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Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

"Doc#. 1630106003 Fee: \$66.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 10/27/2016 08:41 AM Pg: 1 of 10

Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 28-10-319-004-0000

Address:

Street:

14911 Kenton Ave

Street line 2:

City: Midlothian

ZIP Code: 60445

Lender: Illinois Housing Development Authority

Borrower: Saul Ulloa

Loan / Mortgage Amount: \$7,500.00

State: 10 Company of the company of 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.

FIDELITY NATIONAL TITLE 00 (1000635)

Certificate number: 31CFC25C-360E-463B-B448-3CDB1AE3186C

Execution date: 10/19/2016

1630106003 Page: 2 of 10

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This document was prepared by:	
THE PRIVATEBANK AND TRUST COMPANY	•
7103 W 111TH ST	
WORTH, IL 60482	
When recorded, please return to:	
Illinois Housing Development Authority 401 N. Michigan Avenue, Suite 700 Chicago, IL 50011	
Atin: Hardest 15t dand	
(Space Above This Line F	or Recording Data)
	2004455
OF	2 ND IHDA Loan #2994155 Illinois Hardest Hit Fund
	Down Payment Assistance Program
O form word	mc A CIE
SECOND MOR	
THIS SECOND MORTGAGE ("Security Ins rument")	is given on OCTOBER 19, 2016 . The
("Borrower(s)"). This Security Instrument is given to II. which is organized and existing under the laws of THE U is 401 N. Michigan Ave., Suite 700, Chicago, IL 60611 (") of Seven Thousand Five Hundred Dollars (U.S. \$7,500.00 Down Payment Assistance Program (the "Program"). To same date as this Security Instrument ("Note"). This Security Instrument ("Note"). This Security of the debt evidenced by the Note and all renewals, extended all other sums, with interest, advanced under paragraph and (c) the performance of Borrower's covenants and agraph and (c) the perform	Lender"). Borrower owes the lender the principal sum (i) pursue at to the Lender's Illinois Hardest Hit Fund (his debt is exidenced by Borrower's note dated the arity Instrument secures to Lender: (a) the repayment (sions and medicine nons of the Note; (b) the payment (a) 7 to protect the security of this Security Instrument; (reements under this Security Instrument and the Note, (a) and convey to the Lender the following described
which has the address of 14911 KENTON AVE, No. ("Property Address"); (street)	(city), Illinois 60445
TOGETHER WITH all the improvements now or appurtenances, and fixtures now or hereafter a part of the p	hereafter erected on the property, and all easements roperty. All replacements and additions shall also be
appet total total	Page 1 of

1630106003 Page: 3 of 10

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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.

I'HIS 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.

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

- 1. Paymer. 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.
- 2. Intentionally Delated.
- 3. Application of Knyments. Unless applicable law provides otherwise, all payment received by Lender under paragraphs I shall be applied first to any amounts advanced under paragraph 7, then to any late charges due vider 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. So rower 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 paragriph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts with energy the payments.

Borrower shall promptly discharge any her which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the Jayment 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 improven ents now existing or hereafter erected on the Property insured against loss by fire, hazards included with in 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 Fon ower 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 Page 2 of 8

Initials: 5

1630106003 Page: 4 of 10

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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 days 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 paragraphs 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. Accupancy; Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Lenseholds. Borrower shall occupy, establish, and use the Property as Borrower's Principal esidence within sixty days after the execution of this Security Instrument and shall continue to eccupy 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 my forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture or 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 rei style, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling in it, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or o her 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 male 12! 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 Bor ower acquires fee title to the Property, the leasehold and the fee title shall not merge unless the Lunder agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrowr 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 paragreph, 7, Lender does not have to do so.

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



1630106003 Page: 5 of 10

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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 and 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 of 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; Join that Several Liability. The covenants and agreements of this Security Instrument shall bind and beneath the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borlover'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 oplicable law requires use of another method. The notice shall be directed to the Property And ass 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 born given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed on tederal 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.

Initials:

1630106003 Page: 6 of 10

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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 covenants or agreements; (c) pays all expenses in curred in enforcing this Security Instrument, including but not limited to, reasonable attorneys' fees at d (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 participh 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 precence 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 in satistation, 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: gasolue, 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

Initials: 50

Page 5 of 8

1630106003 Page: 7 of 10

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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 entitle to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable at torneys' fees and cost of title evidence.

- 22. Pele ase. 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. Notwithstending anything contained in this Mortgage to the contrary, it is expressly understood and agreed that to partial or full release of this Mortgage, nor any enforcement or other action hereunder, shall waive, release or otherwise affect any of the restrictions and agreements set forth in the Note or any of the other Loan Documents. Additionally, the restrictions contained in this Security Instrument shall automatically terminate upon the Forgiveness Date, provided a Repayment Event (as defined in the Note) has not occurred.
- 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)	9/,
Other(s) [specify]_	<u> </u>

