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Doc#: 1306519027 Fee: \$58.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/06/2013 09:40 AM Pg: 1 of 10

Investor Loan # 5164298

Custodian ID: D1

This document was prepared by GMAC Mortgage, LLC

After Recording Return To:

3451 Hammond Ave
Waterloo, IA 50702

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

Renee Carpenter

78 436113

[Space Above This Line For Recording Data]

Non-HAMP Loan Modification Agreement

Loan Modification Agreement ("Agreement") made this August 01, 2012 ("Effective Date") between JOSHUA KIM Married ("Borrower") and GMAC Mortgage, LLC, Lender/Service or Agent for Lender/Service ("Lender") amends and supplements that certain promissory note ("Note") dated February 05, 2007 in the original principal sum of ONE HUNDRED EIGHTY THREE THOUSAND DOLLARS AND ZERO CENTS (\$183,000.00) executed by Borrower. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on March 13, 2007 with Instrument Number ~~0707256145~~ in Book and/or Page Number of the real property records of COOK County, IL. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 131 CRESTWOOD COURT #5 SCHAUMBURG IL 60195, which real property is more particularly described as follows:

* 0707255145

(Legal Description if Applicable for Recording Only)

Borrower acknowledges that "Lender" is the legal holder and the owner, or agent/service for the legal holder and owner, of the Note and Security Instrument and further acknowledges that if "Lender" transfers the Note, as amended by this Agreement, the transferee shall be the "Lender" as defined in this Agreement.

Borrower has requested, and Lender has agreed, to extend or rearrange the time and manner of payment of the Note and to extend and carry forward the lien(s) on the Property whether or not created by the Security Instrument.

* parcel number - 07101010391177

S	<u>Y</u>
P	<u>10</u>
S	<u>N</u>
M	<u>N</u>
SC	<u>Y</u>
E	<u>Y</u>
INT	<u>97</u>

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Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and Security Instrument (New Principal Balance) is \$213,902.70. The "New Principal Balance" less the deferred and forgiven Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$149,788.70. This represents a reduction in my old principal balance (the balance due prior to the date of this loan modification) by \$64,114.00 (Total Deferred + Forgiven Principal) of which \$0.00 is being forgiven in full and \$64,114.00 is being deferred (the "Deferred Principal Balance") until the Term of my loan expires (the Maturity Date), or when I payoff my loan at the time when I sell or transfer any interest in my home, refinance the loan, or when the last scheduled payment is due, and the Lender will be under no obligation to refinance my loan. Until I am required to payoff the Deferred Principal Balance, I will not be required to pay interest or make monthly payments on the deferred amount.
2. The Maturity Date is May 01, 2047.
3. Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of Lender the Principal Balance, consisting of the amount(s) loaned to Borrower by Lender and any accrued but unpaid interest capitalized to date as applicable, along with any other amounts that may come due under the terms of the original Note and Security Instrument.
4. Interest will be charged on the unpaid, non-deferred, "New Principal Balance" until the non-deferred principal has been paid in full. Borrower promises to pay interest at the rate of 4.250% from August 01, 2012 until I payoff my loan at the time when I sell or transfer any interest in my home, refinance the loan, or when the last scheduled payment is due. If Step Rate: The rate of interest I pay will change based upon Payment Schedule below.
5. Borrower promises to make monthly principal and interest payments of \$688.02, beginning on September 01, 2012, and continuing thereafter on the same day of each succeeding month, according to the Payment Schedule below until all principal and interest is paid in full. Borrower will make such payments at 3451 Hammond Avenue, Waterloo, Iowa, 50702 or at such other place as Lender may require. The amounts indicated in this paragraph do not include any required escrow payments for items such as hazard insurance or property taxes; if such escrow payments are required the monthly payments will be higher and may change as the amounts required for escrow items change.

If Step Rate:

PAYMENT SCHEDULE

Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Payment Ends on
4.250%	August 01, 2012	\$688.02	\$352.79, may adjust periodically	\$1,040.81, may adjust periodically	September 01, 2012	May 01, 2047

