

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Compliance

C.T.I./W  
8474606 20fz  
29052489



0932133114

Doc#: 0932133114 Fee: \$52.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/17/2009 01:47 PM Pg: 1 of 9

Report Mortgage Fraud  
800-532-8785

The property identified as: PIN: 04-15-204-011-0000

**Address:**

**Street:** 1854 TRAILS EDGE DR

**Street line 2:**

**City:** NORTHBROOK

**State:** IL

**ZIP Code:** 60062

**Lender:** BANK OF AMERICA, N.A.

**Borrower:** Jianping Jin and Qi Quan Huang, Husband and Wife

**Loan / Mortgage Amount:** \$417,000.00

Pursuant to 765 ILCS 77170 et seq., this Certificate authorizes the Cook County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

**Certificate number:** 26AC8077-0B5B-4064-B32A-55D90D31C3E4

**Execution date:** 10/30/2009

**BOX 333-CT**

*gob*

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This document was prepared by:

Susan L. Robinett  
3993 Howard Hughes Parkway  
Las Vegas, NV 89109

When recorded, please return to:

M&I Bank FSB  
Attn: Loan Servicing  
P.O. Box 5920  
Madison, WI 53705-0920

State of Illinois

Space Above This Line For Recording Data

## MORTGAGE (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is October 30, 2009 and the parties, their addresses and tax identification numbers, if required, are as follows:  
MORTGAGOR: JIANPING JIN and QI QUAN HUANG, Husband and Wife;

1854 TRAILS EDGE, NORTHBROOK, IL 60062

LENDER:

M&I Bank FSB  
3993 Howard Hughes Parkway, Las Vegas, NV 89109

A Federal Savings Bank operating under the laws of the USA.

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property:  
Legal too long for document. Please see Exhibit A

Tax ID # 0415-204-011-0000

The property is located in COOK at 1854 TRAILS EDGE DR  
(County) NORTHBROOK Illinois 60062  
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:  
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)  
The Home Equity Line of Credit Agreement dated 10/30/2009 from JIAN PING JIN and QI QUAN HUANG to M&I Bank FSB in the amount of \$130,000.00 with a maturity date of 10/30/2029.

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

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VMP -C486(IL) (9909) 04  
ID:\*\*666733

VMP MORTGAGE FORMS - (800)521-7291

Note: 1

LN:\*\*8697

*aa* (page 1 of 6)

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- B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All other obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any necessary notice of the right of rescission with respect to any additional indebtedness secured under paragraph B of this Section, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument (but does not waive the security interest for the debts referenced in paragraph A of this Section).

4. **MORTGAGE COVENANTS.** Mortgagor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

**Payments.** Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

**Prior Security Interests.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

**Claims Against Title.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

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

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

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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 notices. 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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**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 is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

**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.

7. **REMEDIES ON DEFAULT.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions. Upon default, Lender shall have the right, without declaring the whole indebtedness due and payable, to foreclose against all or part of the Property. This Security Instrument shall continue as a lien on any part of the Property not sold on foreclosure.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately 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 of Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

8. **EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, 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 Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released.
9. **ENVIRONMENTAL 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 U.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 substance," or "regulated substance" under any Environmental Law.



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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 immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened 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 INSURANCE.** 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; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor 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 this 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 effective, 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 appraisal and homestead exemption rights relating to the Property.



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## Exhibit A: Property Legal Description

PARCEL 1:  
LOT 19 IN PARK PLACE ESTATES OF NORTHBROOK, BEING A SUBDIVISION IN THE NORTH HALF OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PARCEL 2:  
A NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS AS CREATED BY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS AND RIGHTS FOR PARK PLACE ESTATES OF NORTHBROOK DATED MAY 14, 1993 AND RECORDED MAY 17, 1993 AS DOCUMENT 93366707 MADE BY PARK PLACE ESTATES OF NORTHBROOK LIMITED PARTNERSHIP OVER THE FOLLOWING DESCRIBED LAND:  
LOTS 45 AND 46 (ALSO KNOWN AS OUTLOTS C AND D) IN PARK PLACE ESTATES OF NORTHBROOK SUBDIVISION, BEING A SUBDIVISION IN THE NORTH HALF OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 3:  
THAT PART OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:  
BEGINNING AT A POINT  
ON THE SOUTH LINE OF THE NORTH 330 FEET OF THE SAID  
NORTHEAST 1/4 THAT IS 1206.56 FEET EAST OF THE WEST LINE OF THE SAID NORTHEAST 1/4; THENCE ON AN ASSUMED BEARING OF SOUTH 01 DEGREES 00 MINUTES 21 SECONDS WEST, 400.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 310.00 FEET FOR AN ARC DISTANCE OF 486.95 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING SOUTH 46 DEGREES 00 MINUTES 21 SECONDS WEST AND A CHORD DISTANCE OF 438.41 FEET TO A POINT OF TANGENCY; THENCE NORTH 88 DEGREES 59 MINUTES 39 SECONDS WEST, 24.11 FEET; THENCE SOUTH 54 DEGREES 50 MINUTES 03 SECONDS W, 96.82 FEET; THENCE SOUTH 33 DEGREES 21 MINUTES 51 SECONDS W, 60.00 FT; THENCE SOUTH 72 DEGREES 25 MINUTES 51 SECONDS WEST, 95.66 FEET TO THE NORTHEASTERLY LINE OF THE METROPOLITAN SANITARY DISTRICT EASEMENT AS RECORDED PER DOCUMENT NUMBER 23 876 793; THENCE ALONG THE SAID EASEMENT THE FOLLOWING THREE COURSES AND DISTANCES: SOUTH 17 DEGREES 34 MINUTES 09 SECONDS E, 766.40 FEET; SOUTH 12 DEGREES 32 MINUTES 45 SECONDS WEST, 387.72 FEET; SOUTH 56 DEGREES 28 MINUTES 21 SECONDS EAST, 38.39 FEET. TO THE NORTHWESTERLY RIGHT OF WAY LINE OF THE CHICAGO AND NORTHWESTERN RAILWAY, SAID LINE BEING 70.00 FEET NORTHWEST OF THE CENTERLINE OF SAID RIGHT OF WAY; THENCE NORTH 35 DEGREES 57 MINUTES 20 SECONDS EAST ALONG SAID RIGHT OF WAY 1199.79 FEET; THENCE SOUTH 89 DEGREES 00 MINUTES 29 SECONDS EAST, 6.10 FEET TO A POINT THAT IS 65.00 FEET NORTHWEST OF THE SAID CENTERLINE; THENCE NORTH 35 DEGREES 57 MINUTES 20 SECONDS EAST CONTINUING ALONG

