## **UNOFFICIAL COPY**



Doc#: 0525212156 Fee: \$82.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 09/09/2005 02:55 PM Pg: 1 of 11

When recorded mail to:
A FIRST AMERICAN TITLE INSURANCE
CLEVELAND, OHIO 44115
PATTN: FT1120

Prepared Ly RITA VERGATA
Countrywide Pank, a Division of Treasury 3rnk, N.A.

31303 AGOURA RI. WESTLAKE VILLAGE C'. 91361-4635

[Space Above This Line For Recording Data]

00010998807708005

[Doc ID #]

MCRTGAGE
(L ne of Credit)

MIN 1001337-0000851805-5

THIS MORTGAGE, dated AUGUST 5, 2005
DEDRICK DEON ROBERTS, Unmurried

is between

residing at 3021 S MICHIGAN AVE APT 309, CHICAGO, IL 60616-3168, the person or persons signing as "Mortgagor(s)" below and hereinafter referred to in "we," "our," or "us" and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") a Delaware corporation, with an address of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS acting solely as nominee for Countrywide Bank, a Division of Treasury Bank, N.A. ("Lender" or "you") and its successors and assigns. MERS is the "Mortgagee" under this Mortgage.

MERS HELOC - IL Mortgage
 1D999-IL (11/04)(d)

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Initials: K





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DOC ID #: 00010998807708005

MORTGAGED PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the premises located at:

3021 S MICHIGAN AVE APT 309, CHICAGO

Street, Municipality

COOK

JOB OF

Illinois 60616-3168 (the "Premises").

ZIP

County and furthe. described as:

SEE EXHIBI" "A" ATTACHED HERETO AND MADE A PART HEREOF.

Parcel ID #: 17-27-310-093-1436

The Premises includes all buildings, fixtures ard 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 thereto.

WE UNDERSTAND and agree that MERS is a separate corporation acting solely as nominee for Lender and Lender's successors and assigns, and holds convelegal title to the interests granted by us in this Mortgage, but, if necessary to comply with law or custom NERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property, and to take any action required of Lender including, but not limited to, releasing or canceling this Mortgage.

LOAN: This Mortgage will secure your loan to us in the principal amount of \$22,700.00 much thereof as may be advanced and readvanced from time to time to DEDRICK DEON ROBERTS

or so

the Borrower(s) under the Home Equity Credit Line Agreement and Disclosure Statement (in "Note") dated AUGUST 5, 2005 , 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 Not gage 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.

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

#### **OUR IMPORTANT OBLIGATIONS:**

- (a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises y ner they become due. We will not claim any credit on, or make deduction from, the loan under the Note because ye pay these taxes and charges. We will provide you with proof of payment upon request.
- (b) MAIN TENANCE: 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 with jut first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condomination or a planned unit development, we shall perform all of our obligations under the declaration or covenants greating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.
- (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 up an 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 in mediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our Lebal\* 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 recieve payment of a claim, you will nave 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 a y 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 accurrents 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. It is agreed that the Lender shall be subrogated to the claims and liens of all parties whose claims or liens are discharged or paid with the proceeds of the Agreement secure 1 hereby.
- (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, ax is or the costs necessary to keep the Premises in good condition and repair or to perform any of our other as the ments 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.

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(g) PRIOR MORTGAGE: If the provisions of this paragraph are completed, this Mortgage is subject and subordinate to a prior mortgage dated 02/22/2002 and given by us to COUNTRYWIDE HOME LOANS, INC.

as mortgagee, in the original amount of \$ 76,000.00 (the "Prior Mortgage"). We shall not increase, amond 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

- (h) HAZAPLOUS 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 Pierrises 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 flammable or toxic petroleum products, exic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioa tive 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 Fremises 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 of default as described in 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 coney 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 chainge leases. We agree that the interest rate set forth in the Note will continue before and after a default, entry of a indigment and foreclosure. In addition, you shall be entitled to collect all reasonable fees and costs actually including by you in proceeding to foreclosure, including, but not limited to, reasonable attorneys' fees and costs of for imentary 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.

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Mortgage.

