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

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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

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

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails 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 the sums secured by this Security Instrument, whether or not then due.

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

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

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) 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 sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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 Instrument 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 paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The 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 Borrower. 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.

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Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this 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 paid to Lender upon notice to Borrower received by payment.

Lender may do and pay for whatever is necessary to protect the Property over which Security interest is held by Lender, and Lender's rights in the Property. Lender may do and pay for whatever is necessary to protect the Property over which Security interest is held by Lender, and Lender's rights in the Property (such as a garnishee action) may include paying any sums received by a lien which has priority over this instrument, or to enforce laws or regulations, if such amounts are payable reasonably attorney fees and entitling on the Property to make repairs. Although Lender may take action in court, paying reasonable attorney fees and entitling on the Property to make repairs. Any amounts disbursed by Lender does not have to do so.

7. Protection of Lender's Rights in the Property: Mortgagor fails to perform the covenants and shall not merge unless Lender agrees to the merger in writing.

8. Preservation and Maintenance of Property: Lessor 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 damage to the Property prior to the acquisition of the property, the lessor shall form damage to the Property is acquired by Lender, Borrower acquires fee title to the Property, the lessor shall damage to the Property from the date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments, postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or principal shall still not extend or unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal or interest prior to the acquisition.

If under Paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies to repair or replace the Property prior to the acquisition of the property, the lessor shall damage to the amount secured by this Security instrument.

9. Payment of Taxes and Assessments: Lender may make proof of loss if not made promptly by Borrower. Unless Lender may make proof of loss if not made promptly by Borrower, Lender may collect the insurance premium, whether or not then due. The 30-day period will begin when the notice is given.

Lender may collect the insurance premium, whether or not then due. The 30-day period will begin when the notice is given.

10. Payment of Premiums: Lender may collect the insurance premium, whether or not then due. The 30-day period will begin when the notice is given.

11. Payment of Premiums and Renewal Notices: In the event of loss, Borrower shall give prompt notice to Lender of paid premiums and renewals and renewals, if Lender receives standard mortgage clause. Lender shall have the right to hold the policies and renewals to Lender and shall include a standard mortgage clause.

All insurance policies and renewals shall be acceptable to Lender's appraisal which shall not be unreasonably withheld. Providing the insurance shall be chosen by Borrower subject to Lender's appraisal which shall not be unreasonably withheld.

This insurance shall be maintained in the term "extended coverage", and any other hazards for which Lender requires additional loss by fire, hazards included within the term "extended coverage", and any other hazards for which Lender insures.

3. Hazard Insurance: Borrower shall keep the insurance within 10 days of the giving of notice. the lessor may make proof of loss if not made promptly by Borrower.

The lessor may make proof of loss if not made promptly by Borrower.

4. Charges: Lessor, Borrower shall satisfy the lessor take one or more of the actions set forth above within 10 days of the giving of notice.

5. Payment of Premiums and Renewal Notices: In the event of loss, Borrower shall pay prompt notice to Lender of paid premiums and renewals and renewals, if Lender receives standard mortgage clause.

6. Application of Payment: Unless a provision otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied: first, to the charges due under the Note; second, to principal due.

7. Application of Payment: Unless a provision otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied: first, to the charges due under the Note; second, to principal due.

8. Credit Agreements: Such sums secured by Lender, any funds held by Lender at the time of application are held by Lender until all funds received by Lender, no later than

Funds held by Lender in full of all sums secured by Lender, Lender shall promptly refund to Borrower any amount necessary to make up the deficiency in the escrow items held by Lender.

Upon payment in full of all sums secured by Lender, Lender shall promptly refund to Borrower any amount necessary to make up the deficiency in the escrow items held by Lender.

Borrower's option, either promptly repaid to Borrower or credited to pay the escrow items of Funds, if the excess held by Lender is not sufficient to pay the escrow items held by Lender.

If the excess held by Lender is not sufficient to pay the escrow items held by Lender, Lender shall apply the escrow items held by Lender to the escrow items held by Lender.

The Funds shall be held in an institution the deposits of which are insured by a federal or state agency (including Lender is such an institution). Lender shall apply the Funds to pay the escrow items, Lender

and reasonable expenses of future escrow items.

2. Funds for Taxes and Interest: Lender may make estimate of current data and reasonable expenses of future escrow items, if any. These items are called "escrow items".

3. Payment of Principal and Interest: Prepayment and Late Charge: Borrower shall promptly pay when due the debt evidenced by the Note and late charges due under the Note.

