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THIS INSTRUMENT PREPARED BY AND SHOULD BE RETURNED TO:

Brian Meltzer MELTZER, PURTILL & STELLE 1515 East Woodfield Road Suite 250 Schaumburg, Illinois 60173-5431 Doc#: 0612326080 Fee: \$46.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 05/03/2006 11:09 AM Pg: 1 of 12

ABOVE SPACE FOR RECORDER'S USE ONLY

03/08/06

THRD AMENDMENT TO DECLARATION OF CONDOMINIUM O'NNERSHIP AND OF EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR THE CREEKSIDE AT THE ESTATES OF INVERNESS RIDGE

This Amendment is made by the Owners of Units who have executed Consents to this Amendment ("Consenting Owners").

RECITALS

The Declaration of Condominium Ownership and of Easements, Restrictions, Covenants and By-Laws for the Creekside at The Estates of Inverness Ridge was originally recorded in Cook County, Illinois, on August 18, 2004 as Document No. 0423119002 (the "Declaration"). As of the date hereof, the Declaration is recorded with respect to the real estate which is legally described in Exhibit A attached hereto. The Declaration was amended by the following documents recorded in Cook County, Illinois:

Document	Recording Date	Recording Ir formation
First Amendment	December 29, 2004	0436419û01
Second Amendment	January 13, 2005	0501319001
Corrective Amendment	September 2, 2005	0524545058
Third Amendment	September 2, 2005	0524545059
Fourth Amendment	September 23, 2005	0526645001

Section 11 of Article XIII of the Declaration provides that the Declaration may be changed, modified or rescinded by an instrument in writing setting forth such change, modification or rescission, signed and acknowledged by the President and Secretary of the Board, and certifying that the Owners representing at least two-thirds (2/3) of the total votes have approved such amendment at a meeting of the Association, duly called for such purpose. Owners representing at least two-thirds (2/3) of the total votes desire to amend the Declaration in certain respects.

Now, therefore, the Declaration is hereby amended as follows:

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- 1. Article IV, Section 4 is hereby amended and restated, in its entirety, to be and read as follows:
 - "4. Real Estate Taxes. In the event that a real estate tax bill is issued for a particular year (the "Tax Year") with respect to real estate which, as of December 31 of the Tax Year, consisted of (i) real estate which was not subject to this Declaration as part of the Condominium Property ("Non-Condominium Property") and Condominium Property; (ii) more than one Unit, and/or (iii) Common Elements and no Units, then the following provisions shall apply:
 - (a) If the bill for the Tax Year covers Non-Condominium Property and Condominium Property, the bill shall be apportioned among the Condominium Property ("Condominium Property Tax Share") and each portion of the Non-Condominium Property by the Declarant, in its reasonable judgment upon review of the relevant records of the County Assessor, to the extent available;
 - (b) Each Non-Condominium Property Owner shall be responsible for the payment of that portion, if any, of the bill for the Tax Year which is apportioned to Non-Condominium Property owned by such Non-Condominium Property Owner;
 - (c) The Condominium Property Tax Share shall be allocated to the Units covered by the tax bill using the following procedure:
 - (i) An "Assumed Value" shall be assigned to each Unit. For Units which have been sold and conveyed to a bona fide purchaser, the Assumed Value shall be equal to the purchase price paid for the Unit when it was first purchased from the Declarant or any assignee of the Declarant's rights. For Units which were still owned by Declarant or an assignee of the Declarant's rights as of December 31 or the Tax Year, the Assumed Value shall be the last price at which the Unit was being offered for sale.
 - (ii) The Assumed Value for each Unit shall be multiplied by a fraction, the numerator of which shall be the number of days luring the Tax Year that the Unit was part of the Condominium Property and the denominator of which is 365, to determine the "Prorated Value" for the Unit.
 - (iii) The portion of the tax bill allocated to each Unit shall be equal to the Condominium Property Tax Share multiplied by a fraction, the numerator of which shall be the Prorated Value for the Unit and the denominator of which shall be the sum of the Prorated Values for all Units.
 - (iv) The current Owner of each Unit covered by the tax bill shall pay to the Condominium Association the portion of the tax bill which is allocated to the Unit as provided in (iii) above within seven (7) days after receiving notice from the Association that the taxes are due and payable.

