



Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Doc#: 1602515014 Fee: \$60.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 01/25/2016 09:51 AM Pg: 1 of 12

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 14-30-403-155-0000

Address:

Street: 2645 HARTLAND CT N

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60614

Lender: Citibank, N.A.

Borrower: ANDREW K. MCLEOD AND CLAUDIA BLECHNER-MCLEOD

Loan / Mortgage Amount: \$100,000.00

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 loan is a HELOC which is not simultaneous with a new first mortgage.

Certificate number: EC82E083-34DC-4772-A03B-D5A44B44B705

Execution date: 1/12/2016

Property of Cook County Clerk's Office

Y
12
N
N
SC
E
INT

UNOFFICIAL COPY**When recorded, return to**

Finiti
 Finiti Recording Team
 Accommodation Recording per Client Requests
 7090 Samuel Morse Drive
 Columbia, MD 21046

12376075

THIS INSTRUMENT PREPARED BY:

N. Kanekar
 Citibank
 1000 Technology Drive - MS 221
 O'Fallon, MO 63368-2240
 1-866-643-5190

Send Tax Statements to:
 2645 HARTLAND CT N
 CHICAGO, IL 60614-4960

EQUITY SOURCE ACCOUNT® MORTGAGE

ACCOUNT NO.: 115112301788000

In this Mortgage dated **01/12/2016**, "You," "Your" and "Yours" means **ANDREW K. MCLEOD AND CLAUDIA BLECHNER-MCLEOD, MARRIED TO EACH OTHER, AS TENANTS BY THE ENTIRETY**. "We," "Us" and "Our" means Citibank, N.A., a national banking association, whose home address is 701 East 60th Street North, Sioux Falls, South Dakota 57104, 1-866-643-5190. The "Borrower" means the individual(s) who has(ve) signed the Equity Source Account® Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Mortgage.

The "Property" means the real estate, including the leasehold (if any), located at **2645 HARTLAND CT N, CHICAGO, IL 60614-4960 COOK County**.

THIS MORTGAGE between You and Us is made as of the date next to Your first signature below and has a final maturity date 25 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Mortgage may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Mortgage. Obligations under the Agreement, Mortgage and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a mortgage release to be executed and such release is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Mortgage, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Mortgage (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited, You hereby mortgage, grant and convey to Us the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Mortgage is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

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Mortgage, continued

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS MORTGAGE, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 3 THROUGH 6 FOLLOWING.

IF MORTGAGOR IS AN INDIVIDUAL

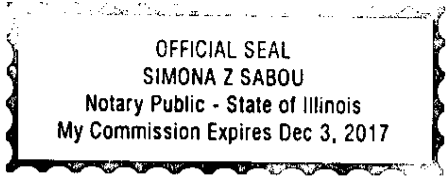
	01/12/2016		
Mortgagor: ANDREW K. MCLEOD		Witness	Date
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried			
	01/12/2016		
Mortgagor: CLAUDIA BLECHNER-MCLEOD		Witness	Date
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried			
Mortgagor:		Witness	Date
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried			
Mortgagor:		Witness	Date
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried			
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Witness	Date
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Witness	Date

STATE OF ILLINOIS)
County of COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **ANDREW K. MCLEOD and CLAUDIA BLECHNER-MCLEOD**, 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 (s)he(they) signed sealed and delivered the said instrument as his(her)(their) free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 12 day of JANUARY 2016
My Commission Expires: 12-3-17

Notary Public



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Mortgage, continued

You covenant 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 the encumbrances of record and any first mortgage. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Mortgage.

