PILED FOR RECORD

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MORTGAGE

241246-2

WIFE

THIS MORTGAGE ("Security Instrument") is given on MAY 26
19 87 The mortanger is LYNN THOMPSON AND CHRISTINE .../
WIFE Jr. Ritter THOMPSON, HUSBAND AND

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

which is organized and exhappy under the laws of THE UNITED STATES OF AMERICA, and whose address is

4242 NORTH HARLEM

NORRIDGE, ILLINCIS 60634

("Lender").

Barrower owes Lender the principal sum of SEVENTY THOUSAND AND NO/100

Dollars (U.S. \$

70,000.00

). This debt is evidenced by Borrower's note

dated the same date as this Security Instrument ('Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JUNE 1, 2017

This Security Instrument secures to Lender: (a) the repayment of the del t e ridenced 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 Bor. over'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

71-01.674 DF

COOK

County, Illinois:

17-10-401-005-1285 M

which has the address of

155 HARBOR DRIVE

CH I CAGO

Illinois

60601

("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

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.

VMP MORTGAGE FORMS . (313)283 8100 . (800)821-7291

Borrower (Iss2) Borrower (Isse). SIH/NOBAWOH , nosqmodT THOMPSON LIPPIN T C 100 ([so2) a by Borrower and record weepis and agrees of the terms and covenants contained in this Security Planted Unit Development Rider 73biR Ylima9 1-2 □ Tell Carloninium Rider missile. Tone or more riders are executed by Borrower and recorded together with mad age one or more rider shall be incorporated into and shall amend and all the free of the liait of the er walves all right of homestead exemption in the Property. r. Borrower shall pay any recordation costs. il sums secured by this Security Instrument, Lender shall release this Security Any rents collected by Lender or the receiver shall be applied first to payment of the said collection of rents, including, but not limited to, receiver's fees, premiums on and then to the sums secured by this Security Instrument. od of redemption following judicial sale, Lender (in person, by agent or by judicially at to enter upon, take possession of and manage the Property and to collect the rents of bon acceleration under paragraph 19 or abandonment of the Property and at any lime e incurred in pareuing the remedies provided in this paragraph 19, including, mend and may foreclose this Security Instrument by judicial proceeding.

We the option may require immediate payment in full of all sums secured by closure by judicial proceeding and sale of the Property. The notice shall further acceleration and the right to assert in the foreclosure proceeding the non-of Elogrower to acceleration and foreclosure, if the default is not cured on or Lander shall give notice to Borrower prior to acceleration following Borrower's im this Security Instrument (but not prior to acceleration under paragraphs 33 and 17 gwise). The motice shall specify: (a) the defaultif (b) the action required to cure the motice in given to Borrower, by which the default must be cured; any before the notice is given to Borrower, by which the default must be cured; if on the date specified in the notice may result is acceleration of the sums in the date specified in the notice may result is acceleration of the sums in the sum by indicine the date and are not the sum of the sum o OVERANTS. Borrower and Lender further covenant and agree as follows:

free and voluntary act, for the uses and purposes therein AI A HT an inemunishi bia land bagledwings, has one this day in person, and schnowled by bessonsily known to me to be the same person(s) whose name(s) THOMBSON' THOMPSON AND CHRISTINE K. MHX HUSE AND no moun Ocio Notary Public in and for said County ss:

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TYP BYAINGE YND

## UNOFFICIAL COPY 2

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 Horrower'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 of cettle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender in all horized 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 Walver. 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 amerization 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 electise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and bene it 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 ed-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the errors of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and O agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

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

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of 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 In arament and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

14. Notices. Any notice to Borrower provided for in this Security Instrument stall be given by delivering it or by mailing 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 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 Lorrower. 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 Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument 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.

niese Borrower and Lender agree to other terms of payment, these amounts shall bear interest from at she Note rate and shall be payable, with interest, upon notice from Lender to Borrower as distanted by Lender under this paragraph? Sahall become additional debt of Borrower secured by this n under this paragraph 7, Lender does not have to do so

ng in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although "s actions may include paying any sums secured by a lien which has priority over this Security in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or "Leader's Rights in the Property; Mortgage Insurance. If Borrower falls to perform the shore Lander agrees to the merger in writing.

