

MORTGAGE

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THIS MORTGAGE ("Security Instrument") is given on April 15, 1991. The mortgagor is FIRST MIDWEST TRUST COMPANY, N.A., successor in interest to First Midwest Bank/Deerfield, N.A. f/k/a Continental Illinois Bank of Deerfield, N.A., as Trustee under Trust No. LT-702 dated March 7, 1988, ("Borrower"). This Security Instrument is given to FIRST MIDWEST BANK, N.A., which is organized and existing under the laws of the State of Illinois, and whose address is 725 Waukegan Road, Deerfield, Illinois 60015 ("Lender"). Borrower owes Lender the principal sum of One Million Six Hundred Forty-Six Thousand Six Hundred Seventy-Two and 45/100 Dollars (\$1,646,672.45). This debt is evidenced by a Note of even date which Note provides for monthly payments, with the full debt, if not paid earlier, due and payable on or before May 15, 1996. This Security Instrument secures to Lender: (a) the repayment of the debt evidence by said 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 said Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

Legal description - see Exhibit "A" attached hereto and made a part hereof

73

which has the address of 1704-1772 Rose Avenue, Palatine, Illinois, ("Property Address");

02-01-307-023/02-01-307-024
02-01-307-025

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".

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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 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.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by said Note and any late charges due under said Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under said Note until said Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

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The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, 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 that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay 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 pledges as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or 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 Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 should be applied; first to amounts payable under paragraph 2; second to late charges, if any; third to interest; and last to principal.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipt evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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

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coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause naming the Lender as an insured party. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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 writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition

6. Preservation and Maintenance of Property. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), the Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this 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.

If Lender requires 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

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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-signors.** 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.

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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.

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 conflict 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 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); or (b) entry of a

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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 reasonable 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.

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration 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 default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall 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 default is not cured on or before the date specified in the notice, Lender at 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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 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. Any 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 attorneys' fees, and then to the sums secured by this Security Instrument.

21. Assignment of Rents. All right, title and interest of Borrower in and to all present Leases affecting the Property, and including and together with any and all future Leases upon all or any part of the Property, and together with all of the rents, from or due or arising out of the Property have been transferred and assigned simultaneously herewith to Lender as further security for the payment of said indebtedness hereby secured under provisions of a certain instrument captioned Assignment of Rents ("Assignment of Rents" herein), of even date herewith, executed by Borrower and to be recorded simultaneously herewith, the terms, covenants and condition of which are hereby expressly incorporated herein by reference and made a part hereof, with the same force and effect as though the same were more particularly set forth herein. In the event of default, Lender shall have such powers and rights as are contained in said Assignment of Rents in addition to any nonconflicting rights and powers as provided herein. All future Leases affecting the Property shall

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be submitted by Borrower to Lender for its approval prior to the execution thereof. All approved and executed Leases shall be specifically assigned to Lender by instrument in form satisfactory to Lender. All or any such Leases, shall, at the option of Lender, be paramount or subordinate to this Mortgage.

22. This Mortgage shall be nonassumable.

23. 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 recordation costs.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

BORROWER:

FIRST MIDWEST TRUST COMPANY, N.A.,
as trustee under trust agreement
dated March 7, 1988, and known as
Trust No. LT-702, and not
individually

by William R. Schlinkert
Trust Officer

SUB TRUSTEE'S RIDER ATTACHED HERETO
AND MADE A PARTY HEREOF.

ATTEST:

Fabio Biasella
Secretary

RIDER ATTACHED TO AND MADE A PART OF MORTGAGE DATED April 15, 1991
UNDER TRUST NO. L/T # 702

This MORTGAGE is executed by FIRST MIDWEST TRUST COMPANY, National Association, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such trustee (and said FIRST MIDWEST TRUST COMPANY, National Association, hereby warrants that it possesses 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 FIRST MIDWEST TRUST COMPANY, National Association, personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing thereunder, or to perform thereon any covenant either express or implied herein contained, all such liability if any being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder, and that so far as the FIRST MIDWEST TRUST COMPANY, National Association, personally are 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, if any.

