19281028

STATE'S ATTORNEY OF COOK COUNTY FOR ACTION BY THE OFFICIAL BUSINESS

JUNIOR MORTGAGE SIZIAM STATE'S ATTORNEY

Rental Rehabilitation Program

"Mortgagee", and Washington Gardens Apartments, an Illinois limited partnership 118 North Clark Street, Room 824, Chicago, Illinois, 60602, herein referred to as permeen cook conura. 986T* THIS INDENTURE, made Movember 17

herein referred to as "Mortgagor", witnesseth:

Mortgagee at 118 North Clark Street, Room 824, Chicago, Illinois, 60602. writing appoint, and in succince of such appointment, then at the office of the time, and interest at the rate in said note, with a final payment of the balance due on the lst day of January, 1987, and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in to pay the said principal sum or so much thereof as may be advanced from time to Junior Mostgage note of even date herewith, in the principal sum of One-Hundred Eighty Increand and OO/100ths Dollars (\$180,000:00), payable to the order of and delivined to the Mortgager, in and by which note the Mortgagor promises THE WHEREAS the Mortgagor is justly indebted to the Mortgagee upon a

right, title and interest therein, situate, ly no and being in the <u>City of</u> Blue Island . COUNTY OF COOK AND STATE OF ILLINOIS, to wit: successors and assigns, the following described Real Estate and all of its estate, by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do herein contained by the Mortgagor to be performed, and also in consideration of Imitations of this mortgage, and the performance of the convenants and agreements sum of money and said interest in accordance with the terms, provisions and NOW, THEREFORE, the Mortgeson to secure the payment of the said principal

SEE EXHIBIT A

Legal Description:

1+0002 1RAN 1:59 01/26/87 11:49:00 00,00 DE61-03 10 Ox 10 Ox

COOK COUNTY RECORDER SEE EXHIBIT A

Common Address:

SEE EXHIBIT A

Permanent Index Number:

19284078

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TOGETHER with all improvements, tenements pearements and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus or equipment now or hereafter therein used to supply heat, gas, air conditioning, water, light, power, refrigeration and ventilation, shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth.

The record owner is Washington Gardens Apartments, a limited partnership

This mortgage consists of eleven (11) pages. The covenants, conditions and provisions appearing on pages 4-11 are incorporated herein by reference and are a part hereof and shall be binding on Mortgagor, its heirs, successors and assigns.

Rental Rehabilitation Grant Agreement and the MST This mortgage is security for a Junior Mortgage Note of even date herewith. The terms of the Wunter Mortgage Note are incorporated herein by reference and referred to collectively as "loan documents". Default in any of the terms of the aforesaid loan documents consititutes a default of this mortgage.

This mortgage secures an onligation incured for construction of improvements on the land mortgaged herein, and constitutes a "construction mortgage" within the meaning of Section 9-313(1)(c) of the Illinois Uniform Commercial Code.

This mortgage is subordinate to the mortgage in an amount of See exhibit B in an amount of See exhibit B, and may be subordinated to no other liens.

Witness the hand and seal of Mortgagor the day and year first above writtens an Illinois Limited Partnership of Management, in an amount of the second of Mortgagor the day and year first above writtens an Illinois Limited Partnership of Management, in an amount of the second of Mortgagor the day and year first above writtens an Illinois Limited Partnership of Management, in an amount of the second of Mortgagor the day and year first above writtens an Illinois Limited Partnership made in favor of See exhibit B

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STATE OF ILLINOIS
COUNTY OF C O O K

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IMPRESS SEAL HERE I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that

, (islare) personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right homestead.

day of

Commission expires

Nev. 17.

19 <u>&&</u>

NOTARY PUBLIC

This instrument was prepared by: Cook County States Attorneys Office, 500 Daley Center, Chicago, IL 60602

Mail this instrument to:
Cook County Department of Planning and Development, Room 824 - County Building,
118 N. Clark St., Chicago, IL, 60602

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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 2

- 1. Mortgagor shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance with out the prior consent of mortgagee.
- 2. Mortgagor shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicate receipts therefor. To prevent default hereunder, Mortgagor shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagor, or changing in any way the law relating to the taxation of mortgages or debts secured by mortgages or the Mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event the Mortgagor upon demand by the Mortgagee, shall pay such taxes or assessments, or reimby a the Mortgagee therefor provided, however, that if in the opinion of counsel for the Mortgagee (a) it might be unlawful to require Mortgagors to make such payment on (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagee may elect, by notice in writing given to the Mortgagors, to declare all of the indahtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.
- 4. If, by the laws of the United States of America or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the issuance of the note hereby secured, the Mortgagor covenants and agrees to pay such tax in the manner required by any such law. The Mortgagor further covenants to hold harmless and agrees to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reasons of the imposition of any tax on the issuance of the note secured hereby.
- 5. At such time as the Mortgagor is not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagor shall have such privilege of making prepayments on the principal of said note (in addition to the required payments) as may be provided in said note.

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`Insurance

(a) Hazard. Mortgagor shall keep the improvements now existing or hereafter erected on the premises insured under a replacement cost form of insurance policy against loss or damage resulting from fire, windstorm and other hazards as may be required by Mortgagee, and to pay promptly, when due, any premiums on such insurance. All insurance shall be in form and content as approved by the Mortgagee and shall be carried in companies acceptable to Mortgagee and the policies and renewals (or certificates evidencing asame), marked "PAID", shall be delivered to the Mortgagee at least thirty (30) days before the expiration of the old policies and shall have attached thereto standard noncontributing mortgage clause(s) in favor of and entitling the Mortgagee to collect any and all of the proceeds payable under all such insurance, as well as standard waiver of subrogation endorsement. Mortgagor shall not carry separate insurance. concurrent in kind or form and contributing in the event of loss, with any insurance required hereunder. In the event of a change in ownership or of occupancy of the premises (if approved in writing by Mortgagee), immediate notice thereof by mail shall be delivered to all insurers. In the event of any casualty loss, Mortgagor will give immediate notice by mail to the Mortgagee. The Mortgagor hereby permits the Mortgagee, at Mortgagee's option, to adjust and compromise any losses under any of the insurance aforesaid and, after deducting any costs of collection, Mortgagee may use or apply the proceeds, at its option, as follows: (a) as a credit upon any portion of the indebtedness secured hereby, or (b) to repairing and restoring the improvements in which event the Mortgagee shall not be obliged to see to the proper application thereof nor shall the amount so released or used for entoration be deemed a payment on the indebtedness secured hereby; or (c) to deliver same to the Mortgagor.

