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| ^ | This document was prepared by: SANDY DODSON, National City Bank ONE NATIONAL CITY CENTER STE 415 INDIANAPOLIS, IN 46255 | E | Doc#: 0427145074 Eugene "Gene" Moore Fee: \$44.00 Cook County Recorder of Deeds Date: 09/27/2004 10:29 AM Pg: 1 of 11 | | |
|---|---|--|---|--|--|
| | When recorded, please return to: NCB. CLS BRECKSVILLE LOCS, DOCATOR 7420 P.O. BOX 5540 CLEVELAND, OH 44101 | | | | |
| / | | | | | |
| | State of adjuncts | Space Above This Line For Recording Data | | | |
| 1. | 6132493 (W DATE AND PARTIES. The date of this Mortg | MORTGAGE ith Future Advance Clause) | August 31, 2004 August 27, 2004 and the | | |
| parties, their addresses and tax identification numbers, if required, are as follows: | | | | | |
| | MORTGAGOR: NATALIE GC LIN Unmarried | | | | |
| | 1227 S NEW WILLE RD UNIT 403, ARLINGTON HEIGHTS, Illinois, 60005 | | | | |
| 2 | LENDER: National City Bank CONVEYANCE For good and valuable conv | Mail To: Bo) | | | |
| 4. | 2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and secure the Secured Debt (defined below) and Mortgagor's performance under his Security Instrument, Mortgagor grant bargains, sells, conveys, mortgages and warrants to Lender the following described property: | | | | |
| | SEE EXHIBIT A | | T'S OSE | | |
| | | a | t | | |
| | 1227 S NEW WILKE RD UNIT 403 (Address) | County) ARLINGTON HEIGHT (City) | S 60005 (ZIP Code) | | |
| | Together with all rights, easements, appurtenar rights, ditches, and water stock and all existing now, or at any time in the future, be part of the | and future improvements, struc | ctures, fixtures, and replacements that may | | |
| 3. | SECURED DEBT AND FUTURE ADVANCE A. Debt incurred under the terms of all prom | CS. The term "Secured Debt" is issory note(s), contract(s), guar modifications or substitutions. | defined as follows: | | |

ILLINOIS - HOME EQUITY LINE OF CREDIT MORTGAGE (NOT FOR FNMA, FHLMC, FHA OR VA USE)

(page 1 of 6)

Maturity Date: August 2024

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Lender's inspection.

the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting

and of any loss or damage to the Property.

prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's Property. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all

materials to maintain or improve the Property.

Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or the Property against any claims that would impair the lien of this Security Instrument. Mortgae it agrees to assign to of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Nor sagor will defend title to atilities, and other charges relating to the Property when due. Lender may require Mortgager to provide to Lender copies Claims Against Title. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents,

any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request created a prior security interest or encumbrance on the Property, Mortgalor security interest or encumbrance on the Property, Prior Security Interests. With regard to any other mortgage, deed of three security agreement or other lien document that

terms of the Secured Debt and this Security Instrument.

Payments. Mortgagor agrees that all payments under the Search Debt will be paid when due and in accordance with the

does not waive Lender's right to later consider the event a breach if it happens again. additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender Secured Debt and this Security Instrument. If Morgraphy breaches any covenant in this section, Lender may refuse to make

AORTGACE COVENANTS. Mortgagor agrees that the covenants in this section are material obligations under the

referenced in paragraph A of this Section). principal dwelling that is created by this Security Instrument (but does not waive the security interest for the debts indebtedness secured under paragraph B of this Section, Lender waives any subsequent security interest in the Mortgagor's

In the event that Lender fails to provide any necessary notice of the right of rescission with respect to any additional

Property and the value and any other sums advanced and expenses incurred by Lender under the terms of this Security D. All additional same advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the

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including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor

C. All other obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law,

additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing. on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make though all or part may not yet be advanced. All future advances and other future obligations are secured as if made Morigagor and others. All future advances and other future obligations are secured by this Security Instrument even advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any

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Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

Leaseholds; Condominiums; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal noticer. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

Financial Reports and Additional Documents. Mortgagor will provide to Lender upon request any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

- 5. DUE ON SALE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.
- 6. DEFAULT. Mortgagor will be in default if any of the following occur:

Fraud. Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

Payments. Any Consumer Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

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ELVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 (L.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous auster," "or "regulated substance" under any Environmental Law."

EXPENSES, ADVANCES ON COVENANTS, ATTORNEYS' FUES: COLLECTION COSTS. If Mortgagor breaches any covenant in this Security interest in the Property. Such expenses tinclude, but are not limited to, fees incurred for in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses included by the United States Bankruptey enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent permitted by the United States Bankruptey enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent permitted by the United States Bankruptery code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secure I bet as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument in perfect in perfect in the Execution of the

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immrediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happ as again.

Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some increase, federal and state law will require Lender to provide Mortgagor with notice of the right, cure, or other notices and may stabilish time schedules for foreclosure actions. Upon default, Lender shall have the right, without declaring the whole indebt dues and payable, to foreclosure against all or part of the Property. This Security instrument shall continue as a lien on tay part of the Property not sold on foreclosure.

REMEDIES ON DEFAULT. In addition to any other remedy available under the terms of this Security Instrument, tender may accelerate the Security Instrument in a manner provided by law if Mortgagor

Executive Officers, Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

Property. Any action or inaction occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security Subjects Mortgagor and the Property to action that adversely affected Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

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Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- D. Mortgagor shall in nediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatered investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
- 10. ESCROW FOR TAXES AND INSUPANCE. If otherwise provided in a separate agreement, Mortgagor may be required to pay to Lender funds for taxes and insurance in escrow.
- 11. JOINT AND INDIVIDUAL LIABILITY; CG-SIGNERS; SUCCESSORS AND ASSIGNS BOUND. All duties under this Security Instrument are joint and individual. It Nortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor s interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of toil Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
- 12. SEVERABILITY; INTERPRETATION. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be a fective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
- 13. NOTICE. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.
- 14. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all appraisement and homestead exemption rights relating to the Property.

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| Expires Nov. 15, 2006 A REINOSO Expires of Illinois Expires Mov. 15, 2006 | MAON & MORN Sure Properties |
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| was acknowledged before me this COUNTY OF day of Association of the county of the coun | STATE OF |
| | VCKNOMFEDCMENT: |
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| | |
| SOLIN (Signature) (Signature) | Signature (Signature) |
| PO/IE/S | |
| , SIRIS, | scknowledgin |
| efer to the attached Addendum incorporated herein, for saditional Mortgagors, their signatures and | |
| r also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1. | any arrentments, mortgago |
| g below, Mortgagor agrees to the terms and coverants contained in this Security Instrument and in | SIGNATURES: By signing |
| | ar annother and the |
| s and Rents Other | [Check all applicable 50 Assignment of Least Applitional of Least 19. Applitional TE |
| | amend the terms of this |
| is and agreements of each of the riders checked below are incorporated into and supplement and | 18. RIDERS. The covenant |
| This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the was of the jurisdiction where the Property is located, and applicable federal laws and regulations. | ET, APPLICABLE LAW. extent required by the la |
| to Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a ty Instrument will remain in effect until released. | |
| ушецтаны у | contained in this Securit |
| of this Security Instrument to protect Lender's security and to perform any of the covenants | made under the terms |
| TOO DAME: The total principal amount secured by this Security instrument at any one table shan alidly made pursuant to this Security Instrument. Also, this limitation does not apply to advances | STATE OF THE PROPERTY OF THE P |

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EXHIBIT A

PARCEL 1:

Unit 12-403 in Mallard Cove Condominium, as delineated and defined on the Plat of Survey of the following described parcel of real estate:

That part of the Northeast Quarter of Section 8, Township 41 North, Range 11 East of the Third Principal Meridian, bounded and described as follows: Commencing at the intersection of the center line of Weber Drive (formerly Old Wilke Road) (said center line also being the West line of the East 3/4 of the East Half of Section 5 and Section 8, Township 42 North, Range 1, East of the Third Principal Meridian) and the North line of fractional Section 5, Township 41 North, Range 11, East of the Third Principal Meridian, thence South 00 degrees 18'21" East along the center line of said Weber Bank, 1369.27 feet to a point; thence North 89 degrees 41'39" East 33.0 feet to a point on the East line of Weber Drive as decicated by Document Number 8815595, said point being the point of beginning; thence continuing North 89 degrees 41'39" East, 82.50 feet, thence North 00 degrees 18'21" West, 70.00 feet, thence North 89 degrees 41'39" East, 426.0 feet; thence South 00 degrees 18'21" East 70.0 feet; thence North 89 degrees 41'39" East; 82.50 feet; thence South 00 degrees 18'21" East 65 feet, thence North 89 degrees 41'39" East, 79.09 feet to the West line of New Wilke Road as dedicated by Document Number 88155952, thence South 00 degrees 00'00" East, along the West line of said New Wilke Road, 590.24 feet, to a point or curve in the west line of said New Wilke Road; thence Southerly along a curved line convex Westerly having a radius of \$50.0 feet an arc distance of 221.63 feet (the chord of said arc bears South 06 degrees 41'00" East, 221.12 feet) thence North 89 degrees 55'17" West, 102.20 feet; thence North 00 degrees

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EXHIBIT A (continued)

18'21" West, 115.0 feet, thence North 89 degrees 55'17" West, 45.0 feet; thence North 00 degrees 18'21" West, 125.0 feet thence North 89 degrees 55'17" West, 250.00 feet; thence North 05 degrees 18'21" West, 199.0 feet, thence North 89 degrees 55'17" West, 353.81 feet to the East line of said Weber Drive; thence North 00 degrees 18'21" West along the East line of said Weber Drive, 445.95 feet to the point of beginning, all in Cook County, Illinois.

ALSO

That part of the Northeast Quarter of Section 8, Township 41 North, Range 11, East of the Third Principal Meridian, bounded and described as follows: Commencing at the intersection of the center line of Weber Drive (formerly Old Wilke Road) (said center line also being the West line of the East 3/4 of the East Half of Sections 5 and 8, Township 41 North, Range 11, East of the Third Principal Meridian) and the North line of fractional Section 5, Township 41 North, Range 11, East of the Third Principal Meridian, thence South 00 degrees 18'21" East along the center line of said Weber Drive 552.0 feet to a point thence South 89 degrees 55'17" East, 33.0 feet to a point on the East line of Weber Drive as dedicated by Document Number 88155952, said point being the place of beginning; thence continuing South 89 degrees 55'17" East, 355.00 feet thence South 00 degrees 18'21' East, 679.67 feet thence South 89 degrees 41'39" West 212.99 feet; thence South 00 degrees 18'21" East, 70.0 feet; thence South 89 degrees 41'39" West, 82.50 feet, thence South 00 degrees 18'21" seconds East, 65.0 feet, thence South 89 degrees 41'39" West, 59.90 feet to the East line of said Weber Drive; thence North 00 degrees 18'21" West, along the East line of said Weber Drive, 817.05 feet, to the place of beginning, all in Cook County, Illinois.

ALSO

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EXHIBIT A (continued)

That part of the Northeast Quarter of Section 8, Township 41 North, Lange 11, East of the Third Principal Meridian, bounded and described as follows: Commencing at the intersection of the center line of Weber Drive (formerly Old Wilke Road) (said center line also being the West line of the East 3/4 of the East Half of Sections 5 and 8, Township 41 North, Range 11, East of the Third Principal Meridian), and the North line of fractional Section 5, Township 41 North, Range 11, East of the Third Principal Meridian), thence South 00 degrees 18 minutes 21 seconds East along the center line of said Weber Drive 572.0 feet to a point; thence South 89 degrees 55 minutes 17 seconds East, 388.0 feet to the place of beginning; thence continuing South 89 degrees 55 minutes 17 seconds East, 378.94 feet to a point on the West line of New Wilke Road as dedicated by Document Number 88155952, thence South 00 degrees 00 mirutes 00 seconds East, along the West line of said New Wilke Road, 812.14 feet, thence South 89 degrees 41 minutes 39 seconds West 79.09 feet, thence North 00 degrees 18 minutes 21 second; West, 65.00 feet, thence South 89 degrees 41 seconds 39 minutes West, 82.50 feet, thence North 00 degrees 18 minutes 21 seconds West, 70.00 feet, thence South 89 degrees 41 minutes 39 seconds West, 213.01 feet; thence North 00 degrees 18 minutes 21 seconds West, 679.67 feet to the place of bearning in Cook County, Illinois.

ALSO

That part of the Northeast Quarter of Section 8, Township 41 North, Range 11, East of the Third Principal Meridian, bounded and described as follows: Commencing at the intersection of the center line of Weber Drive (formerly Old Wilke Road, said center line also being the West line of the East 3/4 of the East half of Sections 5 and 8, Townshiop 41 North, Range 11 East of the Third Principal Meridian) and the

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EXHIBIT A (continued)

North line of fractional Section 5, Township 41 North, Range 11, East of the Third Principal Meridian; thence South 00 degrees 18 minutes 32 seconds East along the center line of said Weber Drive, 1815.0 feet to a point, thence South 89 degrees 55 minutes 17 seconds East, 33.0 feet to a point on the East Tipe of said Weber Drive as dedicated by Document Number 8815552; thence continuing South 89 degrees 55 minutes 17 seconds East; 353.81 feet; thence South 00 degrees 18 minutes 21 seconds East, 119.0 feet to the place of beginning; thence South 89 degrees 55 minutes 17 seconds East, 250.00 feet; thence South 00 degrees 18 minutes 21 seconds East, 125.00 (eet thence South 89 degrees 55 minutes 17 seconds East, 45.0 feet; thence South 00 degrees 18 minutes 21 seconds East, 115.0 feet; thence South 89 degrees 55 minutes 17 seconds 102.20 feet to the West line of New Wilke Road as dedicated by Locument Number 88155952, thence Southerly along the West line of said New Wilke Road, being a curved line convex Westerly having a radius of 950.0 feet, an arc distance of 63.89 feet to a point on the Northerly line of White Oak Drive as dedicated by Document Number 88155952 (the chord of said arc bears South 15 degrees 17 minutes 13 seconds East, 63.67 feet) (the following four courses are along the Northerly line of said White Ozk Drive as dedicated by Document Number 88155952); thence South 11 degrees 35 minutes 23 seconds West, 33.05 feet; thence Westerly along a curved line convex Southerly, having a radius of 380.71 feet, an arc distance of 98.80 feet to a point of reverse curve (the chord of said arc bears North 82 degrees 44 minutes 46 seconds West, 98.52 feet); thence Westerly along a curved line convex Northerly, having a radius of 512.71 feet in arc distance of 139.79 feet to a point tangency (the chord of said arc bears North 83 degrees 07 minutes 20 seconds West. 139.36 feet thence South 89 degrees 04 minutes 00 seconds West, 154.41 feet); thence North 00 degrees 18 minutes 21 seconds West, 298289 feet to the place of beginning, all in Cook County, Illinois.

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EXHIBIT A (continued)

ALSO

That part of the Northeast Quarter of Section 8, Township 41 North, Range 11, East of the Third Principal Meridian, bounded and described as follows: Commencing at the intersection of the center line of Weber Drive (formerly New Wilke Road, said center line also being the West line of the East 3/4 of the East Half of Sections 5 and 8, Township 41 North, Range 11, East of the Third Principal Meridian) and the North line of flactional Section 5, Township 41 North, Range 11, East of the Third Principal Meridian, thence South 00 degrees 18 minutes 21 seconds East along the Center line of Weber Drive, 1,815.0 feet to a point, thence South 89 degrees 55 minutes 17 seconds East 33.0 feet to a point on the East line of said Weber Drive as dedicated by Document Number 88155952 to the place of beginning, thence continuing South 89 degrees 55 minutes 17 seconds East, 353.81 feet, thence South 00 degrees 18 minutes 21 seconds East 417.89 feet to the North line of White Oak Drive as dedicated by Document Number 88155952, thence 89 degrees 04 minutes $0\overline{0}$ seconds West along the North line of Said White Oak Drive, a distance of 353.82 feet to the East line of Weber Drive as dedicated by Document Number 88155952, thenco North 00 degrees 18 minutes 21 seconds West along the rast line of said Weber Drive, a distance of 424.14 feet to the place of beginning, all in Cook County, Illinois.

Permanent Parcel Number: 08-08-201-012-1679 NATALIE GOLIN

1227 SOUTH NEW WILKE ROAD UNIT 403, ARLINGTON HEIGHTS IL 60005

Loan Reference Number : 21086355 First American Order No: 6132493

Identifier: ELS