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FOURTEENTH AMENDMENT TO
DECLARATION OF CONDOMINIUM OWNERSHIP
AND OF BASEMENTS, RESTRICTIONS AND
COVENANTS FOR HIDDEN LAKE ESTATES CONDOMINIUM
PALOS HILLS, ILLINOIS

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This Fourteenth Amendment to Declaration made this 6th
day of March, 1992 by Palos Bank and Trust Company, not
personally, but as Trustee under Trust Agreements dated June 25,
1985 and known as Trust No. 1-2270.

DEPT-01 RECORDING \$65.00
T41111 TRAM 3599 03/26/92 09:11:00
#9062 : A *-92-200910
COOK COUNTY RECORDER

WITNESSETH:

WHEREAS, by the Declaration of Condominium Ownership
("Declaration") for Hidden Lake Estates Condominium
("Condominium") recorded in the Office of the Recorder of Deeds
of Cook County, Illinois on April 29, 1980 as Document No.
25439399, certain property was submitted to the provisions of the
Illinois Condominium Property Act ("Act") as part of the
Condominium and four units were created; and

WHEREAS, the Declaration reserves the right to annex and add
to the parcel and property (as defined in the Declaration) and
thereby add to the Condominium created by the Declaration all or
any portion of the Additional Land (as defined in the
Declaration); and

WHEREAS, the Declarant in the Declaration is PALOS BANK AND
TRUST COMPANY, not personally, but as trustee under Trust
Agreement dated December 1, 1979 and known as Trust No. 1-1574
("Palos Trust No. 1-1574"); and

WHEREAS, PALOS BANK AND TRUST COMPANY, not personally, but
as trustee under Trust Agreement dated February 16, 1989 and
known as Trust No. 1-2836 ("Palos Trust 1-2836") is the successor
in interest and the owner and holder of legal title to that
portion of the Additional Land (as defined in the Declaration)
legally described in Exhibit "A" attached hereto ("Added
Property"); and

WHEREAS, by the First Amendment to the Declaration, recorded
in the Office of the Recorder of Deeds of Cook County, Illinois
on July 2, 1981 as Document No. 25925710, a portion of the
Additional Land was submitted to the Act as part of the
Condominium and fourteen units were created; and

Common Address: 47 and 48 Lucas Drive
Palos Hills, Illinois 60465

Permanent Index Nos: 23-23-100-028

PLAT WITH THIS
DOCUMENT

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Box 91

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WHEREAS, by the Second Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on January 27, 1983 as Document No. 26486473, certain Additional Land was submitted to the Act as part of the Condominium and eleven units were created; and

WHEREAS, by the Third Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on August 14, 1984 as Document No. 27213863, the Declaration was amended so as to provide that voting by the unit owners in the Condominium would thereafter be taken and computed on the basis of one vote per unit; and

WHEREAS, on April 30, 1987, a Judgment for Specific Performance was entered in the case entitled Hidden Lake Estates Condominium Association, Inc. vs. Palos Bank and Trust Company, et al., in the Circuit Court of Cook County, Illinois, Case No. 84 CH 10362, a certified copy of which was recorded in the Office of the Recorder of Deeds of Cook County, Illinois on April 30, 1987 as Document No. 87231072, pursuant to which certain property therein legally described ("Development Area") was required to be submitted to the Act as part of the Condominium; and

WHEREAS, on October 28, 1987, a Judgment was entered in the case entitled Board of Managers of the Hidden Lake Estates Condominium Association, Inc. vs. Capitol Federal Savings and Loan Association, et al., in the Circuit Court of Cook County, Illinois, Case No. 86 CH 9164, a certified copy of which was recorded in the Office of the Recorder of Deeds of Cook County, Illinois on October 28, 1987 as Document No. 87581613, pursuant to which a Board Resolution amending the Declaration was approved and confirmed by the Court; and

WHEREAS, by the Fourth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on April 6, 1988 as Document No. 88142209, Section 4(c) of the Declaration was amended by the Board of Managers ("Board") of the Hidden Lake Estates Condominium Association ("Association") and two-thirds (2/3rds) of the Unit Owners voting on the amendment so as to provide that the obligation to maintain and repair the limited common elements would thereafter be imposed upon the owner of each Unit as to the limited common elements appurtenant to his Unit; and

WHEREAS, by the Fifth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on October 6, 1988 as Document No. 88460283, a portion of the Additional Land was submitted to the Act as part of the Condominium and two units were created; and

WHEREAS, by the Sixth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois

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on October 27, 1988 as Document No. 88494978, a portion of the Additional Land was submitted to the Act as part of the Condominium and two units were created; and