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MAIL TO: UNOFFICIAL COPY

THIS INSTRUMENT WAS PREPARED BY:
ASSOCIATED FINANCIAL SERVICES, INC.
1419 LAKE COOK ROAD, STE
DEERFIELD ILLINOIS 60015
MARIE POLINSKI

COOK COUNTY, ILLINOIS
FILED FOR RECORD

BX 333 1000 OCT 25 PM 4:01

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(Space Above This Line For Recording Date)

\$16.00

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 25,
19 89 The mortgagor is SETH E. ELLIOTT, A SINGLE PERSON NEVER MARRIED

("Borrower"). This Security Instrument is given to FIRST ILLINOIS BANK OF EVANSTON, N.A., which is organized and existing under the laws of THE UNITED STATES 800 DAVIS STREET EVANSTON ILLINOIS 60204 , and whose address is ("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED FIFTY EIGHT THOUSAND TWO HUNDRED FIFTY AND

00/100 Dollars (U.S. \$ -158,250.00--). 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 NOVEMBER 01ST, 2019. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced 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 Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant, and convey to Lender the following described property located in COOK County, Illinois:

PT# 17-03-220-020-1326

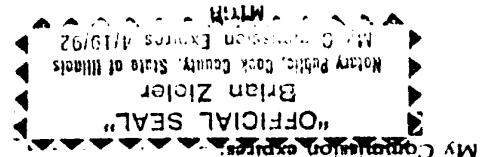
175 E. DELAWARE #6012 CHICAGO
which has the address of 60611 [Street] [City]
Illinois [Zip Code] ("Property Address");

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

BORROWER COVENANTS that Borrower is lawfully seized 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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Notary Public
 Brian Zile
 "OFFICIAL SEAL"
 My Commission Expires
 4/19/92

Given under my hand and official seal, this
 25th day of OCTOBER, 1989

signed and delivered the said instrument as
 free and voluntary act, for the uses and purposes herein
 subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he
 is personally known to me to be the same person of whose name is
 do hereby certify that SETH H. ELLIOTT, A SIGNED MARK MORTGAGE

I, the undersigned,
 a Notary Public in and for said county and state,
 do hereby certify that
 SETH H. ELLIOTT, A SIGNED MARK MORTGAGE

County of Cook
 State of Illinois
 This day of October, 1989

STATE OF ILLINOIS.

(Specify Below This Line For Acknowledgments)

Borrower
 (Seal)
 Borrower
 (Seal)
 Borrower
 (Seal)
 SETH H. ELLIOTT
 (Seal)

and in any rider(s) executed by Borrower and recorded with it.
 BY SIGNING BELOW, Borrower accepts to the terms and conditions contained in this Security Instrument.
 and the coverag(e) and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
 Security Instruments and agreements of each such rider shall be incorporated into and shall amend and supplement
 23. Rider to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this
 22. Waiver of Homestead. Borrower waives all right of homesteaded exemption in the Property.
 21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument
 without charge to Borrower. Borrower shall pay any recording costs.
 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time
 prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judge) may
 point to the property (which shall be entitled to enter upon, take possession of and manage the Property and to collect the
 costs of management of the Property including those parts due. Any rents collected by Lender or the receiver shall be applied first to payment of
 the costs of management of the Property, including those parts due. Any rents collected by Lender shall be limited to the amount of
 the non-exempt portion of the property, but not limited to, receiver's fees, premium
 22. Receiver's bonds and reasonable attorney fees, and then to the sums secured by this Security Instrument.
 21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument
 on receipt of payment of all sums secured by this Security Instrument.
 20. Lender in Possession. Upon acceleration under paragraph 19, Lender shall be entitled to collect all
 reasonable attorney fees and costs of little evidence.
 19. Acceleration; Remedies. Lender shall give notice to Borrower to accelerate following Borrower's breach
 of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless
 applicable law provides otherwise). The notice shall specify: (a) the date the condition required to cure the default; and (d)
 a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; (c)
 that failure to cure the default on or before the date specified in the notice may result in acceleration of the sum secured
 by this Security Instrument, acceleration by foreclosure and sale of the Property. The notice shall inform
 Borrower of the right to remanage after acceleration and the right to assert in the foreclosure proceeding the non-exempt
 date specified in the notice. Lender in its option may require immediate payment in full of all sums secured by this Security
 instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled
 to collect all expenses incurred in pursuing the remedies provided in this paragraph, but not limited to, reasonable
 attorney fees and costs of little evidence.

(Check Applicable Box(es))

Adjustable Rate Rider Graduated Payment Rider 1-4 Family Rider
 Condominium Rider Planned Unit Development Rider
 Other(s) [Specify]

20. Lender in Possession under paragraph 19 or abandonment of the Property and at any time
 prior to the expiration of any period of redemption following judicial sale of the Property, by judge
 point to the property (which shall be entitled to enter upon, take possession of and manage the Property and to collect the
 costs of management of the Property, including those parts due. Any rents collected by Lender or the receiver shall be applied first to payment of
 the costs of management of the Property, including those parts due. Any rents collected by Lender shall be limited to the amount of
 the non-exempt portion of the property, but not limited to, receiver's fees, premium
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 instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled
 to collect all expenses incurred in pursuing the remedies provided in this paragraph, but not limited to, reasonable
 attorney fees and costs of little evidence.

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

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MULTISTATE CONDOMINIUM RIDEER FORM 3140 12/83
LOAN NUMBER: 0001237

VMP MORTGAGE FORMS • (313) 792-4700 • (800) 621-7281

50505935

(See Owner's copy)

Borrower:

(Seal)

Borrower:

(Seal)

Borrower:

(Seal)

Borrower:

(Seal)

SETH E. ELLIOTT

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

Any amounts disbursed by Lender under this paragraph shall be payable, with interest, upon notice from Lender to Borrower, ten days from the date of disbursement. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest at the rate of

Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them, the Owners Association unrecyclable to Lender.