In the event Mortgagee shall be objigated to, or shall elect to, apply such proceeds to restoring the improvements, such proceeds shall be made available. from time to time, upon Mortgagee being funcished with satisfactory evidence of the estimated cost of such restoration and with such architect's certificates. waivers of lien, contractors' sworn statements and other evidence of cost and of payments as Mortgagee may reasonably require and approve, and if the estimated cost of the work exceeds ten percent (10%) of the original principal amount of the indebtedness secured hereby, with all plans and specifications for such rebuilding or restoration as Mortgagee may reasonably require and approve. No payment made prior to the final completion of the work shall exceed ninety percent (90%) of the value of the work performed, from time to time, and at all times the undisbursed balance of said proceeds remaining in the bands of the Mortgagee shall be at least sufficient to pay for the cost of completion of the work, free and clear of any liens. In the event of foreclosure of this Mortgage. or other transfer of title to the premises in extinguishment of the injebtedness secured hereby, all right, title, and interest of the Mortgagor, in and to any insurance policies then in force, and any claims or proceeds therunder shall pass to the Mortgagee or any purchaser or grantee. Mortgagee may, at any time and at its own discretion, procure and substitute for any and all of the insurance so held as aforesaid, such other policy or policies of insurance, in such amount, and carried in such company, as it may determine.

(b) Application of Insurance Proceeds. Notwithstanding any provision to the contrary and in particular paragraph 6(a) hereof, in the event of any such loss

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or damage as therein described to the improvements upon the premises, it is hereby agreed that the Mortgagee shall make the proceeds received under any such insurance policies as therein described available for the rebuilding and restoration of the improvements so damaged, subject to the following conditions: (a) that Mortgagor is not then in default under any of the terms, covenants and conditions hereof; (b) that all then existing leases shall continue in full force and effect without reduction or abatement of rental (except during the period of untenability); (c) that Mortgagee shall first be given satisfactory proof that such improvements have been fully restored or that by the expenditures of such money will be fully restored, free and clear of all liens, except as to the lien of this Mortgage; (d) that in the event such proceeds shall be insufficient to restore or rebuild the said improvements, Mortgagor shall deposit promptly with Mortgagee the amount deficient in order to restore and rebuild the said premises; (e) that in the event Mortgagor shall fail within a reasonable time, subject to delays beyond its control, to restore or rebuild the said improvements, then Mortgagee, at its option, may restore or rebuild the said improvements, for or on behalf of the Mortgagor and for such purpose may do all necessary acts, including using said funds deposited by Mortgagor as aforesaid; (f) that waiver of the right of subrogation shall be obtained from any insurer under such policies of insurance who, at that time, claims that no liability exists as to the Mortgagor or the then owner or the assured under such policies; and (g) that the excess of said insurance proceeds above the amount necessary to complete such restoration shall be applied as hereinbefore provided as a credit upon any portion, as selected by Morigagee, of the indebtedness secured hereby. In the event any of the said conditions are not or cannot be satisfied, then the alternate disposition of such insurance proceeds as provided in paragraph 6(a) hereof shall become applicable. Under no circumstances shall Mortgagee become personally liable for the fulfillment of the terms, covenants and conditions contained in any of the said leases nor obligated to take any action to restore the said improvements.

(c) Liability. Mortgagor shall carry and maintain Comprehensive Public Liability Insurance as may be required from time to time by the Mortgagee in forms, amounts, and with companies satisfactory to the Mortgagee. It is understood and agreed that the amounts of coverage shall not be less than Five Hundred Thousand and No/100 (\$300,000.00) Bollars single limit. Certificates of such insurance, premiums prepaid, shall be deposited with the Mortgagee and shall contain provision for twenty (20) days' notice to the Mortgagee prior to any cancellation thereof.

Eminent Domain

(a) Any and all awards heretofore or hereafter made or to be made to the present and all subsequent owners of the premises, by any governmental or other lawful authority for taking, by condemnation or eminent domain, the whole or any part of the premises or any improvement located thereon or any easement therein or appurtenant thereto (including any award from the United States Government at any time after the allowance of the claim therefor, the ascertainment of the amount thereof and the issuance of the warrant for payment thereof), are hereby assigned by Mortgagor to Mortgagee, which award Mortgagee is hereby authorized to collect and receive from the condemnation authorities, and Mortgagee is hereby authorized to give appropriate receipts and acquittances therefor, and Mortgagee shall use or apply the proceeds of such award or awards in the same manner as is set forth in Paragraph 6(a) hereof with regard to insurance proceeds

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received subsequent to a rice of other casualty to received subsequent to a fire of other casualty to the premises. Mortgagor covenants and agrees that Mortgagor will give Mortage immediate notice of the actual or threatened commencement of any such proceedings under condemnation or eminent domain, affecting all or any part of the said premises or any easement therein or appurtenance thereof, including severence and consequential damage and change in grade of streets and will deliver to Mortgagee copies of any and all papers served in connection with any such proceedings. Mortgagor further covenants and agrees to make, execute, and deliver to Mortgagee, at any time or times upon request, free, clear, and discharged of any encumbrances of any kind whatsoever, any and all further assignments and/or instruments deemed necessary by Mortgagee for the purpose of validly and sufficiently assigning all awards and other compensation heretofore and hereafter to be made to Mortgagor for any taking, either permanent or temporary, under any such proceeding. At Mortgagee's option, any such award may be applied to restoring the improvements, in which event the same shall be paid out in the same manner as is provided with respect to insurance proceeds in Subsection (a) of Paragraph 6 hereof.