Loan Number: \*\*8697  
ZLglExS 04/07  
Exhibit A: Page 1

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## Exhibit A: Property Legal Description

THE SAID RIGHT OF WAY LINE, 692.62 FEET TO THE CENTERLINE OF WAUKEGAN ROAD; THENCE NORTH 19 DEGREES 42 MINUTES 27 SECONDS WEST ALONG THE SAID CENTERLINE 453.56 FEET TO THE AFORESAID SOUTH LINE OF THE NORTH 330 FEET OF TI-IF NORTHEAST 1/4; THENCE NORTH 88 DEGREES 59 MINUTES 39 SECONDS WEST ALONG THE SAID SOUTH LINE, 593.46 FEET TO THE POINT OF BEGINNING, (EXCEPT THAT PART OF THE LAND FALLING IN WAUKEGAN ROAD AND ALSO EXCEPTING THAT PART THEREOF FALLING WITHIN THE FOLLOWING DESCRIBED PARCEL OF LAND:

THAT PART OF THE NORTH EAST 1/4 OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTH EAST CORNER OF SAID NORTH EAST 1/4; THENCE ON AN ASSUMED BEARING OF SOUTH 0 DEGREES 04 MINUTES 09 SECONDS WEST ON THE EAST LINE OF SAID NORTH EAST 1/4, 1791.23 FEET TO THE CENTERLINE OF WAUKEGAN ROAD; THENCE NORTH 41 DEGREES 08 MINUTES 51 SECONDS WEST, ON SAID CENTERLINE, 547.32 FEET TO A POINT OF CURVATURE ON SAID CENTERLINE; THENCE NORTHWESTERLY ON SAID CENTERLINE AND ON A 1471.58 FOOT RADIUS CURVE CONCAVE TO THE NORTH EAST, THROUGH A CENTRAL ANGLE OF 20 DEGREES 25 MINUTES 46 SECONDS, 524.71 FEET TO A POINT OF TANGENCY ON SAID CENTERLINE; THENCE NORTH 20 DEGREES 47 MINUTES 05 SECONDS WEST, ON SAID CENTERLINE 190.02 FEET TO THE NORTH WEST RIGHT OF WAY LINE OF THE CHICAGO AND NORTHWESTERN RAILWAY COMPANY AND TO THE POINT OF BEGINNING; THENCE SOUTH 34 DEGREES 58 MINUTES 01 SECOND WEST, ON SAID NORTH WEST RIGHT OF WAY LINE 78.70 FEET TO A 5/8 INCH REBAR WITH AN ALLIED CAP STAMPED "STATE OF ILLINOIS DIVISION OF HIGHWAYS ROW CORNER PLS 2377", AND TO A POINT 65.00 FEET SOUTH WEST OF, AS MEASURED PERPENDICULAR TO, SAID CENTERLINE; THENCE NORTH 20 DEGREES 43 MINUTES 05 SECONDS WEST, PARALLEL WITH SAID CENTERLINE, 315.19 FEET TO A 5/8 INCH REBAR WITH AN ALLIED CAP STAMPED "STATE OF ILLINOIS DIVISION OF HIGHWAYS ROW CORNER PLS 2377"; THENCE NORTH 69 DEGREES 16 MINUTES 55 SECONDS EAST, PERPENDICULAR TO SAID CENTERLINE, 12.00 FEET TO A 5/8 INCH REBAR WITH AN ALLIED CAP STAMPED "STATE OF ILLINOIS DIVISION OF HIGHWAYS ROW CORNER PLS 2377"; THENCE NORTH 20 DEGREES 43 MINUTES 05 SECONDS WEST, PARALLEL WITH SAID CENTERLINE, 150.00 FEET TO A 5/8 INCH REBAR WITH AN ALLIED CAP STAMPED "STATE OF ILLINOIS DIVISION OF HIGHWAYS ROW CORNER PLS 2377"; THENCE NORTH 69 DEGREES 16 MINUTES 55 SECONDS EAST, PERPENDICULAR TO SAID CENTERLINE, 53.00 FEET TO SAID CENTERLINE; THENCE SOUTH 20 DEGREES 43 MINUTES 05 SECONDS EAST, ON SAID CENTERLINE, 420.83 FEET TO THE POINT OF BEGINNING.) ALL IN COOK COUNTY, ILLINOIS.

Loan Number: \*\*8697  
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 Exhibit A: Page 2

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