

UNOFFICIAL COPY

COOK COUNTY, ILLINOIS
DEPT. OF RECORDS

MAR 27 PM 2:55

90135699

Bank of Bellwood
Land Trust
Mortgage

90135699

The above space for RECORDER'S USE ONLY

THIS INSTRUMENT made March 23, 1990 Witness that the undersigned Bank of Ravenswood and personally but as Trustee under the provisions of a Deed of Conveyance Trust duly recorded and delivered to said Trustee in pursuance of a Trust Agreement dated 8/27/87

and known as its Trust number 258759 hereinafter referred to as the Mortgagee, has hereby conveyed and Mortgage to Bank of Bellwood, an Illinois Banking Corporation, having an office and place of business in Bellwood, Illinois, hereinafter referred to as the Mortgagee, the following real estate situated in the County of COOK State of Illinois, to wit

See Schedule "A" attached hereto and made a part thereof

\$20.00

TOGETHER with all the buildings and improvements now or hereafter erected thereon and all appurtenances, apparatus and fixtures and the rents, issues and profits thereof of every kind, nature and kind TO HAVE AND TO HOLD the said premises unto said Mortgagee forever for the uses and purposes set forth free from all rights and benefits under the Homestead and exemption laws of the State of Illinois, which said rights and benefits said Mortgagee do hereby release and waive

This mortgage is given to secure the Trust Agreement in the order of the mortgagee evidenced by the Mortgagee's Note of even date herewith for the sum of Two Hundred Thousand and 00/100

Dollars (\$ 200,000.00) with a final payment on demand together with interest as follows and all renewals, extensions or modifications thereof:

- (1) Interest on the principal balance outstanding from time to time hereafter until the principal is paid in full to maturity at the rate of 11.5 per cent per annum and after maturity at the rate of 16.5 per cent per annum
- (2) Interest on the principal balance outstanding from time to time hereafter shall be payable from to maturity at the prime lending rate of 100 per annum over the said prime lending rate, and after maturity at the said prime lending rate plus 100 per cent per annum over the said prime lending rate, provided however that said interest rate shall not be less than 100 per cent per annum. Any increase or decrease of the rate of interest shall be effective as of the date of such prime lending rate change.

(3) Future Advances: Upon request of Mortgagee, Lender, at Lender's option, may be released of this Mortgage, may make Future Advances to Mortgagee. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured 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 \$ 100,000.00

This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this mortgage) are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagee, their heirs, successors and assigns.

THIS MORTGAGE is executed by the undersigned trustee, not personally but as a Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in said Trustee. Said Trustee hereby warrants that it possess full power and authority to execute this instrument and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said Trustee personally to pay the said note or any interest that may accrue thereon or any indebtedness accruing hereunder or to perform any covenant, either express or implied herein contained, all such liability, if any, being expressly waived by the Mortgagee and by every person now or hereafter claiming any right to security hereunder, and that as far as the said Trustee personally is concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor or guarantors of any

IN WITNESS WHEREOF, the undersigned trustee, not personally but as a Trustee as aforesaid, has caused these presents to be signed and its corporate seal to be hereunto affixed and attested to this day and year first above written.

First Chicago Bank of Ravenswood As Trustee
as aforesaid and not personally

CORPORATE SEAL

By [Signature] TRUST OFFICER
Attest [Signature] ASST. TRUST OFFICER

STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of the First Chicago Bank of Ravenswood

Grantor, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth and the said officers then and there acknowledged that the seal officers, as custodian of the corporate seal of said Company, caused the corporate seal of said Company to be affixed to said instrument as said officers lawfully and voluntarily act and as the free and voluntary act of said Company for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 23 day of March 19 1990

Notary Public

FOR THE RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

228 Callan and 34 Custer
6627 N. Clark and 857 W. Polk Plaine

Evansville, Illinois
Chicago, Illinois

Reference AWM Enterprises, Inc.