(b) Application of Eminent Domain Proceeds. Notwithstanding any provision herein to the contrary and in particular paragraph 7(a) hereof, in the event of any damage or taking as therein described by eminent domain of less than the entire mortgaged premises, it is hereby agreed that Mortgagee shall make available the proceeds of any award received in connection with and in compensation for any such damage or taking for the purpose of rebuilding and restoring so much of the improvements within the premises affected thereby, subject to the following conditions: (a) that Mortgago is not then in default under any of the terms, covenants and conditions hereo; (b) that all then existing leases affected in any way by such damage or taking shall continue in full force and effect without reduction or abatement of rental (except during the period of untenability); (c) that Mortgagee shall first be given satisfactory proof that such improvements have been fully restored or that by the expenditure of such money will be fully restored, free and clear of all liens, except as to the lien of this Mortgage; (d) that in the event such award shall be insufficient to restore or rebuild the said improvements. Mortgagor shall deposit promptly with Mortgagee the amount of such deficiency, which, together with the award proceeds, shall be sufficient to restore and rebuild the said premises; (e) that in the event Mortgagor shall fail within a reasonable time, subject to delays beyond its control, to restore or rebuild the said improvements, Mortgagee, at its option, may restore or rebuild the said improvements for or on behalf of the Mortgagor and for such purpose may do all necessary acts including using said funds deposited by Mortgagor as aforesaid; (f) that the excess of said award not necessary for completing such restoration shall be applied as hereinbefore provided as a credit upon any portion, as selected by Mortgagee, of the indebtedness secured hereby. In the event any of the said conditions are not or cannot be satisfied, then the alternate disposition of such award as provided herein shall again became applicable Under no circumstances shall Mortgagee become personally liable for the fulfillment of the terms, covenants and conditions contained in any of the said leases nor obligated to take any action to restore the said improvements.

8. Acknowledgment of Debt

Mortgagor shall furnish from time to time within fifteen (15) days after Mortgagee's request, a written statement, duly acknowledged, of the amount due upon this Mortgage and whether any alleged offsets or defenses exist against the indebtedness secured by this Mortgage.

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- 9. In case of default therein, Mortgagee may, but need hot, make any payment or perform any act hereinbefore required of Mortgagor in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the highest rate now permitted by Illinois law. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagor.
- 10. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax here or title or claim thereof.
- 11. Mortgagor shall pay each item of mortgage herein mentioned, including but not limited to the indeptedness evidenced by the note, both principal and interest, when due according to the terms hereof and of the note. At the option of the Mortgagee and without notice to Mortgagor all unpaid indebtedness secured by this mortgage shall, notwith conding anything in the note or in this mortgage to the contrary, become due and payable (a) Upon the failure of Mortgagor to punctually pay when due, any installment of principal or interest due under the Mortgage note, or (b) when default shall occur and continue for ten (10) days in the performance of any other agreement of the Mortgagor herein contained or contained in the Junior Mortgage Note or Rental Rehabilitation Agreement incorporated herein by reference.
- 12. The following events, in addition to any others specified herein, shall constitute a default in the terms of this mortgage:
- (a) The failure of Mortgagor, to observe and perform each and every one of the terms, covenants, promises, and agreements on its part to be observed and performed under the Rental Rehabilitation Grant Agreement, dated November 17, 1986 or,
- (b) Discovery by the County of any material misrepresentation or falsity in any representation, statement, affidavit, certificates, exhibit or instrument given or delivered by Mortgagor, to the County in connection with the making of this Mortgage or the Rental Rehabilitation Loan; or,
- (c) The bankruptcy, reorganization, dissolution or liquidation of Mortgagor, exchange, disposition, refinancing, or sale under foreclosure of the property; or,
- (d) The acquisition in whole or in part, voluntary or involuntary, of title, the beneficial interest, or the equity of redemption in the property by any party other than Mortgagor except where such transfer is approved in writing by the

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- 11. Partenger shall be adon item of mortuals berein anntioned, including but not implied to the indeed and several and at the principal and interest, when der acception to the tenes haved and of the most importance of the principal and of the notion of the partial indeed and acception to the principal and of the notions schools by this energies shall, underlies, and paydons of the noter or in this energy ponce and paydons (a) contained the notion of the noter of the noter of the notion of the notion and contained the most of the partial and outs, or (b) when a fixed the interest of the interest contained to the contained to the the derivative of the contained to the derivative of the contained to the derivative by reference.
 - 12: The following events, in addition to any others specified between, shall constitute a default in the terms of this confuges:
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- (b) Olsgorery by the County of any material misrepresentation or falsity is some pear mentation, statement, officially, contificates, exhibit or instructed airce or information with the making of the county to competitud with the making of this agentage or the Sental Schoollistion tour; or,
 - (c) the bangraptry, reorganization, discription or liquidation of Mortgagor, exchange, disposition, refinancial, or rate under foreclosure of the property: or.
- (a) The acquisition in choic or in part, voluntary or involutions, of title, one beneficial interest, or ten equity of redyaption in the proparty by any party other than dartagenr except where such transfer is approved in writing by the

(e)	The balance	of the mon	rtgage loan	payable to _		<u></u>	<u> </u>
	See	exhibit B				ecoming o	r being
				n whatsoever,	or said	mortgage	loan being
decla	red to be in	default: (r.				

- (f) The failure of Mortgagor to maintain the units rehabilitated under this multifamily rental rehabilitation program in use of as rental housing units; or,
- (g) The failure of Mortgagor to maintain the subject property in compliance with applicable municipal codes and "Section 8 Housing Quality Standards"; or,
- (h) Any change in the form of ownership of the subject property or any portion thereof or any change in partners in the partnership without prior written consent of mortgages; or,
- (i) Any act of discrimination against prospective tenants on the basis of their receipt of, or eligibility for, housing assistance under any Federal, State or local housing program; or,
- (j) Any act of discrimination against or refusal to rent to any prospective tenant on the basis that the tenant has a minor child or children who will be residing with such prospective tenant; or,
- (k) Any act of discrimination in relation to the rental or operation of the property in violation of:

(i) The requirements of the Federal Fair Housing Law, 42 U.S.C. 3601-19, with Executive Order 11003, and with title VI of the

Civil Rights Act of 1964, 42 U.S.S. 2000d; or,

- (ii) The prohibitions against discrimination on the basis of age under the Age Discrimination Act of 1975, 42 U.S.C.6101-07, and the prohibitions against discrimination against handicapped individuals under section 504 of the Rehabilitation Act of 1973, 29 U.S.C. 794: or.
- (iii) The requirements of Executive Order 11245 and the regulations issued under the Order at 41 CFR Chapter 60 (see 579.607(a) of this chapter); or.
- (iv) The requirements of Section 3 of the Housing and Orban Development Act of 1968, 12 U.S.C. 1701u (see 570.607(b) of this chapter); or,
- (v) The requirements of Executive Order nos. 11625, 12432 and 12138; or,
- (1) The failure of mortgagor to make good faith efforts to provide information and otherwise to attract eligible persons from all racial, ethnic and gender groups in the housing market area to the available housing (excluding units rented to families with housing assistance provided by Public Housing Authority) or the failure to adhere to the Cook County Community Development Block Grant Rental Rehabilitation Program affirmative marketing procedures and requirements.
- (m) The failure of mortgagor to keep complete records of the actual rental changed for for each rehabilitated unit, the total family income of each tenant, the size of each tenant household, the sex of the head of household, and receipt of the rental assistance

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 - (b) Any change in the form of examplify of the subject property of any extine the twenton and change of the contract of the co
 - (i) Any set of discrimination against prospective tenunts on the Osis of their recently of, or eligibility for, housing estimates under any orders, State or local neuring moreoversor,
 - (3) They got of discrimination against or refusal to rank any prespective banance has take that the tenant has a mingr child or shiplemen who will be residing with such prospective tenant; or.
 - in the sage of discreptuation is relation to the remains or approximate the remains of the repair (k)
 - (1) The requirements of (reflection air thursing Law, 42 1.1.C. 3892-12, bits because the limits, and with itthe VI of the fivil alones are 1804, 42 7.52, 36404: ex.
 - (1911 diphrished of 1964, 46 2,61. 2604: 10.

 (ii) The executions against distribution on the basis of appearance the fee distributions against distribution at 1620. 42 U.S.C.6101-07, and anappear and faily ideal meter sation (N. of the Heb Jollication Act of 1822.

 29 U.S.C. 7 %: 60.

 The requirements of Executive Erder 11246 and the regulation.
 - (144) For commingants of Everytica inger 11246 and the recruitions inspect that the recruitations in the first major will see 579.607(a) of this displayer); or,
 - (iv) The region cones of Section 3 of ten Monstau and Mean Bevalopment at of 1.43, 12 U.S.C. 17014 (see 570.607(b) of this countries of
 - (v) the requirements of Executive Order nos. 11925, 12932 and 12150 or,
- (1) The failure of wortgager to eaks qued faith efforts to provide information and typewise to attract eligible persons there all rucial, climic and gender array in the housing merket area to be avoitable bousing (excluding emits recessed by failing with housing assistance provided by Tublic Housing Authority) or the rations of editors for early formulty bevelopment flock Grant Healed Augustitation from the service marketing provided countries and countries us.
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by the household or frieder of montgagor to make such erords available to Cook County unpon reasonable request.

- When the indebtedness hereby secured shall be due, whether by acceleration 13. or otherwise, Mortgagee shall have the right to forclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee of attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs (which may be estimated as to items to be expended after entry of the decree), of procuring all such abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law (or in the absence of such limit at 12%), when paid or incurred by Mortgagee in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.
- 14. The proceeds of any forecicsure sale of the premises shall be distributed and applied in the following order of priority. First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereor as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagor, its heirs, legal representatives or assigns, as their rights may appear.
- 15. Upon or at any time after the filing of a complaint to foreclose this mortgage, the court in which such complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead o not, and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the perdency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax.

Whye the heddless is become secured sail a dua, wholke in accide are alternated, Warrange shall have been but in forchese the like become, in scafon' bus boughts on field prood America wif wit exclosure od vice'yes represents to a sometherm of the circular for all all sometherms and the second than a of telegraphic to completely to Marion across to become a new to become annenicar's feat, outling for decidentary and reader swidered, green a new wat relacions of effections in the second trained value of a content for the property of the second of the content often govern of the Angerest, of an endies all sections of the Attic. (1818) tan protopolitika pamennet pastatleparasentent efdit pametaningen hun assekses to a section as representative station fragger data appearance but a conception. a sa soid of emplive of an disc competitioning is mostly gastern aligner good any orde will be to failure and the capture of the control condition of the continue continue of the capture to an the relate of the events of the confidence and moreovers to term and remain theoric fractitists from all thorates from a constituent of the state In the driver of the measure transplant data, endowed any one what the classes were ground tion middle (CO) as right done in common but mi not and given III you build have you Carrier San Carrier San La Co. or income the configuration of the configuration of the production of the configuration of the configuration of the configuration and the configuration of t are producted yes he wanther widt in essent ye , instantion so decided, this is for bereity secures; or (b) acquartions for the commenced of an art for foreafter account of such of he so forced as hather or set according imanual e e apic case acres or (c) presentions for the defense of any actual or threatened with or proceeding which adopt refer the president on the point c or the point c and c

14. Les proceets of any torrelosure sole et the promises shall be districted and crolles to the following ander of printies. Thest, an account of all costs and expendent in the proceeding proceeding, including all such there are nearliness to the constitution of the constitution of the constitution of the constitution and constitutions and constitutions and the constitution of the constitutions of the constitution of the constitutions.

Mi. Upon or at may find from the filling of a complete to foreclose this normance, the court of article exceptable is filled may appoint a courtwee of sate prodites, Such appointment may be each either before or ofter tain, without notice, without rade to the solvency or insolvency of Mortagan at iter time of and its outer and out of branch decided in the revision does to action the oracitor of the interest the interest and the complete as a nonestead or not, and the engles or should be pour the engles of the short reserver. Such receiver short have pour to call of the rents, issues and papeling of said presises during the generally of seed for adjourn soft out, in case is a soft and a deficiency. But full full standary seriod i redevotion, waveser toern be recemption or not, as well as day bay samilar iing wara lari garas, calegi tar tar intervention of carb The bow , would be estimated to collect each remix, issues and profits, and the ged or gowers which lay be audessary to be about it such cases for the entractor, possession, control, management and approaches the premises during the whole of said period. Included those time up also agy automaire the receiver is really the met income in his bands to payment in whole or in part of: (1) The income. ness secured hereby, or by any decree foreclosing this mortgage, or any tax,

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Page 10 of 11

RELETALLS

special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale: (2) the deficiency in case of a sale and deficiency.

- 16. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
- 17. The Mortgagee shall have the right to inspect the premises and employment records of Mortgagor at all reasonable times and access thereto shall be permitted for that purpose.
- 18. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such reasons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.
- 19. Mortgagee shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.
- 20. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagor and all persons claiming under or through Mortgagor and the word "Mortgagor" when used herein shall include all such persons and all persons liable for the payment of the indebtedress or any part thereof, whether or not such persons shall have executed the mortgage note or this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder or holders, from time to time, of the note secured hereby.

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EXHIBIT A

Common Address: 12231 Washington Street

Blue Island, Illusius

P.I.N.: 25.30-135-010

Legal Description:

PARCEL 1:

Ox Coox County C A TRACT OF LAND COMPRISING PART OF LOT 7 IN BLOCK S IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECCION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWESTERLY CORNER OF SAID LOT 7 AND RUNNING THENCE

EAST ALONG THE NORTH LINE OF SAID LOT 7, A DISTANCE OF 107.41 FEET; THENCE SOUTHWESTERLY ALONG A STRAIGHT LINE (THE EXTENSION OF SAID STRAIGHT LINE PASSING THROUGH A POINT ON THE SOUTH LINE OF LOT 5 1 SAID BLOCK 8, SAID POINT BEING 163.57 FEET EAST OF THE SOUTHWESTERLY CORNER OF SAID LOT 9) A DISTANCE OF 55.47 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 54.76 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) SAID NORTH LINE OF LOT 7; THENCE WEST ALONG SAID PARALLEL LINE, A DISTANCE OF 117.75 FEET TO THE WESTERLY LINE OF SAID LOT 7; THENCE NORTHEASTERLY ALONG SAID WESTERLY LINE, A DISTANCE OF 58 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

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PARCEL 2: PARCEL 2:
A TRACT OF LAND COMPRISING PART OF LOTS 7 AND 8 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30. TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION WITH THE WESTERLY LINE OF SAID LOT 8 WITH A LINE DRAWN PARALLEL WITH AND 5.15 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 8, AND RUNNING THENCE EAST ALONG SAID PARALLEL LINE, A DISTANCE OF 127.12 FEET TO AN INTERSECTION WITH A STRAIGHT LINE DRAWN FROM A POINT ON THE SOUTH LINE OF LOT 9, IN SAID BLOCK 8, SAID POINT BEING 163.57 FEET EAST OF THE SOUTHWESTERLY CORNER OF SAID LOT, TO A POINT ON THE NORTH LINE OF SAID LOT 7, SAID POINT BEING 107.41 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT 7; THENCE NORTHEASTERLY ALONG SAID STRAIGHT LINE, A DISTANCE OF 50.31 FRET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 54.76 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 7; THENCE WEST ALONG LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 117.75 FEET TO THE WESTERLY LINE OF SAID LOT 7; THENCE SOUTHWESTERLY ALONG SAID WESTELLY LINE OF LOTS 7 AND 8, A DISTANCE OF 52.62 FEET TO THE POINT OF BLGINNING, IN COOK COUNTY, ILLINOIS PARCEL 3: .

A TRACT OF LAND COMPRISING PART OF LOTS 8 AND 9 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF SAID LOT 8 WITH A LINE DRAWN PARALLEL WITH AND 5/.82 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LIKE OF SAID LOT 8: AND RUNNING THENCE WEST ALONG SAID PARALLEL LINE, A DISTANCE OF 108.56 FEET TO AN INTERSECTION WITH A STRAIGHT LINE DRAWN FROM A POINT ON THE NORTH LINE OF LOT 7 IN SAID BLOCK 8, SAID POINT BEING 127.31 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT 7, TO A POINT ON THE SOUTH LINE OF SAID LOT 9, SAID POINT BEING 183.83 FEET EAST OF THE SOUTFAFSTERLY CORNER OF SAID LOT 9; THENCE SOUTHWESTERLY ALONG SAID STRAIGHT LINE, A DISTANCE OF 50.22 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEI WITH AND 5.11 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH INE OF SAID LOT 9: THENCE EAST ALONG LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 108.34

FEET TO THE EASTERLY LINE OF SAID LOT 9; THENCE NORTHE STERLY ALONG SAID EASTERLY LINE OF SAID LOTS 8 AND 9, A DISTANCE OF 50 25 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

25-30-135-016

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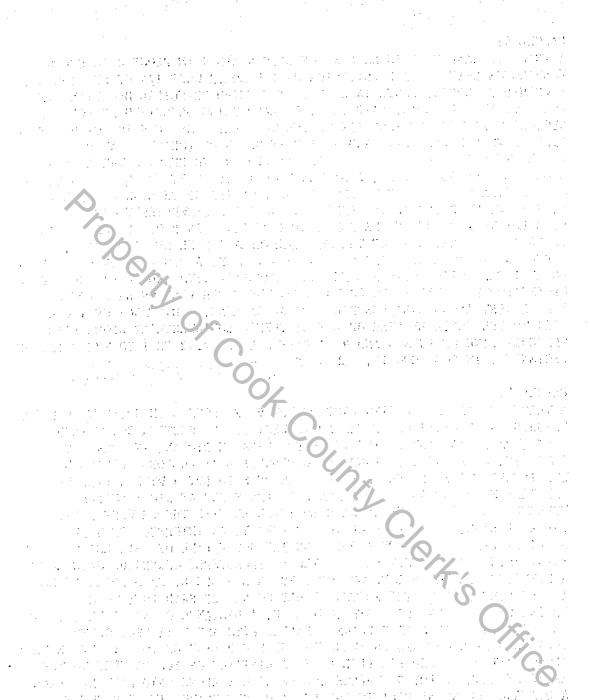
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PARCEL 4:

A TRACT OF LAND COMPRISING PART OF LOTS 8 AND 9 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30. TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE WESTERLY LINE OF SAID LOT 9 WITH A LINE DRAWN PARALLEL WITH AND 5.11 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 9 AND RUNNING THENCE EAST ALONG SAID PARALLEL LINE, A DISTANCE OF 145.82 FEET TO AN INTERSECTION WIT! A STRAIGHT LINE DRAWN FROM A POINT ON THE SOUTH LINE OF SAID LOT 9, SAID POINT BEING 163.57 FEET EAST OF THE SOUTHWESTERLY CORNER OF SAID 1ST TO A POINT ON THE NORTH LINE OF LOT 7 IN BLOCK 8, SAID POINT BEING 107.41 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT 7; THENCE NOT REASTERLY ALONG SAID STRAIGHT LINE, A DISTANCE OF 50.22 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 54.82 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 8; THENCE WEST ALONG LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 136.48 FEET TO THE WESTERLY LINE OF LOT 8; THENCE SOUTHWESTERLY ALONG SAID WESTERLY LINE OF LOTS 5 AND 9, A DISTANCE OF 52.52 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS 25-30-135-016

PARCEL 5:

A TRACT OF LAND COMPRISING PART OF LOT 9 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NURTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DISCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF SAID LOT 9 WITH A LINE DRAWN PARALLEL WITH AND 44.50 FEET NORTH OF (MLAGURED AT RIGHT ANGLES THERETO) THE SOUTH LINE OF SAID LOT; AND RUNNING THENCE WEST ALONG SAID PARALLEL LINE, A DISTANCE OF 108.12 FEET TO AN INTERSECTION WITH A STRAIGHT LINE DRAWN FROM A POINT ON THE SOUTH LINE OF SAID LOT 9, SAID POINT BEING 183.83 FEET EAST OF THE SOUTHWESTERLY COPINER OF SAID LOT TO A POINT ON THE NORTH LINE OF LOT 7 IN SAID BLOCK 8, SAID POINT BEING 127.67 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LY THENCE NORTHEASTERLY ALONG SAID STRAIGHT LINE, A DISTANCE OF 50.71 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 5.11 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF LOT 9; THENCE EAST ALONG LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 108.34 FEET TO THE EASTERLY LINE OF LOT 9; THENCE SOUTHWESTERLY ALONG SAID EASTERLY LINE, A DISTANCE OF 50.35 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, 25-30-135-020 ILLINOIS



JNOFFICIAL COP A TRACT OF LAND COMPRISING PART OF LOT 9 IN BLOCK 8, IN SOUTH

WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30. TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON A LINE DRAWN PERPENDICULAR TO THE SOUTH LINE OF SAID LOT 9 AND PASSING THROUGH A POINT ON SAID SOUTH LINE 56 FEET EAST OF THE SOUTHWESTERLY CORNER OF SAID LOT AND SAID POINT OF BEGINNING BEING 44.50 FEET NORTH OF SAID SOUTH LINE OF LOT 9; AND RUNNING THENCE NORTH ALONG SAID PERPENDICULAR LINE, A DISTANCE OF 49.67 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 5.11 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 9; THENCE EAST ALONG SAID PARALLEL LINE, A DISTANCE OF 122.74 FEET TO AN INTERSECTION WITH A STRAIGHT LINE DRAWN FROM A POINT ON THE SOUTH LINE OF CAID LOT 9, SAID POINT BEING 163.57 FEET EAST OF THE SOUTHWESTERLY CORNER OF SAID LOT TO A POINT ON THE NORTH LINE OF LOT 7 IN SAID BLOCK 8, SAID POINT BEING 107.41 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID IN 7; THENCE SOUTHWESTERLY ALONG SAID STRAIGHT LINE. A DISTANCE OF 50.31 LEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 44.50 FEET NORTH OF (MEASURED AT RIGHT ANGLES THERETO) SAID SOUTH LINE OF LOT 9; THENCE WEST ALONG LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 114.74 TO POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

· PARCEL 7:

25-30-135-A TRACT OF LAND COMPRISING PART OF LOT 9 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY. ILLINOIS SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF SAID LOT 9, SAID POINT BEING 56 FEET EAST OF THE SOUTHWESTERLY CURNER OF SAID LOT 9; THENCE NORTH PERPENDICULAR TO SAID SOUTH LINE OF 15T 9, A DISTANCE OF 44.50 FEET: THENCE EAST PARALLEL WITH SAID SOUTH LINF, A DISTANCE OF 114.74 FEET TO AN INTERSECTION WITH A STRAIGHT LINE DRAW! FROM A POINT ON THE SOUTH LINE OF SAID LOT 9, SAID POINT BEING 163.57 FEET EAST OF THE SOUTHWESTERLY CURNER OF SAID LOT TO A POINT ON THE NORTH LINE OF LOT 7 IN BLOCK 8, SAID POINT BEING 107.41 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT 7; THENCE SOUTHWESTERLY ALONG SAID STRAIGHT LINE, A DISTANCE OF 45.07 FEET TO SAID SOUTH LINE OF LOT 9; THENCE WEST ALONG SAID SOUTH LINE OF LOT 9; THENCE WEST ALONG SAID SOUTH LINE, A DISTANCE OF 107.57 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, IILINOIS

PARCEL 8:

THAT PART OF BLOCK 2 IN RESUBDIVISION OF BLOCKS 5 AND 6 IN SOUTH WASHINGTON HEIGHTS SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN. DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WESTERLY LINE OF SAID BLOCK 2 SAID POINT BEING 161.92 FEET NORTHEASTERLY OF THE SOUTH WEST CORNER OF SAID BLOCK 2; THENCE SOUTHEASTERLY ALONG A LINE MAKING AN ANGLE OF 90 DEGREES WITH THE EASTERLY LINE OF SAID BLOCK 2, A DISTANCE OF 140.50 FEET TO A POINT IN SAID EASTERLY LINE OF BLOCK 2, SAID POINT

BEING 132 FEET NORTHEASTERLY OF THE SOUTH EAST CORNER OF SAID BLOCK 2, THENCE NORTHEASTERLY ALONG SAID EASTERLY LINE OF BLOCK 2, A DISTANCE OF 83 FEET; THENCE NORTHWESTERLY ALONG A LINE MAKING AN ANGLE OF 90 DEGREES WITH SAID EASTERLY LINE, A DISTANCE OF 126,09 FEET TO A POINT IN THE WESTERLY LINE OF SAID BLOCK 2; THENCE SOUTHWESTERLY ALONG SAID WESTERLY LINE OF BLOCK 2, A DISTANCE OF 84.24 FEET TO A POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS

PARCEL 9:

A TRACT OF LAND COMPRISING PART OF LOT 9 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUSDIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 LAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEASTERLY CORNER OF SAID LOT 9 AND RUNNING THENCE WEST ALONG THE SOUTH LINE OF SAID LOT, A DISTANCE OF 107.92 FEET TO A POINT 183.83 FEET EAST OF TIF SOUTHWESTERLY CORNER OF SAID LOT: THENCE NORTHEASTERLY ALONG A STRAIGHT LINE (THE EXTENSION OF SAID LINE PASSING THROUGH A POINT ON THE NORTH L'NE OF LOT 7 IN BLOCK 8, SAID POINT BEING 127.67 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT 7), A DISTANCE OF 45.07 FEET, TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND PARALLUL LINE.

) LOT 9; THENCE SOC.

F 45.11 FEE! TO THE POIN.

25-30-135-020 44.50 FEET NORTH OF (MEASURED AT RIGHT ANGLES THERETO) SAID SOUTH LINE OF LOT 9; THENCE EAST ALONG SAID PARALLEL LINE, A DISTANCE OF 108.12 FEET TO THE EASTERLY LINE OF SAID LOT 9, THEMCE SOUTHWESTERLY ALONG SAID EASTERLY LINE, A DISTANCE OF 45.11 FEE! TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

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EXHIBIT A

Common Address: 12231 Washington Street
Blue Island, Illusi

P.I.N .:

25-30-135-011

25-30-135-013

Legal Description:

PARCEL 1:

A.TRACT OF LAND COMPRISING PART OF LOT 7 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EACT OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEASTERLY CORNER OF SAID LOT 7 AND RUNNING THENCE WEST ALONG THE NORTH LINE OF SAID LOT, A DISTANCE OF 109.25 FEET TO A POINT 127.67 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT, AND RUNNING THENCE SOUTHWESTERLY ALONG A STRAIGHT LINE (THE EXTENSION OF SAID STRAIGHT LINE PASSING THROUGH A POINT WORLD COUNTY OF THE SOUTH LINE OF LOT 9 IN SAID BLOCK 8, SAID POINT BEING 183.83 FEET FAST OF THE SOUTHWESTERLY CORNER OF SAID LOT 9, A DISTANCE OF 53.47 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 54.76 FEET SOUTH OF

(MEASURED AT RIGHT ANGLES THERETO) SAID NORTH LINE OF LOT 1. THENCE EAST ALONG SAID PARALLEL LINE, A DISTANCE OF 109 FEET TO JUST FASTERLY LINE OF SAID LOT 7; THENCE NORTHEASTERLY ALONG SAID EASTERLY LINE, A DISTANCE OF 55.50 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY ILLINOIS

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Councilla nesiro

PARCEL 2:

A TRACT OF LAND COMPRISING PART OF LOTS 7 AND 8, IN BLOCK B IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF SAID LOT 7 WITH A LINE DRAWN PARALLEL WITH AND 54.76 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO, INT NORTH LINE OF SAID LOT 7 AND RUNNING THENCE WEST ALONG SAID PARALLIC LINE, A DISTANCE OF 109 FEET TO A INTERSECTION WITH A STRAIGHT LINE DPAWN FROM A POINT ON THE NORTH LINE OF SAID LOT 7, SAID POINT BEING 121.67 FEET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT 7, TO A POINT ON THE SOUTH LINE OF LOT 9 IN SAID BLOCK 8, SAID POINT BEING 183.83 FEET BAST OF THE SOUTHWESTERLY CORNER OF SAID LOT 9, THENCE SOUTHWESTERLY ALONG SAID STRAIGHT LINE, A DISTANCE OF 50.31 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 5.15 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 8 THENCE EAST ALONG LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 108.78 FEET TO THE EASTERLY LINE OF SAID LOT 8, THENCE NORTH EASTERLY ALONG SAID EASTERLY LINE OF LOTS 7 AND 8, A DISTANCE OF 50.35 FEET TO THE NO. AND COMPANY OF THE COMPANY OF TH POINT OF BEGINNING, IN COOK COUNTY, JLLINOIS

EXHIBIT A

Common Address:

12236 Washington Blue Islam

P.I.N .:

25-30-135-014

Legal Description:

A TRACT OF LAND COMPRISING PART OF LOT 8 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUPPLIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 16 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE WESTERLY LINE OF SAID LOT 8 WITH A LINE DRAWN PARALLEL WITH AND 54.82 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 3. AND RUNNING THENCE EAST ALONG SAID PARALLEL LINE, A DISTANCE OF 136 42 FEET TO AN INTERSECTION WITH A STRAIGHT LINE DRAWN FROM A POINT ON THE SOUTH LINE OF LOT 9 IN SAID BLOCK 8, SAID POINT BEING 163.57 FEET EAST OF THE SOUTHWESTERLY CORNER OF SAID LOT, TO A POINT ON THE NORTH LINE OF 17T 7 IN SAID BLOCK 8. SAID POINT BEING 107.41 FEET EAST OF THE NORTH THE STERLY CORNER OF SAID LOT 7; THENCE NORTHEASTERLY ALONG SAID STRAIGHT LINE, A DISTANCE OF 50.31 FEET TO AN INTERSECTION WITH A LINE DRAWN PARALLEL WITH AND 5.15

FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) SAID NORTA LINE OF LOT 8; THENCE WEST ALONG LAST DESCRIBED PARALLEL LINE, A DISTANCE OF 127.12 FEET TO SAID WESTERLY LINE OF LOT 8 THENCE SOUTHWESTEFLY ALONG SAID WESTERLY LINE, A DISTANCE OF 52.62 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

DOOR COLLEGE STATE OF C

EXHIBIT A

Common Address:

12248 Washington Blue Island, Illumin

P.I.N.:

25-30-135-015

Legal Description:

A TRACT OF LAND COMPRISING PART OF LOT 8 IN BLOCK 8 IN SOUTH WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, SAID TRACT OF LAND BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF LOT 8 WITH A LINE DRAWN PARALLEL WITH AND 5 15 FEET SOUTH OF (MEASURED AT RIGHT ANGLES THERETO) THE NORTH LINE OF SAID LOT 8 AND RUNNING THENCE WEST ALONG SAID PARALLEL LINE, A DISTANCE OF 108.78 FEET TO AN INTERSECTION WITH A STRAIGHT LINE DRAWN FROM A POINT ON THE NORTH LINE OF LOT 7 IN SAID BLOCK 8, SAID POINT BEING 127.67 FET EAST OF THE NORTHWESTERLY CORNER OF SAID LOT 7 TO A POINT ON THE SOUTH LINE OF LOT 9 IN SAID BLOCK 8, (SAID POINT BEING 183.83 FEET EAST OF THE SOUTHWESTERLY CORNER OF SAID LOT 9;) THENCE SOUTHWESTERLY ALONG SAID STRAIGHT LINE,

A DISTANCE OF 50.31 FEET TO AN INTERSECTION WITH A LINT DRAWN PARALLEL WITH AND 54.82 FEET SOUTH OF (MEASURED AT RIGHT ANGLES TEXTETO) SAID NORTH LINE OF LOT 8; THENCE EAST ALONG SAID LAST DESCRIPED PARALLEL LINE, A DISTANCE OF 108.56 FEET TO SAID EASTERLY LINE OF LOT 8; THENCE NORTHEASTERLY ALONG SAID EASTERLY LINE OF LOT 8, A DISTANCE OF 50.35 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