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6. If on May 01, 2047 (the "Maturity Date"), Borrower still owes any amounts under the Note and Security Instrument, including any "Deferred Principal Balance" as provided for in this Agreement, Borrower will pay these amounts in full on that date.
7. If "Lender" has not received the full amount of any monthly payment within the grace period provided for in the original Note or as otherwise provided for by law, Borrower will pay a late payment fee to "Lender" in an amount calculated based on the late charge percentage provided for in the original Note, or as otherwise provided for by law, and the monthly payment required under this Agreement, with a maximum as provided for in the Note, or otherwise provided by law. Borrower will pay this late charge promptly, but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy.
8. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended (if the Maturity Date of the original Note has been changed) until the indebtedness evidenced by the Note and this Agreement has been fully paid. Lender and Borrower acknowledge and agree that such renewal, amendment, modification, rearrangement or extension (if applicable) shall in no manner affect or impair the Note or liens and security interests securing same, the purpose of this Agreement being simply to modify, amend, rearrange, or extend (if applicable) the time and the manner of payment of the Note and indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note, which are expressly acknowledged by Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note.
9. If all or any part of the Property or any interest in it is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower. For purposes of this paragraph, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is transfer of title by Borrower at a future date to a purchaser.
10. As amended hereby, the provisions of the Note and Security Instrument shall continue in full force and effect, and the Borrower acknowledges and reaffirms Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement, including but not limited to, in the case of the Borrower, the obligation to pay items such as taxes, insurance premiums or escrow items, as applicable. Any default by Borrower in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.
11. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto. This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement.

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12. Important Information regarding your loan modification

Initial Interest Rate and Initial Payment Amount

According to your mortgage payment calculated for long-term affordability, your modified loan will include a deferred balance requiring a balloon payment.

The amount of the initial monthly payment on your modified loan will be based on three factors:

- the interest rate reflected in the agreement;
- the current balance of the loan; and
- the remaining term/amortization period of the loan.

Your new monthly payment of principal and interest will be calculated based on a remaining Term of 417 months. Although your new payment will be sufficient enough to substantially pay down your loan balance, a balloon payment in the amount of \$64,114.00 will be due when the term of your loan expires or when you pay off the modified loan, which will be when you sell or transfer an interest in your house, refinance the loan, or when the last scheduled payment is due, and the Lender will be under no obligation to refinance your loan.

How Your Monthly Payment Can Change - Balloon Payment

You will be notified in writing at least 90 but not more than 120 days before the date the balloon payment is due. This notice will be mailed to you at the most current mailing address you supply and will contain information about the amount of the balloon payment, the date it is due and the telephone number of the Lender's representative (or loan servicer's representative) available to answer questions you may have about the notice.

THE LENDER HAS NO OBLIGATION TO REFINANCE THIS LOAN AT THE END OF ITS TERM. THEREFORE, YOU MAY BE REQUIRED TO REPAY THE LOAN OUT OF ASSETS YOU OWN OR YOU MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFINANCE THE LOAN.

ASSUMING THIS LENDER OR ANOTHER LENDER REFINANCES THE LOAN AT MATURITY, YOU WILL PROBABLY BE CHARGED INTEREST AT MARKET RATES PREVAILING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE PAID ON THIS LOAN. YOU MAY ALSO HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW MORTGAGE LOAN.

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Example of Balloon Payment

The payment amount due at loan maturity can change substantially based upon amount of the loan, interest rate, and any principal payments you choose to make before loan maturity, among other factors.

Unpaid Loan Balance at Time of Modification	\$100,000
Loan Balance That Does Not Accrue Interest (Deferred Principal)	\$25,000
Loan Balance That Does Accrue Interest	\$75,000
Interest Rate	7.7500%
Deferred Principal Balance Due at Maturity	\$25,000

In the example above, the outstanding loan balance of \$25,000 would be due and payable at maturity. This summary is intended for reference purposes only.

EACH OF THE BORROWER AND THE "LENDER" ACKNOWLEDGE THAT NO REPRESENTATIONS, AGREEMENTS OR PROMISES WERE MADE BY THE OTHER PARTY OR ANY OF ITS REPRESENTATIVES OTHER THAN THOSE REPRESENTATIONS, AGREEMENTS OR PROMISES SPECIFICALLY CONTAINED HEREIN. THIS AGREEMENT, AND THE NOTE AND SECURITY INSTRUMENT (AS AMENDED HEREBY) SETS FORTH THE ENTIRE UNDERSTANDING BETWEEN THE PARTIES. THERE ARE NO UNWRITTEN AGREEMENTS BETWEEN THE PARTIES. BORROWER ALSO ACKNOWLEDGES THE RECEIPT BY INCLUSION IN THIS AGREEMENT, OF SPECIFIC INFORMATION DISCLOSING THE FUNCTION OF A BALLOON PAYMENT.

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Executed effective as of the day and year first above written.

10-20-12

Joshua Kim

Date

JOSHUA KIM

Date

Date

Date

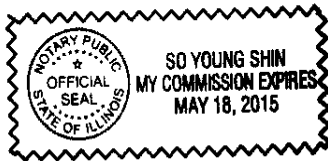
BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

On this 20 day of October, 12, before me, the undersigned, a Notary Public in and for said county and state, personally appeared JOSHUA KIM, personally known to me or identified to my satisfaction to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.



So Young Shin
Notary Public

My Commission Expires: May 18, 2015

6

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GMAC Mortgage, LLC

By: Renee A Carpenter
renee carpenter

Title: Authorized Officer

Date: 1-11-13

LENDER ACKNOWLEDGMENT

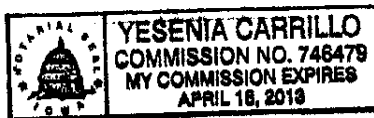
State of IOWA

County of Black Hawk

On this 11 day of Jan, 13, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Renee Carpenter, personally known to me or identified to my satisfaction to be the person who executed the within instrument as Renee Carpenter of GMAC Mortgage, LLC, said instrument is the act and deed of said entity, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Yesenia Carrillo
Notary Public
My Commission Expires: 1-18-2013



UNOFFICIAL COPY**TICOR TITLE INSURANCE COMPANY**

ORDER NUMBER: 2000 000598993 CH
STREET ADDRESS: 131 CRESTWOOD COURT, UNIT 5
CITY: SCHAUMBURG **COUNTY:** COOK COUNTY
TAX NUMBER: 07-10-101-017-0000

LEGAL DESCRIPTION:**PARCEL 1:**

UNIT NUMBER 19-5 IN THE TWELVE OAKS AT SCHAUMBURG CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOTS 1, 2, OUTLOT "A" AND OUTLOT "B" IN GARDEN GLEN, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT RECORDED OCTOBER 6, 1986 AS DOCUMENT 86459348 AS AMENDED BY AMENDED PLAT RECORDED DECEMBER 28, 2006 AS DOCUMENT NUMBER 0636209030, IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0700209057; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS.

PARCEL 2: (AMANDA LANE)

PERPETUAL, NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID CREATED BY GRANT OF EASEMENT FOR INGRESS AND EGRESS RECORDED SEPTEMBER 9, 1982 AS DOCUMENT 26345788 AND AMENDED BY INSTRUMENT RECORDED SEPTEMBER 15, 1988 AS DOCUMENT 88421690 OVER, UNDER, ACROSS, ALONG, THROUGH AND UPON THE FOLLOWING DESCRIBED PROPERTY:

THE NORTH 27.0 FEET OF THE SOUTH 37.0 FEET OF THE EAST 673.82 FEET OF THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, BEING A BITUMINOUS PAVED DRIVE WITH CONCRETE CURBING FOR INGRESS AND EGRESS, EXCEPTING THEREFROM THE WEST 17.00 FEET OF THE EAST 50.00 FEET OF THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE SOUTH LINE OF A CERTAIN PIECE OF PROPERTY ACQUIRED BY THE ILLINOIS STATE TOLL HIGHWAY COMMISSION, AS A PERMANENT EASEMENT RECORDED ON APRIL 23, 1957 AS DOCUMENT 16885123.

PARCEL 3: (LAKE EASEMENT)

PERPETUAL, NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID CREATED BY GRANT OF EASEMENT FOR INGRESS AND EGRESS TO, AND USE OF, LAKE RECORDED SEPTEMBER 9, 1982 AS DOCUMENT 26345787, AND THE AMENDMENT THERETO RECORDED JUNE 15, 2006 AS DOCUMENT NO. 0616610044, ALONG, AROUND AND UPON THE FOLLOWING DESCRIBED PROPERTY:

(CONTINUED)

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8

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TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000598993 CH
 STREET ADDRESS: 131 CRESTWOOD COURT, UNIT 5
 CITY: SCHAMBURG COUNTY: COOK COUNTY
 TAX NUMBER: 07-10-101-017-0000

LEGAL DESCRIPTION:

THAT PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT A BRONZE MARKER AT THE SOUTHEAST CORNER OF THE NORTHWEST 1/4 OF SAID SECTION 10; THENCE SOUTH 87 DEGREES, 17 MINUTES, 23 SECONDS WEST ALONG THE SOUTH LINE OF SAID NORTHWEST 1/4 OF SECTION 10, A DISTANCE OF 671.54 FEET; THENCE NORTH 02 DEGREES, 42 MINUTES, 37 SECONDS WEST, A DISTANCE OF 252.00 FEET; THENCE NORTH 87 DEGREES, 17 MINUTES, 23 SECONDS EAST, A DISTANCE OF 50.22 FEET; THENCE NORTH 02 DEGREES, 42 MINUTES, 37 SECONDS WEST, A DISTANCE OF 257.90 FEET TO THE SOUTH BACK OF EXISTING CURB OF KRISTIN DRIVE, (A PRIVATE DRIVE) FOR A POINT OF BEGINNING; THENCE SOUTH 87 DEGREES, 17 MINUTES, 23 SECONDS WEST ALONG THE BACK OF CURB, A DISTANCE OF 5.55 FEET TO A POINT OF CURVE; THENCE WESTERLY, NORTHERLY, AND EASTERLY ALONG THE EXISTING CURB, EXISTING CURB FORMING AN ARC OF A CIRCLE (CONVEX WESTERLY, HAVING A RADIUS OF 153.20 FEET, CHORD NORTH 22 DEGREES, 12 MINUTES, 46 SECONDS WEST, A DISTANCE OF 288.82 FEET), A DISTANCE OF 377.00 FEET TO THE POINT OF TANGENCY; THENCE NORTH 48 DEGREES, 17 MINUTES, 05 SECONDS EAST ALONG THE BACK OF THE NORTH CURB, A DISTANCE OF 199.86 FEET TO A POINT OF CURVE; THENCE EASTERLY ALONG THE ARC OF A CIRCLE (CONVEX NORTH, ALONG THE NORTH BACK OF EXISTING CURB, HAVING A RADIUS OF 233.50 FEET, CHORD NORTH 51 DEGREES, 12 MINUTES, 31 SECONDS EAST, A DISTANCE OF 23.83 FEET) TO THE END OF THE EXISTING CURB; THENCE CONTINUING ALONG THE ARC OF THE LAST DESCRIBED CIRCLE, (CHORD NORTH 66 DEGREES, 12 MINUTES, 31 SECONDS EAST, A DISTANCE OF 97.70 FEET), A DISTANCE OF 98.43 FEET TO THE POINT OF TANGENCY; THENCE NORTH 78 DEGREES, 17 MINUTES, 05 SECONDS, A DISTANCE OF 335.52 FEET TO A POINT OF CURVE; THENCE EASTERLY ALONG THE ARC OF A CIRCLE (CONVEX NORTH HAVING A RADIUS OF 527.57 FEET, CHORD NORTH 84 DEGREES, 03 MINUTES, 25 SECONDS EAST, A DISTANCE OF 106.12 FEET), A DISTANCE OF 106.30 FEET TO THE WEST LINE OF THE LAND GRANTED TO THE ILLINOIS STATE TOLL HIGHWAY COMMISSION FOR PERPETUAL EASEMENT IN DOCUMENT 16885123; THENCE SOUTH 00 DEGREE, 05 MINUTES, 04 SECONDS EAST ALONG THE LAST DESCRIBED LINE, A DISTANCE OF 479.31 FEET TO THE BACK LINE OF THE EXISTING NORTH CURB OF KRISTIN DRIVE, (A PRIVATE DRIVE); THENCE SOUTH 87 DEGREES, 22 MINUTES, 08 SECONDS WEST ALONG THE BACK OF SAID NORTH CURB OF KRISTIN DRIVE, A DISTANCE OF 125.18 FEET; THENCE NORTH 02 DEGREES, 42 MINUTES, 37 SECONDS WEST, A DISTANCE OF 61.82 FEET; THENCE SOUTH 87 DEGREES, 17 MINUTES, 23 SECONDS WEST, A DISTANCE OF 36.86 FEET; THENCE NORTH 02 DEGREES, 42 MINUTES, 37 SECONDS WEST, A DISTANCE OF 50.00 FEET; THENCE SOUTH 87 DEGREES, 17 MINUTES, 23 SECONDS WEST, A DISTANCE OF 11.30 FEET; THENCE NORTH 02 DEGREES, 42 MINUTES, 37 SECONDS WEST ALONG A LINE 5.00 FEET EAST OF AND PARALLEL WITH THE EAST WALL OF AN EXISTING ONE-STORY BRICK BUILDING, A DISTANCE OF 68.96 FEET; THENCE SOUTH 87 DEGREES, 17 MINUTES, 23 SECONDS WEST ALONG A LINE 5.00 FEET NORTH OF AND PARALLEL WITH SAID BUILDING, A DISTANCE OF 109.34 FEET; THENCE NORTH 02 DEGREES, 40 MINUTES, 22 SECONDS EAST, A DISTANCE OF 9.93 FEET; THENCE SOUTH 87 DEGREES, 19 MINUTES, 38

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9

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ORDER NUMBER: 2000 000598993 CH
STREET ADDRESS: 131 CRESTWOOD COURT, UNIT 5
CITY: SCHAUMBURG **COUNTY:** COOK COUNTY
TAX NUMBER: 07-10-101-017-0000

LEGAL DESCRIPTION:

SECONDS WEST ALONG A LINE 5.00 FEET NORTHERLY OF AND PARALLEL WITH THE CENTERLINE OF THE CORNER POSTS OF THE NORTHERLY SWIMMING POOL FENCE, A DISTANCE OF 102.86 FEET; THENCE SOUTH 02 DEGREES, 53 MINUTES, 22 SECONDS EAST ALONG A LINE 5.00 FEET WESTERLY OF AND PARALLEL WITH THE CENTERLINE OF THE CORNER POSTS OF THE EXISTING SWIMMING POOL FENCE, A DISTANCE OF 50.27 FEET; THENCE SOUTH 87 DEGREES, 21 MINUTES, 38 SECONDS WEST ALONG A LINE 5.00 FEET NORTHERLY OF AND PARALLEL WITH THE CENTERLINE OF THE CORNER POSTS OF THE TENNIS COURT FENCE, A DISTANCE OF 132.35 FEET; THENCE SOUTH 02 DEGREES, 38 MINUTES, 52 SECONDS EAST ALONG A LINE 5.00 FEET WESTERLY OF AND PARALLEL WITH THE CENTERLINE OF THE CORNER POSTS OF EXISTING TENNIS COURT FENCE, A DISTANCE OF 139.95 FEET TO THE BACK OF THE AFORESAID NORTH CURVE OF KRISTIN DRIVE, (A PRIVATE DRIVE); THENCE SOUTH 87 DEGREES, 22 MINUTES, 08 SECONDS WEST ALONG THE NORTH CURVE OF KRISTIN DRIVE, A DISTANCE OF 59.83 FEET; THENCE SOUTH 02 DEGREES, 42 MINUTES, 37 SECONDS EAST, A DISTANCE OF 27.70 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 4:

EASEMENTS CONTAINED IN THE GRANT OF FACILITIES EASEMENT AGREEMENT DATED MARCH 28, 1988 AND RECORDED SEPTEMBER 15, 1988 AS DOCUMENT 88421687 BY AND AMONG LASALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 12, 1981 AND KNOWN AS TRUST NUMBER 103671, TWENTY-ONE KRISTIN LIMITED PARTNERSHIP, AMERICAN NATIONAL BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 15, 1985 AND KNOWN AS TRUST NUMBER 65791, AND GARDEN GLEN LIMITED PARTNERSHIP, AMENDMENT RECORDED MAY 5, 1999 AS DOCUMENT 99473403, AND THE AMENDMENT THERE TO RECORDED JUNE 15, 2006 AS DOCUMENT NO. 0616810044; (A) UNDER, ALONG, ACROSS AND THROUGH THE STORM WATER FACILITIES PREMISES, AS DEFINED THEREIN, TO ACCEPT AND CARRY STORM WATER, (B) UNDER, ALONG, ACROSS AND THROUGH THE STORM WATER FACILITIES PREMISES TO CONNECT TO AND USE THE STORM WATER FACILITIES, (C) IN, OVER, ALONG, THROUGH AND ACROSS THE LAKE EASEMENT PARCEL AND THE LAKE FOR SURFACE DRAINAGE OF STORM WATER AND FOR THE USE OF THE LAKE TO ACCEPT, DETAIN AND RETAIN STORM WATER DRAINAGE, AND (D) IN, OVER, UNDER, ALONG, THROUGH AND ACROSS, FOR A RIGHT OF ENTRY, THE KRISTIN PROPERTY, AS DEFINED THEREIN, FOR THE PURPOSE OF EXERCISING THE RIGHTS TO MAINTAIN AND REPAIR THE FACILITIES, AS DEFINED THEREIN.

PIN #: 07-10-101-017, -018, -019, -020, -0000



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10