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Doc#: 0411842132  
Eugene "Gene" Moore Fee: \$94.00  
Cook County Recorder of Deeds  
Date: 04/27/2004 10:09 AM Pg: 1 of 14

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O.Box 10423  
Van Nuys, CA 91410-0423  
Prepared By:  
ANTHONY G. FIELDS  
COUNTRYWIDE HOME LOANS, INC.

900 N. MICHIGAN AVE, STE  
2180  
CHICAGO, IL 60611

[Space Above This Line For Recording Data]

8184814

0005500489604004

[Escrow/Closing #]

[Doc ID #]

**MORTGAGE**  
(Line of Credit)

THIS MORTGAGE, dated APRIL 6, 2004, is between

Robert Bernstein, Individually AND JEANETTE RAMIREZ-BERNSTEIN LIVING TRUST

DATED October 28, 2002

Jeanette Ramirez-Bernstein, Individually and as Trustee of the Jeanette Ramirez-Bernstein Trust created under Trust instrument dated October 28, 2002 for the benefit of Jeanette Ramirez-Bernstein

residing at

2432 W DAKIN STREET, CHICAGO, IL 60618

the person or persons signing as "Mortgagor(s)" below and hereinafter referred to as "we" or "us" and COUNTRYWIDE HOME LOANS, INC.

with an address at

4500 Park Granada, Calabasas, CA 91302-1613

and hereinafter referred to as "you" or the "Mortgagee."

MORTGAGED PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to you the premises located at:

2432 W DAKIN STREET, CHICAGO

Street, Municipality

COOK  
County

Illinois

60618

ZIP

(the "Premises").

• HELOC - IL Mortgage  
1C554-IL (04/02)(d)

Page 1 of 6

Initials: JB RB



\* 2 3 9 8 1 \*



\* 0 5 5 0 0 4 8 9 6 0 0 0 0 0 1 C 5 5 4 \*

BOX 333-CP

2efc  
8184814 RA Park Granada

14/P  
RB

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DOC ID #: 0005500489604004

and further described as:

LOT 39 AND THE EAST 1/2 OF LOT 38 IN HAYNES AND WEHRHEIM'S SUBDIVISION OF BLOCK 1 OF KINZIE'S SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID #: 13242020240000

The Premises includes all buildings, fixtures and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances hereto.

LOAN: The Mortgage will secure your loan in the principal amount of \$ 400,000.00 or so much thereof as may be advanced and readvanced from time to time to

ROBERT BERNSTEIN AND JEANETTE RAMIREZ-BERNSTEIN LIVING TRUST  
DATED OCTOBER 28, 2002

the Borrower(s) under the Home Equity Credit Line Agreement and Disclosure Statement (the "Note") dated APRIL 6, 2004, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Mortgage will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

### BORROWER'S IMPORTANT OBLIGATIONS:

(a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(b) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

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(c) **INSURANCE:** We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

(d) **CONDEMNATION:** We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any Prior Mortgage.

(e) **SECURITY INTEREST:** We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises.

(f) **OUR AUTHORITY TO YOU:** If we fail to perform our obligations under this Mortgage, you may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Note, on which you will charge interest at the interest rate set forth in the Note. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the interest rate set forth in the Note. This Mortgage secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Mortgage. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Note plus the amount of any Prior Mortgages.

(g) **PRIOR MORTGAGE:** If the provisions of this paragraph are completed, this Mortgage is subject and subordinate to a prior mortgage dated \_\_\_\_\_ and given by us to

CHL

as mortgagee, in the original amount of \$ 0.00 (the "Prior Mortgage"). We shall not increase, amend or modify the Prior Mortgage without your prior written consent and shall upon receipt of any written notice from the holder of the Prior Mortgage promptly deliver a copy of such notice to you. We shall pay and perform all of our obligations under the Prior Mortgage as and when required under the Prior Mortgage.

(h) **HAZARDOUS SUBSTANCES:** We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The first sentence of this paragraph shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other

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flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

(i) **SALE OF PREMISES:** We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(j) **INSPECTION:** We will permit you to inspect the Premises at any reasonable time.

**NO LOSS OF RIGHTS:** The Note and this Mortgage may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Note and this Mortgage without losing your rights in the Premises.

