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Clerk: This instrument prepared by and return to: PROFESSIONAL MORTGAGE PARTNERS, INC 2626 WARRENVILLE RD STE. 200 DOWNERS GROVE, ILLINOIS Doc#: 0703941135 Fee: \$44.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds

Date: 02/08/2007 03:53 PM Pg: 1 of 11

ILLINOIS HOME EQUITY LINE OF CREDIT MORTGAGE (Securing Future Advances)

Loan Number: / 002004057440

THIS MC. GAGE is made on JANUARY 26, 2007. The mortgagor timothy engler, AN UNMARRIED MAN and mark dygdon, AN UNMARRIED MAN mortgages and warrants to PROFESSIONAL FIORTGAGE PARTNERS, INC (the mortgagee/Lender) of 2626 WARRENVILLE P. STE. 200, DOWNERS GROVE, ILLINOIS 60515 to secure the payment of Home Equity Line of Creat for \$75,800.00, plus interest, the real estate described herein.

In this Mortgage, the terms "you," your" and "yours" refer to the mortgagor(s). The terms "we," "us" and "our" refer to the Lender.

Pursuant to a Home Equity Line c. C edit Agreement dated the same date as this Mortgage ("Agreement"), you may incur maximum upped loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the province of SEVENTY-FIVE THOUSAND EIGHT HUND RED AND 00/100THS Dollars (U.S. \$75,800.00). The Agreement provides for a final scheduled installment one and payable not later than on FEBRUARY 23, 2037. You agree that this Mortgage shall continue to provide all sums now or hereafter advanced under the terms of the Agreement including, without limitation, such seems that are advanced by us whether or not at the time the sums are advanced there is any principal sum out anding under the Agreement. The parties hereto intend that this Mortgage shall secure unpaid balances, and all other amounts due to us hereunder and under the Agreement.

This Mortgage secures to us: (a) the repayment of the debt evidenced ov the Agreement, with interest, and all refinancings, renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced under this Mortgage to protect the security of this Mortgage; and (c) the performance of your covenants and agreements under this Mortgage and the Agreement. For this purpose and in consideration of the debt, you do hereby mortgage, grant and convertous and our successors and assigns, the following described property located in COOK County, Illinois:

.1.

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

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SYNERGY TITLE SERVICES LLC 730 W. RANDOLPH ST. SUITE 300 CHICAGO, IL 60661 312.334.9000

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which has the address of	3633 N. PAULINA ST.		
CHICAG	O , Illinois	60613	("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements rights, appurtenances, and fixtures now or hereafter a part of the property. All replacements and addition as shall also be covered by this Mortgage. All of the foregoing is referred to in this Mortgage as the "Property."

YOU COVEN ANT that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

YOU AND WE covenant and agree as follows:

- 1. Payment of Principal, Interest and Other Charges. You shall pay when due the principal of and interest owing under the Agreement and all other charges due hereunder and due under the Agreement.
- 2. Application of Payments. Unless applicable law provides otherwise, all payments received by us under the Agreement and Section 1 shall be applied by a sprovided in the Agreement.
- 3. Prior Mortgages; Charges; Liens. You shall perform all of your obligations under any mortgage, deed of trust or other security instruments with a lien which has priority over this Mortgage, including your covenants to make payments when due. You shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any. Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this paragraph and receipts evidencing any such payments you make directly. You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we obtained) which has priority over this Mortgage.

We specifically reserve to ourselves and our successors and assigns the unilateral right to require, upon notice, that you pay to us on the day monthly payments are due an amount equal to one-twelft i (1/12) of the yearly taxes, and assessments (including condominium and planned unit development assessments, if

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any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth (1/12) of yearly premium installments for hazard and mortgage insurance, all as we reasonably estimate initially and from time to time, as allowed by and in accordance with applicable law.

4. Hazard Insurance. You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgagee clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices. Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in the Property in accordance with the provisions in Section 6. This insurance may, but need not, protect your interests. You understand and agree that any coverage we purchase may cover only our interest in the Property and may not cover your interest in the Property or any personal property therein. The coverage that we purchase may not pay any claim that you make or any claim that is made against you've connection with the Property. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the Property, you will be responsible for the costs of that insurance, including interes, an I any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total c. is anding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

You shall promptly reary the insurer and us of any loss. We may make proof of loss if you do not promptly do so.

