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ILLINOIS-Single Family-Fannie Mae UNIFORM INSTRUMENT (MAY 1992 EDITION) (FORM 681LL) (8/10/11) VMP MORTGAGE FORMS - (3/13/2004) (800)521-7291

Page 1 of 0 Form 3014 9/90  
which has the address of 1360 TRAPP LANE WINNETKA Illinois 60093 (Zip Code)  
("Property Address")  
[Street, City]

P1# 05-10-402-075

"see attached"

SECRETARY

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 01, 2022. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

FIVE HUNDRED THOUSAND AND 00/100 Dollars (U.S. \$ 500,000.00). ("Lender"). Borrower owes Lender the principal sum of address is 791 ELM STREET WINNETKA IL 60093 which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose

FIRST CHICAGO BANK OF WINNETKA ("Borrower"). This Security Instrument is given to

THIS MORTGAGE ("Security Instrument") is given on JANUARY 08, 1991 a/k/a First Chicago Trust Company of Illinois a/t/u/v/a dated December 5, 1991 a/k/a Trust No. W000705

\*\*\*THIS MORTGAGE MUST BE RE-RECORDED BECAUSE THE YEAR OF CLOSING IS INCORRECT

MORTGAGE

(Space Above This Line For Recording Date) DEPT-01 RECORDING \$35.50

DEPT-01 RECORDING \$35.50  
142222 TRAN 8615 02/21/92 15:53:00 \$1914  
COOK COUNTY RECORDER \*112228  
COOK COUNTY RECORDER

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MAIL DOCUMENTS TO: FIRST CHICAGO BANK OF WINNETKA 791 ELM STREET WINNETKA IL 60093

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First American Title Order #

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Property of Cook County Clerk's Office

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

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**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 to 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. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall 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. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender 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 are 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 requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items 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 this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds 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 under 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 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 receipts 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 (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.

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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 lapses or ceases to be in effect, Borrower 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 coverage previously in effect. From an alternate mortgage insurer approved by Lender, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapses or ceases to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds; Leaseholds. Borrower shall occupy, 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, unless 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, whether civil 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, as provided in paragraph 7, 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 process, 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 occupancy 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 Lender agrees to the merger in writing.

5. Hazard or Property 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 coverage" and any other hazards, including floods or flooding, 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. 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, 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 elect 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 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.

4. 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

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ATTACHED EXONERATION RIDER IS INCORPORATED HEREIN

ATTACHED EXONERATION RIDER IS INCORPORATED HEREIN

WN 000705

## MORTGAGE EXONERATION RIDER

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This MORTGAGE is executed by **First Chicago Trust Company of Illinois**, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon vested in it as such Trustee (and said **First Chicago Trust Company of Illinois**, 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 Trustee or on said **First Chicago Trust Company of Illinois** 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, or on account of any warranty or indemnification made hereunder, all such liability, if any, being expressly waived by Mortgage and by every person now or hereafter claiming any right or security hereunder, and that so far as the Trustee and its successors and said **First Chicago Trust Company of Illinois** 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 not the guarantor, if any.

**24. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider   | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1-4 Family Rider       |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider           | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Second Home Rider      |
| <input type="checkbox"/> V.A. Rider              | <input type="checkbox"/> Other(s) [specify]             |   |

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

First Chicago Trust Company of Illinois  
a/t/u/t/a dated December 5, 1991 a/k/a  
Trust No. WN000705

D. Bruce Magora (Seal)  
BY: Vice President -Borrower

Anita E. Morris (Seal)  
ATTEST: Trust Officer -Borrower

\_\_\_\_\_  
(Seal)  
Borrower  
Social Security Number

\_\_\_\_\_  
(Seal)  
Borrower  
Social Security Number

STATE OF ILLINOIS,

I, Jennifer J. Farnesi

COOK County ss:

, a Notary Public in and for said county and state do hereby certify

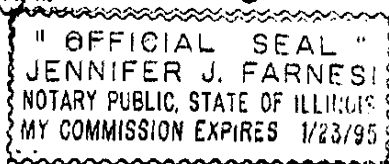
that D. Bruce Magers, Vice President and Anita E. Morris, Trust Officer

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this 7th day of January 1992

My Commission Expires:  
1/23/95

Jennifer J. Farnesi  
Notary Public

This Instrument was prepared by:  
FIRST CHICAGO BANK OF WINNETKA  
791 ELM STREET  
WINNETKA IL 60093



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

**9. 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.

**10. 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, 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. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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.

