CHICYCO' IT" 0003 LAURA BRENNER PREPARED BY:

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CHICAGO, ILLINOIS 60909 2201 SOUTH KEDZIE AVENUE LASALLE TALMAN BANK FSB

(Space Above This Line For Recording Data) ATTENTION: LAURA BRENNER

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MORTGAGE

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HOSBAND AND WIFE лоѕерн и. везпря no movig si ("Inomunisal virunes") EOADTROM SIHT 766T '6 SEPTEMBER

AND THERESA EBSTER,

iasalıle talman bank 😘 ("Borrower"). This Security Instrument it giv in to

sonw bas,

address is 4242 NORTH HARLEM which is organized and existing under the laws of UNITED STATES OF AMERICA

NORRIDGE, ILLINOIS **PC909** 

ONE HUNDRED FIFTY TWO THOUSAND

AND OO/100

Pollars (U.S. \$ 152,000.00

("Lender"). Borrower owes Lender the principal sum of

extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to This Security Instrument secures to Lender: (a) the repsyment of the debt evidenced by the Note, with interest, and all renewals, monthly payments, with the full debt, if not paid earlier, due and payable on OCTOBER This debt is evidenced by Borrower's note dated the same date as 'this Security Instrument ("Note"), which provides for

described property located in COOK County, Illinois: Security Instrument and the Note, For this purpose, Borrower does hereby mortgage, grant and the Note, For this purpose, Borrower does hereby mortgage, grant and the Note, For this purpose, protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREFOF.

Street, City ,

("Property Address"); Bionilli 90909 which has the address of 1430 S. FEDERAL-UNIT C39, CHICAGO

ILLINOIS-Single Femily-Fennie Mee/Freddie Mac UNIFORM INSTRUMENT

(1018) (JR) H.S. (IVA)

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TOGETHER WITH all be in proven one sow or never life erected on the property and all easements, appurtenances, and fixtures now or hereafter a pure of the property. All relies pants and addition shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security instrument as use "Froperty."

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 domands, 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.

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

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

2. Funds for Taxes and Insurance, Subject to applicable law or to a written waiver by Lender, Borrower shall pay (6) Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments; or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Leader may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or calerwise in accordance with applicable law.

The Funda hall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lende may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow iteris, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lands, may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. 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. Borrower and Lender may agree in writing, however, that interest shall be paid 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 / re-pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the equirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Item, when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by in Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender, If, under paragraph 21, Lender thall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funda held by Lender at the time of acquisition or sale 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 shall be applied: first, to any prepayment charges due un'er the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

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 perments 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 Lend'ar receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Sectific Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to water; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Levider's opinion operate to prevent the enforcement of the lien; 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 live which may attain perority 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.

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16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note 15. Governing Law; Severability, This Security Instrument shall be governed by federal law and the law of the

Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph. Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this or any other address Borrower designates by notice to Leader. Any notice to Leader shall be given by first class mail to it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address

Januar charge mater are received for in this Security Instrument shall be given by delivering it of by mailing

prepayment charge under the Note.

payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without an Borrower. Lender may choose to make this refund by reducing the principal owed under the how or by making a directal to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitter limits will be refunded to loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount increasary to reduce the charge. and that law is finally interpreted so that the interest or other loan charges collected or to be follocited in connection with the

13. Loan Charges. If the loan secured by this Security Instrument is subject to a low which sets maximum loan charges, make any accommodations with regard to the terms of this Security Instrument or the Mote without that Borrower's consent. secured by this Security instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or Borrower's interest in the Property under the terms of this Security Instructent! (b) is not personally obligated to pay the sums Instrument but does not execute the Note: (a) is co-signing this Security Letrument only to mortgage, grant and convey that paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of

12. Successors and Assigns Bound; Joint and Sevel Mishility; Co-signers. The covenants and agreements of this

exercise of any right or remedy.

successors in interest. Any forbearance by Lender in exernsing any right or remedy shall not be a waiver of or preclude the of the sums secured by this Security Instrument by transon of any demand made by the original Borrower or Borrower's commence proceedings against any successor in in its at or refuse to extend time for payment or otherwise modify amortization not operate to release the liability of the original a prrower's successors in interest. Lender shall not be required to of amortization of the sums secured by thit Sedurity Instrument granted by Lender to any successor in interest of Borrower shall

11. Borrower Not Released; Forbeatange By Lender Not a Waiver, Extension of the time for payment or modification posipone the due date of the monthly porners referred to in paragraphs 1 and 2 or change the amount of such payments.