Place in Recorder's Box

MAIL TO
Bank of Bellwood
219 South Nurnheim Road
Bellwood, IL 60104

REC FORM NO. 1-8180

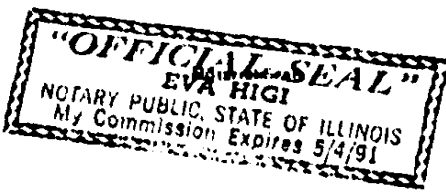
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7242 (197)

Chicago

ANY INSTRUMENT TO FIRST CHICAGO BANK OF RAVENSWOOD

90135699



UNOFFICIAL COPY

19 The mortgagee (or beneficial owner) will not transfer, assign or in any way hypothecate or attempt to transfer, assign or hypothecate the right, title, interest, or any beneficial interest in the property securing this Note without first obtaining the written consent of the holder. Upon any transfer, assignment or hypothecation of the property or any beneficial interest therein securing this Note, the holder shall be notified immediately by the mortgagee of the transfer, assignment or hypothecation. The mortgagee shall not be deemed to have consented to the transfer, assignment or hypothecation of the property or any beneficial interest therein unless the holder shall have been notified immediately by the mortgagee of the transfer, assignment or hypothecation of the property or any beneficial interest therein. The mortgagee shall not be deemed to have consented to the transfer, assignment or hypothecation of the property or any beneficial interest therein unless the holder shall have been notified immediately by the mortgagee of the transfer, assignment or hypothecation of the property or any beneficial interest therein.

18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagee and all persons claiming under or through Mortgagee, and the word "Mortgagee" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note of this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder of the note secured hereby.

17 Mortgagee shall release this mortgage and lien hereof 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.

16. 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 hereof, or interested in said premises, shall be held to account to such extension, variation or release, and their liability and lien hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.

15 The Mortgagee shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.

14 The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

13 No action for the enforcement of the lien or any provision hereof shall be subject to any defense which would not be good and available to the party intervening same in an action at law upon the note hereby secured.

12 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 Mortgagee at the time of application for such receiver and without regard to the value of the premises or whether the same shall be occupied as a homestead or 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 pendency 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 Mortgagee, 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 payment in whole or in part of (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, 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.

11 The proceeds of any foreclosure 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 thereon as herein provided; third, all principal and interest remaining unpaid on the note, fourth, any overplus to Mortgagee, their heirs, legal representatives or assigns, as their rights may appear.

10 When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose 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 for attorneys' fees, appraisers' fees, outlays for documents and expert evidence, surveys, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title research, and examinations, title insurance policies, Torrens certificates, and similar data and warranties with respect to the mortgage may be deemed to be reasonably necessary either to provide such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become to such additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate of ten percent per annum, 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 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 the 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.

9 Mortgagee shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgagee, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the note or in this mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagee herein contained.

8 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, rate, forfeiture, lien or title or claim thereof.

7 In case of default the term "Mortgagee" may, but need not, make any payment or perform any act hereinafter required of Mortgagee in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior accounts. However, it may, and purchase, discharge, compromise or settle any lien or other prior lien or title or claim (thereof, or claim from any tax or forfeiture affecting said premises or contract 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 money 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 with interest thereon at the rate of ten percent per annum on the principal amount of such indebtedness. In case of Mortgagee's failure to pay any such additional indebtedness secured hereby, the Mortgagee shall be deemed to have waived any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagee.

6 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, rate, forfeiture, lien or title or claim thereof.

5 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, rate, forfeiture, lien or title or claim thereof.

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 Mortgagee, its successors and assigns, shall be held to account to such tax in the manner required by any such law. The Mortgagee further covenants to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.

3 The Mortgagee hereby waives any and all rights of redemption from time under any order or decree of foreclosure of this mortgage on its own behalf and on behalf of each and every person, except device or judgment creditors of the mortgagee, acquiring any interest in or title to the premises subsequent to the date of this mortgage. This paragraph is operative where allowed by Illinois Statute.

2 Mortgagee shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacement or repair or to pay in full the indebtedness secured hereby, all in comparison satisfactory to the Mortgagee, under insurance policies payable in case of loss or damage to Mortgagee such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insur-
ance about to expire, shall give renewal policies not less than ten days prior to the respective dates of expiration.

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ance about to expire, shall give renewal policies not less than ten days prior to the respective dates of expiration.

1 Mortgagee shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanics' 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.

2 Mortgagee shall 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 (through receipts therefor) To prevent default hereunder Mortgagee shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagee 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 taxes or assessments or charges or liens herein required to be paid by Mortgagee, or changing in any way the laws relating to the taxation of mortgages or debts secured hereby, 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 Mortgagee, upon demand by the Mortgagee, shall pay such taxes or assessments or reimburse the Mortgagee therefor provided however that if in the opinion of counsel for the Mortgagee (as it might be unlawful to require Mortgagee to make such payment) or 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 Mortgagee, to declare all of the indebtedness 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 Mortgagee, its successors and assigns, shall be held to account to such tax in the manner required by any such law. The Mortgagee further covenants to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.

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10 When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose 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 for attorneys' fees, appraisers' fees, outlays for documents and expert evidence, surveys, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title research, and examinations, title insurance policies, Torrens certificates, and similar data and warranties with respect to the mortgage may be deemed to be reasonably necessary either to provide such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become to such additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate of ten percent per annum, 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 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 the 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.

11 The proceeds of any foreclosure 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 thereon as herein provided; third, all principal and interest remaining unpaid on the note, fourth, any overplus to Mortgagee, their heirs, legal representatives or assigns, as their rights may appear.

12 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 Mortgagee at the time of application for such receiver and without regard to the value of the premises or whether the same shall be occupied as a homestead or 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 pendency 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 Mortgagee, 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 payment in whole or in part of (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, 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.

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19 The mortgagee (or beneficial owner) will not transfer, assign or in any way hypothecate or attempt to transfer, assign or hypothecate the right, title, interest, or any beneficial interest in the property securing this Note without first obtaining the written consent of the holder. Upon any transfer, assignment or hypothecation of the property or any beneficial interest therein securing this Note, the holder shall be notified immediately by the mortgagee of the transfer, assignment or hypothecation. The mortgagee shall not be deemed to have consented to the transfer, assignment or hypothecation of the property or any beneficial interest therein unless the holder shall have been notified immediately by the mortgagee of the transfer, assignment or hypothecation of the property or any beneficial interest therein. The mortgagee shall not be deemed to have consented to the transfer, assignment or hypothecation of the property or any beneficial interest therein unless the holder shall have been notified immediately by the mortgagee of the transfer, assignment or hypothecation of the property or any beneficial interest therein.

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 THE REVERSE SIDE OF THIS MORTGAGE

3535699

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Schedule "A" attached to the Land Trust Mortgage dated 3/23/90

PARCEL 1:

LOT 49 IN HOWARD TERMINAL ADDITION A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF THE NORTH EAST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS
PIN#11-30-206-014-0000 Commonly known as 228 Callan, Evanston, IL

PARCEL 2:

LOT 13 IN BLOCK 4 IN WILLIAM L. WALLEN'S ADDITION TO ROOFER PARK, BEING A SUBDIVISION OF LOTS 2 AND 3 (EXCEPT THE WEST 17 FEET THEREOF CONVEYED TO THE CHICAGO AND NORTHWESTERN RAILWAY COMPANY) IN THE SUBDIVISION OF THE NORTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EAST OF THE CHICAGO AND NORTHWESTERN RAILROAD IN COOK COUNTY, ILLINOIS
PIN# 11-31-413-001-0000 Commonly known as 6627 N. Clark, Chicago, IL
PARCEL 3:

THE SOUTH 64 FEET OF LOT 11 AND THE SOUTH 64 FEET OF LOT 12 (EXCEPT THE WEST 40 FEET THEREOF) IN SCHLESYER, COMSTOCK AND PICK'S SUBDIVISION OF LOTS 7, 10 AND THE NORTH 2 1/2 ACRES OF LOT 11 IN HUNDLEY'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS
PIN#14-17-414-027-0000 Commonly known as 852 W. BellePlaine, Chicago, IL

PARCEL 4:

LOT 7 IN EAST RIDGE ADDITION TO EVANSTON BEING A SUBDIVISION OF THE EAST 294 FEET OF THE SOUTH 7.56 CHAINES OF THE NORTH 14.35 CHAINES OF THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN#11-30-110-029-0000 Commonly known as 344 Custer, Evanston, IL

90135699