Illinois Anti-Predatory **Lending Database Program**

Certificate of Exemption

-Doc#. 1829112082 Fee: \$64.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 10/18/2018 12:22 PM Pg: 1 of 9



Report Mortgage riand 844-768-1713

The property identified as:

PIN: 17-08-445-007-0000

Address:

Street:

39 N Aberdeen St

Street line 2: Unit 5S

City: Chicago

Lender: Alliant Credit Union

Borrower: Amith Forma and Anushree Forma

Loan / Mortgage Amount: \$90,000.00

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

Certificate number: A1E601B7-DE7D-46FE-AB56-BFAC4B458244

Execution date: 8/18/2018

SPACE ABOVE THIS LINE FOR RECORDER'S USE
ING CREDIT MORTGAGE
LE PROVISION AND SECURES INDEBTEDNESS UNDER A CREDIT OLVING LINE OF CREDIT AND MAY CONTAIN A VARIABLE RATE
08/15/2018 , between the Mortgagor,
SBAND AND WIFE, AS TENANTS BY THE ENTIRETY WITH RIGHT
4178
4
` O
nt Credit Union
e laws of Illinois,
40,
(herein "Lender").
r as described in this paragrapt.
Agreement and Truth-in-Lending Disclocures made by Borrower and ge, and all modifications, amendments, extensions and renewals ender has agreed to make advances to Borrower under the terms of will be of a revolving nature and may be mode, repaid, and remade
er contemplate a series of advances to be secured by this Mortgage. It is even at any one time under the Credit Agreement (not including the may vary from time to time, and any other charges and collection to time under the Credit Agreement) shall not exceed

• CUNA Mutual Group 1991, 2000, 05, 11 All Rights Reserved

1829112082 Page: 3 of 9

UNOFFICIAL COPY

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

90-			
C/X			
which has the address of	39 N ABERDEEN ST APT 5S		,
C#CAGO	(Street)	Illinois	60607-2881 (herein
(City)		14111013	(Zip Code)
"Property Address");			(p)
Property Tax ID No.: 17-08-445-07, 17-08-445-5	10, 17-08-445-013, 17-08- 445-022 ,	17-08-445	-023, 1
TOGETHER with all the improvements now appurtenances and fixtures, all of which shall be Mortgage; and all of the foregoing, together will leasehold) are hereinafter referred to as the "Pro	e deer led to be and remain a part ith said property (or the leasehold	of the pr	roperty covered by this
Complete if applicable: This Property is part of a condominium project k CA Washington Condominium	nown as:		
	()		
This Property includes Borrower's unit and all	Regressor's rights in the sympton	. olomont	e of the condominium
project.	DOITOWER S HIGHES III GRE COMPAN		.5 OF CHE CONCOMMINANT
This Property is in a Planned Unit Development I	known as:	0	

Borrower covenants that Borrower is lawfully seised 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Finance Charges and Other Charges. Borrower shall promptly pay when due all amounts borrowed under the Credit Agreement, all finance charges and applicable other charges and collection

costs as provided in the Credit Agreement.

2. Funds for Taxes and Insurance. Subject to applicable law, Lender, at Lender's option, may require Borrower to pay to Lender on the day monthly payments of principal and finance charges are payable under the Credit Agreement, until all sums secured by this Mortgage are paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance and flood insurance, if applicable, all as reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the payments to the holder of a prior mortgage or dead of trust if such holder to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional Lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due. Parrower shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due. Parrower shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents. premiums and good rents as they fall due. Borrower shall pay to Lender any amount necessary to make up the

deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 22 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender and the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Credit Agreement and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, second, (in the order Lender chooses) to any finance charges, other charges and collection loss owing, and third, to the principal balance under the Credit Agreement.

- 4. Prior Mortgages and Deeds of Trust: Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Except to the extent that any such charges or impositions are to be paid to Lender under paragraph 2, Borrower shall pay or cause to be paid 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 reads, if any. Within five days after any demand by Lender, Borrower shall exhibit to Lender receipts showing that all emounts due under this paragraph have been paid when
- 5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," floods, and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. Unless Lender in writing requires 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, and the amount of coverage shall be no less than the Maximum Principa! Salance plus the full amount of any lien which has priority over this Mortgage.

The insurance carrier providing the insurance shall be chosen by Cor, ower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage chase in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priorit pover this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Londer. Lender may make proof of loss if not made promptly by Borrower. All insurance proceeds are hereby as igni d to Lender and shall be paid to Lender to the extent of all sums secured by this Mortgage, subject to the tents of any mortgage, deed of trust or security agreement with a lien which has priority over this Mortgage. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restore or repair the Property, if it is economically feasible to do so.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance

- benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and the constituent
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. Any

amounts disbursed by Lender pursuant to this paragraph 7, with finance charges thereon, at the rate provided in the Credit Agreement, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. Any action taken by Lender under this paragraph shall not cure any breach Borrower may have committed of any covenant or agreement under this Mortgage. Borrower agrees that Lender is subrogated to all of the rights and remedies of any prior lienor, to the extent of any payment by Lender to such

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause

therefor related to Lender's interest in the Property.

9. 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 Lender, to the extent of any indebtedness under the Credit Agreement, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has

priority over this Mortgage.

10. Borrow Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amatization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remed; hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 21 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Credit Agreement, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable under the Credit Agreement or under this Mortgage, and (c) agrees that Lender in any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations or a nendments with regard to the terms of this Mortgage or the Credit Agreement, without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender's shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given

in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Credit Agreement conflicts with applicable law, such conflict shall not affect order provided the conflict shall not affect order provided the conflict shall be the credit of this Mortgage or the Credit Mortgage or the Credit Mortgage and the credit of this Mortgage or the Credit of the Mortgage and the credit of t which can be given effect without the conflicting provision, and to this end the prinisions of this Mortgage and the Credit Agreement are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees"

include all sums to the extent not prohibited by applicable law or limited herein.

14. Prior Mortgage or Deed of Trust; Modification; Future Advance. Borrower shall not enter into any agreement with the holder of any mortgage, deed of trust or other security agreement which has priority over this Mortgage by which that security agreement is modified, amended, extended, or renewed without the prior written consent of the Lender. Borrower shall neither request nor accept any future advance under a prior

mortgage, deed of trust, or other security agreement without the prior written consent of Lender.

15. Borrower's Copy. Borrower shall be furnished a copy of the Credit Agreement and of this Mortgage at the

time of execution or after recordation hereof.

16. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower may enter into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

17. Waiver of Homestead Exemption. In accordance with the law of the State of Illinois, the Borrower hereby

releases and waives all rights under and by virtue of the homestead exemption laws of this State.

18. Waiver of Statutes of Limitation. Borrower hereby waives, to the full extent permitted by law, statutes of

limitation as a defense to any demand or obligation secured by this Mortgage.

19. 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 the benefit of Lender in any capacity, without the written consent of Lender.

20. Notice of Transfer of the Property; Advances after Transfer. Borrower shall give notice to Lender, as provided in paragraph 12 hereof, prior to any sale or transfer of all or part of the Property or any rights in the Property. Any person to whom all or part of the Property or any right in the Property is sold or transferred also shall be obligated to give notice to Lender, as provided in paragraph 12 hereof, promptly after such transfer.

Even if Borrower transfers to Property, Borrower will continue to be obligated under the Credit Agreement

and this Mortgage unless Lender releases Borrower in writing. As a condition to Lender's consent to any proposed transfer or as a condition to the release of Borrower, Lender may require that the person to whom the Property is transferred sign an assumption agreement satisfactory to Lender and Lender may impose an assumption fee. The assumption agreement will not entitle the person signing it to receive advances under the Credit Agreement.

21. Transfer of the Property. Subject to applicable law, Lender shall have the right to accelerate, that is, to

demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if Borrower, without

the written consent of Lender, sells or transfers all or part of the Property or any rights in the Property.

If Lender exercises the option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 12 hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which Borrower may pay the sums declared due. If Borrower fails to pay those sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by

paragraph 22 hareof.

22. Default, Termination and Acceleration; Remedies. Each of the following events shall constitute an event of default ("event of offault") under this Mortgage: (1) Borrower commits fraud or makes a material misrepresentation in compaction with this Mortgage or the Credit Agreement; (2) Borrower does not meet the repayment terms of the Credit Agreement; or (3) Borrower's action or inaction adversely affects the Lender's rights in the Property secured by this Mortgage. If an event of default occurs, then prior to exercising any right or remedy provided for in this Mortgage and prior to acceleration, Lender shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the event of default; (2) the action required to cure such event of default; (3) a data not loss than 20 and from the data the notice is malled to Borrower he which such a section of default; (3) a date, not less than 30 days from the date the notice is malled to Borrower, by which such event of default must be cured; and (4) that failure to bus such event of default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 honoxistence of an event of default or any other defense of Borrower to acceleration and foreclosure. If the event of default is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may forecless this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees and costs of documentary evidence, abstracts and titl reports.

23. Borrower's Right to Reinstate. Notwithstanding tender's acceleration of the sums secured by this Mortgage due to Borrower's default, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Credit Agreement had no acceleration occurred; (b) Borrower cures all events of default; (c) Forrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 22 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the suns secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Morgage and the obligations secured

hereby shall remain in full force and effect as if no acceleration had occurred.

24. Assignment of Rents; Appointment of Receiver. As additional security herewaler, borrower hereby assigns to lender the rents of the property, provided that borrower shall, prior to acceleration under paragraph 22 hereof or abandonment of the property, have the right to collect and retain such rents as they peccime due and payable.

Upon acceleration under paragraph 22 hereof or abandonment of the property, lender stall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the property and to 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, premiums on 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.

25. Release. This Mortgage secures a revolving line of credit and advances may be made, repaid, and remade from time to time, under the terms of the Credit Agreement. Lender shall discharge this Mortgage when Borrower has (1) paid all sums secured by this Mortgage and (2) has requested (a) that the line of credit be canceled or (b) that the line of credit be reduced below the amount for which a security interest in real property may be required

by Lender. Lender shall release this Mortgage without charge to Borrower.

	REQUEST FOR NOTICE OF DEFA UNDER SUPERIOR MORTGAGE		
which has priority over t	nder reque st the hol der of any mort this Mortga ge to giv e Notice to Lend under the superior encumbrance an	l er, at Len der's add ress set fo	rth on page one of this
IN WITNESS WH	EREOF, Borrower has executed this	Mortgage.	
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<u> </u>		(Seal)	
	Amith Fomra		
x 🔊	Borrower Fon	ma	
6	Anushree Fomra	(Seal)	
X	Borrower		
	9	(Seal)	
X	dorrower		
	600	(Seal)	
	Borrower		
STATE OF ILLINOIS,	Luck -	County ss:	
1. House	c Certures	4	a Notary Public
in and for said county ar Amith Fomra	nd state, do hereby certify that		
Anushree Fomra			
	some(s) (c subscribed to the f		known to me to be the
person and acknowledge	name(s) use subscribed to the feed that signed and delivere	d the said instrument as	, free voluntary act,
for the uses and purpose	s therein set forth.	0.1	1
6 *	total efficience Maio	day of Air	Je INA
Given under my nand	i and official seal, this/&	uay or	<u> </u>
My Commission expires:	Sur 16,2019	Signatups of Notary Pul	hlic
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OFFICIAL SI Howie Gutie		Name of Notary Public	C
Notary Public - Stat	e of Illinois		
My Commission Expires	3 Jan 16, 2019		

EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

PARCEL 1:

DWELLING UNIT 5S IN THE CA WASHINGTON CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 1, 2, 3, 4, 5, 7, THE EAST 25 FEET OF LOT 6, AND THE NORTH 10 FEET OF LOT 3 LL IN BLOCK 49 IN CARPENTER'S ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIP 39 NCPTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN;

ALSO LOTS 1, 2, 3 AND THE ADJOINING ABROGATED PRIVATE ALLEYS TO THE NORTH OF LOT 3 AND TO THE BAST OF LOTS 1, 2 AND 3 IN SUBDIVISION OF THE WEST 100 FEET OF LOT 6 IN BLOCK 49 IN CARPENTER'S ADDITION TO CHICAGO BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIF 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED TO AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 1729329052, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE P-27 AND STORAGE UNIT SL-39-5S, EACH A LIMITED COMMON ELEMENT AS DELINEATED AND DEFINED IN THE DECLARATION OF CONDOMINIUM AND ANY PLAT OF SURVEY ATTACHED THERETO AFORESAID.

COMMONLY KNOWN AS: DWELLING UNIT 5S AND THE EXCLUSIVE RIGHT

54083066

EXHIBIT A (continued)

TO USE PARKING SPACE P-27 AND STORAGE UNIT SL-39-5S LOCATED AT 35 N. ABERDEEN STREET IN THE CA WASHINGTON CONDOMINIUM, CHICAGO, ILLINOIS 60607.

PPN: 17-00-445-007 (Parcel #1) 17-08-445-010 (Parcel #2) 17-08-445-022 (Parcel #4) 17-08-445-023 (Parcel #5) 17-08-445-024 (Parcel #6)

AMITH FOMRA AND ANUSHPEF FOMRA, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY WITH RIGHT OF SURVIVORSHIP AND NOT AS JOINT TENANTS

39 NORTH ABERDEEN STREET UNIT 5S, CHICAGO IL 60607 Loan Reference Number : CLOS_792586_636643889192319221 First American Order No: 54083066 Identifier:

MANUAL FOMRA

54083066

FIRST AMERICAN ELS

 IL

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