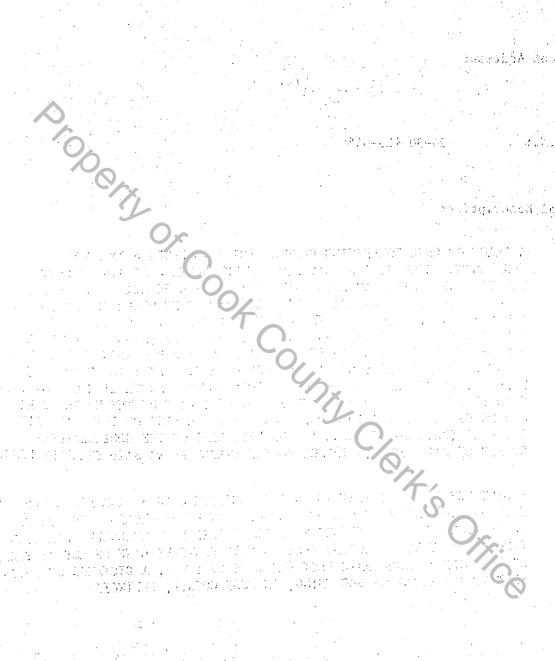


EXHIBIT B

Concord Mortgage Corporation 8400 Corporate Drive Landover, Maryland 20785

Hemlock Federal Savings
and Loan Association
5700 West 159th Street
Oak Forest, Illinois 60452

Heritage Pullman Bank
1000 East 111th Street
Olicago, Illinois 60628

Heritage Pullman Bank
1000 East 111th Street
Chicago, Illinois 60628

REPAIR/REPIACENTAL COSTS (Based on 5 room apartment containing 2 bedrooms, living room, kitchen/dining area, LABOR AND MATERIALS bathroom, hallway, pantry, linen closet, 2 bedroom closets)

.•		UN	IOFF	FICI	AL (COPY	s _f i
REPLACEMENT	800.00	300.00 100.00 30.00 35.00	175.00 60.00 60.00 160.00	100.00 15.00 85.00	45.00 400.00 800.00	350.00 10.00 25.00 300.00 15.00	4,273.00
REPAIR	310.00	6.	45.00	25.00	400.00 800.00 150.00 250.00	100.00	2,270.00
	painted painted Sed metal parts painted metal parts painted		l rárrors installed	040			PER UNIT:
	plastered as needed; walls, ceilings, closets parywalled, plastered; walls, ceilings, closets wall cabinets sanded, stained, varnished w/expowall cabinets replaced sink base sanded, stained, varnished w/exposed	ed	Bath floor tile removed/new tile installed Medicine cabinet cleared, interior painted, light cover and rirrors installed Medicine cabinet replaced Bath vanity, bowl and faucet replaced	Toilet seat replaced Bath ceramic tile replaced Bath ceramic tile replaced 2 towel hars tissue holder and 1 shows and 2 towell	Living room, 2 bedroom, 1 hallway floor sanded/varnished * Stove and refrigerator purchased* 10 window frames stripped, sanded and varnished 7 interior doors stripped, sanded and varnished	interior doors replaced interior doors-knobs replaced bedroom sliding closet doors-glides replaced bedroom closets-clothing bars replaced interior door frames repaired (frames/doorjamos) interior door frames/doorjambs replaced Switch covers/outlet covers replaced door stops installed	*Indicates repair/replacement costs to be identical.

\$7036761

448,916.00

163,440,00

TOTAL:

Oberty of County Conts Office

REPAIR/REPLACEMENT COSTS (Based by 1) 6-11at buillings, each contumns 2 outside entry LABOR AND MATERIALS doors, 2 interior hallways, 1 jaunity room) 8 7 5

	REPAIR	REPLACEMENT
ROOF REPAIR* SOFFIT/FASCIA (Repair, scrape and repaint)* GUTTERS/DOWNSPOUTS (Replace missing/damaged pieces)*	5,000.00 6,000.00 1,200.00	5,000.00 6,000.00 1,200.00
LANDSCAPING, SIDEWALK REPAIR, ASPHALT REMOVAL, STRIPING AND RESURFACING PARKING AND SERVICE DRIVE* TUCKPOINTING (As necessary)* CYCLONE FENCING	35,000.00 1,200.00 850.00	35,000.00 1,200.00 2,500.00
EXTERIOR PAINTING OF WINDOW FRAMES, REPLACEMENT OF WOOD ON FRAMES, REMOVAL AND RECAULKING OF STORM WINDOW FRAMES, REPLACEMENT OF MISSING GLASS AND SCREENS) FRONT AND REAR ENTRY DOORS AND FRAMES (Strip, Sand	19,000.00	42,500.00
and repaint doors; crape and paint trim; replace glass in doors and replace sidelights front entry) SECURITY LOCKS (Front and Rear entry doors)* MAIL BOXES (Replace)*	2,280.00 6,600.00 3,000.00	3,000.00
DOOR BUZZER SYSTEMS (Install exterior system)* HALL LIGHTING (Install 7 harlwry light fixtures) FRONT AND REAR ENTRY HALLS (Plaster, paint)* FRONT AND REAR ENTRY HALLS (Strip cand, varnish	1,200.00 3,000.00	1,200.00 2,200.00 3,000.00
11 apt. entry doors, l passage door; FRONT AND REAR ENTRY HALLS (Strip, sani, varnish handrails)* FRONT AND REAR ENTRY HALLS (Replace 11 apt. entry	4,320.00 600.00	600.00
doors, 1 passage door) FRONT AND REAR ENTRY DOORS (Install hydraulic door closers)* REAR ENTRY HALL AND COMMON AREAS (Replacement of	1,200.00	7,200.00 1,200.00
tile on landings and rear stairway)* FRONT ENTRY HALL STAIRWAY (Recarpet from entry landing to 2nd floor)	6,240.00	6,240.00 3,600.00
WASHER/DRYER PURCHASES (2 appliances each building)* TOTAL:	9,600.00	9,600.00
PER UNIT:	1,476.25	1,961.94

*Indicates repair/replacement costs to be identical.

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Valley College