintained by it in a special capital reserve account to be used solely for making major repairs and replacements to the Common Area, to those portions of the Units and the improvements thereon which the Association is obligated to repair and replace in accordance with the provisions of this Declaration, and for the purchase of equipment to be used by the Association in connection with its duties hereunder.

6.06 Initial Capital Contribution. At each closing of the sale of a Unit by the Declarant after the recording of this Declaration, the Owner purchasing such Unit will be required to make a capital contribution to the Association in such Unit then in effect. Such payment shall be held and used by the Association as a working capital reserve.

6.07 Notice and Quorum. Written notice of any meeting called for the purpose of authorizing special assessments which require approval of the members shall be sent to all members not less than fifteen (15) days nor more than sixty (60) days in advance of such meeting. At the first such meeting called, the presence of voting members, in person or by proxy, having sixty percent (60%) of the votes entitled to be cast shall constitute a quorum. If the

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required quorum is not present, another meeting may be called subject to the same notice requirement and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the proceeding meeting.

6.08 Uniform Assessments. Both annual and special assessments must be fixed as a uniform rate for all Units, provided that no Unit owned by the Declarant shall be subject to assessment unless the dwelling thereon is completed and is occupied.

6.09 Commencement of Annual Assessments. Annual assessments shall commence upon conveyance of the first Unit by Declarant after the recording of this Declaration.

6.10 Assessments in First Year. Notwithstanding the foregoing, for the period ending one year from the date annual assessments commence, the monthly assessment for each Unit subject to assessment hereunder shall be established by the Developer.

6.11 Collection of Assessments. Any installment of an assessment which is not paid when due shall be delinquent. If said installment is not paid within thirty (30) days after the due date, the Board may, upon notice to such Owner of such delinquency, accelerate the maturity of all remaining installments due with respect to the current assessment year, and the total amount shall become immediately due and payable and commence to bear interest from the date of acceleration at the rate of eighteen (18%) percent per annum. The Association may bring an action against the Owner personally obligated to pay assessments and recover the same, including interest, costs and reasonable attorneys' fees for any such action, which shall be added to the amount of such assessment and included in any judgment rendered in any such action. To the extent permitted by any decision or any statute or law now or hereafter effective, the amount of any delinquent and unpaid charges or assessments, and any such accelerated installments, together with interest, costs and attorneys' fees as above provided, shall be and become a lien or charge against the delinquent Owner's Unit when payable and may be foreclosed by any action brought in the name of the Association.

6.12 No Waiver of Liability. No Owner may waive or otherwise escape liability for assessments provided for herein by any act or omission including without limitation non-use of the services provided by the Association, the Common Area or abandonment of his Unit.

6.13 Subordination of the Lien or Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage placed at any time on a Unit by a bona fide lender. Each holder of a

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first mortgage on a Unit who obtains title, or comes into possession of that Unit pursuant to the remedies provided in the mortgage, foreclosure of the mortgage, or by deed (or assignment) in lieu of foreclosure, or any purchaser at foreclosure sale, will take the Unit free of any claims for unpaid assessments or charges which have accrued prior to such acquisition of title or possession.

ARTICLE 7 RIGHTS OF FIRST MORTGAGEES

In addition to all other rights of first mortgagees pursuant to this Declaration, and notwithstanding any other provisions herein to the contrary:

7.01 Right of Approval. Unless at least 75% of the first mortgagees (based upon one vote for each Unit encumbered by a mortgage) of individual Units ("First Mortgagees") have given their prior written approval, the Association shall not:

(a) By act or omission seek to abandon, partition, subdivide, encumber, sell or transfer any real estate or improvements thereon which are owned, directly or indirectly, by the Association for the benefit of the Units and the Owners. (The granting of easements for public utilities or for other purposes consistent with the intended use of such property by the Association shall not, for purposes of the foregoing, be deemed to be a transfer.)

(b) Change the method of determining the obligations, assessments, dues or other charges which may be levied against a Unit and the Owner thereof as provided in Article 6, subject, however, to the provisions in Section 2.03 hereof.

(c) By act or omission waive, abandon or materially change any scheme or regulations or enforcement thereof pertaining to the architectural design or the exterior appearance of any dwelling or garage, the maintenance of party walls or common fences and driveways, or the upkeep of lawns and planting on the Property.

7.02 Examination of Books and Records. First Mortgagees shall have the right to examine the books and records of the Association at reasonable times during normal business hours.

7.03 Option to Pay Taxes, Insurance Premiums. First Mortgagees may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Common Area and may pay overdue premiums on hazard insurance policies or secure new hazard insurance coverage on the lapse of a policy for the Common Area and First Mortgagees making such payments shall be owed immediate reimbursement therefor from the Association.

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7.04 Notice of Default. Any First Mortgagee, at its written request, shall be entitled to written notice from the Board of any default by an Owner in the performance of such Owner's obligations hereunder or under the By-laws or rules and regulations of the Association which has not been cured within thirty (30) days.

7.05 Amendment. This Article 7 may be amended only with the written consent of 75% of the First Mortgagees (based upon one vote for each Unit encumbered by a mortgage).

ARTICLE 8 COVENANTS AND RESTRICTIONS AS TO USE AND OCCUPANCY

The Units and Common Area shall be occupied and used only as follows:

8.01 Residential Use. No part of the Property shall be used for purposes other than housing, parking and related common purposes for which the Property was designed. Each dwelling shall be used as a residence for a single family and for no other purposes, subject to such reasonable rules and regulations as may be adopted by the Board.