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- (d) The Condominium Association shall use its best efforts to collect amounts due hereunder prior to the due date of the installments of the tax bill for the Tax Year; provided, that, if insufficient funds are received from the Owners to pay the Condominium Property Tax Share, the Condominium Association shall advance the difference. Any amounts due from an Owner to the Condominium Association under this Section shall be a charge hereunder and, if not paid when due, the Condominium Association shall have all remedies provided for in Article Nine hereof.
- (e) The Condominium Association shall have the right and power to engage the services of a real estate tax consultant, an attorney and/or an accountant to assist the Condominium Association in determining the amounts due from each Owner and the Declarant with respect to a tax bill hereunder, to challenge the real estate tax assessments or bills, or to collect amounts due hereunder from an Owner. The fees for such services shall be Common Expenses hereunder.
- (f) The provisions of (a) through (c) above shall not apply to a real estate tax bill which is issued with respect to only one Unit."
- 2. Article IX, paragraph 2(2) is hereby amended and restated, in its entirety, to be and read as follows:

"2. Reserves

- (a) Maintenance. The Board shall accumulate and maintain a reasonable reserve for contingencies and replacement. The Developer may voluntarily contribute towards any reserve funds, however, because 1) the Property is new construction, and 2) included in the monthly assessment collected from Unit Owners is a portion to be applied to reserve funds, there shall be no obligation of Developer to fund any reserves of the Association. The reserve shall include funds to cover at y deductible amounts contained in insurance policies procured by the Board pursuant to the Property is new construction, and 2) included in insurance policies procured by the Board pursuant to fund any reserves of the Extraordinary or other expenditures not included in the annual fundget which may become necessary during the year, shall be charged against such reserve.
- 3. By its signature below, the President does hereby certify that Owners representing at least two-thirds (2/3) of the total votes have approved the foregoing amendments at a meeting of the Condominium Association, duly called for such purpose.

CREEKSIDE AT THE ESTATES OF INVERNESS RIDGE CONDOMINIUM

ASSOCIATION

ATTEST

Its President

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STATE OF ILLINOIS)
COUNTY OF)
I, the undersigned, a Notary Public in and for said County and State, do hereby certify that
OFFICIAL SEAL TANYA M BURNIDGE NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:07/15/06
TANYA M BURNIDGE NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES: 07/15/06

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EXHIBIT A TO DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR THE CREEKSIDE AT THE ESTATES OF INVERNESS RIDGE

Legal Description

UNIT 135

THAT PORTION OF LOT 1 IN THE ESTATES AT INVERNESS RIDGE - UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10, 2002 AS DOCUMENT NUMBER 0020537891, DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST EASTERLY CORNER OF SAID LOT 1, THENCE SOUTH 88 DEGREES 52 MINUTES 40 SECONDS WEST, A DISTANCE OF 186.48 FEET; THENCE NORTH 04 DEGREES 05 MINUTES 21 SECONDS WEST, A DISTANCE OF 74.13 FEET: THENCE NORTH 44 DEGREES 15 MINUTES 05 SECONDS WEST, A DISTANCE OF 325.68 FEET; THENCE NORTH 54 DEGREES 48 MINUTES 23 SECONDS EAST, A DISTANCE OF 283.25 FEET; THENCL NORTH 09 DEGREES 10 MINUTES 57 SECONDS WEST, A DISTANCE OF 382.82 FEET: THENCE NORTH 86 DEGREES 18 MINUTES 02 SECONDS WEST, A DISTANCE OF 50.75 FFET TO THE POINT OF BEGINNING; THENCE SOUTH 08 DEGREES 35 MINUTL'S 23 SECONDS WEST, A DISTANCE OF 97.42 FEET; THENCE SOUTH 54 DEGREES 04 MIN UZES 47 SECONDS WEST, A DISTANCE OF 41.82 FEET TO A POINT ALONG THE ARC OF A CURVE: THENCE SOUTHWESTERLY ALONG THE ARC OF A NON-TANGENTIAL CURVE, CONCAVE TO THE SOUTHEAST AND HAVING A RADIUS OF 50.00 FEET: A DISTANCE OF 46.85 FEET AND WHOSE CHORD LENGTH OF 45.15 FEET BLARS NORTH 62 DEGREES 45 MINUTES 42 SECONDS WEST; THENCE'NORTH 09 DEGREES 05 MINUTES 56 SECONDS EAST, A DISTANCE OF 106.17 FEET; THENCE SOUT! 185 DEGREES 18 MINUTES 02 SECONDS EAST; A DISTANCE OF 71.92 FEET TO THE POINT OF BEGINNING, CONTAINING 0.1840 ACRES, MORE OR LESS, AND LYING IN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.

TOGETHER WITH:

UNIT 149

THAT PORTION OF LOT I IN THE ESTATES AT INVERNESS RIDGE - UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10, 2002 AS DOCUMENT NUMBER 0020537891, DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST EASTERLY CORNER OF SAID LOT I, THENCE SOUTH 88 DEGREES 52 MINUTES 40 SECONDS WEST, A DISTANCE OF 186.48 FEET; THENCE NORTH 04 DEGREES 05 MINUTES 21 SECONDS WEST, A DISTANCE OF 74.13 FEET;

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THENCE NORTH 44 DEGREES 15 MINUTES 05 SECONDS WEST, A DISTANCE OF 325.68 FEET; THENCE NORTH 54 DEGREES 48 MINUTES 23 SECONDS EAST, A DISTANCE OF 28315 FEET; THENCE NORTH 09 DEGREES 10 MINUTES 57 SECONDS WEST, A DISTANCE OF 382.82 FEET; THENCE NORTH 86 DEGREES 18 MINUTES 02 SECONDS WEST, A DISTANCE OF 262.03 FEET; THENCE NORTH 04 DEGREES 14 MINUTES 04 SECONDS WEST, A DISTANCE OF 118.37 FEET; THENCE NORTH 04 DEGREES 58 MINUTES 27 SECONDS EAST, A DISTANCE OF 34.76 FEET TO THE POINT OF BEGINNING; THENCE NORTH 80 DEGREES 34 MINUTES 38 SECONDS WEST, A DISTANCE OF 86.41 FEET; THENCE NORTH 87 DEGREES 14 MINUTES 14 SECONDS WEST, A DISTANCE OF 66.42 FEET TO A POINT ALONG THE ARC OF A CURVE; THENCE NORTHEASTERLY ALONG THE ARC OF A NON-TANGENTIAL CURVE. CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 25.00 FEET. A DISTANCE OF 4.84 FEET TO A POINT OF TANGENCEY: THENCE NORTH 46 DEGREES 19 MINUTES 12 SECONDS EAST, A DISTANCE OF 2.21 FEET TO A POINT OF CURVATURE; THE ICE NORTHERLY ALONG THE ARC OF A TANGENTIAL CURVE. CONCAVE TO THE WEST AND HAVING A RADIUS OF 50.00 FEET, A DISTANCE OF 63.80 FEET; THENCE NORTH 55 DEGREES 59 MINUTES 04 SECONDS EAST, A DISTANCE OF 72.10 FEET, THENCE SOUTH 84 DEGREES 17 MINUTES 40 SECONDS EAST, A DISTANCE OF 67.29 FEFT; THENCE SOUTH 04 DEGREES 58 MINUTES 27 SECONDS WEST, A DISTANCE OF 112.03 FEET TO THE POINT OP BEGINNING, CONTAINING 0.277 ACRES, MOREOR. LESS, AND LYING IN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINO'S.

TOGETHER WITH:

COMMON ELEMENT LEGAL DESCRIPTION

THAT PORTION OF LOT 1 IN THE ESTATES AT INVERNESS RIDGE- UNIT 2 BEING A SUBDIVISION OF PART OP THE WEST HALF OF SECTION 2⁴, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10, 2002 AS DOCUMENT NUMBER #126537891 DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST EASTERLY CORNER OF SAID LOT 1, THE MCT SOUTH 01 DEGREE 49 MINUTES 24 SECONDS WEST, A DISTANCE OF 104.75 FEE1; 7 HENCE SOUTH 88 DEGREES 50 MINUTES 49 SECONDS WEST, A DISTANCE OR 196.74 FEET TO A POINT OF CURVATURE; THENCE WESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTH AND HAVING A RADIUS OF 275.00 FEET, A DISTANCE OF 64.13 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID CURVE, HAVING A RADIUS OF 275.00 FEET, A DISTANCE OF 50.07 FEET; THENCE NORTH 19, DEGREES 43 MINUTES 46 SECONDS WEST, A DISTANCE OP 86.37 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 125.00 FEET, A DISTANCE OF 40.69 FEET TO A POINT OF TANGENCEY; THENCE NORTH 38 DEGREES 22 14 MINUTES 51 SECONDS WEST, A DISTANCE OF 63.54 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OP 20.00 FEET, A DISTANCE OF 31.42 FEET TO A POINT OF

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TANGENCEY; THENCE SOUTH 51 DEGREES 37 MINUTES 09 SECONDS WEST, A DISTANCE OF 29.66 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 50.00 FEET, A DISTANCE OF 157.08 FEET TO A POINT OP TANGENCEY; THENCE NORTH 51 DEGREES 37 MINUTES 09 SECONDS EAST, A DISTANCE OF 29.66 FEET TO A POINT OF CURVATURE; THENCE NORTHEASTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 20.00 FEET, A DISTANCE OF 31.42 FEET TO A POINT OF TANGENCEY; THENCE NORTH 38 DEGREES 22 MINUTES 51 SECONDS WEST, A DISTANCE OF 72.43 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 275.00 FEET, A DISTANCE OF 31.97 FEET TO A POINT OF TANGENCEY, THENCE NORTH 31 DEGREES 43 MINUTES 09 SECONDS WEST, A DISTANCE GF 246.05 FEET TO A POINT OF CURVATURE: THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 175.00 FEET, A DISTANCE OF 110.94 FEET TO A POINT OF TANGENCEY; THENCE NORTH 04 DEGREES 36 MINUTES 17 SECONDS EAST, A DISTANCE OF 255.76 FEET TO A POINT OF CURVATURE; THENCE NORTHERLY ALCNG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE WEST AND HAVING.A RADIUS OF 225.00 FEET, A DISTANCE OF 27.81 FEET TO A POINT OF TANGENCEY; THENCY NORTH 02 DEGREES 28 MINUTES 34 SECONDS WEST, A DISTANCE OF 122.46 FEELTC A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO ME SOUTHWEST AND HAVING A RADIUS OF 125.00 FEET, A DISTANCE OF 137.94 FEET; THENCE NORTH 24 DEGREES 17 MINUTES 46 SECONDS EAST, A DISTANCE OF 50.00 FEET TO A POINT OF CURVATURE; THENCE WESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTH AND HAVING A RADIUS OF 25.00 FEET, A DISTANCE OF 29.66 FEET TO A POINT OF TANGENCEY; THENCE NORTH 46 DEGREES 19 MINUTES 13 SECONDS EAST, A DISTANC! OI 2.21 FEET; THENCE SOUTHEASTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 50.00 FEET, A DISTANCE OF 157.08 FEET TO A POINT OF TANGENCEY; THENCE SOUTH 46 DEGREES 19 MINUTES 13 SECONDS 'WEST, A DISTANCE OP 221 FEET TO A POINT OF CURVATURE: THENCE SOUWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVILTO THE SOUTHEAST AND HAVING A RADIUS OF 25.00 FEET, A DISTANCE OF 29.06 FEET TO A POINT REVERSE CURVATURE; THENCE SOUTHERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE WEST AND HAVING A RADIUS OF 175.00 FEET, A DISTANCE OF 58.58 FEET TO A POINT OF TANGENCEY; THENCE SOUTH 02 DEGREES 28 MINUTES 34 SECONDS EAST, A DISTANCE OF 122.46 FEET TO A POINT OF CURVATURE; THENCE SOUTHERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE WEST AND HAVING A RADIUS OF 275.00 FEET, A DISTANCE OF 33.99 FEET TO A POINT OF TANGENCEY; THENCE SOUTH 04 DEGREES 36 MINUTES 17 SECONDS WEST, A DISTANCE OF 255.76 FEET TO A POINT OF CURVATURE: THENCE SOUTHEASTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 125.00 FEET, A DISTANCE OF 79.25 FEET TO A POINT OF TANGENCEY; THENCE SOUTH 31 DEGREES 43 MINUTES 09 SECONDS EAST, A DISTANCE OF 91.91 FEET; THENCE NORTH 58 DEGREES 16 MINUTES 51 SECONDS EAST, A DISTANCE OF 189.47 FEET TO A POINT OF CURVATURE: THENCE NORTHEASTERLY ALONG THE ARC OF A

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TANGENTIAL CURVE, CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 125.00 FEET, A DISTANCE OF 154.16 FEET TO A POINT OF TANGENCEY; THENCE NORTH 12 DEGREES 22 MINUTES 54 SECONDS WEST, A DISTANCE OF 17.40 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 20.00 FEET, A DISTANCE OF 25.62 FEET TO A POINT OF REVERSE CURVATURE; THENCE NORTHEASTERLY ALONG THE ARC OF A TANGENTIAL CURVE. CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 50.00 FEET, A DISTANCE OF 221.13 FEET TO A POINT OF TANGENCEY; THENCE SOUTH 12 DEGREES 22 MINUTES 54 SECONDS EAST, A DISTANCE OF 84.49 FEET TO A POINT OF CURVATURE; THENCE SOUTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 175.00 FEET. A DISTANCE OF 215.83 FEET TO A POINT OF TANGENCEY: THENCE SOUTH 58 DEGREES 16 MAYUTES 51 SECONDS WEST, A DISTANCE OF 189.47 FEET: THENCE SOUTH 31 DEGREES 43 MINUTES 09 SECONDS EAST, A DISTANCE OF 104.14 FEET TO A POINT OF CURVATURE; THENCE SOUTHEASTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 225.00 FEET, A DISTANC'S OF 26.16 FEET TO A POINT OF TANGENCEY; THENCE SOUTH 38 DEGREES 22 MINUTES 51 SECONDS EAST, A DISTANCE OF 275.97 FEET TO A POINT OF CURVATURE, THENCE SOUTHEASTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 175.00 FEET, A DISTANCE OF 56.97 FLET TO A POINT OF TANGENCEY: THENCE SOUTH 19 DEGREES 43 MINUTES 46 SECONDS EAST, A DISTANCE OF 86.57 FEET TO THE POINT OF BEGINNING, CONTAINING 2.3544 ACRES, MORE OR LESS, AND LYING IN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.

TOGETHER WITH:

UNIT 124

THAT PORTION OF LOT 1 IN THE ESTATES AT INVERNESS RIDGE—UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24. TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10, 2002 AS DOCUMENT NUMBER. 00205378°1. DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST EASTERLY CORNER OF SAID LOT 1, POINT BEING NORTH 01 DEGREES 49 MINUTES 24 SECONDS EA.ST A DISTANCE OF 104.75 FEET FROM THE SOUTHEASTERLY CORNER THEREOF; THENCE SOUTH 88 DEGREES 52 MINUTES 40 SECONDS WEST, A DISTANCE OF 186.48 FEET; THENCE NORTH 04 DEGREES 05 MINUTES 21 SECONDS WEST, A DISTANCE OF 17.61 FEET TO THE POINT OF BEGNNING; THENCE SOUTH 71 DEGREES 33 MINUTES 14 SECONDS WEST, A DISTANCE OF 116.19 FEET TO A POINT ALONG THE ARC OF A CURVE; THENCE NORTHWESTERLY ALONG THE ARC OF A NON-TANGENTIAL CURVE, CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 175.00 FEET, A DISTANCE OF 42.90 FEET AND WHOSE CHORD LENGTH OF 42.79 FEET BEARS NORTH 31 DEGREES 21 MINUTES 28 SECONDS WEST TO A POINT OF TANGENCY; THENCE NORTH 38 DEGREES 22 MINUTES 51 SECONDS WEST, A DISTANCE OF 37.67 FEET; THENCE

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NORTH 51 DEGREES 37 MINUTES 09 SECONDS EAST, A DISTANCE OF 128.32 FEET; THENCE SOUTH 44 DEGREES 15 MINUTES 05 SECONDS EAST, A DISTANCE OF 73.45 FEET; THENCE SOUTH 04 DEGREES 05 MINUTES 21 SECONDS EAST, A DISTANCE OF 56.52 FEET TO THE POINT OF BEGINNING, CONTAINING 0.3069 ACRES, MORE OR LESS, AND LYING IN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.

TOGETHER WITH:

UNIT 121

THAT FORTION OF LOT 1 IN THE ESTATES AT INVERNESS RIDGE - UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECOVE ED MAY 10, 2002 AS DOCUMENT NUMBER 0020537891, DESCRIBED AS FOLLOWS:

BEGINNING AT THE MOST FASTERLY CORNER OF SAID LOT 1, POINT BEING NORTH 01 DEGREES 49 MENUTES 24 SECONDS EAST A DISTANCE OF 104.75 FEET FROM THE SOUTHEASTERLY CORNER THERE OF; THENCE SOUTH 01 DEGREES 49 MINUTES 24 SECONDS WEST A DISTANCE OF 104.75 FEET; THENCE SOUTH 88 DEGREES 50 MINUTES 49 SECONDS WEST, A DISTANCE OF 70.11 FEET; THENCE NORTH 01 DEGREES 09 MINUTES 11 SECONDS WEST, A DISTANCE OF 104.65 FEET; THENCE NORTH 88 DEGREES 52 MINUTES 40 SECONDS EAST, A DISTANCE OF 75.55 FEET TO THE POINT OF BEGINNING, CONTAINING 0.1749 ACRES, MORE OR LESS, AND LYING IN THE VILLAGE OF INVERNIESS, COOK COUNTY, ILLINOIS.

TOGETHER WITH:

UNIT 209

THAT PORTION OF LOT 2 IN THE ESTATES AT INVERNESS RIDGE - UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNS' IIP 12 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE 1/4 AT THEREOF RECORDED MAY 10, 2002 AS DOCUMENT NUMBER 0020537891 DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEASTERLY CORNER OF SAID LOT 2, THENCE SOUTH 88 DEGREES 39 MINUTES 40 SECONDS WEST, A DISTANCE OF 80.26 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 39 MINUTES 40 SECONDS WEST, A DISTANCE OF 98.92 FEET; THENCE NORTH 01 DEGREES 09 MINUTES 11 SECONDS WEST, A DISTANCE OF 110.08 FEET; THENCE NORTH 88 DEGREES 50 MINUTES 49 SECONDS EAST, A DISTANCE OF 98.92 FEET; THENCE SOUTH 01 DEGREES 09 MINUTES 11 SECONDS WEST, A DISTANCE OF 109.75 FEET TO THE POINT OF BEGINNING, CONTAINING 0.2496 ACRES, MORE OR LESS, AND LYING IN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.

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TOGETHER WITH:

UNIT 210

THAT PORTION OF LOT 2 IN THE ESTATES AT INVERNESS RIDGE - UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10, 2002 AS DOCUMENT NUMBER 0020537891, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEASTERLY CORNER OF SAID LOT 2, THENCE SOUTH 88 DEGREES 39 MINUTES 40 SECONDS WEST, A DISTANCE OF 80.26 FEET; THENCE NORTH 01 DEGREES 09 MINUTES 11 SECONDS WEST, A DISTANCE OF 109.75 FEET; THENCE NORTH' 83 DEGREES 50 MINUTES 49 SECONDS EAST, A DISTANCE OF 80.75 FEET; THENCE SOUTH 00 DEGREES 53 MINUTES 36 SECONDS EAST, A DISTANCE OF 109.49 FEET TO THE POINT OF BEGINNING, CONTAINING 0.2026 ACRES, MORE OR LESS, AND LYING IN 1 HF VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.

TOGETHER WITH:

UNIT 122

THAT PORTION OF LOT 1 IN THE ESTATES AT INVERNESS RIDGE - UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10,2002 AS DOCUMENT NUMBER 0020537891, DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST EASTERLY CORNER OF SAID 1 OT 1, POINT BEING NORTH 01 DEGREES 49 MINUTES 24 SECONDS EAST A DISTANCE OF 104.75 FEET FROM THE SOUTHEASTERLY CORNER THEREOF; THENCE SOUTH 01 DEGREES 49 MINUTES 24 SECONDS WEST, A DISTANCE OF 104.75 FEET; THENCE SOUTH 88 DEGREES 50 MINUTES 49 SECONDS WEST, A DISTANCE OF 70.11 FEET 10 THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 50 MINUTES 49 SECONDS WEST, A DISTANCE OF 101.86 FEET; THENCE NORTH 01 DEGREES 72 MINUTES 11 SECONDS WEST, A DISTANCE OF 104.71 FEET; THENCE NORTH 38 DEGREES 52 MINUTES 40 SECONDS EAST, A DISTANCE OF 101.86 FEET; THENCE SOUTH 01 DEGREES 09 MINUTES 11 SECONDS EAST, A DISTANCE OF 104.65 FEET TO THE POINT OF BEGINNING, CONTAINING 0.2448 ACRES, MORE OR LESS, AND LYING TN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.