**11. 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.

**12. Successors and Assigns Bound; Joint and Several Liability, Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

**13. Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

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

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

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23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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.

21. Including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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PARCEL 3: EASEMENT FOR BENEFIT OF PARCEL 1 AND 2 AS ESTABLISHED IN DECREE ENTERED ON JUNE 26, 1935 AND SUPPLEMENTAL DECREE ENTERED AUGUST 9, 1937 IN CASE NUMBER 3466741 IN CIRCUIT COURT OF COOK COUNTY, ILLINOIS AS CREATED BY DEED FROM WINNEKA TRUST AND SAVINGS BANK, TRUSTEE UNDER TRUST NUMBER A-129 TO FRANK KATZIN AND MARGARET KATZIN, HIS WIFE DATED OCTOBER 14, 1952 AND RECORDED JUNE 6, 1953 AS DOCUMENT 15527127 AND AS AMENDED BY DEED RECORDED JANUARY 27, 1954 AS DOCUMENT 1582080 FOR INGRESS AND EGRESS OVER AND UPON THE FOLLOWING DESCRIBED PREMISES: THAT PART OF LOT 6 OF SUBDIVISION OF THE NORTH EAST QUARTER OF THE SOUTH EAST QUARTER OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS RECORDED MARCH 4, 1875 IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS IN BOOK 9 OF PLATS PAGE 61 AS DOCUMENT 16404 BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WEST LINE OF HIBBARD ROAD 265.5 FEET NORTH OF THE SOUTH LINE OF LOT 7 IN SAID SUBDIVISION THENCE WEST PARALLEL WITH THE SOUTH LINE OF SAID LOT 7, 319 FEET THENCE WESTERLY 437.45 FEET TO A POINT 229.5 FEET SOUTH OF THE NORTH LINE OF LOT 5 AND 528 FEET EAST OF THE WEST LINE OF LOT 6 IN SAID SUBDIVISION; THENCE SOUTH PARALLEL WITH THE WEST LINE OF SAID LOT 7, 18 FEET THENCE WEST PARALLEL WITH SAID NORTH LINE OF LOT 5, 3.60 FEET TO THE NORTH EAST CORNER OF THE WEST 3 AGRES OF THOSE PARTS OF LOTS 5, 6, AND 7 LYING SOUTH OF A LINE WHICH IS 247.5 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID LOT

ALSO:

PARCEL 2: THAT PART OF LOT 3 IN HIBBARD ROAD ADDITION TO WINNEKA, A SUBDIVISION OF PARTS OF LOTS 5, 6, AND 7 (TAKEN AS ONE TRACT) IN HIGGINS ESTATE SUBDIVISION OF THE NORTH EAST QUARTER OF THE SOUTH EAST QUARTER OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 9, 1954 AS DOCUMENT 15877252 DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTH EAST CORNER OF SAID LOT 3; THENCE WEST ALONG THE SOUTH LINE THEREOF, 13.0 FEET; THENCE NORTHERLY ALONG A LINE, (WHICH EXTENDED, WOULD INTERSECT THE SOUTHERLY LINE AT TRAPP LANE AT PRIVATE ROAD, A PRIVATE ROAD (BEING A CURVED LINE OF 50 FEET RADIUS DRAWN ABOUT A POINT IN THE EAST LINE OF SAID LOT 3, 50 FEET SOUTH OF THE NORTH EAST CORNER THEREOF) AT A POINT IN THE SOUTHERLY LINE OF TRAPP LANE, 13.0 FEET EASTERLY OF (AS MEASURED ALONG THE CHORD) FROM A POINT IN THE EAST LINE OF SAID LOT 3 100 FEET SOUTH OF THE NORTH EAST CORNER) A DISTANCE OF 76.87 FEET TO THE EAST LINE OF SAID LOT 3 AND THENCE SOUTH ALONG SAID EAST LINE 76.02 FEET TO THE PLACE OF BEGINNING;

ALSO:

LOT 2 IN HIBBARD ROAD ADDITION TO WINNEKA, A SUBDIVISION OF PARTS OF LOTS 5, 6, AND 7 (TAKEN AS ONE TRACT) IN HIGGINS ESTATE SUBDIVISION OF THE NORTH EAST QUARTER OF THE SOUTH EAST QUARTER OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED APRIL 9, 1954 AS DOCUMENT 15877252, (EXCEPT THAT PART OF SAID LOT 2 DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WEST LINE OF SAID LOT 2, 100 FEET SOUTH OF THE NORTH WEST CORNER THEREOF; THENCE EASTERLY ALONG A CURVED LINE HAVING A RADIUS OF 50 FEET, CONVEX SOUTHERLY (BEING THE SOUTHERLY LINE OF TRAPP LANE, A PRIVATE ROAD) 13.0 FEET, AS MEASURED ALONG THE CHORD; THENCE SOUTHERLY ALONG A LINE, WHICH EXTENDED, WOULD INTERSECT THE SOUTH LINE OF LOT 3 IN HIBBARD ROAD ADDITION TO A POINT 13.0 FEET WEST OF THE SOUTH EAST CORNER OF SAID LOT 3, 76.21 FEET TO THE WEST LINE OF SAID LOT 2 AND THENCE NORTH ALONG SAID WEST LINE, 73.34 FEET TO THE PLACE OF BEGINNING);

PARCEL 1:

EXHIBIT "A"

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First American Title Order #

046295 ref RIDER

Property of Cook County  
Sanitary

COMMON ADDRESS: 1360 TRAPP LANE, WINNEKA, ILLINOIS 60091

P.I.N. #05-18-402-075

ILLINOIS,  
 MATERIAL, ON AND OVER THE EAST 33.5 FEET OF SAID STRIP, ALL IN COOK COUNTY,  
 PLACING, MAINTAINING AND USING AND IMPROVED ROADWAY ON CONCRETE, OR OTHER SUITABLE  
 UNDERNEATH THE SURFACE OF GROUND OF SAID STRIP AND FOR THE FURTHER PURPOSE OF  
 PIPES OR MAINS, WATER PIPES, GAS PIPES AND TELEPHONE AND ELECTRICAL CONDUITS ALL  
 MAINTAINING, REMOVING AND REPAIRING SANITARY SEWER PIPES OR MAINS, STORM SEWER  
 POINT OF BEGINNING FOR THE PURPOSE OF USING, CONNECTING WITH, PLACING, REPLACING,  
 OF SAID LOT 5; THENCE WEST 528 FEET ALONG THE NORTH LINE OF SAID LOT 5 TO THE  
 WITH THE WEST LINE OF SAID LOTS 5 AND 6 528 FEET EAST THEREOF TO THE NORTH LINE  
 LOT 5 AND 247.5 FEET SOUTH THEREOF; THENCE NORTH 247.5 FEET ON A LINE PARALLEL  
 LOTS 5 AND 6 THENCE EAST 528 FEET ON A LINE PARALLEL WITH THE NORTH LINE OF SAID  
 WEST CORNER OF SAID LOT 5; THENCE SOUTH 247.5 FEET ALONG THE WEST LINE OF SAID  
 TO THE PLAT THEREOF RECORDED 16404 DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTH  
 RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING  
 THE NORTH EAST QUARTER OF THE SOUTH EAST QUARTER OF SECTION 18, TOWNSHIP 42 NORTH,  
 SOUTH 9 FEET OF THAT PORTION OF LOTS 5 AND 6 IN HIGGINS ESTATES SUBDIVISION OF  
 OF THE SOUTH 18 FEET AND EAST 50 FEET (EXCEPT THE EAST 33.5 FEET THEREOF) OF THE  
 RECORDED DECEMBER 31, 1953 AS DOCUMENT 15803129 IN AND UPON THE EAST 33.5 FEET  
 BY ROBERT B. GORDON AND OTHERS TO FRANK KATZIN AND MARGARET KATZIN HIS WIFE,  
 PARCEL 4: AN EASEMENT FOR THE BENEFIT OF PARCEL 1 AND 2 CREATED BY GRANT MADE

ALSO:

THENCE SOUTH ALONG THE EAST LINE OF SAID WEST 3 ACRES A DISTANCE OF 12 FEET; THENCE  
 EAST PARALLEL WITH SAID NORTH LINE OF LOT 5, 3.60 FEET; THENCE EASTERLY 437 FEET  
 TO A POINT 235.5 FEET NORTH OF THE SOUTH LINE OF SAID LOT 7, THENCE EAST ALONG  
 A LINE PARALLEL WITH SAID SOUTH LINE OF SAID LOT 7, 319 FEET TO SAID WEST LINE  
 OF HIBBARD ROAD, THENCE NORTH 30 FEET TO POINT OF BEGINNING;

CONTINUED

EXHIBIT "A"

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