You and We covenant and agree as follows:

1. **Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Mortgage including, without limitation, that evidenced by the Agreement.
2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Mortgage in such order as We may choose from time to time.
3. **Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment. We reserve the right to require You or the Borrower to pay to an escrow account amounts to pay taxes and insurance when they are due. If We require payments to be made to an escrow account, the amount of the payments will be determined in accordance with applicable law and We will pay interest on the payments, if required by applicable law. You shall make payments, when due, on any indebtedness secured by a mortgage or other lien that is prior in right time to this Mortgage (a "Prior Mortgage"). You shall promptly discharge the lien of any Prior Mortgage not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to this Mortgage. You shall not enter into any agreement with the holder of a Prior Mortgage whereby such Prior Mortgage, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Mortgage without Our prior written consent.
4. **Hazard Insurance.** You 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 such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgagee clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You. If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Mortgage. If the Property is acquired by Us under Paragraph 14 of this Mortgage, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition. The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Mortgage covers a unit in a condominium project or planned unit development.
5. **Preservation and Maintenance of Property; Condominiums and Planned Unit Developments.** If this Mortgage is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Mortgage if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall

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Mortgage, continued

supersede the provisions of Paragraph 4 of this Mortgage to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Mortgage being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against rent loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Mortgage, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Mortgage (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.

7. Inspection. We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemner offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. Forbearance Not a Waiver. Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

11. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Mortgage shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of this Mortgage or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. Severability. If any term of this Mortgage is found to be unenforceable, all other provisions will remain in full force.

13. Due on Transfer Provision - Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Mortgage. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage. If We exercise this option, We shall give You 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 all sums secured by this Mortgage must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Mortgage without further notice or demand on You.

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Mortgage, continued

14. **Default.** If You breach any term in this Mortgage, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Mortgage to be immediately due and payable without further demand and may invoke the power of sale under this Mortgage and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Mortgage, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Mortgage when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Mortgage and upon (a) expiration of the Agreement or (b) Your request, We shall release this Mortgage and You shall pay all costs of recordation, if any.

18. **Appointment of Receiver; Lender in Possession.** Upon acceleration under this Mortgage or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys fees and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

19. **Statement of Obligation.** We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. **No Merger.** There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. **Fixture Filing.** This Mortgage constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Mortgage and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. **Third Party Waivers.** In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Mortgage or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligences, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Mortgage, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. **Choice of Law.** The Mortgage will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of South Dakota; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Mortgage will be governed by the law of the state where the Property is located.

24. **Your Copy.** You shall be given one conformed copy of the Agreement and this Mortgage.

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Mortgage, continued

25. Loan Charges Legislation Affecting Our Rights. If the Agreement 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 Agreement 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 such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Mortgage unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Mortgage and may invoke any remedies permitted by Paragraph 14.

26. Waiver of Homestead. You waive all right of homestead exemption in the Property.

27. Trustee Exculpation. If this Mortgage is executed by an Illinois land trust, You execute this Mortgage as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by Us and by every person hereafter claiming any right hereunder that nothing contained herein or in the Agreement shall be construed as creating any liability on You personally to pay amounts owing in connection with the Agreement or this Mortgage or any interest that may occur thereon, or to perform any covenants either express or implied contained in this Mortgage, all such liability, if any, being expressly waived, and that any recovery on the Mortgage or the Agreement shall be solely against and out of the Property by enforcement of the provisions of this Mortgage and the Agreement, but this waiver shall in no way affect the personal liability of any individual Borrower, co-maker or guarantor of this Agreement.

UNOFFICIAL COPY**Exhibit A****Parcel 1:**

Lot SF-13 in the Hartland Park Subdivision, being a resubdivision of part of Lot 3 in the Northwestern Terra Cotta Company's Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, according to the Plat thereof recorded December 20, 2004 as document number 0435534038, in Cook County, Illinois.

Parcel**2:**

Easements for the benefit of Parcel 1 as created by the Declaration of Covenants, Conditions, Restrictions and Easements for Hartland Park Master Homeowners Association, recorded October 11, 2005 as document number 0528418110 and re-recorded to correct the legal description on October 12, 2005 as document number 0528527027, as more fully described therein and according to the terms set forth therein.

Parcel 3:

Easements for the benefit of Parcel 1 as created by the Declaration of Covenants, Conditions, Restrictions and Easements for Hartland Park Single Family Homes, recorded October 3, 2005 as document number 0528627151, as more fully described therein and according to the terms set forth therein.