- 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.
- 26. Assumption. This Mortgage may not be assumed or assigned (other than as provided in paragraph 19 above).
- 27. Prohibited Transfer. Without the prior written consent of Lender he Borrower shall not effect, suffer or permit any conveyance, sale, assignment, transfer, lien, pledge, more gage, security interest or other encumbrance or alienation (or any agreement to do any of the integrated) of the Property (each a "Prohibited Transfer") not in compliance with the terms and conditions of this Mortgage.
- 28. Total Indebtedness. At no time shall the principal amount of the indebtedness becared by this Mortgage, excluding sums advanced to protect the security of this Mortgage, exceed the original amount of the Note.
- 29. Indemnification of the Lender. Borrower agrees to defend and indemnify and hold harmless Lender from and against any and all damages, including, but not limited to, any past, present or future claims, actions, causes of action, suits, demands, liens, debts, judgments, losses, costs, liabilities and other expenses, including, but not limited to, reasonable attorneys' fees, costs, disbursements, and other expenses, that Borrower may incur or suffer by reason of or in connection with the Property, except if arising solely due to Lender's gross negligence, willful misconduct or after Lender takes possession of the Property. Borrower further agrees that Lender, if it so chooses, shall have the right to select its own counsel with respect to any such claims.



1630106003 Page: 8 of 10

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- 30. WAIVER OF JURY TRIAL. BORROWER WAIVES TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM BROUGHT BY EITHER BORROWER OR LENDER, ITS SUCCESSORS AND ASSIGNS, ON ANY MATTER WHATSOEVER ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE PROPERTY OR THIS MORTGAGE, AND ACKNOWLEDGES AND AGREES THAT THIS PROVISION IS A MATERIAL INDUCEMENT FOR LENDER TO MAKE THE FORGIVABLE LOAN EVIDENCED BY THE NOTE AND TO ACCEPT THIS MORTGAGE.
- 31. Illinois Mortgage Foreclosure Law. If any provision in this Mortgage is inconsistent with any provision of the Illinois Mortgage Foreclosure Law, 735 ILCS 5/15 et seq. (the "Foreclosure Law"), the provisions of the Foreclosure Law shall take precedence over the provisions of this Mortgage, but shall not invalidate or render unenforceable any other provision of this Mortgage that can be construed in a manner consistent with the Foreclosure Law. If any provision of this Mortgage grants to invalor any rights or remedies upon default of the Mortgagor that are more limited than the rights that would otherwise be vested in Lender under the Foreclosure Act in the absence of that provision, Lender shall be vested with the rights granted in the Foreclosure Law to the fullest extent permitted by law.
- 32. Senior Loan. Bereaver has a senior loan from a senior lender (the "Senior Lender") secured by a senior mortgage or mortgages on the Property as disclosed to the Lender (collectively, the "Senior Instruments"). Lender acknowledges that this Mortgage is junior and subordinate to the lien of the Senior Instruments. Borrow r covenants and agrees to comply with all of the terms and provisions of the Senior Instruments. Be rover shall give Lender a copy of all notices given Mortgagor with respect to any of the Senior Insia ments within fifteen (15) business days after receiving such notice. Borrower shall not, without the prior written consent of Lender, enter into any modification, extension, amendment, agreement of arrangement in connection with any of the Senior Instruments. In the event Borrower is declared by the holder of any of the Senior Instruments to be in default with respect to any requirement of any of the Serior Instruments, Borrower agrees that said default shall constitute a default hereunder and under mis Mortgage and the Loan Documents. Upon the occurrence of such default, in addition to any other rights or remedies available to Lender, Lender may, but need not, make any payment or perform any son equired to cure or attempt to cure any said default under any of the Senior Instruments in any monner and form deemed expedient by Lender. Lender shall not be responsible for determining the validity coccuracy of any claim of default made by the Senior Lender under the Senior Instruments and the payment of any sum by Lender in curing or attempting to cure any alleged default or omission shall be prosumed conclusively to have been reasonable, justified and authorized. Any inaction on the part of the Lewer shall not be construed as a waiver of any right accruing to Lender on account of any default hereunder

[SIGNATURE]PAGE TO FOLLOW]

Initials: SU

1630106003 Page: 9 of 10

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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.

Winese.	SAUL ULLOABorrower
	(Scal)
Witness	Borrower
	(Seal)
Witness	Botrower
(Space Below This 1 ine for	Acknowledgment)
known to me to be the same person(s) whose name(s) is/are su in person, and acknowledged that they signed and delivered it purposes therein set forth. Given under my hand and official seal, this "OFFICIAL SEAL My Commission expires:	
(Seal) NOTARY PUBLIC, STATE OF ILLI MY COMMISSION EXPIRES 3/4/	NOIS Sotary Public (signature)
Originator Names and Nationwide Mortgago Licensing System	and Registry IDs:
Organization: THE PRIVATEBANK AND TRUST COMPANY	NMLSR ID: 619817
Individual: JOSHUA MORAN	nmlsr id: 414074

Page 8 of 8

1630106003 Page: 10 of 10

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LEGAL DESCRIPTION

Order No.: OC16006352

LOT 4 IN WANALANE, BEING A SUBDIVISION OF PARTS OF BLOCKS 19, 20 AND 44 IN ARTHUR T. MCINTOSH'S ADDITION TO MIDLOTHIAN FARMS, BEING A SUBDIVISION OF THE JTh CTION 2 OF SAIDS HIRD PRINCIPA.

28-10-319-004-0000 SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 AND THE EAST 1/2 OF SAID SOUTHEAST 1/4 OF SECTION 9, THE WEST 1/2 OF THE SOUTHWEST 1/4 AND THE WEST 33/80THS OF THE EAST 1/2 OF 3/1D SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE