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AMENDMENT TO THE DECLARATION OF COVENANTS, RESTRICTIONS, EASEMENTS AND PARTY WALL RIGHTS FOR RIVERFRONT TOWNHOMES

This document is recorded for the purpose of amending the Declaration of Covenants, Restrictions, Easements and Party Wall Rights (hereafter the "Declaration") for Riverfront Townhomes, (hereafter the "Association"), which Declaration was recorded on September 12, 2014 as Document Number 1425529063 in the Office of the Recorder of Deeds of Cook County, Illinois, and covers the property (hereafter the "Property") legally described in Exhibit "A", which is attached hereto and made a part hereof.

WITNESSETH:

WHEREAS, the Board of Directors and Unit Owners desire to adopt an Amendment to establish Rules and Regulation authority and to restrict leasing at the Association; and

WHEREAS, pursuant to Article IX, Section 9.2 of the Declaration, the Declaration may be amended by an instrument executed and acknowledged by and approved by the Owners of not less than twelve (12) of the Townhome Lots which are subject to the provisions of this Declaration, and shall contain an Affidavit signed by all Owners approving the Amendment, certifying that a copy of the amendment has been mailed by certified mail to all mortgagees having bona fide liens of record against any Townhome Lots, no less than five (5) days prior to the date of such Affidavit.

WHEREAS, said instrument has been signed and acknowledged by the President and the Secretary of the Association;

This document prepared by and after recording to be returned to:
RYAN H. SHPRITZ
Kovitz Shifrin Nesbit
175 North Archer Avenue
Mundelein, IL 60060 — (847) 537-0500

WHEREAS, an Affidavit signed by an officer of the Association is attached hereto as Exhibit B certifying that said instrument has been approved, at a meeting called for such purpose, by not less than twelve (12) of the Townhome



1634822037

Doc# 1634822037 Fee \$76.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 12/13/2016 12:36 PM PG: 1 OF 20

For Use By Recorder's Office Only

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Lots, as evidenced by the Affidavit and the attached ballots of said Owners; and

WHEREAS, an Affidavit signed by an officer of the Association is attached hereto as Exhibit C certifying that a complete copy of the Amendment, has been mailed, via certified mail, to all Mortgagees having bona fide liens of record against any Unit, not less than five days prior to the date of such Affidavit.

NOW, THEREFORE, the Association hereby declares that Article III, Section 3.5 of the Declaration be and is hereby amended as follows (additions in text are indicated by underline and deletions are indicated by ~~strike-out~~):

1. 3.5 Rules and Regulations: The Board of Directors shall have the power and authority to adopt and amend rules and regulations covering the details of the operation and use of the property, after a meeting of the unit owners called for the specific purpose of discussing the proposed rules and regulations. However, no rule or regulation may impair any rights guaranteed by the First Amendment to the Constitution of the United States or Section 4 of Article I of the Illinois Constitution including, but not limited to, the free exercise of religion, nor may any rules or regulations conflict with the Declaration of Covenants, Restrictions, Easement and Party Walls for Riverfront Townhomes, as recorded by Document #1425529063 on 9/21/14.

3.6 Leasing: Lease of Unit. Effective as of the recording date of this Amendment, the rental or leasing of Units is limited to a total of two (2) of the Units, and the assignment or sub-leasing of a Unit shall not be permitted. The following shall also apply:

(1) Any Owner desiring to lease out their Unit must satisfy the following requirements and submit to the Board at least fourteen (14) days prior to entering into a lease agreement the following:

- (i) a copy of the proposed lease with a lease term of one (1) year; and
- (ii) tenant acknowledgement and receipt of Association's rules and regulations.
- (iii) written acknowledgement that the Unit shall not be used for hotel or transient purposes.

(2) Occupancy of a Unit by a Family Member(s) of a Unit Owner is permitted, and shall not constitute a lease as defined under this Amendment, even if there is no written memorandum or agreement executed between the parties. Family Member shall be defined as parents, children, siblings, and spouse of the Unit Owner.

(3) Waiting List. In the event more than two (2) of the Units at the Association are currently being leased at the time of application, the Owner's name shall be added

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to a waiting list to be maintained by the Board or the managing agent, and the Unit may not be leased except as set forth below:

(i) To be added to the Waiting List is on a first-come, first-serve basis, which shall be determined chronologically. For example, if an Owner desires to be placed on the Waiting List, they will be placed at the end of the Waiting List with the date and time of the placement ("Waiting List Date"). The Owner with the oldest Waiting List Date shall be the first person eligible to lease their Unit, should a spot open.

