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This instrument was prepared by:

DAVID L. KIRSHENBAVM, SEE

RUDNICK & BOTTEFE JUST 1800 Chickyo, WARREN 1/1/1015 60601

JUNIOR MORTGAGE

THIS MORTGAGE is made this. 1988 between the Mortgagor. David L. Kirshenbaum and Marcia W. Kirs	dnick & Wolfe organized and the Chicago
Title and Trust Company, as Toustee III W. Washington St. (berein "Lo Chicago, II 60602 Where's, Borrower is indebted to Lender in the principal sum of FIVE THOUS WO Dollars, which indebtedness is evidentee dated Joby II. 1798 (herein "Note"), providing for monthly installment	nced by Borrower's
To Secure to Linder (a) the repayment of the indebtedness evidenced by the Note, with a payment of all other sums with interest thereon, advanced in accordance herewith to protect Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph Future Advances.) Borrower do a hereby mortgage, grant and convey to Lender the following ocated in the County of	nterest thereon, the the security of this d (b) the repayment in 21 hereof (herein
SEE EXHIRIT A ATTACHED HERETO	
AND MADE A PART HEREDF	89187067
037 038 034 037 037 037	jv
which has the address of Street Springs	

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, water rights, and water stock, and all figures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

.....(berein "Property Address");

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage. grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Morrgage.

2. Finds for Tells and laterance. Subject to applicable law or to a stimen waver by Lender. Borrower shall by to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid, full, a sum therein "Funds" equal to one-twelfth of the yearly taxes and assessments which may attain principal over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured of guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and any fing the Funds, analyting said account, or verifying and compising said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits. Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Morrgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to be Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are piedged as additional security for the sums secured by this Morrgage.

If the annuent of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to corrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due. Borrower shall pay to affider any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requisiting payment thereof

Upon origination full of all sums secured by this Morigage. Lender shall promotily refund to Borrower any Funds held by Lender. If under participant 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by

- 3. Application of Payments. Unless applicable law provides otherwise all payments received by Lender under the Note and paragraphs I and hereof shall be applied by Lender first applicable of the Note, and then to interest and principal on any Future Advances.
- 4. Charges: Liens. Borrower shall pay ill-taxes, assessments and other charges fines and impositions attributable to the Property which may attain a priority over his Morrgage, and leasenold payments or ground rents, if any, in the manner accorded under paragraph 2 horsest as if not put to the payer thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly. Borrower shall promptly turnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Morrgage, provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agood faith contest such lien by, or defend enforcement of such lien in legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.
- 5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended doverage", and such other nazards as Lender may require and in such amounts and for such periods as Lender may require, provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Montgage.

The insurance carrier providing the insurance shall be chosen by Borrov er subject to approval by Lender: provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid as the manner passed under paragraph 3 hereof on the manner, by Borrov en making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Leide, and shall include a standard morngage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of pind premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in Ariting, insurance proceeds shall be a plier, to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the solutily of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or it Borrower tails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to regionation or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs I and a hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

- 6. Preservation and Maintenance of Property: Leaseholds: Condominiums: Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, and constituent documents. If a condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such inder shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the inder were a part hereof.
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and

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Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the

manner provided under paragraph 2 hereof

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder

8. Inspection. Lender may make or cause to be made reasonable entries iroon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's

interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in heal 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 Mortgage. with the excess, if any, paid to Borrower. In the event of a partial raking of the Property, poless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Morrgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mongage immediately prior to the date of taking bear, to he fair market value of the Property, immediately prior to the date of taking, with the balance of the proceeds paid to Borrower

If the Process is abandoned by Borrower or if after notice by Lender to Borrower that the condemnor offers to make an award or set to claim for damages. Borrower fails to respond to Lender within 30 days after the date such notice is mailed. Lender is sufficient to collect and apply the proceeds, at Lender's option, either to restoration or repair of the

Property or to the surve recured by this Mortgage

Unless Lender and Porrower otherwise agree in writing, and such application of proceeds to principal shall not extend ir postpone the due date of the monthly installments referred to in paragraphs 1 and 3 hereof or change the amount of installments

10. Borrower Not Referred. Extension of the time for pasiment or modification of amortization of the sums secured by this Morigage granted by Length to any successor in interest of Borrower shall not operate to release, in any manner the liability or the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor, interest to extend time for payment or otherwise modify amortization of the sums

secured by this Mongage by reason or invidenant made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiser. Any forbearance by Lender mesercising any right or remedy hereunder or themses afforced invidently law shall not be a waiser or or preclude the exercise of any such right or remedy. The productioners of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiser of Lander's

right to accordate the maturity of the indebted new year red by this Mongage.

12. Remedies Cumulative. All remedies year fed in this Mongage are distinct and cumulative to any other right or remeas under this Mongage or afforded by law or radius, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound: Joint and several Liability: Captions. The governants and agreements herein

contained shall hind, and the rights hereunder shall incre to the respective successors and assigns of Lender and Bottower. subject to the provisions of paragraph 17 hereof. All coverants and acreements of Borrower shall be root and several. The captions and headings of the paragraphs of this Mingage are for convenience only and are not to be used to

interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner. (2) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and by any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Bortower as frowled herein. Any notice provided for in this Mortgage shall be deemed to have been given to Bortower or Lender whim go on in the manner designated herein.

15. Uniform Mortgage: Governing Law: Severability. This form of mo truje combines uniform covenants for national

use and non-uniform covenants with limited variations by surisdiction to continue a uniform security instrument covering real property. This Mortgage shall be governed by the law of the tunsdiction in which the Property is located. In the event that any provision or clause of this Mongage or the Note conflicts with about able law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time

of execution or after recordation hereof.

17. Transfer of the Property: Assumption. If all or any part of the Property or an interest is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or enjumbrance subordinate to this Mortgage, (b) the creation of a purchase mones security interest for household appliances in a transfer by devisedescent or by operation of law upon the death of a joint tenant or id- the grant of any leasehold interest of three years or less not containing an option to purchase. Lender may at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender. and the person to whom the Property is to be sold or transferred reach agreement in whing that the credit of such person is satisfactors to Lender and that the interest passable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waised the option to accelerate provided in this paragraph 27, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender. Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate. Lender shall mail Botrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice it implied a few which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

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

18. Acceleration: Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage. Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice thall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice. Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, remonable anomaly's fees. and costs of documentary evidence, abstracts and title reports.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage. Borrower shall have the right to have any proceedings begun by Lender to enforce this Mongage discontinued at any time

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prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Routs Appointment of Receiver: Lender in Pomession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof 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 judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents accidably received.

21. FANY Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by provinceory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness securer, by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus US 5.

22. Release. Upo payment of all sums secured by this Mortgage. Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. Waiver of Homester 3. Borrower hereby waives all right of homestead exemption in the Property.

24. Do Middage is Note and Schards All the a Mortgage.

In Witness Whereor, Borrower has executed this Manager.

	DAVID L	. KIRSHENBAUM	
0	Maria	W. Kirshenbrun	~
0	MARCIA	N. KIRSHENBAUM	
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STATE OF ILLINOIS.		County 35.
1 Ahe wa	કેટન ા ંકુતાર છે	a Notary Public in and for said county and state.
do hereby certify that.	David L. K.	consider and Macia W.
		o me to be the same person(s) whose name(s)
		e me this day in prison, and acknowledged that + he_y
signed and delivered the said in	strument as their	free and voluntary ant, for the uses and purposes therein
set forth.		$\mathcal{T}_{\mathcal{O}}$

Given under my hand and official seal, this

My Commission expires:

"OFFICIAL SEAL"
NANCY COX
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires Jan. 25, 1993

Janey Cox

COPE COUNTY RESORDER

89187007

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EXHIBIT A TO TRUSTEE'S DEED

LEGAL DESCRIPTION OF UNIT

UNIT 2720L IN PARK LANE TOWNHOME CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED TRACT OF REAL ESTATE:

PARCEL 1: LOTS 1, 2 AND 3 IN SUPERIOR COURT PARTITIONOF THE EAST 1/2 OF LOTS 2 AND 3 (EXCEPT THE WEST 33 FEET THEREOF HERETOFORE DEDICATED FOR PUBLIC STREET; IN JOSEPH E. SHEFFIELDS' SUBDIVISION OF BLOCK 45 IN SHEFFIELDS' ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PARCEL 2. THE EAST 1/2 OF LOT 4 (EXCEPT THE NORTH 50 FEET OF THE EAST 139.70 FEET AND THE WEST 33 FEET THEREOF) IN JOSEPH E. SHEFFIELDS SUBDIVISION OF BLOCK 45 IN SHEFFIELDS' ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 3: LOTS 10 THROUGH 19 IN LEMBCKE'S SUBDIVISION OF LOT 5 IN BLOCK 45 IN SHEFFIFLDS' ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 10 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 88-248725, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED INTEREST IN THE COMMON ELEMENTS, AS SET FORTH IN SAID DECLARATION.

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EXHIBIT A
TO TRUSTEE'S DEED

LEGAL DESCRIPTION OF UNIT (continued)

THE DEED IS CONVEYED ON THE CONDITIONAL LIMITATION THAT THE PERCENTAGE OF OWNSASHIP OF SAID GRANTEES IN THE COMMON ELEMENTS SHALL BE DIVESTED PROTEINS AND VEST IN THE GRANTEES OF THE OTHER DIVITS IN ACCORDANCE WITH THE TERMS OF SAID DECLARATION AND ANY AMENDED DECLARATIONS RECORDED PURSUANT THERETO, AND THE RIGHT OF REVESATION IS ALSO HEREBY ROSERVED TO THE GRANTOR HERES. TO ACCOMPLISH THIS RESULT. THE ACCEPTANCE OF THIS CONVEYANCE BY THE GRANTERS SHALL BE DEEMED AN AGREEMENT WITHIN CONTEMPLATION OF THE CONDOMINIUM PROPERTY ACT OF THE STATE OF ILLINOIS TO A SHIFTING OF THE COMMON ELEMENTS PURSUANT TO SAID DECEMBATION AND TO ALL THE OTHER TERMS OF SAID DECLARATION, WHICH IS NEREBY INCORPORATED HEREIN BY REFERENCE THERETO, AND TO ALL THE TERMS OF EACH AMENDED DECLARATION The Option of County Clarks Office REPORDED PURSUANT THERETO