We may also, at our option and or your behalf, adjust and compromise any claims under the insurance, give releases or acquittances to the insurance company in connection with the settlement of any claim and collect and receive insurance proceeds You appoint us as your attorney-in-fact to do all of the foregoing, which appointment you understand and a rece is irrevocable, coupled with an interest with full power of substitution and shall not be affected by your succeptant disability or incompetence.

Insurance proceeds shall be applied to restore or pair the Property damaged, if restoration or repair is economically feasible and our security would not be lessened. Otherwise, insurance proceeds shall be applied to sums secured by this Mortgage, whether or not then due, with any excess paid to you. If you abandon the Property, or do not answer within 30 days out notice to you that the insurer has offered to settle a claim, then we may collect and use the proceeds to repair or restore the Property or to pay sums secured by this Mortgage, whether or not then due. The 30-day period will begin when notice is given. Any application of proceeds to principal shall not require us to extend or postpone the due date of monthly payments or change the amount of monthly payments. If we acquire the Property at a forced sale following your default, your right to any insurance proceeds resulting from Jarnage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the acquisition.

You shall not permit any condition to exist on the Property which would, in any way, 'n alidate the insurance coverage on the Property.

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5. Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. You shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, or commit waste. You shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in our good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Mortgage or our security interest. You may cure such a default, as provided in Section 17, by causing the action or proceeding to be dismissed with a ruling that, in our good faith determination, precludes forfeiture of your interest in the Property or other material impairment of the lien created by this Mortgage or our security interest. You shall also be in default if you, during the loan application process, gave materially false or inaccurate information or statements to us (or failed to provide us with any material information) in connection with the loan evidenced by the Agreement, including, but not limited to, representations concerning your occupancy of the Property as a principal residence. If this Mortgage is on a leasehold, you shall comply with the lease. If you acquire fee title to the Property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

Protection of Our Rights in the Property; Mortgage Insurance. If you fail to perform the cover ants and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeit are or to enforce laws or regulations), then we may do, and pay for, anything necessary to protect the Property's value and our rights in the Property. Our actions may include paying any sums secured by a lien which has priority over this Mortgage or any advance under the Agreement or this Mortgage, appearing in court, prying reasonable attorney's fees, paying any sums which you are required to pay under this Mortgage ard entering on the Property to make repairs. We do not have to take any action we are permitted to take under this paragraph. Any amounts we pay under this paragraph shall become additional debts you owe as and shall be secured by this Mortgage. These amounts shall be payable, with interest, upon our request. If we required mortgage insurance as a condition of making the loan secured by this Mortgage, you shall pay the premiums for such insurance until such time as the requirement for the insurance terminates.

- 7. Inspection. We may enter and inspect the Property at any reasonable time and upon reasonable notice.
- 8. Condemnation. The proceeds of any award ic. a mages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to us. If he Property is abandoned, or if, after notice by us to you that the condemnor offers to make an award or satis a claim for damages, you fail to respond to us within 30 days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the Property or to the sums secured by this Mortgage, whether or not then due. Unless we and you otherwise agres in viriting, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments payable under the Agreement and Section 1 or change the amount of such payments.
- 9. You Are Not Released; Forbearance by Us Not a Waiver. Extension of the for payment or modification of amortization of the sums secured by this Mortgage granted by us to any of your successors in interest shall not operate to release your liability or the liability of your successors in interest. We shall not be required to commence proceedings against any successor in interest refu e to extend time for payment or otherwise modify amortization of the sums secured by this Mortgag.

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reason of any demand made by you or your successors in interest. Our forbearance in exercising any right or remedy shall not waive or preclude the exercise of any right or remedy.