(ii) If there is an Owner(s) on the Waiting List, the first person on the Waiting List will be notified by the Board/Management that a Right to Rent has opened, and thereafter the Owner shall have fourteen (14) days to notify the Board/Management in writing of their intent to lease. The Owner must then provide a copy of an executed lease within ninety (90) days following the Owner's notification to the Board/Management of his or her intent to lease ("Waiting List Period"); otherwise the Owner forfeits his right to lease and the Right to Rent will transfer to the next person on the waiting list.

(iii) Once a Waiting List Period concludes, the Board will then re-notify all remaining Owners on the Waiting List when a new Waiting List Period opens, and it will be the obligation of those Owners to notify the Board in writing of their desire to stay on the Waiting List no later than thirty (30) days upon notification or their name will be removed from the Waiting List.

(4) Hardship. If a Unit is vacated by a tenant in occupancy as of the recording date of this Amendment, or vacated by a Unit Owner for reasons beyond his control, the Unit Owner may apply for a one year hardship waiver in the following manner:

(i) The Unit Owner must submit a request in writing to the Board of Directors requesting a one year hardship waiver of this paragraph, setting forth the reasons why they are entitled to same.

(ii) If, based on the data supplied to the Board of Directors by the Unit Owner, the Board finds that a reasonable hardship exists, the Board may grant a one year waiver. Any lease entered into shall be in writing and for a period of one year. The lease must also contain a provision that failure by the tenant or the Unit Owner to abide by the Rules and Regulations of the Association may, in the discretion of the Board of Directors, result in termination of the lease by the Board of Directors. All decisions of the Board shall be final.

(iii) Copies of all leases must be submitted to the Board within ten (10) days after execution and prior to occupancy.

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(iv) All tenants shall acknowledge in writing that they have received copies of the rules and regulations of the Association and a copy of the written receipt shall be submitted to the Board of Directors.

(v) In the event an Owner has been granted hardship status, they must re-apply within thirty (30) days of the expiration of each hardship period if they wish to request an extension.

(5) Any Unit being leased out in violation of this Amendment or any Owner found to be in violation of the Rules and Regulations adopted by the Board of Directors may be subject to a flat or daily fine to be determined by the Board of Directors upon notice and an opportunity to be heard.

(6) This Amendment shall not prohibit the Board from leasing any Unit owned by the Association or any Unit which the Association has been issued an Order of Possession by the Circuit Court of Cook County.

This Amendment shall be effective upon recordation in the Office of the Recorder of Deeds of Cook County, Illinois.

Except to the extent expressly set forth hereinabove, the remaining provisions of the Declaration shall continue in effect without change.

APPROVED THIS 26 DAY OF October, 2016.

RIVERFRONT TOWNHOMES ASSOCIATION

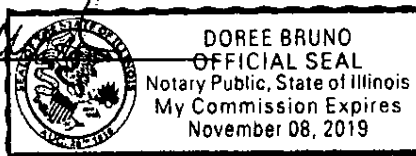
By: Jennifer Bonanchuk
Its President
Jennifer Bonanchuk

ATTEST:

By: Erick Neer
Secretary

Subscribed and Sworn to before me
this 26 day of October, 2016.

Doree Bruno
Notary Public



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EXHIBIT A

LEGAL DESCRIPTION

Lots 1, 2, 3, 4, 5, 6, 7 and 8 (except the South 6 feet thereof) in Block 7 in Clybourn Avenue Addition to Lakeview and Chicago in the Northwest 1/2 of Section 30, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois

Unit	Pin	Commonly known as (for informational purposes only)
A	14-30-118-054-0000	2823 S Oakley Ave Unit A Chicago, IL 60618
B	14-30-118-055-0000	2823 S Oakley Ave Unit B Chicago, IL 60619
C	14-30-118-056-0000	2823 S Oakley Ave Unit C Chicago, IL 60620
D	14-30-118-057-0000	2823 S Oakley Ave Unit D Chicago, IL 60621
E	14-30-118-058-0000	2823 S Oakley Ave Unit E Chicago, IL 60622
F	14-30-118-059-0000	2823 S Oakley Ave Unit F Chicago, IL 60623
G	14-30-118-060-0000	2823 N Oakley Ave Unit G Chicago, IL 60624
H	14-30-118-061-0000	2823 N Oakley Ave Unit H Chicago, IL 60625
I	14-30-118-062-0000	2823 N Oakley Ave Unit I Chicago, IL 60626
J	14-30-118-063-0000	2823 N Oakley Ave Unit J Chicago, IL 60627
K	14-30-118-064-0000	2823 N Oakley Ave Unit K Chicago, IL 60628
L	14-30-118-065-0000	2823 N Oakley Ave Unit L Chicago, IL 60629
M	14-30-118-066-0000	2823 N Oakley Ave Unit M Chicago, IL 60630
N	14-30-118-067-0000	2823 N Oakley Ave Unit N Chicago, IL 60631
O	14-30-118-068-0000	2823 N Oakley Ave Unit O Chicago, IL 60632
OUTLOT	14-30-118-069-0000	2823 N Oakley Ave Outlot Chicago, IL 60633

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EXHIBIT B

CERTIFICATION AS TO UNIT OWNER APPROVAL

I, Erick New, do hereby certify that I am the duly elected and qualified Secretary for the Riverfront Townhomes Association, and as such Secretary, I am the keeper of the books and records of the Association.

I further certify that the attached Amendment to the Declaration for the Riverfront Townhomes Association, was duly approved by not less than twelve (12) of the Townhome Lots, in accordance with the provisions of Article IX, Section 9.2 of the Declaration.

Erick New
Secretary

Dated at Chicago, Illinois this
26 day of October, 2016.

Property of Cook County Clerk's Office

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EXHIBIT C

AFFIDAVIT AS TO MORTGAGEE NOTIFICATION

I, Erick New, do hereby certify that I am the duly elected and qualified Secretary for the Riverfront Townhomes Association, and as such Secretary, I am the keeper of the books and records of the Association.

I further certify that the attached Amendment to the Declaration for the Riverfront Townhomes Association was mailed, via certified mail, to all mortgagees having bona fide liens of records no less than ten (10) days prior to the date of this Affidavit.

Erick New
Secretary

Dated at Chicago, Illinois this
26 day of October, 2016

Property of Cook County Clerk's Office

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RIVERFRONT TOWNHOME ASSOCIATION

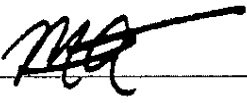
BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

 (signature)
Michael Altier (print name)

DATE: September 19, 2016

Property Address: 2823 N Oakley Ave, Unit A
Chicago, Illinois 60618

Name and Address of Mortgage Lender (if any):***

Associated Bank
1305 Main Street
Stevens Point, WI 54481

Loan No. 3250175757

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

[Signature] (signature)

Amy B. Hoffmann (print name)

DATE: 9.21 . 2017

Property Address: 2823 N. Oakley Ave. Apt B
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***

Alliant

P.O. Box 66945, 11545 W. Touhy Ave

Chicago IL 60666-0945

Loan No. 239977434

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

TCF National Bank
Retail Loan Dept - 1st Flr
1405 Xerium Way NE
Plymouth, MN 55441
Loan # 07941812-40140-2098

UNOFFICIAL COPY Unit D

RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

Jennifer Romanchuk (signature)
Jennifer Romanchuk (print name)

DATE: Sept. 18, 2016

Property Address: 2823 N. Oakley Ave. # D
Chicago, Illinois Chicago 60618

Name and Address of Mortgage Lender (if any):***
Bank of America
P.O. Box 31785
Tampa, FL 33631-3785

Loan No. 261329314

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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PROXY/BALLOT FOR

RIVERFRONT TOWNHOME ASSOCIATION MEETING OF _____, 20__

I, (print name) BRENDAN + ANNE O'NEILL, owner of the Unit listed below at the Riverfront Townhomes Association, do hereby constitute and appoint _____, or the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held SEPT. 18, 2016, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.


In addition to the foregoing, I specifically direct my agent to cast my vote as follows:

I approve of the Amendment regarding rules and regulation authority and to restriction leasing at the Association.

I do not approve of the Amendment regarding rules and regulation authority and to restrict leasing at the Association.

I understand that if I should attend the meeting, I will be entitled to revoke this Proxy/Ballot and will receive a ballot for that meeting only. This proxy will expire eleven (11) months from the date of execution unless revoked prior thereto. The proxy giver's selection(s) will be strictly adhered to as if he or she voted in person.

