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85308048

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MORTGAGE

207089-8

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 27 85 The more agor is DARNEL ANDERSEN BANKHANAR A WIDOW

("Borrower"). This Security Instrument is given to THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS

which is organized and saiding under the laws of THE UNITED STATES OF AMERICAnd whose address is

4242 NORTH HARDEM

NORRIDGE, ILLINOIS 60634 ("Lender").

Borrower owes Lender the principal sum of

TWENTY SEVEN THOUSAND AND NO/100---

27,000.00. This debt is evidenced by Borrower's note Dollary (U.S. \$ dated the same date as this Security Instrum at ('Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on DECEME PR 1, 2015 This Security Instrument paid earlier, due and payable on secures to Lender: (a) the repayment of the delte idenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Box. ver's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mort age, grant and convey to Lender the following described property

located in

COOK

County, Illinois:

AND CORRECT OFFICE SEE LEGAL DESCRIPTION ATTACHED HELE'TO AND MADE A PART HEREOF.

03-03-100-046-1070 T P

which has the address of

1120 WOODBURY - UNIT A2

WHEELING

[City]

Illinois

60090 [Zip Code]

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

	91 Notion Vieton	DES PLATUES. IL 600]
	THE PARTY OF THE P	PREPARED BY:
		My Commission expires:
	holal seal, this 27 day of Aboltomba	Given under my hand and off
		set forth.
	ument as free and voluntary act, for the uses and purposes therein	nateni bine eth berevilab ban bengie
	ment, appeared before me this day in person, and acknowledged that	unteni gniogerot ent ot bedineedue
	, personally known to me to be the same person(s) whose name(s) IS	
	ANDERSEN	do hereby certify that DARNE
	Lack the name bright in the last the state of the state o	STATE OF LELINOIS, I,
	County ss:	STATE OF ILLINOIS,
	O _x c	
-	[Space Below This Line For Acknowledgment]	
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	(Iss2)	
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	AUDERSHOW AND HOLD AN	
	(Seal) - (Seal) - (Seal) - (Seal) - (Seal)	
	rower accepts and agrees to the terms and covenants contained in this Security used on sorrower and recorded with it.	
	4	Other(s) [specify]
		<i>S</i>
		biA in. myod beindard []
	[cs]] XX Condominium Rider	Instrument. [Check .pv licable box(
	nants and agreements of each such rider shall be incorporated into and shall amend and reements of this Security Instrument as if the rider(s) were a part of this Security	supplement the lovenants and ag
	22, Waiver of Homestead, Borrower waives all right of homestead exemption in the Property. 23, Ridge, to this Security Instrument, If one or more riders are executed by Borrower and recorded together with	
	ower. Borrower shall pay any recordation costs.	Instrument without charge to Borr
	orneys' fees, and then to the sums secured by this Security Instrument. or of all sums secured by this Security Instrument, Lender shall release this Security	receiver's bonds and reasonable atte
	ue. Any rents collected by Lender or the receiver shall be applied first to payment of the	
	od of redemption following judicial sale, Lender (in person, by agent or by judicially d to enter upon, take possession of and manage the Property and to collect the rents of	
	pon acceleration under paragraph 19 or abandonment of the Property and at any time	20, Lender in Possession, U
	all expenses incurred in pursuing the remedies provided in this paragraph 19, including,	Lender shall be entitled to collect a
	tice, Lender at its option may require immediate payment in full of all sums secured by further demand and may foreclose this Security Instrument by judicial proceeding.	before the date specified in the not
	sinstate after acceleration and the right to assert in the foreclosure proceeding the non- r defense of Borrower to acceleration and foreclosure. If the default is not cured on or	inform Borrower of the right to re
	ault on or before the date specified in the notice may result in acceleration of the sums nt, foreclosure by judicial proceeding and sale of the Property. The notice shall further	secured by this Security Instrume
	days from the date the notice is given to Borrower, by which the default must be cured;	default; (e) a date, not less than 30
	set. Lender shair give notice to borrower prior to acceleration under paragraphs 13 and 17 herwise). The notice shall specify; (a) the default; (b) the action required to cure the	emeering and covenant or agreeme
	e involuer williams and police to policial built to december on announce with 1900CPT 'S'	IA' WEGSHERUM KAMANI

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS ATTENTION: EMILY ROLL OF THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS ATTENTION: EMILY ROLL OF THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS ATTENTION:

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection-

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or stitle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is with prized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortication of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bour d; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the e.n.s of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) r grees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with reg and to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured by this Sec trity Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interist or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) viv such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to take this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

If enactment or expirement of applicable laws has the effect of 13. Legislation Affecting Lender's Rights. rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security has ument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the stop; pecified in the second paragraph of

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The netice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to horrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph:

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security I ist ument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrumer or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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requesting payment.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Lender may take action under this paragraph 7, Lender does not have to do so. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Il Borrower fails to perform the 7. Protection of Lender's Rights in the Property; Mortgage Insurance.

fee title shall not merge unless Lender agrees to the merger in writing. change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal and extend or when the notice is given.