Parcel 4:

A non-exclusive easement for the benefit of Parcel 1 for ingress and egress from said parcel as created by deed from Northwestern Terra Cotta Company to the Rizzo Brothers Warehouse Corporation, dated October 8, 1953 and recorded October 22, 1953 as document 15751224 and amended by agreement recorded as document number 90188588 and re-recorded as document number 90235681 over the following described property:

That part of Lot 3 in Northwestern Terra Cotta Company's resubdivision aforesaid and that part of vacated North Hermitage Avenue lying East of and adjoining said Lot 3 described as follows:

Beginning at the point of intersection of the East line of the West 14 feet of said vacated North Hermitage Avenue with the Southerly line of the present existing driveway which point is 119.33 feet more or less North of the North line of West Wrightwood Avenue and running thence Westerly along said Southerly line of said existing driveway, which Southerly line is a Southerly line of property described as parcel 2, in a deed dated January 30, 1946 and recorded in the Recorder's Office of Cook County, Illinois as document number 13708497 and continuing Westerly along said Southerly line extended a distance of 90.83 feet more or less to its intersection with the East line of property described as Parcel 3 in said deed thence Northerly along said East line of said Parcel 3 a distance of 10.56 feet to its intersection with a Westward extension of the line of the South face of a brick building; thence Easterly along said line of the South face of a brick building along said Westward extension thereof and along an Eastward extension thereof a distance of 90.73 feet more or less to its intersection with said East line of the West 14 feet of vacated North Hermitage Avenue and thence South along said East line of the West 14 feet, a distance of 10.69 feet to the point of beginning excepting from the above described land any part or parts thereof, if any, which are now occupied by buildings or structures situated, in Cook County, Illinois.

Parcel 5:

Easement for ingress and egress for the benefit of Parcel 1 over and across the following described land:

That part of Lot or Block 3, together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3, all in Northwestern Terra Cotta Company's resubdivision of a part of the North East 1/4 of the Southeast 1/4 of

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Section 30, Township 40 North, Range 14 East of the Third Principal Meridian, included within a parcel of land bounded and described as follows:

Beginning at the point of intersection of the East line of the West 26 feet of said vacated North Hermitage Avenue with the North line of West Wrightwood Avenue, and running thence North along said East line of the West 26 feet, a distance of 80 feet; thence Northeastwardly a distance of 59.94 feet to a point which is 39 feet East from the West line of said vacated North Hermitage Avenue and 138.50 feet North from said North line of West Wrightwood Avenue; thence Northwestwardly a distance of 92.59 feet to a point on the East line of said West 26 feet which is 230 feet North from said North line of West Wrightwood Avenue; thence North along said East line of the West 26 feet a distance of 260.15 feet to the point of intersection of the East line of the West 26 feet aforesaid, with a Westward extension of the center line of the South wall (measuring 12 1/2 inches in thickness), of a one story brick building situated upon Lot or Block 2 in said Northwestern Terra Cotta Company's subdivision; thence West along said Westward extension of the center line of said brick wall a distance of 41.32 feet to a point on the West line of the East 15.32 feet of said Lot or Block 3 which is 509.85 feet North from the South line of said Lot or Block 3; thence South along said West line of the East 15.32 feet of said Lot or Block 3, a distance of 74.88 feet to the North line of the South 435 feet said Lot or Block 3; thence East along said North line of the South 435 feet of said Lot or Block 3 a distance of 15.32 feet to a point which is 15 feet West from the East line of said Lot or Block 3; thence Southeastwardly along a straight line, a distance of 21.29 feet to a point on the East line of said Lot or Block 3 which is 420 feet North from the South East corner of said Lot or Block 3; thence South along said East line of Lot or Block 3, a distance of 290 feet to the South face of a brick building which is 130 feet North from the South East corner of said Lot or Block 3; thence East along an Eastward extension of the line of said South face of said brick building, a distance of 14 feet; thence South along the East line of the West 15 feet of said vacated North Hermitage Avenue, a distance of 130.02 feet to its intersection with said North line of West Wrightwood Avenue, and thence East along said North line, a distance of 12 feet to the point of beginning, as set forth in grant of easements dated July 15, 1983 and recorded October 5, 1983 as document 26809313.