My with the provisions of the lesse, and if Borrower acquires fee title to the Property, the lessehold and willow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, ince of Property; Leaseholds. Borrower shall not destroy, damage or substantially PIN P

tely prior to the acquisition. The Property is acquired by Lender, Borrower's right to any insurance policies and bocceds resulting the granty in the acquisition shall pass to Lender to the extent of the sums secured by this Security mides and Borrower officewise agree in writing, any application of proceeds to principal shall not extend or date of the monthly payments referred to in paragraphs I and 2 or change the amount of 1 to payments. If

we then Lender may collect the insurance proceeds. Lender may use the precedua to repair or restore will begin the secured by this Security Instrument, whether or not then due. The Court period will begin the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has tred by this Security Instrument, whether or not then due, with any excess paid to Borrower. If aged, if the restoration or repair is economically feasible and Lender, a security is not lessened. If the seasonically feasible or Lender's security would be lessened, the insurance proceeds shall be nder may make proof of loss it not made promptly by Borro with be applied to restoration or repair

tentiums and tenewal notices. In the event of loss, Borrower shall give prompt notice to the insurance the right to hold the policies and renewals. If Lender teg live., Borrower shall promptly give to Lender es and renewals shall be acceptable to Lender and thati include a standard mortgage clause.

The insurance shall be maintained in the amo, no and for the periods that Lender requires. The widing the insurance shall be chosen by Borrow if publication Lender's approval which shall not be die, bezerde included within the term "extended coverage" and any other hazards for which Lender Borrower shall keep the implove nents now existing or hereafter erected on the Property

the lien. Borrower shall satisfy the lien or (a), c one or more of the actions set forth above within 10 days et to a tien which may attain priority over this Security Instrument, Lender may give Borrower a to Lender subordinating the lies of this Security Instrument. If Lender determines that any part of ar defends against enforcement of the liest in, legal proceedings which in the Lender's opinion operate to make the lien of th to the payment of the obligation act and by the lien in a manner acceptable to Lender; (b) contests in good

self promptly discharge ury ien which has priority over this Security Instrument unless Borrower: (a) vibese obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall bromptly furnish to Lender all notices of amounts bernamps. If Borrower shall promptly furnish to Lender all notices of amounts beingraph. If Borrower shall promptly furnish to Lender within priority over this Security Instrument, and leaschold payments or ground rents, if any Bell ower shall pay all taxes, assessments, charges, fines and impositions attributable to the

te pay-ole : ... der peragraph 2; fourth, to interest due; and last, to principal due stand it are alled: that, to late charges due under the Note; second, to prepayment charges due under the Unices applicable law provides otherwise, all payments received by Lender under

anomuriant giruood aidi yd boruosa amua sat ias 'as 'as' In the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of Met, if under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later to full of all same secured by this Security Instrument, Lender shall promptly refund to Borrow

hin up the deficiency in one or more payments as required by Lender erow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, sitting the promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the pay Lander is not sufficient to pay the escrow items when due, Borrower shall pay to Lender and in the Funds held by Lender, together with the future monthly payments of Funds payable prior to

debit to the Funds was made. The Funds are pledged as additional security for the sums secured by sid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender sident charge, an annual accounting of the Funds showing eredits and debits to the Funds and the withing that interest shall be paid on the Fund's Universal agreement is made or applicable law Fibe holding and applying the Funds, analyzing the account or verifying the escrow items, unless interest on the Funds and applicable law permits Lender to make such a charge. Borrower and transfer if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. empii worses or future escrow items.

greeniums, if any. These items are called "escrow items." Lender may estimate the Funds due on the monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly incipal and interest Propayment and Late Charges, Borrower shall promptly pay when due of on the debt evidenced by the Note and any prepayment and late charges due under the Note. Income and Income of the South of the Angle of

Borrower and Lender covenant and agree as follows:

## MONTONINAMERIDAR PO

. 1987 26 TH MAY THIS CONDOMINIUM RIDER is made this day of 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 (the

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

## 155 HARBOR DRIVE, CHICAGO, ILLINOIS

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

[Name of Condominium Project]

(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 Cender further covenant and agree as follows:

A. Condoration Obligations, Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituen 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 goes and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance earrier, a "master" or "blanket" policy or 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," Pagn:

(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 average is provided by the Owners Association policy.

Borrower shall give Lender prompt notic way lapse in required hazard insurance coverage.

In the event of a distribution of hazard in ur one proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, my proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Segarity Instrument, with any excess paid to Borrower.

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

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any parties, the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrume (13's provided in Uniform Covenant 9.

E. Lender's Prior Consent, Horrower shall not, except after write 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 revision 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 of crage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Leyder may pay the n 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.