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 3.1-27y period will begin restoration or repair is not economically feasible or Lender's security would be lessened, it e insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the carrier and Lender. Lender may make proof of loss if not made promptly by Borrows.
Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair

All insurance policies and tenewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance

unreasonably withheld.

5. Hazard Insurance. Borrower shall keep the im Nov ments now existing or hereafter erected on the Property insurance against loss by fire, hazards included within the term extent ed coverage" and any other hazards for which Lender requires. This insurance shall be maintained in the a... ants and for the periods that Lender requires. The requires insurance shall be maintained in the a... ants and for the periods that Lender requires. The insurance shall be maintained in the a... ants and for the periods that Lender requires. The insurance shall be chosen by Bor. over subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Bor. over subject to Lender's approval which shall not be

of the giving of notice. agrees in writing to the payment of the obligation scatted by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture is any part of the Property; or (c) secures from the holder of the lien any part of the greenment astisfactory to Lender subordinating the lien of this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien of the actions set forth above within 10 days of the actions of the lien. receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)

pay them on time directly to the person (wed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Bor o'ver makes these payments directly, Borrower shall promptly furnish to Lender Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall

Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. By rower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain prior to over this Security Instrument, and leasehold payments or ground rents, if any.

3. Application and assistants. Unless applicable law provides otherwise, all payments received by Lender under under and 2 shill be applied; first, to late charges due under the Note; second, to prepayment charges due under the paragraphs l'and 2 shill be applied; first, to late charges due under the Note; second, to prepayment charges due under the

any Funds hein by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender stell apply, no later than immediately port to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3 Application of the same secured by this Security Instrument.

Upon parment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender. at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument. shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and purpose for which each debit to the Funds made. The Funds are pledged as additional security for the sums secured by requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender State Burds 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 the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender pays in a spreement is made or applicable law permits interest to have a spreement is made or applicable law prays interest to permit the paid to be said to a pay interest to have a property in the Funds. Unless an agreement is made or applicable law prays interest to be paid I payde a pay in a pay interest to be said to an applicable pay and property in the pay to pay in the Funds.

basis of current data and reasonable estimates of future escrow items. 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly leastly naturance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the mortgage insurance premiums, if any. These items are called "escrow items."

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. 1, Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

THIS CONDOMINIUM RIDER is made this 27TH day of NOVEMBER, 19 85 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

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS, of the same date and covering the Property described in the Security Instrument and located at:

1120 WOODBURY - UNIT A2, WHEELING, ILLINOIS 60090

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

LEXINGTON COMMONS CONDOMINIUM

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominion Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all Coss and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice o'ar.v lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, an proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess 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 an inages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assign at and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument is provided in Uniform Covenant 9.

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 Condominium Project, 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 prevision 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 cover are maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium 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 provisions contained in this Condominium Rider.

03-03-100-046-1070

RECORD AND RETURN TO :

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS 2454 DEMPSTER DES PLAINES, ILLINOIS 60016

ATTN : EMILY RODRIGUEZ

DARNEL ANDERSON BACKEROR L ANDERSEN A WILLOW

Borrowe

Property of Coof County Clerk's Office

100 SO SO

UNIT NUMBER 1-3-13-L-A-2, TOGETHER WITH A PERPETUAL AND EXCLUSIVE EASEMENT IN AND TO GARAGE UNIT NUMBER G-1-3-13-L-A-2 AS DELINEATED ON A PLAT OF SURVEY OF A PARCEL OF LAND BEING A PART OF THE WEST 1/2 OF THE WEST 1/2 OF SECTION 3, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER LINE OF MC HENRY ROAD, IN COOK COUNTY, ILLINOIS (HEREINAFTER REFERRED TO AS "DEVELOPMENT PARCEL"), A PORTION OF WHICH DEVELOPMENT PARCEL IS DESCRIBED AS BEING LEXINGTON COMMONS UNIT I SUBDIVISION, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 3, AFORESAID, ACCORDING TO THE PLAT THEREOF RECORDED JULY 28, 1978 AS DOCUMENT 24557904, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY CENTRAL NATIONAL BANK IN CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 30, 1977, KNOWN AS TRUST NUMBER 22718, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON DECEMBER 11, 1978 AS DOCUMENT 24759029 AS AMENDED FROM TIME TO TIME, TOGETHER WITH A PERCENTAGE OF COMMON ELEMENTS APPURTENANT TO SAID UNITS AS SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION, AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMINDED DECLARATIONS ARE FILED OF RECORD, IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS WHICH PERCENTAGES SHALL AUTOMATICALLY BE Coot County Clart's Office DEEMED TO BE CONVEYED EFFICTIVE ON THE RECORDING OF SUCH AMENDED DECLARATIONS AS THOUGH CONVEYED HEREBY.

T#4444 TRAN 0044 12/44/85 14:00:00 PECORDINA

15.00 m

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Property of Cook County Clerk's Office

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