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## Illinois Anti-Predatory Lending Database Program

8741632 343 KJ14  
Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

Doc#: 2032507447 Fee: \$98.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 11/20/2020 02:13 PM Pg: 1 of 14

The property identified as: **PIN:** 14-30-403-184-0000

**Address:**

**Street:** 2644 N HERMITAGE AVE

**Street line 2:**

**City:** CHICAGO

**State:** IL

**ZIP Code:** 60614

**Lender:** ALLIANT CREDIT UNION

**Borrower:** DIANE CURTIS

**Loan / Mortgage Amount:** \$209,500.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the loan is a HELOC which is not simultaneous with a new first mortgage.

**Certificate number:** 4C9449BA-D2CC-416B-A9E3-D72F0A4F483E

**Execution date:** 10/26/2020

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WHEN RECORDED MAIL TO:

**T. Middlebrooks/Symmetry Lending**  
**6600 Peachtree Dunwoody Rd.**  
**Building 300, Suite 125**  
**Atlanta, Georgia 30328**  
**Attn.: SHIPPING DEPT./DOC. CONTROL**

SPACE ABOVE FOR RECORDERS USE

This instrument was prepared by:  
**Bret Knettel/Symmetry Lending**  
**6600 Peachtree Dunwoody Rd, Bld 300**  
**Atlanta, Georgia 30328**

ESCROW/CLOSING #:

## MORTGAGE

(Line of Credit)

THIS MORTGAGE, dated **October 26, 2020**, is between **Diane Curtis** residing at **2619 N Ashland Ave 3N, Chicago, Illinois 60614**, the person or persons signing as "Mortgagor(s)" below and hereinafter referred to as "we" or "us" and **Alliant Credit Union**, with an address at **11545 W Touhy Avenue, Chicago, Illinois 60666** and hereinafter referred to as "you" or the "Mortgagee."



\* A Married Woman

MORTGAGED PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to you the premises located at:

**2644 N Hermitage Ave [Street]**  
**Chicago [Municipality], COOK [County], Illinois [State], 60614 [Zip]** (the "Premises").

and further described as:  
**SEE ATTACHED EXHIBIT "A"**



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Parcel ID #: 14-30-403-184

The Premises includes all buildings, fixtures and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

**LOAN:** The Mortgage will secure your loan in the principal amount of \$ 209,500.00 or so much thereof as may be advanced and readvanced from time to time to Diane Curtis, the Borrower(s) under the Home Equity Line of Credit Agreement and Truth in Lending Disclosure and the Home Equity Addendum (collectively the "Note") dated October 26, 2020, (which is a consumer revolving loan agreement) plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. We agree that all loans made pursuant to the terms and conditions of the Note shall be considered loans made to us or for our benefit, even if we did not sign the Note and even if we did not request the loan. This Mortgage will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note, for a period not to exceed 10 years from the date of the Note. The Note provides for a variable rate of interest/Annual Percentage Rate, which consists of the highest prime rate published in the *Wall Street Journal* plus a margin, as further described in the Note. The Draw Period is 10 years. At the Mortgagee's option, the draw period may be extended, but the term of 30 years from the date of the Note will not be exceeded.

**OWNERSHIP:** We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

## **BORROWER'S IMPORTANT OBLIGATIONS:**

**(1) TAXES:** We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

**(2) MAINTENANCE:** We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our 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 constituent documents.

**(3) REHABILITATION LOAN AGREEMENT:** We shall fulfill all of our obligations under any home rehabilitation, improvement, repair, or other loan agreement which we may enter into with you. At the Mortgagee's option, you may require us to execute and deliver to you, in a form acceptable to you, an assignment of any rights, claims or defenses which we may have against parties who supply labor, materials or services in connection with improvements made to the Premises.

**(4) INSURANCE:** We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will

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immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

**(5) CONDEMNATION:** We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any Prior Mortgage.

**(6) SECURITY INTEREST:** We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises.

**(7) OUR AUTHORITY TO YOU:** If we fail to perform our obligations under this Mortgage, or if any action or proceeding is commenced which materially affects your interest in the Property, then you, at your option, upon notice to us may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect your interest. You may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Note, on which you will charge interest at the variable interest rate set forth in the Note. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the variable interest rate set forth in the Note. This Mortgage secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Mortgage. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Note plus the amount of any Prior Mortgages.

**(8) PRIOR MORTGAGE DEEDS OF TRUST; CHARGES; LIENS:** We will perform all of our obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including our covenants to make payments when due. We shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Premises which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any. Within five days after any demand by you, we shall exhibit to you receipts showing all amounts due under this paragraph have been paid when due. We will 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 your prior written consent. We shall neither request nor accept any future advance under a prior mortgage, deed of trust, or other security agreement without your prior written consent.

**(9) HAZARDOUS SUBSTANCES:** We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The first sentence of this paragraph shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

**(10) SALE OF PREMISES:** We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

**(11) TRANSFER OF THE PROPERTY:** Subject to applicable law, you 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 we, without your written consent, sells or transfers all or part of the Property or any rights in the Premises. If you exercise the option to accelerate, you shall give us notice of acceleration in accordance with paragraph (19) hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which we may pay the sums declared due. If we fail to pay those sums prior to the expiration of such period, you may, without further notice or demand on us, invoke any remedies permitted by paragraph (14) hereof.

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**(12) INSPECTION:** We will permit you to inspect the Premises at any reasonable time.

**(13) NO LOSS OF RIGHTS:** The Note and this Mortgage may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Note and this Mortgage without losing your rights in the Premises.

**(14) DEFAULT; TERMINATION AND ACCELERATION; REMEDIES:** Except as may be prohibited by applicable law, each of the following events shall constitute an event of default ("event of default") under this Mortgage: (a) We commit fraud or make a material misrepresentation in connection with this Mortgage or the Credit Agreement; (b) We do not meet the repayment terms of the Credit Agreement; or (c) Our action or inaction adversely affects your rights in the Premises 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, you shall give us notice as provided in paragraph (19) hereof specifying: (1) the event of default; (2) the action required to cure such event of default; (3) a date, not less than 10 days from the date the notice is mailed to us, by which such event of default must be cured; and (4) that failure to cure such event of default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage and foreclosure or sale of the Premises. The notice shall further inform us of the right to reinstate after acceleration and the right to assert in court the nonexistence of an event of default or any other defense of us to acceleration and foreclosure or sale. If the event of default is not cured on or before the date specified in the notice, you, at your option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may invoke any of the remedies permitted by applicable law. You may foreclose upon this Mortgage. This means that you may arrange for the Premises to be sold, as provided by law, in order to pay off what we owe on the Note and under this Mortgage. If the money you receive from the sale is not enough to pay off what we owe you, we will still owe you the difference which you may seek to collect from us in accordance with applicable law. In addition, you may, in accordance with applicable law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We agree that the interest rate set forth in the Note will continue before and after a default, entry of a judgment and foreclosure. In addition, you shall be entitled to collect all reasonable fees and costs actually incurred by you in proceeding to foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

**(15) BORROWER'S RIGHT TO REINSTATE:** Notwithstanding your acceleration of the sums secured by this Mortgage due to our default, we shall have the right to have any proceedings begun by you to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) We pay you all sums which would be then due under the Mortgage and the Credit Agreement had no acceleration occurred; (b) We cure all events of default; (c) We pay all reasonable expenses incurred by you in enforcing the covenants and agreements contained in the Mortgage, and in enforcing your remedies as provided in paragraph (14) hereof, including, but not limited to reasonable attorneys' fees and court costs; and (d) We take such action as you may reasonably require to assure that the lien of this Mortgage, your interest in the Premises and our obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by us, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

**(16) ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER:** As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

**(17) WAIVERS:** To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Mortgage and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption. We hereby waive, to the full extent permitted by law, statutes of limitation as a defense to any demand or obligation secured by this Mortgage.

**(18) BINDING EFFECT:** Each of us shall be fully responsible for all of the promises and agreements in this Mortgage. Until the Note has been paid in full and your obligation to make further advances under the Note has been terminated, the provisions of this Mortgage will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Mortgage is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Note and this Mortgage, and provided any



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obligation to make further advances under the Note has terminated, this Mortgage and your rights in the Premises shall end.


**(19) NOTICE:** Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to your address at **11545 W Touhy Avenue, Chicago, Illinois 60666** or to such other address as you may designate by notice to us. Any notice provided for in this Mortgage shall be deemed to have been given to us or you when given in the manner designated herein.

**(20) 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. When we (1) have paid all sums secured by this Mortgage and (2) have requested that the revolving line of credit be canceled, you shall discharge this Mortgage. To the extent permitted by law, you may charge us a fee for such discharge and require us to pay costs of recordation, if any.

**(21) GENERAL:** You can waive or delay enforcing any of your rights under this Mortgage without losing them. Any waiver by you of any provisions of this Mortgage will not be a waiver of that or any other provision on any other occasion.

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**THIS MORTGAGE** has been signed by each of us under seal on the date first above written. Sealed and delivered in the presence of:

  
\_\_\_\_\_  
Diane Curtis (Seal)  
-Borrower

*(Sign Original Only)*

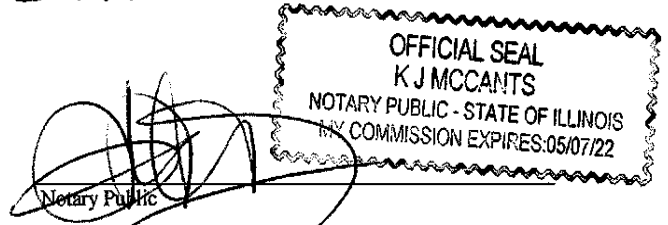
**STATE OF ILLINOIS,**

**County ss:**

I, K.J. McCants, a Notary Public in and for said county and state do hereby certify **Diane Curtis**, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and therein set forth.

Given under my hand and official seal, this 01 day of October 2020.

My Commission Expires: 5-7-22  
This Instrument was prepared



Alliant Credit Union NMLS: 197185  
Guaranteed Rate Affinity, LLC NMLS: 1598647

John Brendan Moony NMLS: 206094

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## Exhibit A - Legal Description

### PARCEL 1:

LOT TH-32 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 0435534098, IN COOK COUNTY, ILLINOIS.

### PARCEL 2:

EASEMENTS FOR THE BENEFIT OF PARCEL 1 AS CREATED BY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR HARTLAND PARK TOWNHOMES RECORDED OCTOBER 26, 2005 AS DOCUMENT NUMBER 0529903128 FOR SUPPORT, PARTY WALLS, UTILITIES, ACCESS AND PUBLIC SERVICES, AS MORE FULLY DESCRIBED THEREIN AND ACCORDING TO THE TERMS SET FORTH THEREIN.

### PARCEL 3:

NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AS CREATED BY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR HARTLAND PARK TOWNHOMES RECORDED AS DOCUMENT NUMBER 0529903128, FOR ACCESS TO AND USE OF TH-STAIR-5.

### PARCEL 4:

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 5:

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 RERECORDED 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.

### EASEMENT PARCEL 6:

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 NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 30,



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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 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 RESUBDIVISION; 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 OF 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 0.32 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 SOUTHEAST 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 14 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 0020376372 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 26.0 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.

EASEMENT PARCEL 7:

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 NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD

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PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS 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.

**EASEMENT PARCEL 8:**

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 SOUTHEAST 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.

**EASEMENT PARCEL 9:**

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 NORTHEAST 1/4 OF THE SOUTHEAST 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 SOUTHEAST 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.

**EASEMENT PARCEL 10:**

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 NORTHEAST 1/4 OF THE SOUTHEAST 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 NORTHEAST 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 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.

**EASEMENT PARCEL 11:**

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 OVER, UPON AND ACROSS THE

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FOLLOWING DESCRIBED LAND:

THAT PART OF LOT OR BLOCK 3 IN THE NORTHWESTERN TERRA COTTA COMPANY'S RESUBDIVISION OF A PART OF THE NORTHEAST 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 LOT OF 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 890 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 SOUTH 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 33.70 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:

EASEMENT PARCEL 12 (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.

EASEMENT PARCEL 13 (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 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.



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EASEMENT PARCEL 14 :

EASEMENT FOR INGRESS AND EGRESS CREATED BY PUT 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 28.31 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 05 SECONDS EAST 93.80 FEET; THENCE NORTH 89 DEGREES 59 MINUTES 22 SECONDS EAST 192.83 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Cook County Clerk's Office

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## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **26th** day of **October, 2020**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **Alliant Credit Union** (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

**2644 N Hermitage Ave, Chicago, Illinois 60614**

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in the **Covenants, Conditions and Restrictions** (the "Declaration"). The Property is a part of a planned unit development known as

**HARTLAND PARK SUBDIVISION/LINCOLN PARK**

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

MULTISTATE HELOC PUD RIDER

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helocpud



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**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

  
 \_\_\_\_\_ (Seal)  
 Diane Curtis Borrower

Alliant Credit Union NMLS: 197185  
 Guaranteed Rate Affinity, LLC NMLS: 159864/

John Brendan Moony NMLS: 206094