Excepting therefrom that part vacated by Construction and Easement Agreement recorded September 5, 2002 as document number 0020976372 and described as follows:

Triangle Easement Vacation: That part of vacated North Hermitage Avenue lying East and adjoining Block 3 in Northwestern Terra Cotta Company's Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, described as follows: commencing at the point of intersection of the East line of the West 26 feet of said vacated North Hermitage Avenue with the North line of West Wrightwood Avenue and running thence North along said East line of the West 26 feet, a distance of 80 feet to the point of beginning; thence Northeasterly, a distance of 59.94 feet to a point which is 39 feet East from the West line of said vacated North Hermitage Avenue and 138.50 feet North from said North line of West Wrightwood Avenue; thence Northwesterly a distance of 92.59 feet to a point on the East line of said West 26 feet which is 230 feet North from said North line of West Wrightwood Avenue; thence South along said East line of the West 26 feet, a distance of 150.0 feet to the point of beginning, in Cook County, Illinois.

Strip Easement Vacation: that part of vacated North Hermitage Avenue lying East and adjoining Block 3 in Northwestern Terra Cotta Company's Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, described as follows: beginning at the point of intersection of the East line of the West 26 feet of said vacated North Hermitage Avenue with the North line of West Wrightwood Avenue and running thence North 00 degrees 00 minutes 05 seconds West along said East line of the West 26 feet, a distance of 510.19 feet; thence South 89 degrees 59 minutes 55 seconds West 5.00 feet; thence South 00 degrees 00 minutes 05 seconds East 510.15 feet to the North line of West Wrightwood Avenue; thence South 89 degrees 35 minutes 32 seconds East along said North line 5.00 feet to the point of beginning, in Cook County, Illinois.

Parcel 6:

Easement for ingress and egress for the benefit of Parcel 1 over, upon and across the following described land:

That part of Lot or Block 3 in Northwestern Terra Cotta Company's resubdivision of a part of the North East 1/4 of the South East 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, bounded and described as

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follows:

Beginning at the point of intersection of the West line of the East 15.32 feet of said Lot or Block 3 with a Westward extension of the South line of the North 247 feet of Lot or Block 2 in Northwestern Terra Cotta Company's resubdivision (said point of intersection being 868.96 feet North from the South line of said Lot or Block 3) and running thence South along the West line of said East 15.32 feet of said Lot or Block 3 a distance of 30 feet, thence East along the North line of the South 838.96 feet of said Lot or Block 3, a distance of 15.32 feet more or less to the East line of said Lot or Block 3, thence North along the East line of said Lot or Block 3, a distance of 30 feet, and thence West along the North line of the South 868.96 feet of said Lot or Block 3, a distance of 15.32 feet to the point of beginning as set forth in grant of easements dated July 15, 1983 and recorded October 5, 1983 as document 26809313.

Parcel 7:

Easement for operation, maintenance, repair, inspection and replacement of existing telephone, electric, gas water sewer and sprinkler system lines and installations for the benefit of Parcel 1 over the following described land:

That part of Tract IV as described in grant of easements hereinafter noted falling within the West 36 feet of vacated Hermitage Avenue in the East 1/2 of the South East 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, as set forth in grant of easements dated July 15, 1983 and recorded October 5, 1983 as document 26809313.

Parcel 8:

Easement for ingress and egress for the benefit of Parcel 1 over, across and upon the following described land:

The North 30 feet of that part of Lot or Block 2, together with that part of vacated North Hermitage Avenue lying West of and adjoining said Lot or Block 2 in Northwestern Terra Cotta Company's resubdivision of a part of the North East 1/4 of the South East 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, included within a parcel of land which is bounded and described as follows:

Beginning at the point of intersection of the South line of the North 247 feet with the West line of the East 140 feet of said Lot or Block 2, and running thence South along the West line of the East 140 feet aforesaid a distance of 357.54 feet to the point of intersection of said West line with an Eastward extension of the center line of the South wall, (measuring 12 1/2 inches in thickness), of a one story brick building; thence West along said Eastward extension, along the center line of said wall, and along a Westward extension of said center line, a distance of 191.12 feet to a point on the East line of Lot or Block 3 in said Northwestern Terra Cotta Company's resubdivision, which point is 509.98 feet North from the South East corner of said Lot or Block 3; thence North along the East line of said Lot or Block 3, (being also the West line of said vacated North Hermitage Avenue), a distance of 358.97 feet to the point of intersection of said East line with a Westward extension of said South line of the North 247 feet of said Lot or Block 2, and thence East along said Westward extension and along said South line of the North 247 feet of Lot or Block 2, a distance of 191.04 feet to the point of beginning, as set forth in the grant of easements dated July 15, 1983 and recorded October 5, 1983 as document 26809313.

Parcel 9:

Easement for ingress and egress for the benefit of Parcel 1 over, upon and across the following described property:

The North 30 feet of that part of Lot or Block 2 in the Northwestern Terra Cotta Company's resubdivision of a part of the North East 1/4 of the South East 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, described as follows:

Beginning at a point on the East line of said Lot or Block 2 which is 247 feet South of the North East corner thereof and running thence South along said East Lot or Block line a distance of 193.68 feet to the North line of the South 675 feet of said Lot or Block; thence West along said North line of South 675 feet a distance of 140 feet; thence North parallel with said East line of Lot or Block 2 a distance of 193.80 feet to a point 247 feet South of the North line of said Lot or Block 2, thence East

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parallel with said North Lot or Block line a distance of 140 feet to the place of beginning, in Cook County, Illinois, as set forth in the grant of easements dated July 15, 1983 and recorded October 5, 1983 as document 26809313.

Parcel 10:

Easement for ingress and egress for the benefit of Parcel 1 over, upon and across the following described land:

That part of Lot or Block 3 in the Northwestern Terra Cotta Company's resubdivision of a part of the North East 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, bounded and described as follows:

Commencing on the North line of the South 435 feet of said Lot or Block 3 at a point which is 15.32 feet West from the East line of said Lot or Block 3, thence North along the West line of the said East 15.32 feet a distance of 35.18 feet to a point of beginning of that part of Lot or Block 3 hereinafter described; thence West along a line 470.18 feet North from and parallel with the South line of said Lot or Block 3, a distance of 100 feet to a point thence Northwardly to a point 21.04 feet South of the North line of the South 870 feet of Lot or Block 3 at a point 100 feet West of the West line of the East 15.32 feet of Lot or Block 3; thence East along the North line of the South 868.96 feet of said Lot or Block 3, a distance of 100 feet to the West line of the East 15.32 feet of said Lot or Block 3; thence South along the West line of the East 15.32 feet aforesaid, a distance of 30 feet to the North line of the South 838.96 feet of said Lot or Block 3; thence West along the North line of the South 838.96 feet aforesaid, a distance of 80 feet to the West line of the East 95.32 feet of said Lot or Block 3; thence South along the West line of the East 95.32 feet aforesaid, a distance of 329.08 feet to the North line of the South 509.88 feet of said Lot or Block 3; thence East along the North line of the South 509.88 feet of said Lot or Block 3, to the West line of the East 15.32 feet aforesaid and thence South along the West line of the East 15.32 feet, aforesaid, a distance of 39.70 feet to the point of beginning as set forth in the grant of easements dated July 15, 1983 and recorded October 5, 1983 as document 26809313.

Easements for the benefit of Parcel 1 as created by Construction and Easement Agreement and subject to its' terms dated August 30, 2002 by and among LaSalle Bank National Association as Trustee under Trust Agreement dated May 16, 1986 and known as Trust No. 11109 ("TAG Trust"), SJR Corporation, an Illinois corporation and LaSalle Bank National Association, as trustee under Trust Agreement dated March 27, 1986 and known as Trust No. 67013 dated August 30, 2002 and recorded September 5, 2002 as document number 0020976372, described as follows:

Parcel 11 (Hermitage South Parcel):

Easement for the ingress and egress, and to install, maintain, repair and replace utilities, over the East 21 feet of the following described tract of land:

That part of Lot or Block 3 together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3 all in Northwestern Terra Cotta Company's Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, included within a parcel of land bounded and described as follows:

Beginning at the Southeast corner of said Lot or Block 3; thence North 89 degrees 35 minutes 37 seconds West along the South line of said Block 3, 9.0 feet; thence North 00 degrees 00 minutes 05 seconds West parallel with the East line of Block 3, 509.94 feet; thence North 89 degrees 59 minutes 55 seconds West parallel with the East line of Block 3, 509.94 feet; thence North 89 degrees 59 minutes 55 seconds East 30.0 feet; thence South 00 degrees 00 minutes 05 seconds East 510.15 feet to the Easterly extension of the South line of Block 3 aforesaid; thence North 89 degrees 35 minutes 32 seconds West along said extension 21.0 feet to the point of beginning, in Cook County, Illinois.

Parcel 12 (Hermitage North Parcel):

Easement for the ingress and egress over the East 21 feet of the following described tract of land:

That part of Lot or Block 3 together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3 all in Northwestern Terra Cotta Company's Resubdivision of a part of the Northeast Quarter of the Southeast

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Quarter of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, included within a parcel of land bounded and described as follows:

Commencing at the Southeast corner of said Lot or Block 3; thence North 89 degrees 35 minutes 37 seconds West along the South line of said Block 3, 9.0 feet; thence North 00 degrees 00 minutes 05 seconds West Parallel with the East line of Block 3, 509.94 feet to the point of beginning; thence North 89 degrees 59 minutes 55 seconds East 30.00 feet; thence North 00 degrees 00 minutes 05 seconds West 328.80 feet; thence North 89 degrees 31 minutes 29 seconds West 30.00 feet; thence South 00 degrees 00 minutes 05 seconds East 329.04 feet to the point of beginning, in Cook County, Illinois.

Parcel 13:

Easement for ingress and egress created by plat thereof recorded August 1, 2003 as document number 0321318043 over and upon that part of the land described as follows:

That part of Lot or Block 3 together with that part of vacated North Hermitage Avenue lying East of and adjoining said Lot or Block 3 all in Northwestern Terra Cotta Company's Resubdivision of a part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, included within a Parcel of land bounded and described as follows: commencing at the Southeast corner of said Lot or Block 3; thence North 00 degrees 00 minutes 05 seconds West along the East line of Block 3, 225.87 feet to the point of beginning; thence continuing North 00 degrees 00 minutes 05 seconds West along the last described East line 28.00 feet; thence South 89 degrees 59 minutes 22 seconds West 142.83 feet to a point of curve; thence Northerly along an arc of a circle convex Southwesterly and having a radius of 30.00 feet for a distance of 47.13 feet to a point of tangency (the chord of said arc having bearing of North 45 degrees 00 minutes 22 seconds West and a distance of 42.43 feet); thence North 00 degrees 00 minutes 45 seconds West 51.99 feet; thence North 20 degrees 29 minutes 53 seconds West 6.17 feet; thence North 00 degrees 00 minutes 05 seconds West 476.94 feet to a point of curve; thence Northerly along an arc of a circle convex Northwesterly and having a radius of 10.00 feet, a distance of 15.71 feet to a point of tangency (the chord of said arc having a bearing of North 44 degrees 59 minutes 58 seconds East and having a distance of 14.14 feet); thence North 90 degrees 00 minutes 00 seconds East 73.67 feet; thence North 00 degrees 00 minutes 05 seconds West 11.07 feet; thence South 89 degrees 35 minutes 37 seconds East 76.00 feet; thence North 00 degrees 00 minutes 05 seconds West 30.00 feet; thence North 89 degrees 35 minutes 37 seconds West 76.00 feet; thence South 00 degrees 00 minutes 05 seconds East 11.20 feet; thence North 89 degrees 42 minutes 12 seconds West 24.00 feet; thence North 90 degrees 00 minutes 00 seconds West 79.67 feet; thence South 00 degrees 00 minutes 05 seconds East 510.69 feet; thence South 04 degrees 22 minutes 26 seconds East 28.37 feet; thence South 00 degrees 00 minutes 05 seconds East 93.80 feet; thence North 89 degrees 59 minutes 22 seconds East 192.55 feet to the point of beginning, in Cook County, Illinois.