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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 FUFECT: 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 o'vn rs of the Premises. This Mortgage is for your benefit and for the benefit of anyone to whom you may assign. ".. 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 101 ce 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 doress 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 requested, to your address at

For MERS:

P.O. Box 2026, Flint, MI 48501-2026

For Lender:

1199 North Fairfax St. Ste.500, Nexandria, VA 22314

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 give in the manner designated herein.

RELEASE: Upon payment of all sums secured by this Nort 3age and provided your obligation to make further advances under the Note has terminated, you shall dischange 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 right's 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 esecurity interest hereunder, and you shall have all of the rights and remedies of a secured party under the Uniorm Commercial Code as enacted in the state where the property is situated (the "Uniform Commercial Ccde"). 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 the Uniform Commercial Code.

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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:	O	
- Clarities		
	<u> </u>	
	— O,r	
	Didne Dien Roberts	_(SEAL)
	Mortgagor: DEDRICK DEON ROBERTS	
	Mortgagor:	(SEAL)
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	DOC 1D #: 00010998807708005
STATE OF ILLINOIS,	COOK County ss:
I, Junie Lalonde, a	Notary Public in and for said county and state do hereby certify that
Dedrick Deon	Roberts
subscribes to be foresting instrument	_ , personally known to me to be the same person(s) whose name(s)
signed and delivered the	appeared before me this day in person, and acknowledged that he e said instrument as free and voluntary act, for the uses and purposes
	s 13th day of August 2005
Given under my ne id and official seal, this	s day or hugust for
C/X	3
My Commission Expires: 67 103 107	-
This Instrument was prepared by:	
	/ Mul rutondy
	Motary Europic Jamie La Londo
"OFFICAL SEAL "	4
TARY PURIL CALONDE	
MY COMMISSION EXP. 2/03/2007	C.
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● MERS .HELOC - IL Mortgage	Page 7 of 7 Initials:
1D999-IL (11/04)	
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#### EXHIBIT A

SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT: UNIT NUMBER 309-3021 IN SOUTH COMMONS PHASE I CONDOMINIUM AS DELINEATED AND DEFINED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: THAT PART OF BLOCKS 32 AND 95, AND OF VACATED EAST 29TH STREET NORTH OF SAID BLOCK 92 IN CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE 3RD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 50.00 FEET WEST OF THE NORTHWEST CORNER OF LOT 3 IN HARLOW N. HIGINBOTHAM'S SUBDIVISION OF PART OF LOTS 21, 22 AND 23 IN THE ASSESSCR'S DIVISION OF THE NORTH 173.7 FEET OF THE EAST 1/2 OF BLOCK 92 AFORESAID, SAID POINT BEING 8.00 FEET NORTH OF A LINE "X" DWWN FROM THE NORTHEAST CORNER OF LOT 1 IN E. SMITH'S SUBDIVISION OF 3/4 OF THE WEST 1/2 OF BLOCK 92 AFORESAID TO THE NOFTHWEST CORNER OF LOT 1 IN JOHN LONEGAN'S SUBDIVISION OF LAND IN THE NORTHWEST CORNER OF BLOCK 92 AFORESAID; THENCE WEST ALONG A LINE 8.00 FEET NORTH OF AND PARALLEL WITH SAID LINE "X", A DISTANCE OF 113.16 FEET; THENCE SOUTH PERPENDICULARLY TO SAID LINE "X", A DISTANCE OF 17.33 FEET; THENCE WEST ALONG A LINE 9.33 FEET SOUTH OF AND PARALLEL WITH SAID LINE "X" 184.69 FEET MORE OR LESS, TO THE POINT OF INTERSECTION WITH A LINE DRAWN FROM A POINT ON THE NORTH LINE OF LOT 1, 60.00 FEET FAST OF THE NORTHWEST CORNER THEREOF, IN JOHN LONEGAN'S SIBDIVISION AFORESAID, TO A POINT ON THE SOUTH LINE OF LOT 3, 60.00 FEET EAST OF THE SOUTHWEST CORNER THEREOF, IN THE COUNTY CLERK'S DIVISION OF LOT 3 OF BLOCK 95 AFORESAID; THENCE SOUTH ALONG THE LAST DESCRIBED LINE, A DISTANCE OF 524.58 FEET; THENCE EAST PARALLEL WITH SAID LINE "X" 298.18 FEET MORE OR LESS, TO THE POINT OF INTERSECTION WITH A LINE 50.00 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF VACATED SOUTH INDIANA AVENUE, (SAID EAST LINE BEING A LINE DRAWN FROM THE SOUTHWEST CORNER OF LOT 6 IN THE SUBDIVISION OF THE WEST 1/2 OF THE SOUTH 1/3 OF THE EAST 1/2 OF BLOCK 95 AFORESAID TO THE NORTHWEST CORNER

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#### EXHIBIT A (continued)

OF LOT 3 IN HARLOW N. HIGINBOTHAM'S SUBDIVISION AFORESAID); THENCE NORTH ALONG THE LAST DESCRIBED PARALLEL LINE TO THE PLACE OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

ALSO,

THAT PART OF ELOCK 98 IN CANAL TRUSTEES SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE 3RD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON A LINE 60.00 FEET EAST OF AND PARALLEL WITH A LINE CONNECTING THE NORTHWEST CORNER OF LOT 1 IN JOHN LONEGAN'S SUBDIVISION OF LAND IN THE NORTHWEST CORNER OF BLOCK 92 IN CANAL TRUSTE'S' SUBDIVISION AFORESAID, TO THE SOUTHWEST CORNER OF LOT EDN THE COUNTY CLERK'S DIVISION OF LOT 3 IN THE ASSESSOR'S DIVISION OF BLOCK 95 AFORESAID, SAID POINT BEING 533.91 FEET SOUTH OF THE NORTH LINE OF LOT 1 IN LONEGAN'S SUBDIVISION AFORESAIT; THENCE SOUTH 90 DEGREES 00 MINUTES 00 SECONDS EAST ALONG A LINE THAT IS PARALLEL WITH A LINE DRAWN FROM THE NORTHEAST CORNER OF LOT 1 IN E. SMITH'S SUBDIVISION OF 3/4 OF THE WEST 1/2 CF BLOCK 92 AFORESAID, TO THE NORTHWEST CORNER OF LOT 1 IN JOHN LONEGAN'S SUBDIVISION AFORESAID (SAID PARALLEL LINE HEREINAFTER AS LINE "A"), A DISTANCE OF 298.18 FEET TO A POINT ON A LINE 50.00 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF VACATED SOUTH INDIANA AVENUE; THENCE SOUTH 00 DEGREES 07 MINUTES 24 SECONDS EAST ALONG THE LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 308.40 FEET TO THE SOUTH LINE OF BLOCK 95 IN CANAL TRUSTLES' SUBDIVISION AFORESAID (SAID SOUTH LINE ALSO BEING THE NORTH LINE OF BLOCK 98 AFORESAID); THENCE NORTH 89 DEGREES 57 MINUTES 39 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK 98, A DISTANCE OF 0.009 FEET TO THE POINT OF INTERSECTION WITH THE NORTHERLY EXTENSION OF A LINE 50.00 FEET WEST OF AND PARALLEL WITH THE WEST LINE OF 9 TO 16 BOTH INCLUSIVE IN THOMAS' RESUBDIVISION OF SAID BLOCK 98; THENCE SOUTH 00 DEGREES 05 MINUTES 44 SECONDS EAST ALONG THE SAID LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 119.10 FEET TO THE

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#### EXHIBIT A (continued)

PLACE OF BEGINNING; THENCE CONTINUING SOUTH 00 MINUTES 05 MINUTES 44 SECONDS EAST ALONG SAID LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 267.86 FEET TO THE EASTERLY EXTENSION OF A LINE 34.00 FEET NORTH OF AND PARALLEL WITH THE SOUTH LINE OF LOTS 11 AND 60 TO 63 IN THOMAS AND BOONE'S SUBDIVISION OF BLOCK 98 AFORESAID; THENCE SOUTH 89 DEGREES 56 MINUTES 37 SECONDS WEST ALONG THE LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 293,29 FEET TO THE POINT OF INTERSECTION WITH A LINE 60.00 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF LOT 63 TO 78 BOTH LUCLUSIVE, IN THOMAS AND BOONE'S SUBDIVISION AFORESAID; THENCE NORTH 00 DEGREES 03 MINUTES 19 SECONDS WEST ALONG SAID LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 254.65 FEET TO A POINT THAT IS 132.40 FEET SOUTH OF THE NORTH LINE OF SAID 3LOCK 98; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST PARALLEL WITH LINE "A" AFORESAID, A DISTANCE OF 77.58 FEET; THENCL NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 13.50 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST PARALLEL WITH SAID LINE "A", A DISTANCE OF 220.51 FEET TO THE PLACE OF BEGINNING, ALL COOK COUNTY, ILLINOIS.

ALSO,

THAT PART OF BLOCKS 95 AND 98 IN CANAL TRUCTEFS' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NO CTH, RANGE 14 EAST OF THE 3RD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON A LINE 60.00 FEET EAST OF AND PARALLEL WITH A LINE CONNECTING THE NORTHWEST CORNER OF LOT 1 IN JOHN LONEGAN'S SUBDIVISION OF LAND IN THE NORTHWEST CORNER OF BLOCK 92 IN CANAL TRUSTEES' SUBDIVISION, AFORESAID TO THE SOUTHWEST CORNER OF LOT 8 IN THE COUNTY CLERK'S DIVISION OF LOT 3 IN THE ASSESSOR'S DIVISION OF BLOCK 95 AFORESAID, SAID POINT BEING 533.91 FEET SOUTH OF THE NORTH LINE OF LOT 1 IN JOHN LONEGAN'S SUBDIVISION AFORESAID; THENCE SOUTH 90 DEGREES 00 MINUTES 11 SECONDS EAST ALONG A LINE THAT IS PARALLEL WITH A LINE DRAWN FROM THE NORTHEAST CORNER OF LOT 1 IN E. SMITH'S

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#### EXHIBIT A (continued)

SUBDIVISION OF 3/4 OF THE WEST 1/2 OF BLOCK 92 AFORESAID, TO THE NORTHWEST CORNER OF LOT 1 JOHN LONEGAN'S SUBDIVISION AFORESAID (SAID PARALLEL LINE HEREINAFTER REFERRED TO AS LINE "A"), A DISTANCE OF 298.18 FEET TO A POINT ON A LINE 50.00 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF VACATED SOUTH INDIANA AVENUE; THENCE SOUTH 00 DEGREES, 07 MINUTES, 24 SECONDS EAST ALONG SAID LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 170 00 FEET TO THE PLACE OF BEGINNING; THENCE CONTINUING SOUTH 00 DEGREES, 07 MINUTES, 24 SECONDS EAST ALONG SAID LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 138.40 FEET TO THE SOUTH LINE OF BLOCK 95 AFORESAID (SAID SOUTH LINE ALSO BEING THE NORTH LINE OF BLOCK 98 AFORESAID); THENCE NORTH 89 DEGREES 57 MINUTES 39 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK 98, A DISTANCE OF 0.009 FEET TO THE POINT OF INTERSECTION WITH THE NORTHERLY EXTENSION OF A LINE 50.00 FEET WEST OF AND PARALLEL WITH THE WEST LINE OF LOTS 9 TO 16 BOTH INCLUSIVE TO THOMAS' RESUPDIVISION OF THE EAST 1/2 OF SAID BLOCK 98; THENCE SOUTH 00 DEGREES 05 MINUTES, 44 SECONDS, EAST ALONG SAID LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 119.10 FEET; THENCE SOUTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST PARALLEL WITH LINE "A" AFORESAID, A DISTANCE OF 133.51 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 257.50 FEET; THENCE SOUTH 90 DEGREES, 00 MINUTES, 00 SECONDS EAST PARALLEL WITH SAID LINE "A", A DISTANCE OF 133.00 FEET TO THE PLACE OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 17-27-310-086-0000 DEDRICK ROBERTS

3021 SOUTH MICHIGAN AVENUE APT. 309, CHICAGO IL 60616

Loan Reference Number : 3223040/109988077

First American Order No: 7702055

Identifier: ELS