17-10-401-005-1285

PREPARED BY: LAURIE GRON 60629 CHICAGO, ΙL RECORD AND RETURN TO: **BOX 130** THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS 5501 SOUTH KEDZIE AVENUE CHICAGO, ILLINOIS 60629

(Scal) THOMPSON Borrower (Seat) CHRISTINE R. THOMPSON/HIS -Borrower WIFE Christine Ritter Thompson (Seal)

> (Scal) ·Borrower

(Sign Original Only)

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LOAN ASSOCIATION OF ILLINOIS

The state of the s UNIT NUMBER 2205. IN HARBOR DRIVE CONDOMINIUM. AZ BELING UNIT NUMBER 2200. IN HARBOR DRIVE CONDUCTIONS OF REAL ESTATE (HEREINAPE OF SURVEY PLAT OF THAT CERTAIN PARCEL OF REAL ESTATE (HEREINAPE OF PARCEL) LOTS 1 AND 2 IN BLOCK 2 IN HARBOR POINT UNIT NUMBER OF SUBDIVISION OF PART OF THE LANDS LYING EAST OF AND ADJOINING TAXINAL OF THE SOUTH WEST FRACTIONAL 1/4 OF FRACTIONAL SECTION 10. TOWNSHIP NORTH. RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COMMISSION OF THE THIRD PRINCIPAL MERIDIAN, IN COMMISSION OF THE THIRD PRINCIPAL MERIDIAN.

ILLINOIS. INCLUDED WITHIN FORT DEARBORN ADDITION TO CHICAGO. ILLINOIS, INCLUDED WITHIN FORT DEARBORN ADDITION TO CHICAGO, BLUE THE WHOLE OF THE SOUTH WEST FRACTIONAL 1/4 OF SECTION 10, TOWNSHIP AND NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER STREET, OF THE LANG. PROPERTY AND SPACE OCCUPIED BY THOSE PARTS OF BELL CAISSON, CAISSON CAP AND COLUMN LOTS 1-04. 1-06. 2-1 THE CITY OF CHICAGO FOR UTILITY PURPOSES. WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOPINIUM OWNERSHIP AND OF EASEMENTS. COVERNMEN AND RESTRICTIONS AND BY-LAVS FOR THE 155 EAST HARBOR DRIVE CONDENS AND ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY AS TRUSTER CHOCKED TRUST NUMBER 58912, RECORDED IN THE OFFICE OF THE RECORDER OF DEED OF COOK COUNTY, ILLINDIS, AS DOCUMENT NUMBER 2293663 (SAIO DECLARATEM HAVING BEEN AMENDED BY 15T AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COUR COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935654 AND BY DOCUMENT 230180151 THE FRENTS IN COOK COUNTY, ILLINOIS

PARCEL 21

EASEMENTS OR ACCESS FOR THE BENEFIT OF PARCEL 1 AFOREDESCRIBED THROUGH, OVER AND ACRUSS LOT 3 IN BLOCK 2, OF SA'O HARBOR POINT UNIT NUMBER 1.

ESTABLISHED PURSUANT TO ARTICLE III OF DECLARATION OF COVENANTS.

CONDITIONS AND RESTRICTIONS AND EASEMENTS FOR THE HARBOR POINT PROPERTY OWNER'S ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY. AS TRUSTED UNDER TRUST NO. 58912 AND UNDER TRUST NUMBER 58930; RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS BOSOMENT NUMBER 22935651. (SAID DECLARATION HAVING BEEN AMENDED BY 1ST AMENDED THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS. ILLINOIS. AS DOCUMENT NUMBER 22935621. IN COOK COURTY. ILLIN

EASEMENTS OF SUPPORT FOR THE BENEFIT OF PARCEL 1 AFC EDECRIFE AS SET FORTH IN RESERVATION AND GRANT OF RECIPROCAL EASEMENTS AS SHOWN ON PLAT OF HARBOR POINT UNIT NUMBER 1. AFCRESAID. AND AS SUPPLANCING AS PROVISIONS OF ARTICLE III. OF DECLARATION OF COVENANTS. CONDITIONS AND RESTRICTIONS AND EASEMENTS FOR THE HARBOR POINT PROPERTY DOGGERS ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY. AS TRUST TRUST NO. 50930 RECORDED IN THE OFFICE OF THE RECORDER OF DELLAR COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935651 (SAID DECLARATED BEEN AMENDED BY 1ST AMENDMENT THERETO RECORDED IN THE OFFICE OF RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935652). IN COOK COUNTY, ILLINOIS.

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PREPARED BY: LAURIE GRON 6.0628 CHICAGO, IL

PETURN TO: BOX 130

TALERA ROME PEDERAL SAVINGS AND

COM ASSOCIATION OF ILLINOIS. 11CAGO, ILLINOIS 60629

MULTISTATE CONDOMINING PLOTE