**DEFAULT:** Except as may be prohibited by applicable law, and subject to any advance notice and cure period if required by applicable law, if any event or condition described in Paragraph 12.A. of the Note occurs, you may foreclose upon this Mortgage. This means that you may arrange for the Premises to be sold, as provided by law, in order to pay off what we owe on the Note and under this Mortgage. If the money you receive from the sale is not enough to pay off what we owe you, we will still owe you the difference which you may seek to collect from us in accordance with applicable law. In addition, you may, in accordance with applicable law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We agree that the interest rate set forth in the Note will continue before and after a default, entry of a judgment and foreclosure. In addition, you shall be entitled to collect all reasonable fees and costs actually incurred by you in proceeding to foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

**ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER:** As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

**WAIVERS:** To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Mortgage and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.

**BINDING EFFECT:** Each of us shall be fully responsible for all of the promises and agreements in this Mortgage. Until the Note has been paid in full and your obligation to make further advances under the Note has been terminated, the provisions of this Mortgage will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Mortgage is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Note and this Mortgage, and provided any obligation to make further advances under the Note has terminated, this Mortgage and your rights in the Premises shall end.

**NOTICE:** Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt

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requested, to your address at  
COUNTRYWIDE HOME LOANS, INC.  
4500 Park Granada, Calabasas, CA 91302-1613  
or to such other address as you may designate by notice to us. Any notice provided for in this Mortgage shall be deemed to have been given to us or you when given in the manner designated herein.

**RELEASE:** Upon payment of all sums secured by this Mortgage and provided your obligation to make further advances under the Note has terminated, you shall discharge this Mortgage without charge to us and shall pay any fees for recording of a satisfaction of this Mortgage.


**GENERAL:** You can waive or delay enforcing any of your rights under this Mortgage without losing them. Any waiver by you of any provisions of this Mortgage will not be a waiver of that or any other provision on any other occasion.

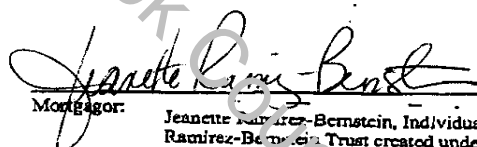
**SECURITY AGREEMENT AND FIXTURE FILING:** This Mortgage constitutes a security agreement with respect to all fixtures and other personal property in which you are granted a security interest hereunder, and you shall have all of the rights and remedies of a secured party under the Uniform Commercial Code as enacted in the state where the property is situated (the "Uniform Commercial Code"). The recording of this Mortgage in the real estate records of the county where the property is located shall also operate from the time of recording as a fixture filing in accordance with Sections 9-313 and 9-402 of the Uniform Commercial Code.

THIS MORTGAGE has been signed by each of us under seal on the date first above written.

Sealed and delivered in the presence of:

WITNESS:

\_\_\_\_\_  
Mortgagor:  (SEAL)  
Robert Bernstein, Individually

\_\_\_\_\_  
Mortgagor:  (SEAL)  
Jeanette Ramirez-Bernstein, Individually and as Trustee of the Jeanette Ramirez-Bernstein Trust created under Trust instrument dated October 28, 2002 for the benefit of Jeanette Ramirez-Bernstein

\_\_\_\_\_  
Mortgagor: \_\_\_\_\_ (SEAL)

\_\_\_\_\_  
Mortgagor: \_\_\_\_\_ (SEAL)

*SRB, RB*

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DOC ID #: 0005500489604004

County ss:

STATE OF ILLINOIS,  
I, The undersigned

, a Notary Public in and for said county and state do hereby certify that

Robert Bernstein & Jeanette Dominec Debelina  
*Wife and husband*

, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.


Given under my hand and official seal, this

6th day of

April 2004

My Commission Expires:

This Instrument was prepared by:

  
\_\_\_\_\_  
Notary Public

Property of Cook County Clerk's Office



Initials: RB/DB

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COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O.Box 10423  
Van Nuys, CA 91410-0423

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**INTER VIVOS REVOCABLE TRUST AS BORROWER -  
ACKNOWLEDGMENT**

PARCEL ID #:  
13242020240000

Prepared By:  
WILLIAM GUTIERREZ  
COUNTRYWIDE HOME LOANS, INC.