Unless Lender and Borrower of erwise agree in writing, any application of proceeds to principal shall not extend or

secured by this Security Instrument, whether or not then due.

Lender is authorized to conect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums award or settle a claim for lamages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

If the Property is chandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers is make an

be applied to the sums secured by this Security Instrument whether or not the sums are then due. taking, unless 20,172wer and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, shall be paid to Lender.

condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

insurance ends in accordance with any written agreement between Borrower and Lender or applicable law. the premiums required to maintain mortgage insurance in offect, or to provide a loss reserve, until the requirement for mortgage that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against less by fire hazards included within the term "xtended to verige," and any other hazards, including floods or flooding, for which Lader requires insurance. This insurance shall be murtained 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. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. 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 of 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 21 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. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall or upy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, miless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, when a vivil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, is provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application proxis, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupal cy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Leader agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. 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 forfeiture or to enforce laws or regulations), then 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 upon 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.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender tapses or ceases to be in effect, Fortower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to 1 ender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the incurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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17. Transfer of the Property or a Beneficial Interest in Borrower. Hall or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies

permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Charge of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or note times without prior notice to Borrower. A sale may result in a charge in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument! There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take

all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammage or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, nid radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

- 21. 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 puragraph 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 hefore 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 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. 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.
  - 23. Waiver of Homestead, Borrower waives all right of homestead exemption in the Property.



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PARCEL 1: THAT PART OF BLOCK 7 IN DEARBORN PARK UNIT 2 BEING A RESUBDIVISION OF SUNDRY LOTS AND VACATED STREETS AND ALLEYS IN PART OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 1¢, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE WEST LINE OF SAID BLOCK, 71.66 FEET NORTH OF THE SOUTHWEST CORNER THEREOF; THENCE SOUTH 90 DEGREES, 00 MINUTES, 00 SECONDS EAST PERPENDICULAR THERETO FOR A DISTANCE OF 189.83 FEET TO THE BAST LINE OF SAID BLOCK; THENCY NORTH 00 DEGREES, 08 MINUTES, 18 SECONDS EAST ALONG SAID EAST LINE 14.50 FEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST 57.20 FEET; THENCE NORTH 45 DECREES, 00 MINUTES, 00 SECONDS WEST 7.07 FRET; THENCE NORTH 00 DEGREES, 00 MINUTES 00 SECONDS BAST 124.97 FEET; THENCE NORTH 34 DEGREES, 37 MINUTES, 01 SECONDS WEST 28.16 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS EAST 39.31 FEET, THENCE NORTH 45 DEGREES, 00 MINUTES, 00 SECONDS EAST 20,68 FEBT; THENCE NORTH 90 DIGREES, 00 MINUTES, 00 SECONDS EAST 64.08 FEBT TO THE EAST LINE OF BLOCK 7 AFOREGAID; THENCE NORTH 00 DEGREES, 08 MINUTES, 18 SECONDS EAST 27.76 FEET TO THE POINT OF BEGINNING; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST 63.51 Parc: THENCE NORTH 45 DEGREES, 00 MINUTES, 00 SECONDS WEST 21.57 FEBT; THENCE NORTH CO DEGREES, OO MINUTES, OO SECONDS EAST 37.22 FEET; THENCE NORTH 33 DEGRRES, 10 MINUTES, 17 SECONDS EAST 25.59 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 0( SECONDS BAST 37.12 FEET; THENCE NORTH 45 DEGREES, 00 MINUTES, 00 SECONDS EAST 14.14 FEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS BAST 55.06 FEBT TO THE BYST LINE OF BLOCK 7 AFORESAID; THENCE SOUTH 00 DEGREES, 08 MINUTES, 18 SECONDS WEST /LONG SAID EAST LINE 121.01 FEET TOP THE POINT OF BEGINNING (EXCEPT FROM THE ABOVE DESCRIBED PROPERTY TAKEN AS A TRACLE THAT PART THEREOF LYING SOUTH OF A LINE DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EAST LINE OF SAID TRACT 91.64 FRET NORT OF THE SOUTHEAST CORNER THEREOF; THENCE NORTH 89 DEGREES, 51 MINUTES, 42 SECON'S WEST 64.99 FEET TO THE WEST LINE OF SAID TRACT), IN COOK COUNTY, ILLINOIS

## PARCEL 2:

BASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES INCLUDING SEAPE, WATER, GAS AND DRAINAGE: THAT PART OF BLOCK 7 IN DEARBORN PARK UNIT 2 BEING A RESUBDIVISION OF SUNDRY LOTS AND VACATED STREETS AND ALLEYS IN PART OF THE NORTHEAL'T 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14, BAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS::

BEGINNING AT A POINT ON THE WEST LINE OF SAID BLOCK, 71.66 FERT NORTH OF THE SOUTHWEST CORNER THEREOF; THENCE SOUTH 90 DEGREES, 90 MINUTES, 00 SECONDS BAST PERPENDICULAR THERETO FOR A DISTANCE OF 189.83 FERT TO THE BAST LINE OF SAID BLOCK; THENCE NORTH 00 DEGREES, 08 MINUTES, 18 SECONDS BAST ALONG SAID BAST LINE 14.50 FEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST 57.20 FEET; THENCE NORTH 45 DEGREES, 00 MINUTES, 00 SECONDS WEST 7.07 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS BAST 124.97 FEET; THENCE NORTH 34 DEGREES, 37 MINUTES, 01 SECONDS WEST 28.16 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 00

POTONIAGO EP

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SECONDS EAST 39.31 FEET; THENCE NORTH 45 DEGREES, 00 MINUTES, 00 SECONDS EAST 20.58 FRET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS BAST 64.08 FEET TO THE BAST LINE OF BLOCK 7 AFORESAID; THENCE NORTH 00, TOWNSHIP 08 NORTH, RANGE 18 EAST 27.76 PEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST 63.51 FEET; THENCE NORTH 45 DEGREES, 20 MINUTES, 00 SECONDS WEST 21.57 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS BAST 37.22 FRET; THENCE NORTH 33 DEGREES, 10 MINUTES, 17 SECONDS RAST 25.59 FERT THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS RAST 37.12 FEET; THENCE NORTH 45 CEGERES, 00 MINUTES, 00 SECONDS EAST 14.14 PEET; THENCE NORTH 90 DEGREES, 00 MINUTES SECONDS EAST 55.06 FEET TO THE EAST LINE OF BLOCK 7 AFORESAID; THENCE NORTA 00 DEGREES, 08 MINUTES, 18 SECONDS EAST ALONG SAID EAST LINE 14.0 FEET TO A LINE DRAWN PERPENDICULAR TO THE WEST LINE THEREOF THROUGH A POINT THEREIN 456.25 FEET NORTH OF THE SOUTHWEST CORNER THEREOF; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST ALONG SAID PERPENDICULAR LINE 190.76 FEET TO SAID POINT ON THE WEST LINE THEREOF 456.25 FEET NORTH OF THE SOUTHWEST CORNER; THENCE SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS VEST ALONG SAID WEST LINE 14.0 FEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS EAST 35.67 FEET; THENCE SOUTH 45 DEGREES, 00 MINUTES, 00 SECONDS EAST 14.14 FRET; THENCE SCUTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST 43.24 FEET; THENCE SOUTH 54 DEGREES, 02 MINITES, 19 SECONDS EAST 24.71 FEET; THENCE SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST 32.0 FEET; THENCE SOUTH 45 DEGREES, 00 MINUTES, 00 SECONDS WEST 32.88 FRET; THENCE CORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST 62.42 FEET TO A POINT IN THE WEST LINE C? PLOCK 7 AFORESAID 319.24 FEET NORTH OF 🗘 THE SOUTHWEST CORNER THEREOF; THENCE SOUTH 00 DESPLES, 00 MINUTES, 00 SECONDS WEST ALONG SAID WEST LINE 24.0 FEET; THENCE NORTH 90 DEFENES, 00 MINUTES, 00 SECONDS EAST 62.43 FEET; THENCE SOUTH 45 DEGREES, 00 MINUTES, 00 SLCOIDS EAST 32.87 FEET; THENCE SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST 32.56 FEIT, THENCE SOUTH 45 DEGREES, 13 MINUTES, 03 SECONDS WEST 30.99 FEET; THENCE SOUTH 00 DEGUESS, 00 MINUTES, 00 SECONDS WEST 126.44 FRET; THENCE SOUTH 45 DEGREES, 00 MINUTES, 00 SECONDS WEST 7.07 FRET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST 58.67 FLET TO A POINT IN THE WEST LINE OF BLOCK 7 AFORESAID 86.16 FEET NORTH OF THE SOUTHWEST COPNER THEREOF; THENCE SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST ALONG SAID WIST LINE 14.50 FEET

PTN: 17-21-211-040-0000

PA: 1430 S. FEDEPAL-UNIT C39 CHICAGO, IL 60605

TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS