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Prepared By: Jim Williams, CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 (888) 708-3411

A large, thick, black, stylized scribble or signature that covers a significant portion of the page. It consists of several loops and curves, resembling a cursive 'R' or a similar character.

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CTIC ORDER NO.: 1408 H23013078 HE

D. LEGAL DESCRIPTION:

UNIT NUMBER 102 IN WILLOW CREEK CONDOMINIUM NO. 1 AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOT 2 (EXCEPT THAT PART THEREOF LYING SOUTH OF A LINE DRAWN AT RIGHT ANGLES TO THE WEST LINE OF SAID LOT 2 AND PASSING THROUGH A POINT IN THE WEST LINE OF LOT 2 THAT IS 53.85 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 2 AS MEASURED ALONG THE WEST LINE OF LOT 2) ALSO THAT PART OF LOT 5 DESCRIBED AS FOLLOWS::

BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 5 THENCE SOUTH EASTERLY ALONG THE NORTH LINE OF LOT 5 FOR A DISTANCE OF 106.62 FEET TO A CORNER IN THE NORTH LINE OF LOT 5, THENCE EAST ALONG THE NORTH LINE OF LOT 5 FOR A DISTANCE OF 63.93 FEET THENCE SOUTHWESTERLY ALONG A LINE THAT FORMS AN ANGLE OF 100 DEGREES 30 MINUTES 24 SECONDS TO THE RIGHT WITH A PROLONGATION OF THE LAST DESCRIBED COURSE FOR A DISTANCE OF 156.25 FEET TO A POINT IN THE SOUTHERLY LINE OF LOT 5 THAT IS 20.04 FEET SOUTHEASTERLY OF A CORNER IN THE SOUTHERLY LINE OF LOT 5 (AS MEASURED ALONG THE SOUTHERLY LINE OF LOT 5) THENCE NORTH WESTERLY ALONG THE SOUTHERLY LINE OF LOT 5 FOR A DISTANCE OF 20.04 FEET TO A CORNER IN THE SOUTHERLY LINE OF LOT 5, THENCE WEST ALONG THE SOUTH LINE OF LOT 5 FOR A DISTANCE OF 122 FEET TO A POINT IN THE WEST LINE OF LOT 5, THENCE NORTH ALONG THE WEST LINE OF LOT 5 FOR A DISTANCE OF 165.25 FEET TO THE POINT OF BEGINNING ALL IN WILLOW CREEK APARTMENT ADDITION BEING A RESUBDIVISION OF PART OF WILLOW CREEK, A SUBDIVISION OF PART OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 28, 1970 AS DOCUMENT NUMBER LR 2536651 WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP BY CHICAGO TITLE AND TRUST COMPANY UNDER TRUST AGREEMENT NUMBER 56936 REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER LR2592936 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS ALL IN COOK COUNTY, ILLINOIS

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS CREATED BY GRANT OF EASEMENT DATED JULY 20, 1971 AND FILED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON NOVEMBER 12, 1971 AS DOCUMENT NUMBER LR2592935 FROM THE FIRST NATIONAL BANK OF LAKE FOREST, A NATIONAL BANKING ASSOCIATION, AS TRUST UNDER TRUST NUMBER 3461 AND TRUST NO 3377 TO CHICAGO TITLE AND TRUST COMPANY AS TRUST UNDER TRUST NUMBER 56936 OVER, ACROSS AND UPON THE FOLLOWING DESCRIBED PROPERTY: THE EAST 30 FEET OF LOT 1 AND ALSO THE WEST 30 FEET OF THE EAST 60 FEET OF THE SOUTH 153 FEET OF THE NORTH 316 FEET OF SAID LOT 1, ALL IN WILLOW CREEK APARTMENT ADDITION BEING A RESUBDIVISION OF PART OF WILLOW CREEK, A SUBDIVISION OF PART OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 28, 1970 AS DOCUMENT NUMBER LR 2536651, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 02-24-105-011-1003

BORROWER'S NAME: COX