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TOGETHER WITH:

UNIT 123

THAT PORTION OF LOT 11N THE ESTATES AT INVERNESS RIDGE - UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10. 2002 AS DOCUMENT NUMBER 0020537891, DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST EASTERLY CORNER OF SAID LOT 1, POINT BEING NORTH 01 DEGREES 49 MINUTES 24 SECONDS EAST A DISTANCE OF 104.75 FEET FROM THE SOUTHEASTERLY CORNER THEREOF; THENCE SOUTH 01 DEGREES 49 MINUTES 24 SECONDS WEST, A DISTANCE OF 104.75 FEET; THENCE SOUTH 88 DEGREES 50 MIGUTES 49 SECONDS WEST, A DISTANCE OF 171.97 FEET TO THE POINT OF BEGINNING: THENCE CONTINUING SOUTH 88 DEGREES 50 MINUTES 49 SECONDS WEST, A DISTANCE OF 24.77 FEET TO A POINT OF CURVATURE; THENCE WESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOU'T'H AND HAVING A RADIUS OF 275.00 FEET, A DISTANCE OF 64.13 FEET; THENCE NORTH 19 DEGREES 43 MINUTES 46 SECONDS WEST, A DISTANCE OF 86.57 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 175.00 FEET, A DISTANCE OF 14.07 FEET; THENCE NORTH 71 DEGREES 33 MINUTES 14 SECONDS EAST, A DISTANCE OF 116.19 FEET; THENCE SOUTH 04 DEGREES 05 MINUTES 21 SECONDS EAST, A DISTANCE OF 17.61 FEET; THENCE NORTH 88 DEGREES 52 MINUTES 40 SECONDS CAST, A DISTANCE OF 9.07 FEET; THENCE SOUTH 01 DEGREES 09 MINUTES 11 SECONDS EAST, A DISTANCE OF 104.71 FEET TO THE POINT OF BEGINNING, CONTAINING 0.2646 ACRES, MORE OR LESS, AND LYING IN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.

TOGETHER WITH:

UNIT 178

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THAT PORTION OF LOT 1 IN THE ESTATES AT INVERNESS RIDGE - UNIT 2. P.F.ING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 10, 2002 AS DOCUMENT NUMBER 0020537891, DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST EASTERLY CORNER OF SAID LOT 1, POINT BEING NORTH 01 DEGREES 49 MINUTES 24 SECONDS EAST A DISTANCE OF 104.75 FEET FROM THE SOUTHEASTERLY CORNER THEREOF; THENCE SOUTH 01 DEGREES 49 MINUTES 24 SECONDS WEST, A DISTANCE OF 104.75 FEET; THENCE SOUTH 88 DEGREES 50 MINUTES 49 SECONDS WEST, A DISTANCE OF 196.94 FEET TO A POINT OF CURVATURE; THENCE WESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE SOUTH AND HAVING A RADIUS OF 275.00 FEET, A DISTANCE OF 151.11 FEET TO A POINT OF TANGENCY; THENCE SOUTH 57 DEGREES 21 MINUTES

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52 SECONDS WEST, A DISTANCE OF 19.24 FEET TO A POINT OF CURVATURE; THENCE WESTERLY ALONG THE ARC OF A TANGENTIAL CURVE, CONCAVE TO THE NORTH AND HAVING A RADIUS OF 225.00 FEET, A DISTANCE OF 127.79 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89 DEGREES 54 MINUTES 25 SECONDS WEST, A DISTANCE OF 20.15 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 54 MINUTES 25 SECONDS WEST, A DISTANCE OF 94.84 FEET; THENCE NORTH 00 DEGREES 05 MINUTES 35 SECONDS WEST, A DISTANCE OF 103.85 FEET; THENCE NORTH 86 DEGREES 33 MINUTES 32 SECONDS EAST, A DISTANCE OF 95.00 FEET; THENCE SOUTH 00 DEGREES 05 MINUTES 35 SECONDS EAST, A DISTANCE OF 109.40 FEET TO THE POINT OF FINVER.

OR COOK COUNTY CLERK'S OFFICE BEGINNING, CONTAINING 0.2321 ACRES, MORE OR LESS, AND LYING IN THE VILLAGE OF INVERNESS, COOK COUNTY, ILLINOIS.