(iv) Any action which would have the effect of rendering the public liability insurance coverage maintained by

Lender,

(iii) Termination of professional management and assumption of self-management of the Owners Association

(ii) Any amendment to any provision of the Condominium Documents if the provision is for the express benefit of

eminent domain;

(i) The abandonment or termination of the Condominium Project, except for abandonment of termination

concerning, either partition or subdivision the Property or consent to

E. Lender's Project Committee. Borrower shall not, except after notice to Lender and with Lender's prior written

shall be applied by Lender to the sums secured by the Security Interest as provided in Item 9.

elements, or for any conveyance in lieu of condominium, are hereby assigned and shall be paid to Lender. Such proceeds

connection with any condemnation or other taking of all or a part of the Property, whether or the unit or of the common

proceeds of any award or claim for damages, directly or consequential, payable to Borrower in

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure the Owners

Paid to Lender for application to the sums secured by the Security Interest, with any excess paid to Borrower

In the event of a distribution of hazard insurance proceeds in lieu of restoration of repair following a loss to the

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

is deemed satisfied to the extent that the required coverage is provided by the Owners Association.

(ii) Borrower's obligation under Uniform Coverage to maintain hazard insurance coverage on the Property, and

the yearly premium installments for hazard insurance to Lender of one-twelfth of

(i) Lender covers the premium in Lineform Exhibit 2 for the monthly payment to Lender of one-twelfth of

within the term "extended coverage", when

coverage in the amounts, for the periods, and against the hazards listed below and hazards included

B. Hazardous Waste. So long as the Owners Association maintains, with a reasonably accepted insurance carrier, a

promptly pay, when due, all dues and assessments imposed pursuant to the Condominium Documents

Creates the Condominium Documents. Borrower shall perform all of Borrower's obligations under the Condominium

Borrower and Lender further covenant and agree as follows:

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument,

"Owners Association") holds title to property for the benefit of use of its members or shareholders, the Property also

(the "Condominium Project"). If the owners association of other entity which acts for the Condominium Project (the

Name of Condominium Project)

known as 175 EAST DELAWAIRE PLACE

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

Property Address:

175 E. DELAWARE #6012 CHICAGO ILLINOIS 60611

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

FIRST ILLINOIS BANK OF EVANSTON, N.A. (the "Lender")

"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the

THIS CONDOMINIUM RIDER IS MADE THIS day of OCTOBER , 19 89 .

CONDOMINIUM RIDER

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Property of Cook County Clerk's Office

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UNIT NO. 6012 AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCELS OF REAL ESTATE IN COOK COUNTY, ILLINOIS (HEREINAFTER REFERRED TO COLLECTIVELY AS 'PARCEL'):

PARTS OF THE LAND, PROPERTY AND SPACE BELOW, AT AND ABOVE THE SURFACE OF THE EARTH, LOCATED WITHIN THE BOUNDARIES PROJECTED VERTICALLY UPWARD AND DOWNWARD FROM THE SURFACE OF THE EARTH, OF A PARCEL OF LAND COMPRISED OF LOT 17 (EXCEPT THE EAST 16 FEET THEREOF) AND ALL OF LOTS 18 TO 28 INCLUSIVE, IN LAKE SHORE DRIVE ADDITION TO CHICAGO, A SUBDIVISION OF PART OF BLOCKS 14 AND 20 IN CANAL TRUSTEES' SUBDIVISION OF THE SOUTH FRACTIONAL 1/4 OF FRACTIONAL SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO LOTS 1 TO 4 INCLUSIVE, IN COUNTY CLERK'S DIVISION OF THE WEST 300 FEET OF THAT PART OF LOTS 16 TO 19 OF BLOCK 14 LYING EAST OF THE LINCOLN PARK BOULEVARD IN THE CANAL TRUSTEES' SUBDIVISION OF THE SOUTH FRACTIONAL 1/4 OF FRACTIONAL SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, CONVEYED BY DEED DATED JULY 27, 1973 AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON JULY 30, 1973 AS DOCUMENT NO. 22418957 FROM JOHN HANCOCK MUTUAL LIFE INSURANCE CORPORATION, A MASSACHUSETTS CORPORATION TO LA SALLE NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, NOT INDIVIDUALLY BUT AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 15, 1973, AND KNOWN AS TRUST NUMBER 45450, WHICH SURVEY (HEREINAFTER CALLED 'SURVEY') IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM OWNERSHIP, EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR 175 EAST DELAWARE PLACE, CHICAGO, ILLINOIS (HEREINAFTER CALLED DECLARATION), RECORDED ON AUGUST 10, 1973 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. 22434263, TOGETHER WITH AN UNDIVIDED .14915 PER CENT INTEREST IN PARCEL (EXCEPTING FROM IHL PARCEL ALL OF THE PROPERTY AND SPACE COMPRISING ALL UNITS AS DEFINED AND SET FORTH IN THE DECLARATION AND SURVEY) IN COOK COUNTY, ILLINOIS.

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