- 10. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Mortgage shall bind and benefit your successors and permitted assigns. Your covenants and agreements shall be joint and several. Anyone who co-signs this Mortgage but does not execute the Agreement: (a) is co-signing this Mortgage only to mortgage, grant and convey such person's interest in the Property; (b) is not personally obligated to pay the Agreement, but is obligated to pay all other sums secured by this Mortgage; and (c) agrees that we and anyone else who signs this Mortgage may agree to extend, modify, forbear or make any accommodations regarding the terms of this Mortgage or the Agreement without such person's consent.
- 11. Loan Charges. If the loan secured by this Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from you which exceed permitted limits will be refunded to you. We may choose to make this refur a pv reducing the principal owed under the Agreement or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge up ler the Agreement.
- 12. Notices. Unless otherwise required by law, any notice to you provided for in this Mortgage shall be delivered or mailed by first class mail to the Property Address or any other address you designate by notice to us. Unless therwise required by law, any notice to us shall be given by first class mail to our address stated above or an / other address we designate by notice to you. Any notice provided for in this Mortgage shall be deemed to pave been given to you or us when given as provided in this paragraph.
- 13. Governing Law; Severability. The interpretation and enforcement of this Mortgage shall be governed by the law of the jurisdictic 1 in which the Property is located, except as preempted by federal law. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision. To this end in provisions of this Mortgage and the Agreement are declared to be severable.
- 14. Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred without our prior written consent, we may, at our prion, require immediate payment in full of all sums secured by this Mortgage. However, this option shall rut be exercised by us if exercise is prohibited by federal law as of the date of this Mortgage.
- 15. Sale of Agreement; Change of Loan Servicer. The Agreement c. a partial interest in the Agreement (together with this Mortgage) may be sold one or more times with our prior notice to you. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Agreement and this Mortgage. There also may be one or more chraiges of the Loan Servicer unrelated to the sale of the Agreement. If there is a change of the Loan Servicer, you will be given written notice of the change as required by applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The pouce will also contain any information required by applicable law.

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16. Hazardous Substances. You shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of Hazardous Substances in quantities that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which you have actual knowledge. If you learn or are notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with Environmental Law. As used in this Mortgage, "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, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Mortgage, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

27. Acceleration; Remedies. You will be in default if (1) any payment required by the Agree me'lt or this Mortgage is not made when it is due; (2) we discover that you have committed fraud or nate a material misrepresentation in connection with the Agreement; or (3) you take any action or tail to take any action that adversely affects our security for the Agreement or any right we have in the Apperty. If a default occurs (other than under paragraph 14 hereof, unless applicable law prevides otherwise), we will give you notice specifying: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to you, by which the default n ust be cured; and (d) that failure to cure the default on or before the date specified in the nouce may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other efense you may have to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, we, at our option, may declare all of the sums secured by this Mortgage to point mediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees as permitted by applicable law, but not to exceed 1/1/10 of the amount decreed for principal and interest (which fees shall be allowed and paid as part of the decree of judgment), and costs of documentary evidence, abstracts and title reports.

- 18. Discontinuance of Enforcement. Notwithstanding our acceleration of the sums secured by this Mortgage under the provisions of Section 17, we may, in our sole discretion and upon such conditions as we in our sole discretion determine, discontinue any proceedings begin to enforce the terms of this Mortgage.
- 19. Release. Upon your request and payment of all sums secured by this Mor.gar., we shall release this Mortgage.
- 20. Additional Charges. You agree to pay reasonable charges as allowed by law in connection with the servicing of this loan including, without limitation, the costs of obtaining tax searches and subordinations. Provided, however, that nothing contained in this section is intended to create and shall all the costs.

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not be construed to create any duty or obligation by us to perform any such act, or to execute or consent to any such transaction or matter, except a release of the Mortgage upon full repayment of all sums secured thereby.

- 21. Waiver. No waiver by us at any time of any term, provision or covenant contained in this Mortgage or in the note secured hereby shall be deemed to be or construed as a waiver of any other term, provision or covenant or of the same term, provision or covenant at any other time.
 - 22. Waiver of Homestead. You waive all right of homestead exemption in the Property.
- 23. Riders to this Mortgage. If one or more riders are executed by you and recorded together with this Mortgage, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider(s) were part of this Mortgage.