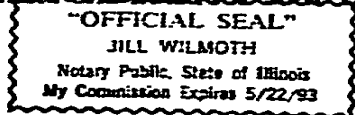
STATE OF ILLINOIS,

ss:

COUNTY OF LAKE

I, the Undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that William R. Schlinkert VP & Trust Officer of FIRST MIDWEST TRUST COMPANY, National Association, and Fabio Biasella the attesting Trust Officer thereof, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer and the attesting Trust Officer respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Trust Company, for the uses and purposes therein set forth; and the said attesting Trust Officer did also then and there acknowledge that he as custodian of the corporate seal of said Trust Company, did affix the said corporate seal of said Trust Company instrument as his own free and voluntary act, and as the free and voluntary act of said Trust Company for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 15th day of April A.D. 1991



Jill Wilmoth
NOTARY PUBLIC

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O'NEILL & BOCKELMAN, P.C.
250 East Illinois Road
Lake Forest, Illinois 60045
(708) 234-4422

This document prepared by: *M.J. [Signature]*

Notary Public

The undersigned, a Notary Public in and for the County and State aforesaid, does hereby certify that _____ a Vice President and Trust Officer of FIRST MIDWEST TRUST COMPANY, N.A., and _____ a Secretary of said bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President/Trust Officer and Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said bank, for the uses and purposes therein set forth, and the said Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said bank, did affix the said corporate seal of said bank to said instrument as his own free and voluntary act, and as the free and voluntary act of said bank, for the uses and purposes therein set forth.

Given under my hand and Notarial seal this 15th day of April, 1991.

STATE OF ILLINOIS
COUNTY OF LAKE

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PARCEL 1:

THAT PART OF LOTS 1, 3, 4, 5, 6, AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 1, AND PART OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER, OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 40 FEET NORTHWESTERLY OF THE MOST EASTERLY CORNER, THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 200 FEET TO THE POINT OF BEGINNING; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 92 FEET; THENCE SOUTHEASTERLY AND PARALLEL TO THE NORTHEASTERLY LINE 83 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

PARCEL 1A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 15, 1975 AND KNOWN AS TRUST NUMBER 33817 TO CARMINE SPINELLI DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590994, IN COOK COUNTY, ILLINOIS

PARCEL 2:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND TO WIT: THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 1 AND PART OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 40 FEET NORTHWESTERLY OF THE MOST EASTERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 265 FEET TO THE POINT OF BEGINNING; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 78 FEET; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE SOUTHWESTERLY TO THE POINT OF BEGINNING ALSO

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PARCEL 2A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 2 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO KATHLEEN PLATES AND OTHERS RECORDED AUGUST 10, 1976 AS DOCUMENTS 23590979, 23590983, 23590984, 23590987, 23590994 AND 23590998.

PARCEL 3:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND:
THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 1 AND PART OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER TO A POINT ON THE NORTHWESTERLY LINE 162 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7 SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING DESCRIBED AS FOLLOWS::

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 265 FEET; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 64 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE TO A LINE 123 FEET NORTHWESTERLY OF THE SOUTHEASTERLY LINE; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 75 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE TO A LINE 125 FEET SOUTHEASTERLY OF THE NORTHWESTERLY LINE; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE TO THE POINT OF BEGINNING.

PARCEL 3A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 3 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO KATHLEEN PLATS, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590979.

PARCEL 4:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND, TO WIT: THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 1 AND PART OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 162 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHWESTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING DESCRIBED AS FOLLOWS

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COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 285 FEET TO THE POINT OF BEGINNING; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 78 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE TO THE POINT OF BEGINNING;

PARCEL 4A

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 4 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO PETER DI BENEDETTO AND JOSEPHINE DI BENEDETTO DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590987.

PARCEL 5:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND, TO WIT:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 1 AND PART OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LAKE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 1, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING, DESCRIBED AS FOLLOWS

PARCEL 5A:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT, 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 200 FEET TO THE POINT OF BEGINNING; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE, 64 FEET; THENCE NORTHEASTERLY AND PARALLEL TO THE NORTHWESTERLY LINE, 92 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE, 84 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 5C:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 5 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO RALPH MARATEA AND ROSE MARATEA, HIS WIFE, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590983 AND BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO PETER DIBENEDETTO AND JOSEPHINE DIBENEDETTO, HIS WIFE, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590984, IN COOK COUNTY, ILLINOIS.

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PARCEL 6A:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND, TO WIT:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 1, AND PART OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING.

DESCRIBED AS FOLLOWS::

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT, 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 102 FEET; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 102 FEET; TO THE NORTHEASTERLY LINE, THENCE NORTHWESTERLY TO THE POINT OF BEGINNING.

PARCEL 6A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 6 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 1, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO KATHLEEN PLAIS, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590979.

PARCEL 7:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 1 AND PART OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1; 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7 SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT, 40 FEET NORTHWESTERLY OF THE MOST EASTERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 102 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 102 FEET TO THE NORTHEASTERLY LINE; THENCE SOUTHEASTERLY ALONG THE NORTHEASTERLY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 7A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 7 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO RALPH MARATEA AND ROSA MARATEA, HIS WIFE, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590983 AND BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO PETER DIBENEDETTO AND JOSEPHINE DIBENEDETTO, HIS WIFE, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590984, IN COOK COUNTY, ILLINOIS.

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