900 N. MICHIGAN AVE, STE  
2180  
CHICAGO  
IL 60611

8184814  
{Escrow/Closing #}

0005500190004004  
{Doc #}

MULTISTATE INTER VIVOS REVOCABLE TRUST AS BORROWER/ACKNOWLEDGMENT

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Initials

*WB*

373R (8912).02 CHL (09/01)(d) VMP MORTGAGE FORMS - (800)521-7291

12/98



\* 2 3 9 8 1 \*



\* 0 5 5 0 0 4 8 0 0 0 0 0 0 0 1 3 7 3 R \*

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DOC ID #: 0005500480004004

BY SIGNING BELOW, the undersigned, Settlor(s) of the

THE JEANETTE RAMIREZ-BERNSTEIN TRUST

Trust under trust instrument dated OCTOBER 28, 2002, for the benefit of

ROBERT BERNSTEIN

acknowledges all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and agrees to be bound thereon.

Robert Bernstein, Individually

-Trust Settlor

Jeanette Ramirez-Bernstein, Individually and as Trustee of the Jeanette Ramirez-Bernstein Trust created under Trust instrument dated October 28, 2002 for the benefit of Jeanette Ramirez-Bernstein

-Trust Settlor

-Trust Settlor

-Trust Settlor



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P.O.Box 10423  
Van Nuys, CA 91410-0423

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INTER VIVOS REVOCABLE TRUST RIDER

PARCEL ID #:  
13242020240000

Prepared By:  
WILLIAM GUTIERREZ  
COUNTRYWIDE HOME LOANS, INC.

900 N. MICHIGAN AVE, STE  
2180  
CHICAGO  
IL 60611

8184814  
[Escrow/Closing #]

0005500480004004  
[Doc ID #]

MULTISTATE INTER VIVOS REVOCABLE TRUST RIDER

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Initials: *WRB/GB*  
12/98

VMP-372R (9912).03 CHL (05/02)(d) VMP MORTGAGE FORMS - (800)521-7291



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**DEFINITIONS USED IN THIS RIDER.**

(A) "Revocable Trust." The  
THE JEANETTE RAMIREZ-BERNSTEIN TRUST  
Trust created under trust instrument dated OCTOBER 28, 2002 , for the benefit of  
JEANETTE RAMIREZ BERNSTEIN

(B) "Revocable Trust Trustee(s)."  
JEANETTE RAMIREZ BERNSTEIN  
trustee(s) of the Revocable Trust.

(C) "Revocable Trust Settlor(s)."  
JEANETTE RAMIREZ BERNSTEIN  
settlor(s) of the Revocable Trust signing below.

(D) "Lender."  
COUNTRYWIDE HOME LOANS, INC.

(E) "Security Instrument." The Deed of Trust, Mortgage or Security Deed and any riders thereto of the same date as this Rider given to secure the Note to Lender of the same date made by the Revocable Trust, the Revocable Trust Trustee(s) and the Revocable Trust Settlor(s) and any other natural persons signing such Note and covering the Property (as defined below).

(F) "Property." The property described in the Security Instrument and located at:  
2432 W DAKIN STREET, CHICAGO, IL 60618  
[Property Address]

**THIS INTER VIVOS REVOCABLE TRUST RIDER** is made this SIXTH day of  
APRIL, 2004 , and is incorporated into and shall be deemed to amend and supplement the Security  
Instrument.

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security  
Instrument, the Revocable Trust Trustee(s), and the Revocable Trust Settlor(s) and the Lender further covenant  
and agree as follows:

**A. INTER VIVOS REVOCABLE TRUST.**

**1. CERTIFICATION AND WARRANTIES OF REVOCABLE TRUST TRUSTEE(S).**

The Revocable Trust Trustee(s) certify to Lender that the Revocable Trust is an inter vivos revocable  
trust for which the Revocable Trust Trustee(s) are holding full title to the Property as trustee(s).

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The Revocable Trust Trustee(s) warrants to Lender that (i) the Revocable Trust is validly created under the laws of the State of \_\_\_\_\_; (ii) the trust instrument creating the Revocable Trust is in full force and effect and there are no amendments or other modifications to the trust instrument affecting the revocability of the Revocable Trust; (iii) the Property is located in the State of ILLINOIS; (iv) the Revocable Trust Trustee(s) have full power and authority as trustee(s) under the trust instrument creating the Revocable Trust and under applicable law to execute the Security Instrument, including this Rider; (v) the Revocable Trust Trustee(s) have executed the Security Instrument, including this Rider, on behalf of the Revocable Trust; (vi) the Revocable Trust Settlor(s) have executed the Security Instrument, including this Rider, acknowledging all of the terms and conditions contained therein and agreeing to be bound thereby; (vii) only the Revocable Trust Settlor(s) and the Revocable Trust Trustee(s) may hold any power of direction over the Revocable Trust; (viii) only the Revocable Trust Settlor(s) hold the power to direct the Trustee(s) in the management of the Property; (ix) only the Revocable Trust Settlor(s) hold the power of revocation over the Revocable Trust; and (x) the Revocable Trust Trustee(s) have not been notified of the existence or assertion of any lien, encumbrance or claim against any beneficial interest in, or transfer of all or any portion of any beneficial interest in, or powers of direction over the Revocable Trust Trustee(s) or the Revocable Trust, as the case may be, or power of revocation over the Revocable Trust.