0.0			
Condominium Rider Planned Unit Development Rider	X 1-4 Family Rider Other(s) [specify]	Second Home Rider	**************************************
BY SIGNING BELOW, you accept and in any rider(s) executed by you and reco		enants contained in this Mo	rtgage and
Signed, sealed and delivered in the prese	ence of:		
	Turo timothy eng	HACK Jer	(Seal)
	mark dygdo	uh) yzdon	(Seal)
	O//		(Seal)
		<i>L C</i> ,	(Seal)
		10/1/2	(Seal)
		0,	0,50
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	(Seal)
ACKN	NOWLEDGMENT
TATE OF ILLINOIS	
OUNTY OF COOK) SS:
ertify that timothy engler, AN UNMARRIES ersonally known to me to be the same pers astrument, appeared before me this day in elivered the said instrument as [his/her/their	Notary Public in and for said county and state, do hereby ED MAN and mark dygdon, AN UNMARRIED MAN, is son(s) whose name(s) [is/are] subscribed to the foregoing person, and acknowledged that [he/she/they] signed and [] free voluntary act, for the uses and purposes therein set
Given under my hand and official se	al this 26TH day of JANUARY , 2007 .
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	Notary Public, County, Illinois. My Commission expires:    County   County
OFFICIAL SEAL ZANDRA J MOORE NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:05/09/08	[SEAL]
	County Clarking
D 2006 Guardian Mortgage Documents, Inc. HC# 38486 ILLINOIS (10/04)	Borrower Initials TAE WCITGMDF

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Loan Number: / 002004057440

### 1-4 FAMILY RIDER ASSIGNMENT OF RENTS

THIS 1-4 FAMILY RIDER is made this 26TH day of JANUARY, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Home Equity Line of Credit Agreement and Disclosure Statement (the "Note") to PROFESSIONAL MORTGAGE PARTNERS, INC (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

#### 3633 N. PAULINA ST., CHICAGO, ILLINOIS 60613

[Property Address]

- 1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
- A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the property described in the Security Instrument, the following items now or hereafter attached to the property to the extent dey are fixtures are added to the property description, and shall also constitute the Property covered by the Security. In trument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, and or intended to be used in connection with the Property, including, but not limited to, those for the purposes of property or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing operatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stov.s, regerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shad s, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attracted to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a rart of the Property covered by this Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Franti, Rider and the Security Instrument as the "Property."
- B. USE OF PROPERTY; CO'AP, IANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zetter of classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances regulations and requirements of any governmental body applicable to the Property.
- C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the croj crty without Lender's prior written permission.
- D. RENT LOSS INSURANCE. Borrower shall manage in resurance against rent loss in addition to the other hazards for which insurance is required by Section 5.
- E. ASSIGNMENT OF LEASES. Upon Lender's request after Lendt, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with Lases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leaser and to execute new leases, in Lender's sole discretion. As used in this Paragraph E, the word "lease" shall man have the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenue; ("Lents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender of Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursue to

MULTISTATE 1-4 FAMILY RIDER HE1 (10/00) Page 1 of 2

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Section 17 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the cost of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Be ro ver to Lender secured by the Security Instrument pursuant to Section 6.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has no and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Le der, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control or can aintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents are judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not one or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property stall terminate when all the sums secured by the Security Instrument are paid in full.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

Twolk Almlen timothy engier	(Seal)	Mach) zzdon' mark dygdon	(Scal)
	(Scal)		(Seal)
	(Seal)	J. C.	(Seal)
		0/4	<u> </u>
			Offi
MULTISTATE 1-4 FAMILY RIDER HEI (10/00) Page 2 of 2			0

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Loan Number: 002004057440

Date: JANUARY 26, 2007

Property Address: 3633 NORTH PAULINA STREET, CHICAGO, ILLINOIS 60613

### EXHIBIT "A"

### **LEGAL DESCRIPTION**

OT 84 IN FRANK NOWAK'S SUBDIVISION OF BLOCK 26 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL AF JOIAN, (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTH LAST 14 OF THE NORTHWEST 14 AND THE BAST 14 OF THE SOUTHEAST 14 THERE OF N COOK COUNTY, ILLINOIS.

PIN: 14-19-251-008-0000

3633 h.

Clarks Office COMMONLY KNOW AS: 3633 N PAULINA STREET, CHICAGO, ILLINOIS 60613

A.P.N. # : 14-19-231-008-0000