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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1425522094 Fee: \$52.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/12/2014 03:26 PM Pg: 1 of 8

140256202928

4/4

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 07-10-101-039-1040

Address:

Street: 1757 Eastwood Ct Unit 4

Street line 2:

City: Schaumburg

State: IL

ZIP Code: 60195

Lender: Illinois Housing Development Authority

Borrower: Kara J Spangler

Loan / Mortgage Amount: \$7,500.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Attorneys' Title Guaranty Fund, Inc.
1 S. Wacker Dr., STE 2400
Chicago, IL 60606-4650
Attn: Search Department

Certificate number: E404F254-6790-4698-8B02-1BFE80682EAB

Execution date: 09/02/2014

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This document was prepared by:

WINTRUST MORTGAGE, A DIVISION OF BARRINGTON

BANK AND TRUST CO., NA 9700 W HIGGINS RD

SUITE 300 ROSEMONT, IL 60018

When recorded, please return to:

Illinois Housing Development Authority
401 N. Michigan Avenue, Suite 700
Chicago, IL 60611
Attn: Home Ownership Programs

(Space Above This Line For Recording Data)

2ND Loan # 1211698

SECOND MORTGAGE

THIS SECOND MORTGAGE ("Security Instrument") is given on SEPTEMBER 2, 2014. The mortgagor(s) is(are) KARA J SPANGLER, AN UNMARRIED WOMAN (Borrower(s)).

This Security Instrument is given to ILLINOIS HOUSING DEVELOPMENT AUTHORITY which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 401 N. Michigan Ave., Suite 700, Chicago, IL 60611 ("Lender"). Borrower owes the lender the principal sum of SEVEN THOUSAND FIVE HUNDRED AND 00/100

Dollars (U.S. \$ 7500.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in COOK County, Illinois:

(Legal description)

TAX ID #07-10-101-039-1040

which has the address of 1757 EASTWOOD CT, UNIT 4, SCHAUMBURG, Illinois 60195 ("Property Address"); (street) (city) (zip)

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

BORROWER COVENANTS that the Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of the debt evidenced by the Note and any prepayment and late charges due under the Note and any sums advanced under paragraph 7.

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2. **Intentionally Deleted.**
3. **Application of Payments.** Unless applicable law provides otherwise, all payment received by Lender under paragraphs 1 shall be applied first to any amounts advanced under paragraph 7, then to any late charges due under the note and then to principal due.
4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower or Lender, on Borrowers behalf, shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to the Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.
5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which the Lender requires insurance. 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 Borrower subject to Lender's approval which shall not be unreasonably withheld. If borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.
- All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.
- Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 day a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.
- Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.
6. **Occupancy; Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's Principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for the term of this Security Instrument. Borrower shall keep the Property in good repair and shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is in on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless the Lender agrees to the merger in writing.
7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect the Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), the Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument.

8. **Intentionally Deleted.**
9. **Inspection.** Lender or its agent may make reasonable entries upon and inspection of the Property. Lender shall give Borrower notice at the time of or prior to an Inspection specifying reasonable cause for the inspection.
10. **Condemnation.** The proceeds of any award or claim for damages, 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 Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect or apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
12. **Successors and Assigns Bound; Joint and Several Liability.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several.
13. **Intentionally Deleted.**
14. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this "Security Instrument" shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
16. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.
17. **Transfer of the Property or a Beneficial Interest in Borrower/Refinance of First Mortgage Loan.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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 this Security Instrument without further notice or demand on Borrower.

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sum which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other

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covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

- 19. Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Interest) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and 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 notice will also contain any other information required by applicable law.
- 20. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower 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 small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender 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 the Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "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 paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (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 Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the note may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and cost of title evidence.
- 22. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation charges.
- 23. Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.
- 24. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
(Check applicable box)
 Other(s) [specify]
- 25. Required HUD Provision.** The restrictions contained in this Security Instrument shall automatically terminate if title to the mortgaged property is transferred by foreclosure or deed-in-lieu of foreclosure, or if the mortgage is assigned to the Secretary of the United States Department of Housing and Urban Development.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

 Witness Kara J Spangler (Seal)
 KARA J SPANGLER --Borrower

 Witness _____ (Seal)
 --Borrower

 Witness _____ (Seal)
 -- Borrower

(Space Below This Line for Acknowledgment)

STATE OF ILLINOIS,)
)
 COUNTY OF Cook) SS

I, Theresa J. Rainey, a Notary Public in and for the said county and state, do hereby certify that KARA J SPANGLER, AN UNMARRIED WOMAN personally

known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 2ND day of SEPTEMBER, 20 14.

My Commission expires: KATHERINE A RAINEY
 (Seal) Notary Public - State of Illinois
 My Commission Expires Jun 11, 2017

[Signature]
 Notary Public (signature)

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST CO., NA NMLSR ID: 449042

Individual: JAMES CHRISTOPHER MADEJCZYK NMLSR ID: 413915

Initials: [Signature]

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ATTORNEYS' TITLE GUARANTY FUND, INC.

LEGAL DESCRIPTION

Permanent Index Number:

Property ID: 07-10-101-039-1040

Property Address:

1757 Eastwood Ct., Unit 4
Schaumburg, IL 60195

Legal Description:

Parcel 1: Unit No. 4 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 the Plat recorded October 6, 1986 as Document No. 86459348 as amended by Amended Plat recorded December 28, 2006 as Document No. 0636209030, in Cook County, Illinois; which Survey is attached as Exhibit "C" to the Declaration of Condominium recorded as Document No. 0700209057; together with its undivided percentage interest in the common elements in Cook County, Illinois.

Parcel 2: 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 No. 26345788 and amended by Instrument recorded September 15, 1988 as Document No. 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 No. 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 No. 26345787, and the Amendment thereto recorded June 15, 2006 as Document No. 0616610044, along, around and upon the following described property: 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 6.95 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 23.82 feet), 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 No. 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

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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 1 story brick building, a distance of 68.86 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 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 102.88 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 curb 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 No. 88421687 by and among LaSalle National Bank, as Trustee under Trust Agreement dated February 12, 1981 and known as Trust No. 103671, 21 Kristin Limited Partnership, American National Bank and Trust Company, as Trustee under Trust Agreement dated October 15, 1985 and known as Trust No. 65791, and Garden Glen Limited Partnership, Amendment recorded May 5, 1999 as Document No. 99433403, and the Amendment thereto recorded June 15, 2006 as Document No. 0616610044; (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.