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on in all the statements, with the full debt, if no	dated the sume dute as the security frattiment ("glote", which provides the parties of the sum of t
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filmois ("Property Address"); #hich has the address of 155 N, Harbor Drive, #4512

Coregoing is referred to in this Security Instrument as the 'Property.' beceutier a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the appurtenances, reals, royalites, mineral, oil and gas rights and profils, water rights and stock and all fixtures now or Constituer With all the improventions now or hereafter erected on the property, and all ensented tights,

encombrances of record. Borrower warrants and will defend generally the title to the Property against all chains and demands, subject to any mortgige, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record-BORROWER COVENANTS that Borrower is lawfully selved of the estate hereby conveyed and has the right to

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

Property of Cook County Clerk's Office

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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") 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 mortage 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.

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 of verifying the escrow items, unless Lender pays florrower interest on the Lipids 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. Onless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay florrower 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 pledged 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 excrew items, shall exceed the amount required to pay the excrew items when due, the excess shall be, at Borrower's option, other primptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds below Lender is not sufficient to pay the excrew 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 is fell of all sums secured by this Security Instrument, Lender shall promptly refund to Berrower any Funds held by Lender, Sunder 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 Payme its. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied. It ist, to late charges due under the Note; second, to prepayment charges due under the

Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

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 sayn ent. 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) agreed to writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the ten by, or defends against enforcement of the ide 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 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 of or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements how existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended envirage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts that for the periods that Lender requires. The insurance environ 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 any include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, B netwer 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 I ender may make proof of loss if not made promptly by Borrower.

Unless I ender 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 invariance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess good to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the invariance 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 I ender 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 I 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; Leazeholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower sequires fee title to the Property, the leasehold and

for title shall an merge unless Lender agrees to the merger in writing.

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 bankruptey, probate, for condemnation or to enforce laws or regulations), then I ender may do and pay for winatever is necessary to protect the value of the Property and I ender's rights in the Property. I ender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying teasonable 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 I ender 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 required 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 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 awarm or lettle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is an horized 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 NA 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 excessors in interest. Any forbennance 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 Boung 3 3 int and Soveral Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and be selft 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 assigning 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.

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) may such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any some 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 refunder chiefe principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lander's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable recording 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 in tice 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 ow 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 and the 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.

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 interect in Borrower is sold or transferred and Borrower is not a natural person) without I ender'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 I ender 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 Tostroment. If Borrower fulls to pay these sums prior to the expiration of this period, I ender may invoke any

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

th. Borrower's Right to Reinstate. If therewer meets certain conditions, llactower 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 florrower: (a) pays 1 ender all soms which then would be due under this Security Instrument and the Note had no acceleration accuraced. (b) cores any default of any other covenants or agreements, (c) pays all expenses membed 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 lieu of this Security Instrument, I ender'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 12.

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NON UNIFORM COURS IN Horse wer and Lanter further edvenant and agree 18 follows:

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, forcelosure by judicial proceeding and sale of the Property. The notice shall further inform Horrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence 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 restemption 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. 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. 22. Waiver of Homestead, Borrower waives all right of homestead exemption in the Property. 23. Ride s 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 coverages and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check apparable box(es)] [ ] Adjustable & Rider [ 2-4 Family Rider [ ] Condominium Rider [ ] Graduated Paymon Rider [7] Planned Unit Development Rider [ ] Other(s) [specify] By Signing Below, Borrover accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Horrower and recorded with it. Rita M. Richter -Borrower or Ack STATE OF COUNTY OF Surgiol M. Einhorn ....., a Notary Public in and for said county and state, do hereby certify that Pita M. Richtor, a spinstor..... personally appeared before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be .......her: ........... free and voluntary act and deed and that (his, her, their) (he, she, they) My Commission Expires: LAW OFFICES OF This instrument was prepared by ...... 9520 W. BRYN MAYR'AVE: SINTE 130

ROSEMONT, ILLINOIS 60016

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PARCEL 1. CHIEF ASIA AN MARBOR DRIVE CONDOMINIUM, AS ULLINEATED ON THE SURVEY OF THAT CERTAIN PARCEL OF REAL ESTATE (HERLINAITER CALLED PARCEL):

LOTS 1 AND 2 IN BLOCK 2 IN MABOR POINT UNIT MURBER 1, BEING A
BUBDIVISION OF PART OF THE LANDS LYING EAST OF AND ADJOINING THAT PART
OF THE SOUTH WEST FRACTICULAL 1/4 OF TRACTICNAL SECTION 10, TOWNSHIP 39
MORTH, RANGE 14 EAST OF THE TYIRD PRINCIPAL MERIDIAN, INCLUDED WITHSH
PILED IN THE CYTICE OF THE REGISTRAN OF TITLES DETARBORN ADDITION TO
CRICAGO, BEIND THE WALL OF THE SOUTH WEST FRACTICULAL 1/4 OV SECTION
10, TOWNSHIP 39 MORTH, BURGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN,
TOGETHER WITH ALL THE LAND, PROPERTY AND SPACE OCCUPIED BY THOSE PARTS
OF BELL, CAISSON, CAISSON CAP AND COLUMN, LOTS 1-14, 1-18", 1-10",
3-14', 2-18", 2-10', 3-14', 3-18", 3-10', 4-14', 4-18", 4-10', 5-14',
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EASEMENTS OF ACCEST FOR THE BENEFIT OF PARCEL 1, AFORESAID TRROUGH, OVER AND ACROSS LO. " 'M BLOCK 2 OF BAID HARBOR POINT UNIT NUMBER 1, 25TABLISHED PURSUANT TO ARTICLE 111 OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, AND EASEMENTS FOR HARBOR POINT PROPERTY DATERS' ASSOCIATION MAD. BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 38912. AND OLDER TRUST NUMBER 38930, RECORDED IN THE OFFICE OF THE RECORDER OF DIGES OF COOK COUNTY, ILLINOIS, AS DOCUMENT MUMBER 22933431 (SAID DECLARATION HAVING BEEN AMENDED BY 1ST AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDED IN THE OFFICE OF THE RECORDED IN THE RECORDED OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22213/321 AND AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY, S MUSTEE UNDER TRUST NUMBER 58912 TO ROBERT E. WOLLNET DATED AUGUST 23, 177, AND RECORDED OCTOBER 21, 1977 AS DOCUMENT 24158469 IN COOK COUNTY, ILLINOIS EASEMENTS OF SUPPORT FOR THE BENEFIT OF PAPCEL 1, AFOREDESCRIBED AS SET FORTH IN THE RESERVATION AND GRANT OF REGIPROCAL EASEMENTS, AS SHOWN ON THE PLAT OF HARBOR FOINT UNIT NUMBER 1, AFOR SAID, AND SUPPLEMENTED BY THE PROVISIONS OF ARTICLE III, OF DECLARATION AND COVENANTS AND THE PROVISIONS OF ARTICLE III, OF DECLARATION AND GOVERANTS AND RESTRICTIONS AND EASEMENTS, FOR THE MARSOR POINT, ASTROCKY GARRS' ASSOCIATION HADE BY CHICAGO TITLE AND TRUST COMP.NY AS TRUSTEE UNDER TRUST NUMBERS 58912 AND 58910, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF GOOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 2971351, (SAID DECLARATION MAYING BEEN AMENDED BY 15T AMENDMENT THERETO PECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS, AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY, KNOWN AS TRUST NUMBER 58912 TO ROBERT E. WOLLNEY DATED AUGUST 23, 1977 AND RECORDED OCTOBER 21, 1977 AT DOCUMENT NUMBER 24138469 IN COOK COUNTY, ILLINOIS.

P.I.N. 17-10-401-005-1614

c/k/a 155 North Harbor Drive, #4512, Chicago, IL 60601