8.02 Parking. The outdoor parking areas shall be used for the parking of passenger automobiles, subject to such rules and regulations as the Board may prescribe. No boats, trailers, trucks, motorcycles, motor scooters or other vehicles or property of any kind shall be parked or stored thereon unless permitted by such rules and regulations. Every Owner, occupant and other person shall be responsible for his personal property located or kept in the outdoor parking areas. Neither the Board nor the Association shall be considered the bailee of any such personal property nor shall either be responsible for any loss or damage thereto, whether or not due to the negligence of the Board and/or the Association.

8.03 Obstructions. There shall be no obstruction of the Common Area, nor shall ready access to any Unit be obstructed or impeded in any manner.

8.04 Waste. No Owner shall permit anything to be done or kept on his Unit or in the Common Area which will increase the rate charged for or cause the cancellation of insurance carried by the Association on the Common Area improvements or contents thereof, or which would be in violation of any law, nor shall any waste be committed on any Unit or in the Common Area.

8.05 Window Accessories. The covering of windows and other glass surfaces, whether by shades, draperies or other items visible from

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the exterior of any dwelling, including canopies or awnings and antenna, shall be subject to the rules and regulations of the Board.

8.06 Animals. No animals of any kind shall be raised, bred or kept on any Unit or Common Area, except that dogs, cats, or other customary household pets may be kept subject to rules and regulations adopted by the Board, provided they are not kept, bred or maintained for any commercial purposes; and provided, further, that any pet causing or creating a nuisance or unreasonable disturbance shall be permanently removed from the Property upon ten (10) days' written notice from the Board. Only one pet shall be permitted per Unit and said pet shall weigh less than twenty-five pounds.

8.07 Noxious Activities. No noxious or offensive activity shall be conducted on any Unit or in the Common Area nor shall anything be done therein or thereon, either willfully or negligently, which may be or become an annoyance or a nuisance to other Owners or occupants.

8.08 Conduct of Business. No industry, business, trade, occupation or profession of any kind, commercial, religious, education or otherwise, designated for profit, altruism, exploration or otherwise, shall be conducted, maintained or permitted on any Unit or Common Area; provided, however, that nothing herein shall preclude an Owner from (i) maintaining a personal professional library in his Unit (ii) keeping his personal business records or accounts in his Unit or (iii) handling his personal business or professional calls or correspondence therefrom.

8.09 Signs. No signs (including without limitation "For Sale" or "For Rent" signs), advertising or other displays shall be maintained or permitted on any part of the Property, except at such location and in such form as the Board may, in its sole discretion, approve. Notwithstanding the foregoing, the right is reserved by Developer or its agents to place and maintain on the Common Area or any Unit it owns, as long as Developer is engaged in sales or leasing activities in connection with the Property, sales models, a sales or leasing office, advertising signs or banners and lighting in connection therewith at such locations and in such forms as the Developer shall determine. Declarant hereby grants to Developer, its agents and prospective purchasers and lessees, the right of ingress and egress in and through the Common Area and Access Area, for or incident to such sales or leasing purposes and, during construction by the Developer, the right of ingress and egress in and through the Common Area in connection with such construction. The provisions of this paragraph shall inure to the benefit of any assignee of Developer.

8.10 Alterations. Except as constructed or altered by or with the permission of the Developer, nothing shall be altered or constructed in or removed from the Common Area except upon the written consent of the Board.

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ARTICLE 9 PARTY WALLS

9.01 Applicable Law. Each wall which is built as a part of the original construction of the dwellings upon the Property and placed on the dividing line between the Units and/or serves two or more dwellings shall constitute a party wall and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and of liability for property damage due to negligence or willful acts or omissions shall apply thereto.

9.02 Cost of Repair, Maintenance, and Replacement. The cost of reasonable repair, maintenance and replacement of a party wall shall be shared equally by the Owners who make use of the wall, except that the entire cost of repairing damage caused by the negligence or willful act or omission of one Owner shall be paid for by such Owner.

9.03 Damage or Destruction. If a party wall is destroyed or damaged by fire or other casualty any Owner whose Unit is served by such wall may restore it, and the other Owners who shared the use of such wall shall promptly contribute to the cost of restoration thereof equally without prejudice, to the right of any such Owners to call for a larger contribution from the others under any rule of law regarding liability for negligent or willful acts or omissions.

9.04 Exposure to Elements. Notwithstanding any other provisions of this Article, an Owner who by negligence or willful act causes a party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

9.05 Right of Contribution. The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors in title.

ARTICLE 10 ARCHITECTURAL CONTROL

10.01 General Review and Approval. No building, fence, wall, deck, porch, antenna, awning or other structure shall be commenced, erected or maintained upon the Property or upon any Unit, dwelling or other improvement thereon, nor shall any exterior addition to or change or alteration therein be made, except such as are erected or approved by the Developer, until written plans and specifications showing the nature, kind, shape, height, materials, color scheme and location of the same and the approximate cost thereof shall have been submitted to and approved in writing by the Board or by an architectural committee composed of three (3) or more representatives appointed by the Board. In the event the Board or its designated committee fail to approve or

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disapprove such design and location within ninety (90) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.