**2. NOTICE OF CHANGES TO REVOCABLE TRUST AND TRANSFER OF POWERS OVER REVOCABLE TRUST TRUSTEE(S) OR REVOCABLE TRUST OR BOTH; NOTICE OF CHANGE OF REVOCABLE TRUST TRUSTEE(S); NOTICE OF CHANGE OF OCCUPANCY OF THE PROPERTY; NOTICE OF TRANSFER OF BENEFICIAL INTEREST IN REVOCABLE TRUST.**

The Revocable Trust Trustee(s) shall provide timely notice to Lender promptly upon notice or knowledge of any revocation or termination of the Revocable Trust, or of any change in the holders of the powers of direction over the Revocable Trust Trustee(s) or the Revocable Trust, as the case may be, or of any change in the holders of the power of revocation over the Revocable Trust, or both, or of any change in the trustee(s) of the Revocable Trust (whether such change is temporary or permanent), or of any change in the occupancy of the Property, or of any sale, transfer, assignment or other disposition (whether by operation of law or otherwise) of any beneficial interest in the Revocable Trust.

**B. ADDITIONAL BORROWER(S).**

The term "Borrower" when used in the Security Instrument shall refer to the Revocable Trust, the Revocable Trust Trustee(s) and the Revocable Trust Settlor(s), jointly and severally. Each party signing this Rider below (whether by accepting and agreeing to the terms and covenants contained herein or by acknowledging all of the terms and covenants contained herein and agreeing to be bound thereby, or both) covenants and agrees that, whether or not such party is named as "Borrower" on the first page of the Security Instrument, each covenant and agreement and undertaking of "Borrower" in the Security Instrument shall be such party's covenant and agreement and undertaking as "Borrower" and shall be enforceable by Lender as if such party were named as "Borrower" in the Security Instrument.

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**C. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN THE REVOCABLE TRUST.**

Uniform Covenant 18 of the Security Instrument is amended to read as follows:

**Transfer of the Property or a Beneficial Interest in Revocable Trust.**

If, without Lender's prior written consent, (i) all or any part of the Property or an interest in the Property is sold or transferred or (ii) there is a sale, transfer, assignment or other disposition of any beneficial interest in the Revocable Trust, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by Applicable Law.

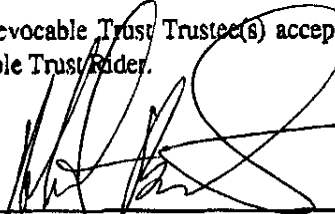
If Lender exercises this option, Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 60 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Initials: SB CB


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BY SIGNING BELOW, the Revocable Trust Trustee(s) accepts and agrees to the terms and covenants contained in this Inter Vivos Revocable Trust Rider.

  
 \_\_\_\_\_  
 ROBERT BERNSTEIN  
 Trustee of the

Trust under trust instrument dated \_\_\_\_\_  
 for the benefit of \_\_\_\_\_  
 \_\_\_\_\_  
 - Borrower

Trustee of the  
 THE JEANETTE RAMIREZ-BERNSTEIN TRUST  
  
 Trust under trust instrument dated OCTOBER 28, 2002  
 for the benefit of \_\_\_\_\_  
 \_\_\_\_\_  
 - Borrower



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## CHICAGO TITLE INSURANCE COMPANY

**ORDER NUMBER:** 1409 008184814 PK  
**STREET ADDRESS:** 2432 W. DAKIN  
**CITY:** CHICAGO **COUNTY:** COOK  
**TAX NUMBER:** 13-24-202-024-0000

**LEGAL DESCRIPTION:**

LOT 39 AND THE EAST 1/2 OF LOT 38 IN HAYNES AND WEHRHEIM'S SUBDIVISION OF BLOCK 1 OF KINZIE'S SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office