IN WITNESS WHEREOF, I have executed this proxy on the 18TH day of SEPTEMBER, 2016.

	Name and Address of Mortgage Lender (if any):
Signature line	<u>GUARANTEED RATE (LOAN: 10/10/35794)</u>
<u>BRENDAN O'NEILL</u>	<u>3940 N RAVENWOOD AVE</u>
Printed Name	<u>CHICAGO, IL 60615</u>

Property Address: 2823 N OAKLEY Unit # E
Chicago, Illinois

Percentage of Ownership: _____ %

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RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

Bethel [Signature] (signature)

Bethel Hill Johnson Hill (print name)

DATE: Sept 24, 2016

Property Address: 2823 N Oakley #F, Chicago, IL
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***

Merrill Lynch - Mortgage Service Ctr.

PO Box 5459

Mt. Laurel, NJ 08054-5459

Loan No. 7105566578

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

[Handwritten Signature] (signature)

Michael A. Skoglund (print name)

DATE: Sept. 23 2016

Property Address: 2823 N. Oakley Ave Unit G
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***

Citibank Mortgage
PO Box 6243
SIOUX FALLS, SD 57117-6243

Loan No. 1134067319-1

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

Erik New (signature)

Erik New (print name)

DATE: 9/18, 2016

Property Address: 2823 N. Oakby Ave. Unit 111 Chicago, IL 60618
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***

Chase

Loan No. 143205049

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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RIVERFRONT TOWNHOME ASSOCIATION

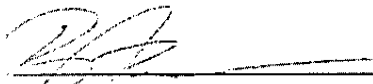
BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

 (signature)
Ryan Abdo (print name)

DATE: September 19, 2016

Property Address: 2323 N Oakley Avenue, Unit I
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***

Associated Bank
1305 Main Street
Steven Point, WI 54481

Loan No. 3250173799

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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RIVERFRONT TOWNHOME ASSOCIATION


BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

 (signature)

Lisa Iantoni (print name)

DATE: 9-22, 2016

Property Address: 2823 N. Oakley Unit 1 Chicago, IL 60618
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***
Chase
PO Box 78420
Phoenix AZ 85062

Loan No. 1857254877

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

Vanessa Schilling (signature)

Vanessa Schilling (print name)

DATE: 9/23, 2014

Property Address: 2823 N. Oakley Ave Unit 2
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***
Guaranteed Rate
1 Corp. Drive
Lake Zurich, IL 60047

Loan No. 1453800656

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

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RIVERFRONT TOWNHOME ASSOCIATION

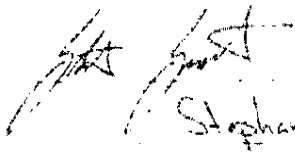
BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

 (signature)
Stephanie Sulentic (print name)

DATE 9.24.16 2016

Property Address: 2823 N. Oakley Ave Unit M
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***

Provident Mortgage
740 Florshain Drive
Libertyville, IL 60048

Loan No. 1609PM0002675

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

NO OTHER INFORMATION

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RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront
Townhome Association, specifically regarding rules and regulations authority and to
the following in the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

[Signature] (signature)

Scott Masterson (print name)

DATE: 5/23/16 2/16

Property Address: 2345 N CALLETON AVE CHICAGO, ILLINOIS

Name and Address of Mortgage Lender (if any):**

LOWE LENDING LLC

10500 RIGGS

WILLOW BROOK, ILL 60520

Unit No. 200055 2014

** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.

CS/MS/RS/MS/CS/MS/CS/MS/CS/MS

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RIVERFRONT TOWNHOME ASSOCIATION

BALLOT

Regarding the proposed Amendment to the Declaration for the Riverfront Townhomes Association, specifically regarding rules and regulations authority and to restrict leasing at the Association:

I AGREE THE AMENDMENT SHOULD BE PASSED.

I DO NOT AGREE THE AMENDMENT SHOULD BE PASSED.

OWNER:

FARRUKH AMIN (signature)
FARRUKH AMIN (print name)

DATE: 9/22, 2016

Property Address: 2823 N. OAKLEY AVE, UNIT O, CHICAGO, IL
Chicago, Illinois

Name and Address of Mortgage Lender (if any):***

ASSOCIATED BANK
P.O. Box 8879
CAROL STREAM, IL 60197-8879

Loan No. Acct# 566 5276147

*** This information is required in order to notify all lenders of any amendments pursuant to the terms of the Association's Declaration.