10.02 Television Antenna. Notwithstanding the provisions of the Section immediately preceding, no outdoor television antenna shall be affixed to or placed upon the exterior walls or roof of any dwelling or other improvement on a Unit or upon any other portion of a Unit, or on any portion of the Common Area, without the prior written consent of the Board and the Developer; provided that an outdoor television antenna and other components of a community antenna television service system may be affixed to or placed upon any Unit or improvement thereon and upon the Common Area only with the written consent of the Developer and no Board or other consent shall be required or be effective.

10.03 Fences. Notwithstanding the foregoing, any fence installed upon the Property shall comply with all provisions of applicable law.

ARTICLE 11 **LEASE OF UNITS**

Any lease agreement between an Owner and a Lessee shall be in writing and be for a period of not less than one year for a minimum of one year and shall provide that the terms of such lease are subject to, and such lessee shall comply with, the provisions of this Declaration and the Articles of Incorporation, By-laws and rules and regulations of the Association and that failure by the lessee to comply with the terms of such documents, rules and regulations shall be a default under said lease. Other than the foregoing, there is no restriction on the right of any Owner, including Declarant, to lease any Unit it owns.

ARTICLE 12 **GENERAL PROVISIONS**

12.01 Management and other Contracts. The Developer hereby reserves the right, from time to time, for and on behalf of the Association, to engage a manager for the Association and its property during all or any portion of the period Developer has the right to appoint directors to the Board. Thereafter, the Board may engage the services of an agent to manage the Property to the extent deemed advisable by the Board. Any management agreement shall be terminable by either party for cause upon thirty (30) days' written notice, and the term of any such agreement may not exceed one year, renewable by agreement of the parties for successive one year periods. Any other contract providing for services by the Developer must provide for termination on ninety (90) days written notice and be for a maximum contract term of three years.

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12.02 Enforcement. In addition to all other rights herein granted to the Association, the Association may enforce the provisions of this Declaration and the Articles of Incorporation, By-laws and rules and regulations of the Association by any proceeding at law or in equity against any person or persons violating or attempting to violate any such provisions. All rights and remedies may be exercised at any time and from time to time, cumulatively, or otherwise, and failure of the Association to enforce any such provisions shall in no way be deemed a waiver of the right to do so thereafter. All expenses incurred by the Association in connection with any such proceedings, including court costs and attorneys' fees, together with interest thereon at 18% per annum, shall be charged to and assessed against any Owner violating any such provisions and shall be added to and deemed a part of his assessment and constitute a lien on his Unit and be enforceable as provided in Article 6.

12.03 Severability. If any term, restriction, or covenant of this instrument is deemed illegal or unenforceable, all other terms, restrictions or covenants and the application thereof shall remain unaffected to the extent permitted by law.

12.04 Title in Land Trust. In the event title to any Unit is conveyed to a title-holding trust, under the terms of which all powers of management, operation and control of the Unit remain vested in the trust beneficiary or beneficiaries, then the beneficiary or beneficiaries thereunder from time to time shall be responsible for payment of all obligations, liens or indebtedness and for the performance of all agreements, covenants and undertakings chargeable or created under this Declaration against such Unit. No claim shall be made against any such title-holding trustee personally for payment of any lien or obligation hereunder created and the trustee shall not be obligated to sequester funds or trust property to apply in whole or in part against such lien or obligation. The amount of such lien or obligation shall continue to be a charge or lien upon the Unit and the beneficiaries of such trust notwithstanding any transfers of the beneficial interest of any such trust or any transfer of title to such Unit.

12.06 Notices. Any notice required or desired to be given under the provisions of this Declaration to any Owner shall be deemed to have been properly delivered when deposited in the United States mail, postage prepaid, directed to the person who appears as the Owner at his last known address, as shown in the records of the Association at the time of such mailing.

12.07 Binding Effect. The easements created by this Declaration shall be of perpetual duration. The covenants and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Association or the Owner of any Unit subject to this Declaration, their respective legal representatives, heirs, successors and assigns, for a term of thirty (30) years from the date this Declaration is recorded, after which time said covenants shall be automatically extended for successive

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periods of ten (10) years unless an instrument signed by the Owners of not less than seventy-five (75%) percent of the Units has been recorded, agreeing to amend said covenants and restrictions in whole or in part.

12.08 Successors and Predecessors of Declarant or Developer.

No party exercising rights as Declarant or Developer hereunder shall have or incur any liability for the acts of any other party which previously exercised or subsequently shall exercise such rights.

12.09 Successors and Assigns. This Declaration shall inure to the benefit of and be binding upon the successors and permitted assigns of Declarant, Developer and all persons which may have or hereafter obtain any interest in the Existing Property.

12.10 Trustee Exculpation. It is expressly understood and agreed, anything herein to the contrary notwithstanding, that each and all of the representations, covenants, undertakings and agreements of said Declarant are nevertheless, each and every one of them, made and intended not as personal representations, covenants, undertakings and agreements by the Declarant or for the purpose or with the intention of binding said Declarant personally, but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Declarant not in its own right, but solely in the exercise of the powers conferred upon it as Trustee, as aforesaid, and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against THE BOGEY GROUP, INC, Developer(s) or any of the beneficiaries under the Trust Agreement, on account of this instrument or on account of any representation, covenant, undertaking or agreement of said Declarant in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released. It is understood and agreed by the parties hereto, anything to the contrary notwithstanding, that the Declarant will act only on the direction of the beneficiaries.

Signed as of the day and year first above written.

BRIDGEVIEW
BANK GROUP, not individually, but as Trustee as aforesaid

BY: Jacqueline F. Heuriant
TRUST OFFICER

ATTEST:
BY: — N/A —

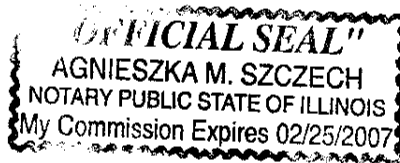
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STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and State aforesaid Do Hereby Certify that JACQUELINE F. HEIRBAUT, and N/A, respectively of BRIDGEVIEW BANK GROUP, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such TRUST OFFICER and N/A, appeared before me this day in person and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notary Seal this 23RD day of JANUARY 2004

Agnieszka M. Szczech
NOTARY PUBLIC



My Commission Expires:

2/25/07

CONSENT OF MORTGAGEE

BRIDGEVIEW BANK AND TRUST, AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 29, 1999 AND KNOWN AS TRUST NUMBER 1-2804, a holder of mortgage on the property recorded _____, as document number _____ and an assignment of rents on the property dated _____ and recorded _____ as document number _____, hereby consents to the execution and recording of the within Townhome Declaration and agrees that said mortgage and assignment of rents is subject to the provisions of said Declaration.

IN WITNESS WHEREOF, the said LOAN OFFICER has caused this instrument to be signed by its duly authorized officers on its behalf, all done at Bridgeview, Illinois on the 23RD day of JAN, 2004.

BY: Jacqueline F. Heirbaut
LOAN OFFICER

ATTEST: N/A

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STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

I, The undersigned, a Notary Public in and for the County and State aforesaid, Do Hereby Certify that Jacqueline F Heirbaut, ~~and~~ _____, _____, respectively, of BRIDGEVIEW BANK personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such LOAN OFFICER and - N/A -, appeared before me this day in person and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 23RD day of



Agnieszka M. Szczech
NOTARY PUBLIC

My Commission Expires: 2/25/07

BRIDGEVIEW BANK AND TRUST AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 29, 1999 AND KNOWN AS TRUST NUMBER 1-2804, a holder of a collateral assignment on the trust dated _____ and recorded _____ as document number _____, hereby consents to the execution and recording of the Townhome Declaration and agrees that said collateral assignment is subject to the provisions of said Declaration.

IN WITNESS WHEREOF, the said LOAN OFFICER has caused this instrument to be signed by its duly authorized officers on its behalf, all done at Bridgeview, Illinois on the 23RD day of JANUARY, 2004.

BY: Jacqueline Heirbaut
LOAN OFFICER

ATTEST:
- N/A -

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Exhibits

Exhibit A – Legal Description of Existing Property

Exhibit B – Additional Property

Exhibit C – By-Laws of 7000 WEST 100TH STREET TOWNHOME ASSOCIATION, INC.

Exhibit D – Plat of Survey

PREPARED BY AND MAIL TO:

DALTON & DALTON, P.C.

Thomas P. Dalton

6930 W. 79th Street

Burbank, IL 60459

(708) 430-0808

Property of Cook County Clerk's Office

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Exhibit A

EXISTING PROPERTY

LEGAL DESCRIPTION: LOTS 1, 2, 3, 4, 5, 6, 7, 8, 9, AND 10 IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE NORTH 800 FEET OF THE WEST ½ OF THE SOUTHWEST ¼ OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY ADDRESS: 7000 WEST 100TH STREET, CHICAGO RIDGE, IL 60415

P.I.N.: 24-07-302-002 APIQ and OP

Property of Cook County Clerk's Office

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Exhibit B

ADDITIONAL PROPERTY

Intentionally Omitted

Property of Cook County Clerk's Office



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Exhibit C
BY-LAWS OF
7000 WEST 100TH STREET TOWNHOME ASSOCIATION, INC.
AN ILLINOIS NOT-FOR-PROFIT CORPORATION

ARTICLE 1
NAME OF CORPORATION

The name of this corporation is 7000 WEST 100TH STREET TOWNHOME ASSOCIATION, INC. (the "Association").

ARTICLE 2
DEFINITIONS

All terms used herein shall have the meanings set forth in the Declaration including, without limitation:

2.01 Intentionally Omitted.

2.02 Board: The Board of Directors of the Association.

2.03 Common Area: All portions of the Property except the Units and the decks if any.

2.04 Declarant: BRIDGEVIEW BANK AND TRUST AS TRUSTEE U/T/A DATED OCTOBER 29, 1999 AND KNOWN AS TRUST NO. 1-2804.

2.05 Declaration: The Declaration of Party Wall Rights, Covenants, Conditions, Easements and Restrictions for 7000 WEST 100TH STREET TOWNHOME ASSOCIATION, INC. dated _____, 2004 and recorded on _____ in the Office of the Recorder of Deeds of Cook County, Illinois as Document No. _____, as amended from time to time.

2.06 Developer: THE BOGEY GROUP, INC., an Illinois Corporation, its successors and assigns.

2.07 Existing Property: The real estate described in Exhibit "A" of the Declaration.

2.08 Unit: An individual townhome, as identified in Exhibit "D" attached to the Declaration and delineated in the plan and specifications. Any part of the Property designated for any type of independent use.

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2.09 Member: Every owner of a Unit.

