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County, Illinois: "SEE ATTACHED LEGAL DESCRIPTION MADE A PART HEREOF" andria. Beginner i Sterier Sterier i S Beginner sterier i S Control of the Contro e transport of the second of t i de la companya di salah di s Salah di sa SEE ATTACHED CONDOMINIUM RIDER TO MORTGAGE MADE A PART HEREOF PROCESSOR group water on the proof of the true of DEPT-01 15:03:00
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[City] Code)

TOOETHER 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.

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	్ కారం కార్పులోని కొడ్డాన్ ప్రేక్టులు కూడానికి అంది కొన్నారు. అంది. - ఇంట్రాం ఆఫ్రెస్ ప్రాంతి మైద్యాలు ప్రేక్షిక్కుండి కొర్దికి అంది కి.మీ. అన్నారు. కొత్తి కొన్నారు. అన్నారు కొన్ - మైద్య కార్క్ మైద్య కోర్డా కార్పులు కార్యాలు కార్మక్రిక్ కార్డ్ కార్డ్ కార్డ్ కార్డ్ కార్డ్ కార్డ్ కార్డ్ కార	は、 「大きない」という。 「大きない」というない。 「大きない」というない。 「大きない」というない。 「大きない」というない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「大きない。 「た
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1	waives all right of homestead exemption in the Property	Instrument without charge to borrower por
<i>j</i>	as and then to the sums secured by this Security instrument.	raceiver's bonds and resconable attorneys' for all, Release, Upon payment of all si
	emption following judicial sate, Lender (in person, by again or by judicially upon, take possession of and manage the Property and to collect the remts of ents collected by Lender or the receiver shall be applied first to payment of the ollection of rents, including, but not limited to, receiver's fees, premiums of ollection of rents, including, but not limited to, receiver's fees, premiums of	perior to the expiration of any period of red appointed receiver) shall be entitled to enter the Property including those past due. Any r the Property including those past due and c
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	er at its option may require immediate payment in rate or an terms secured by secured by secured by secured by secured in proceeding.	before the date specified in the notice, Lend this Security Instrument without further d Lender shall be entitled to collect all expens
	naure by Judicial proceeding and sale of the Property. The notice shall further for acceleration and the right to assert in the foreclosure proceeding the uon- of Borrower to acceleration and foreclosure, if the default is not cured on or	secured by this Security Instrument, foreck
	The notice shall specify: (a) the default; (b) the action required to cure the facts the default must be cured; by which the default must be cured; before the default must be cured; by a police the default must be cured;	uniona, applicable, law provides otherwise). ' defents: (c) a date, not loss then 30 days from
	the source to Borrower prior to acceleration following Borrower's file and the source of the source	sidt at teameorne to tnessyes yee to desert

UNIFORM COVENANTS. Bour wer and Lender covenant and agreet is to tow: Pit VII C.

1. Payment of Principal and Interest; Prepayment and Lite This see. Bon over shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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 Note, until the Note 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 lessehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

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 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 may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires 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 Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the 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.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Longer. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prio to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit age as the sums secured by this Security Instrument.

3. Application of Paracents. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be a mised: first, to late charges due under the Note; second, to prepayment charges due under the

paragraphs I and 2 shall be a mount of mrst, to late charges due under the cook, described in the Note; third, to amounts payable up her paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Bor over shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person of all payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any in a which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation agreed 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 of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to 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 or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hauard 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" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower's bject to Lender's approval which shall not be

unreasonably withheld.

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

carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 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

Instrument immediately prior to the acquisition.

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

fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although

Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. 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.

#### UNOFFICIAL

occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. this Security Instrument, If Borrower lasts to pay these sums prior to the expiration of this period; Lender may invoke any tensedies permitted by this Security Instrument without further notice or demand on Borrower shall have the right to Releastate.

18, Borrower's Right to Relaastate.

18, Borrower's Right to Relaastate.

18 Dorrower and so conditions, Borrower meets certain conditions, Borrower shall have the right to instrument of this Security Instrument of the Property pursuant to any power of sale contained in this applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, Those conditions are that Borrower's beays Lender all sums which then would be due under this Security Instrument. Those conditions as Lender may secured; (b) cures any default of any other covenants or agreement; (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, rights in the Property and Borrower's borrower, this Security Instrument shall remain fully effective as if no acceleration had borrower, this Security Instrument and the obligations secured bereby 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.

federal law as of the date of this Security Instrument.

If Lender searcises 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 the Security Instrument, If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any this Security Instrument, If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

person) without Lender's prior written consent, Lender may, at its option, require immediate psyment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by

Note are declarate to be severable.

Id. Borrower's Cey. Borrower shall be given one conformed copy of the Note and of this Se.v. dy Instrument.

Id. Borrower's Cey. Borrower shall be given one conformed copy of the Note and of the Property or any interest in Borrower is sold or transferred for it's beneficial interest in Borrower is sold or transferred for it's beneficial interest in Borrower is sold or transferred for it's beneficial interest in Borrower is sold or transferred for it's beneficial interest in Borrower is sold or transferred for it's beneficial interest in the nation require immediate payment in full of all sums.

in this paragraph.

15. Governing Larry Severability. This Security Instrument shall be governed by follow: I'm and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Landing Law, instrument or the Mote conflicts with applicable law, such conflict shall not affect other provisions of this Security I as unent or the Mote conflicts with applicable law, such conflicting provision. To this end the provisions of this Security I as unent or the Mote without the conflicting provision. To this end the provisions of this Security I as unent and the Mote and the provisions of this Security I as unent and the provisions of this security I as unent and the provisions of this security I as unent and the provisions of this security I as unentable with a security I as unentable wi

first class mail to Landar's address stated herein or any other address Lender designates by rotice to Borrower. Any notice provided for in this Security instrument shall be deemed to have been given to Borrower of Lander when given as provided 14, Notices. Any notice to Borrower provided for in this Security Institutes a shall be given by delivering it or by meting it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any reduce to Lender shall be given by first class mail to Lender's address stated herein or any other address Lander. Any reduce to Lender shall be given by first class mail to Lender's address stated herein or any other address Lander. Any reduce to Lender shall be given by first class mail to Lender's address stated herein or any other address Lander.

partial prepayment without any prepayment charges the Note.

13. Legislation tany prepayment charges under the Note.

13. Legislation Affecting Lender's Rights.

14. It can be not to the Note or this Security Instrument unenfore at le according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lander exercises this option, Lender shall talk the specified in the second paragraph of any angles of the second paragraph of the secon

that Borrower's consent.

13. Less Charges. If the loan secured by 12.8 Courity Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that is any such loan charges collected or to be collected in moreoner, with the loan exceed the parmitted limits, it en. (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the parmitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be reduced to Borrower. Lender maj chrose to make this reducing the principal owed under the Note or by making a direct payment to Borrower. It a refu ad reduces principal, the reduction will be treated as a under the Note.

Lander shall not be required to commence proceedings against any successor in interest or Borrower's successors in interest. I Lander shall not be required to commence proceedings against any successor in interest or refuse to extend time for paying of the configuration of the sums secured by this Security Instrument by reason of any demand made shall not be a waiver of or preclibed to a successors in interest. Any forbearance by Lender in exercising any right or remedy.

It. Successors and Assign's Francisc of any right or remedy.

It. Successors and Assign's Francisc of any right or remedy.

Of paragraph 17. Borrower's covenants and security instrument, subject to the provisions of paragraph 17. Borrower, who on-signs this Security Instrument shall be independent and security Instrument, subject to the provisions of paragraph 17. Borrower who on-signs that the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower who on-signs is the frontist of paying that does not execute the New (a) is co-terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and the Property under the terms of this Security Instrument or the Property under the terms of this Security Instrument or the Property under the terms of this Security Instrument or the New Continuent, and the Republic or the Security Instrument or the New Continuent, and the Republic or the Security Instrument or the New Order and Security Instrument or the New Order with the Security Instrument or the New Order Without the Security Instrument or the New Order Without the Security Instrument.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to therapeans secured by this Security Instrument, whether or not then due.

Unless L. side and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the day days of the monthly payments referred to in peragraphs I and 2 or change the amount of such payments or mosthly not the monthly payments referred to in peragraphs I and 2 or change the amount of such payments or another of the time for payments or another of the time for payments or borrower and the first of the direct of the time for payments or borrower and the consumence the liability of the original Borrower or Borrower's successor in interest of Borrower and to commence proceedings against any successor in interest or refuse to extend time for Lender aball not be required to commence proceedings against any successor in interest or refuse to extend time for Lender aball not be required to commence proceedings against any successor in interest or refuse to extend time for

paid to Borrower essigned and shell be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the family assessment of a total taking of the Property, the proceeds shall be applied to the family later of a fartial taking of the Property, the proceeds shall be applied to the family family of the Property in the event of a partial taking of the Property in the event of a partial taking of the reduced by this Secured innecliately be reduced by the Security Instrument field be reduced by be reduced by the family secured innecliately before the taking, divided by (b) the fair marks; value of the Property immediately before the taking. Any balance shall be reduced to Property in the Property immediately before the taking.

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

2. Condennation. The proceeds of any award or claim for damages, direct or consequential, in connection with any cindennation or other taking of any part of the Property, or for conveyance in their of condennation, are intropy

Lender or its agent may make reasonable entries upon and inspections of the Property. Lender If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower chall 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.

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

Village on the Lake [Name of Condominium Project]

XXX

(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.

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

A. Confuninium 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 Condor unium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when du:, all dues and assessments imposed pursuant to the Constituent Documents.

B, Hazard Instance. 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, to the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

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

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

Borrower shall give Lender prompt totice of any 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 e ements, any proceeds payable to Borrower are hereby assigned and shall be raid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower sur. 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 flain for damages, 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 bereby 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 Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except exter 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 of the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-niar gement of the Owners Association;

O (iv) any action which would have the effect of rendering the public liability in urance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due their 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, equesting payment.

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

WILLIAM LEE FILLINGHAM,

MARTHA FILLINGHAM

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# UNOFFICIAL COPY, ,,

PARCEL 1:

DOOR TY OF COO 08-32-101-019-1007 Unit Number 107, as delineated in survey of the following described parcel of real estate (here nafter referred to as parcel): Sublot B in Lot 4 in the second resubdivision of part of LOt 1 in Village on the in Lot 4 in the second resubdivision of part of LOt 1 in Village on the Lake Subdivision (Phase III), being a subdivision of part of the South West 1/4 of Section 29, and part of the North West 1/4 of Section 32, Township 41 North, Range 11 East of the Third Principal Meridian, accord to the plat thereof recorded January 25, 1971 as document number 21308121, in Cook County, Illinois, which survey is attached as Exhibital to Declaration of Condominium Ownership made by Chicago Title and Trust Company, as Trustee under Trust Number 53436, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as document number 22389726; together with an undivided percentage interest in sai parcel (excepting from said parcel all the property and space comprising the units thereof as defined and set for the in said Declaration and all the units thereof as defined and set forth in said Declaration and survey), all in Cook County, Illinois.

PARCEL 2:

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Easement for the benefit of parcel 1, as set forth in Declaration of Covenants for Village on the Lake Homeowners Association executed by Chicago Title and Trust Company, a corporation of Illinois. as trustee under Trust agreement dated March 25, 1969 and known as trust number 53436 dated June 18, 1971 and recorded June 18, 1971 as document number 21517208 and as created by Deed made by Chicago Title and Trus Company, a corporation of Illinois, as trustee under Trust Agreement dated March 25, 1969 and known as trust number 53436 to Marie D. Mice and Walter S. Micek dated November 24, 1975 and recorded December 19, as Document numbers 22330957 and 22330958, for ingress and egress ove Lot 2 (except Subdivision, Lots "A", "B" and "C"), in Village on the Lake Subdivision, being a subdivision of part of the South West 1/4 of Section 29, and part of the North West 1/4 of Section 32, Township 41 North, Range 11 East of the Third Principal Meridian, according to plat thereof recorded January 25, 1971 as document number 2188012), in Cook County, Illinois.

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