2.10 Owner: The record owner, whether one or more persons, individuals or entities, of a fee-simple title to any Unit, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

2.11 Property: The Existing Property described in the Declaration.

ARTICLE 3 **PURPOSES AND POWERS**

3.01 Purposes: The purposes of this Association are to perform all the obligations of the Association as set forth in the Declaration, including without limitation, owning, maintaining and administering the Common Area and the facilities and improvements thereon and those portions of the Units as designated therein; to promote the health, safety and welfare, and the common use and enjoyment thereof by its Members; and to exercise all the rights and powers granted the Association in the Declaration, all on a not-for-profit basis, subject to and in accordance with the terms and provisions of the Declaration.

3.02 Powers: The Association shall have and exercise all powers as are now or may hereafter be granted by the General Not-For-Profit Corporation Act of the State of Illinois, the Declaration and these By-Laws.

ARTICLE 4 **OFFICES**

4.01 Registered Offices: The Association shall have and continuously maintain in the State of Illinois a registered office and registered agent whose office shall be identical with such registered office, and may have other offices within or without the State of Illinois as the Board of Directors may from time to time determine.

4.02 Principal Office: After the turnover Date (as defined herein), as hereinafter defined, the principal office of the Association shall be maintained in the City of Chicago Ridge. Prior to the Turnover Date the location of the principal office shall be determined from time to time by Developer.

ARTICLE 5 **MEMBERSHIP AND VOTING RIGHTS**

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5.01 Voting Rights: The Association shall have one class of membership and each Member shall have one vote for each Unit such member owns, provided that in no event more than one (1) vote be cast with respect to any Unit. The person entitled to vote with respect to each Unit is hereinafter referred to as the Voting Member. If more than one person is the record owner of any Unit, or if an Owner is a trustee, corporation, partnership or other legal entity, the vote for such Unit shall be exercised as such Owner or Owners of that Unit shall designate in writing to the Board, except that Developer shall designate who shall exercise the voting rights with respect to Units owned by Declarant. Such designation shall be revocable at any time by actual notice to the Board of the death or judicially declared incompetence of any Owner of that Unit or by written notice of revocation to the Board by any such Owner. In the absence of such written designation, the vote for any Unit may be exercised at any meeting of Members as the Owner or Owners of that Unit present at such meeting shall agree; provided, however, if all Owners of a Unit cannot agree as to how their vote shall be exercised, no vote shall be cast with respect to that Unit. In the event that a Unit is owned by more than one person and no designation is given, then the Board in its discretion may recognize one of those persons as the Voting Member for such Unit.

5.03 Annual Meetings: The initial meeting of Members shall be held upon thirty (30) days' written notice given by the Developer, the President of the Association or any three (3) Members after the first to occur of any of the following (the "Turnover Date"):

(a) The expiration of ninety (90) days after the sale and transfer of title by Declarant of seventy-five percent (75%) of the total units, including those to be built on the additional property, if any,

(b) Five (5) years after the recording of this declaration;

(c) Developer, by written notice to the Association, voluntarily elects to release its right to appoint all members of the Board of Directors. Therefore there shall be an annual meeting of the Members of the same day of the same month of each succeeding year, at 7:30 p.m. or at such other reasonable time or date (not more than thirty (30) days before or after such date) as may be designed by written notice of the Board delivered to the Members not less than twenty (20) days prior to the date fixed for said meeting.

5.04 Special Meetings: Special meetings of the members may be called at any time by the President of the Association, by the Board of Directors or, after the Turnover Date, upon written request of Voting Members having twenty-five (25%) percent of the total votes.

5.05 Notice of Meetings: Written or printed notice stating the place, day and hour of any meeting of Members shall be delivered either personally or by mail to each Owner not less than five (5) nor more than forty (40) days before the day of such meeting. Said notice shall be given by or at the direction of the President, Secretary or persons calling the meeting. In case of a

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special meeting or when required by statute or these By-Laws, the purpose for which the meeting is called shall be in writing addressed to the Owner at the address furnished by him to the Association for the purpose of service of notices or if not such address has been furnished, to the Unit owned by such Owner. Notices addressed as above shall be deemed delivered when deposited in the United States mail, postage prepaid, or when personally delivered to that address.

5.06 Place of Meetings: All meetings of Members shall be held at such place in Cook County, Illinois as determined by the Board.

5.07 Quorum: The presence at any meeting, in person and by proxy, of Owners having twenty-five percent (25%) of the total votes shall constitute a quorum for any action to be taken by the Members except as may otherwise be provided in the Declaration or in these By-Laws. Unless otherwise expressly provided in the Declaration or in these By-Laws any action that may be taken by the Members may be taken at any meeting at which a quorum is present upon the affirmative vote of a majority of the Voting Members present at such meeting. If a quorum is not present at any meeting, a majority of the Voting Members present may adjourn the meeting at any time, without further notice. At any adjourned meeting at which quorum shall be present, any business may be transacted which might have been transacted at the original meeting. Withdrawal of Voting Members from any meeting shall not cause failure of a duly constituted quorum at that meeting.

5.08 Proxies: At all meetings of Members, a Voting Member may vote either in person or by proxy. All proxies shall be in writing and filed with the Secretary. Every proxy shall be revocable and shall automatically be void upon termination by the Member of his interest in his Unit.

ARTICLE 6 **BOARD OF DIRECTORS**

6.01 In General: The affairs of the Association shall be managed by the Board which, except as provided in Section 6.02 hereof, shall consist of not less than three (3) persons; provided, however, that the number of persons comprising the Board may be increased, in the discretion of Developer, by written notice to the Association at the time or times that any part of the Additional Property, if any, is annexed; provided, further, that in no event shall the number of persons comprising the Board exceed five (5). All directors elected by the Members shall be Members of the Association.

6.02 Appointment of Directors by Developer: Anything herein to the contrary notwithstanding, as provided in the Declaration, until the initial meeting of Members has been held following the Turnover Date, the Board shall consist of, and vacancies on the Board shall be filled by, such persons, not less than

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three (3), as Developer shall from time to time, appoint. Prior to the Turnover Date, Developer may, from time to time, by written notice to the Association, elect to relinquish its right to appoint any one or more directors, and continue to exercise its right to appoint the remaining directors.

6.03 Election of Directors: At the initial meeting of Members after the Turnover Date the Voting Members shall elect the number of directors then in effect. In all elections for directors each Voting Member shall be entitled to vote on a cumulative basis.

6.04 Annual Meetings: The Board shall hold an annual meeting of the Board within ten (10) days after each annual meeting of the Members, at such time and place as shall be fixed by the directors at the annual meeting shall be necessary.

6.05 Regular Meetings: In addition to its annual meeting, regular meetings of the Board shall be held at such time and place as a majority of the Board shall by resolution determine, provided that there shall be not less than one regular meeting each calendar quarter. Notice of such time and place as a majority of the Board shall by resolution determine, provided that there shall be not less than one regular meeting each calendar quarter. Notice of such regular meetings of the Board shall be given to each director personally, by mail or by telephone at least five (5) days prior to the meeting.

6.06 Special Meetings: Special Meetings of the Board may be called by the President or a majority of the directors. The person or persons authorized to call such special meetings of the Board may fix the place within Cook County, Illinois for holding any special meeting of the Board called by them.

6.07 Notice of Special Meetings: Notice of any special meeting of the Board shall be given at least three (3) days prior to any such meeting by written notice delivered personally or by mail to each director of his address as shown by the records of the Association. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail in a sealed envelope so addressed, with postage thereon prepaid.

6.08 Waiver of Notice; Contents of Notice: Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. Neither the business to be transacted at, nor the purpose of, any regular or special meeting of the Board need be specified in the notice of such meeting, unless specifically required by law or by these By-Laws.

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6.09 Informal Action: Any action required to or which may be taken at a meeting of the Board, may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all directors entitled to vote with respect to the subject matter thereof. Any such signed consent shall have the same effect as a unanimous vote of the directors.

6.10 Quorum: A majority of the directors serving from time to time on the Board shall constitute a quorum for the election of officers and for the transaction of business at any meeting of the Board, provided that if less than a quorum is present a majority of the directors present may adjourn the meeting from time to time without further notice.

6.11 Manner of Acting: Except as otherwise expressly provided by law or by the Declaration of these By-Laws, any action of the directors may be taken upon the affirmative vote of a majority of the directors at which a quorum is present.

6.12 Compensation; Reimbursement for Expenses: Directors shall receive no compensation for their services but shall be reimbursed for reasonable out-of-pocket expenses incurred in the course of the performance of his duties upon presentation of receipts or other appropriate evidence of such expense.

6.13 Removal or Resignation of Directors: Any director elected by the Members may be removed from office, with or without cause, by the affirmative vote of at least two-thirds (2/3) of the Voting Members at any annual meeting or at a special meeting called for such purpose. Any director may resign at any time by submitting his written resignation to the Board. If a director elected by the members ceases to be a Member of the Association, he shall be deemed to have resigned as of the date his membership ceased. A successor to fill the unexpired term of a director elected by the Members who resigns or is removed may be elected by the Voting Members at any annual meeting or at any special meeting called for such purpose and any successor so elected shall serve the balance of his predecessor's term.

ARTICLE 7 POWERS AND DUTIES OF THE BOARD OF DIRECTORS

7.01 The Board shall maintain and administer the Common Area and those portions of the Units as provided in the Declaration, and have all the powers and duties granted and imposed upon it by the Illinois General Not-For-Profit Corporation Act, the Declaration and these By-Laws, including, without limiting the foregoing, the following:

(a) By vote of a majority of the Board members, and without approval of any of the Voting Members except as hereinafter set forth, to adopt and publish reasonable rules and regulations governing the use, operation and

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maintenance of the Property, and as otherwise authorized by the Declaration, and to amend or modify any existing rules and regulations. Written notice of such rules and regulations and of any amendments or modifications thereof shall be given to all Owners. If, within thirty (30) days from the date of such written notice to the Owners of the adoption of any such rule and regulation, or any such rule and regulation, or any amendment or modification thereof, the Voting Members having at least one-fourth (1/4) of the total votes shall file with the Board a written objection thereto then such rule and regulation shall be deemed rescinded until approved by the Voting Members having at least two-thirds (2/3) of the total votes, provided, however, that the provisions of this sentence shall not apply and no consent of any Voting Members shall be required with respect to any rules or regulations, or any amendments or modifications thereof adopted by the Board prior to the Turnover Date.

(b) To cause the annual budget to be prepared, each owner to be notified of the annual and any special assessments against his Unit and to collect the same all in accordance with and as more fully set forth in the Declaration.

(c) To formulate policies for the administration, management, maintenance, improvement and operation of the Property.

(d) To provide for the designation, hiring and removal of employees and other personnel including lawyers, engineers, architects and accountants, and to engage or contract for services to the Property.

(e) To procure and maintain such fire and extended coverage, public liability, workmen's compensation, fidelity, directors' and officers' liability and other insurance in such amounts and insuring against such risks as the Board deems desirable.

(f) Subject to the provisions of the Declaration, to engage the services of a professional manager for the Association and the Property, and such other personnel and services, including accountants and attorneys, as the Board may in its discretion, deem appropriate.

(g) To provide for the maintenance, repair, replacements, improvements thereon, and to the extent set forth in the Declaration, the Units and improvements thereon.

(h) To pay all taxes and other costs and expenses incident to the ownership of the Common Area and all facilities and improvements thereon.

(i) To cause all officers or employees having fiscal responsibility to be bonded, as it may deem appropriate.

(j) To cause to be executed and delivered, in the name and on behalf of the Association, such agreements in favor of mortgagees in accordance with the requirements of Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Department of Housing and Urban Development, the Federal Housing Administration, the Veteran's Administration, or any other governmental agency or public, quasi-public or private entity which performs (or may in the future perform) functions similar to those currently performed by such organizations, or any institutional lender issuing a commitment to make first mortgage loans covering twenty percent (20%) or more of the Units located in the Existing Property.

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(k) To exercise all other rights, powers, duties and authority vested in or delegated to the Board or the Association by the Illinois Not-For-Profit Corporation Act, the Declaration, or these By-Laws, not expressly reserved to the Members.

ARTICLE 8 **OFFICERS**

8.01 Officers: The officers of the Association shall be a President, a Vice President, a Secretary, a Treasurer, and such other officers as the Board may deem appropriate. All officers shall be elected at each annual meeting of the Board and shall hold office at the pleasure of the Board.

8.02 Vacancy of Office: Any officer may be removed at any meeting of the Board by the affirmative vote of the majority of the directors in office, either with or without cause, and any vacancy in any office may be filled by the Board at any meeting thereof.

8.03 Powers of Officers: The respective officers of the Association shall have such powers and duties as are usually vested in such office of a not-for-profit corporation, including but not limited to the following:

- (a) The President shall be the Chief Executive Officer of the Association and shall preside at all meetings of the Members and of the Board;
- (b) The Vice President shall, in the absence or the disability of the President, perform the duties and exercise the powers of such office;
- (c) The Secretary shall keep minutes of all meetings of the Members and of the Board and shall have custody of the Association Seal, and such other books, papers and documents as the board may prescribe;
- (d) The Treasurer shall be responsible for Association funds and securities and for keeping full and accurate accounts of all receipts and disbursements in the Association books of account kept for such purpose.

8.04 Officer's Compensation: The officers shall receive no compensation for their services except as expressly provided by a resolution duly adopted by the Board.

ARTICLE 9 **COMMITTEES**

9.01 Board Committees: The Board, by resolution adopted by a majority of the directors in office, may designate one or more committees, each of which shall consist of two or more directors; said committees, to the extent consistent with law and as provided in said resolution, shall have the ability to exercise the authority of the Board in the management of the Association; but the designation of such committees and the delegation thereof of authority shall not

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operate to relieve the Board, or any individual directors, of any responsibility imposed upon it or him by law.

9.02 Special Committees: Other committees not having and exercising the authority of the Board in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be Members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association shall be served by such removal.

9.03 Term: Each member of a committee shall continue as such until the next annual meeting of the Board and until his successor is appointed, unless the committee shall be sooner terminated, or unless such member be removed from such committee, or unless such member shall cease to qualify as a member thereof.

9.04 Chairman: One member of each committee shall be appointed chairman.

9.05 Vacancies: Vacancies in the membership of any committee may be filled by appointment made in the same manner as provided in the case of the original appointments.

9.06 Quorum: Unless otherwise provided in the resolution of the Board designating a committee, a majority of the whole committee may be filled by appointment made in the same manner as provided in the case of the original appointments.

9.07 Rules: Each committee may adopt rules for its own government not inconsistent with the Declaration, these By-Laws or with rules adopted by the Board.

ARTICLE 10 **CONTRACTS, CHECKS, DEPOSITS AND FUNDS**

10.01 Contracts: The Board may authorize any officer or officers, agent or agents of the Association, in addition to the officers so authorized by these By-Laws, to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Association and such authority may be general or confined to specific instances.

10.02 Payments: All checks, drafts or other orders for the payment of money, notes or other evidences of indebtedness issued in the name

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of the Association shall be signed by such officer or officers, agent or agents of the Association, and in such manner as shall from time to time be determined by resolution of the Board. In the absence of such determination by the board such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or a Vice President of the Association.

10.03 Bank Accounts: All funds of the Association not otherwise employed shall be deposited from time to time to the credit of the Association in such banks, trust companies or other depositories as the Board may select.

10.04 Special Receipts: The Board may accept on behalf of the Association any contribution, gift, bequest or devise for the general purposes or for any special purpose of the Association.

ARTICLE 11 FISCAL MANAGEMENT

11.01 Fiscal Year: The fiscal year of the Association shall begin on the first day of January each year, except that the first fiscal year shall begin at the date of incorporation, and shall end on the last day of December of each year.

11.02 Financial Statements: On or before April 15 of each year following the initial meeting of Members, the Association shall furnish its Members with a statement of the income and disbursements of the Association for such fiscal year and such other information set forth in the Declaration. As provided in the Declaration, an annual budget shall be adopted and communicated to the Members by December 15 of the prior year.

11.03 Annual Assessments: The Board in its sole discretion shall determine the monthly assessments subject to the terms, conditions and limitations set forth in the Declaration.

11.04 Special Assessments: Special assessments may be authorized pursuant to the terms set forth in the Declaration.

ARTICLE 12 BOOKS AND RECORDS

The Association shall keep correct and complete books and records of account and shall also keep minutes of the proceedings of its Members, Board and committees having any of the authority of the Board, and shall keep at the registered or principal office a record giving the names and addresses of the Members. All books and records of the Association may be inspected by any Member, or his agent or attorney, for any proper purpose at any reasonable time.

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ARTICLE 13 **SEAL**

The Board may provide for a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the Association.

ARTICLE 14 **WAIVER OF NOTICE**

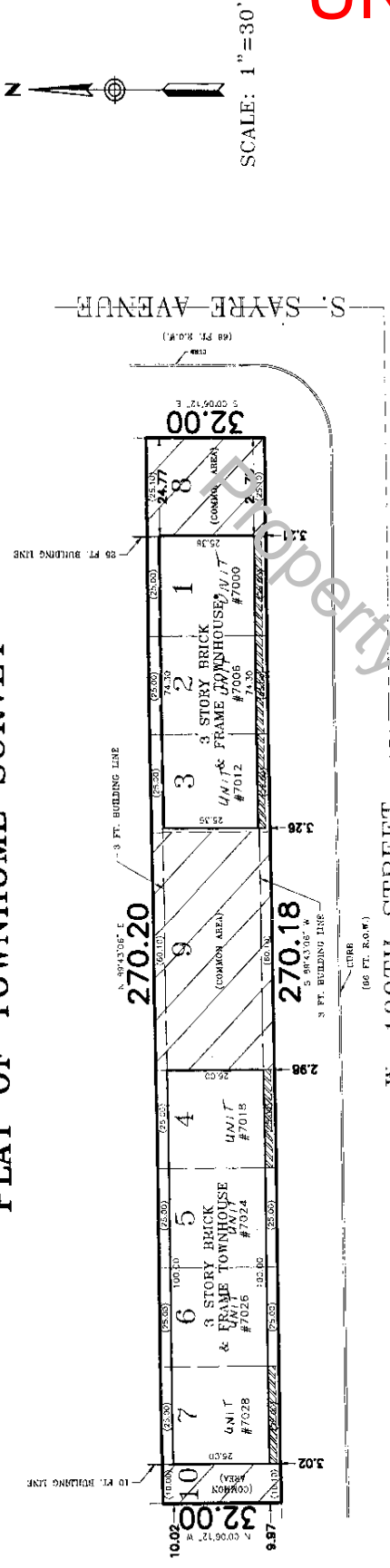
Whenever any notice whatever is required to be given under the provisions of the General Not-For-Profit Corporation Act of Illinois, the provisions of these By-Laws or the Declaration, a waiver in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE 15 **AMENDMENTS**

The By-Laws may be amended or modified at any time or from time to time at any meeting of the Board by a majority of the directors then serving on the Board, provided that (i) no amendments affecting the rights granted by these By-Laws to Developer shall be effective unless consented to in writing by the Developer; (ii) no provision of these By-Laws shall conflict with the Declaration; and (iii) no amendment shall diminish the authority of the Board while Developer has the right to appoint any members of the Board.

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PLAT OF TOWNHOME SURVEY



UNIT
7000 W. 100TH STREET
LOT 1 IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE NORTH 600 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

UNIT
7006 W. 100TH STREET
LOT 2 IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE NORTH 600 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

UNIT
7012 W. 100TH STREET
LOT 3 IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE NORTH 600 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMON AREA DESCRIPTION
ALL OF LOTS 8, 9 AND 10, INCLUSIVE, IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

UNIT
7016 W. 100TH STREET
LOT 4 IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE NORTH 600 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

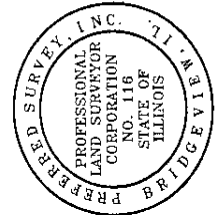
UNIT
7024 W. 100TH STREET
LOT 5 IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE NORTH 600 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

UNIT
7028 W. 100TH STREET
LOT 6 IN 100TH & SAYRE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 200 FEET OF THE NORTH 600 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TO: WAGNER DEVELOPMENT, INC.

THIS IS TO CERTIFY THAT WE, PREFERRED SURVEY, INC., ILLINOIS LAND SURVEYOR CORPORATION NO. 116 HAVE SURVEYED THE PROPERTY DESCRIBED HEREON AND THAT THE PLAT SHOWN HEREON IS A CORRECT REPRESENTATION OF THAT SURVEY. ALL DIMENSIONS SHOWN HEREON ARE IN FEET AND DECIMALS THEREOF. THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT ILLINOIS MINIMUM STANDARDS FOR A BOUNDARY SURVEY. MY LICENSE RENEWS ON NOVEMBER 30, 2004.

GIVEN UNDER OUR HAND AND SEAL OF THE STATE OF ILLINOIS, THIS 3RD DAY OF DECEMBER, 2004.



* TOWNHOME STILL UNDER CONSTRUCTION AS OF DATE OF THIS SURVEY.

PREFERRED SURVEY, INC.
7845 W. 78TH STREET, BRIDGEVIEW, IL, 60455
Phone 708-458-7845 / Fax 708-458-7855

DATE	01/21/05
BY	JOHN J. WAGNER
REVISIONS	1. CHANGED 7 UNIT ADDRESS

ILLINOIS PROFESSIONAL LAND SURVEYOR CORPORATION #116
P.S.I. NO. 0445986
K.S./Z.B. C.F.