WHEREAS, by the Seventh Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on February 15, 1989 as Document No. 89071906, a portion of the Additional Land was submitted to the Act as part of the Condominium and two units were created; and

WHEREAS, by the Eighth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on June 22, 1989 as Document No. 89285664, a portion of the Additional Land was submitted to the Act as part of the Condominium and two units were created; and

WHEREAS, by the Ninth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on October 11, 1989 as Document No. 89482182, a portion of the Additional Land was submitted to the Act as part of the Condominium and two units were created; and

WHEREAS, by the Tenth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on November 2, 1989 as Document No. 89521267, a portion of the Additional Land was submitted to the Act as part of the Condominium and two units were created; and

WHEREAS, by the Eleventh Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on December 20, 1989, as Document No. 89607413, a portion of the Additional Land was submitted to the Act as part of the Condominium and two units were created; and

WHEREAS, by the Twelfth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on April 17, 1990, as Document No. 90172544, a portion of the Additional Land was submitted to the Act as part of the Condominium and ten units were created; and

WHEREAS, by the Thirteenth Amendment to the Declaration, recorded in the Office of the Recorder of Deeds of Cook County, Illinois on December 27, 1991 as Document No. 91680695, various provisions of the By-Laws of the Hidden Lake Estates Condominium Association were modified; and

WHEREAS, by the Hidden Lake Condominium Homeowner's Board of Managers Amendment to the Declaration recorded in the Office of the Recorder of Deeds of Cook County, Illinois on December 27, 1991 as Document No. 91680696 which corrected the unit interests and percentages in Exhibit "A" and eliminated from the Plats proposed units that were included in error.

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---- and ----

WHEREAS, Palos Trust desires to add and annex to the parcel and property (as defined in the Declaration) Additional Land legally described in Exhibit "C" to the Declaration.

---- and ----

NOW, THEREFORE, Palos Trust, as successor in interest to the Declarant, hereby amends the Declaration as follows:

1. The Added Property legally described in Exhibit "A" attached hereto is hereby annexed to the parcel and property (as defined in the Declaration) and is submitted to the provisions of the Act as part of the Condominium and shall hereafter be governed in all respects by the terms and provision of the Declaration, as heretofore and hereafter supplemented and amended from time to time

2. The plat of survey attached to the Declaration as Exhibit "A" is hereby amended by adding the Plats of Surveys of the Added Property attached hereto and incorporated herein as Exhibits D1 and D2.

3. The Declarant reserves the right and the power to have the completed construction resurveyed and to thereafter correct the existing surveys so they comply to the Illinois Condominium Property Act.

4. The undivided percentage interest in the common elements allocable to each Unit is hereby amended and shifted to the percentages set forth in Exhibit "B" attached hereto.

5. The Units, as defined and described in the Declaration, as heretofore amended, are hereby supplemented and amended by adding Units 47 and 48 as delineated and described in Exhibits D1 and D2 attached hereto, subject to correction by resurveying the completed construction.

6. The Additional Land as defined and described in Exhibit "C" to the Declaration, as heretofore amended, is hereby amended, so as to exclude and delete the Added Property.

7. The additional common elements included in the Added Property are hereby granted and conveyed to the Owners of all Units in the Condominium, as their respective interests appear of record, subject to correction, as their respective interests appear of record, subject to correction by resurveying the completed construction.

8. Except as expressly herein provided, all of the terms

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and provisions of the Declaration and all prior amendments thereto shall be and remain in full force and effect, and are hereby ratified by the parties hereto.

IN WITNESS WHEREOF, PALOS BANK AND TRUST COMPANY, not personally, but as Trustee aforesaid, has caused this instrument to be executed and attested on the day and year first above written.

DELIVER TO:

PALOS BANK AND TRUST COMPANY,
not personally, but as Trustee
aforesaid.

Document prepared by:

SOSIN AND SCHUSTER
11800 S. 15th Avenue, #300
Palos Heights, IL 60463
(708) 448-8141

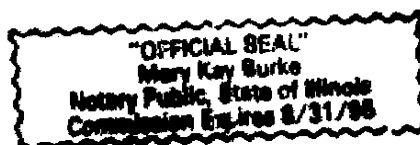
By: Jeffrey A. Scheiner
Its Senior Vice Pres./Trust Officer

By: Barbara A. Danaher
Its Assistant Trust Officer

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Mary Kay Burke, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Jeffrey A. Scheiner, Vice President (Trust Officer) and Barbara A. Danaher, Assistant Trust Officer of PALOS BANK AND TRUST COMPANY, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President (Trust Officer) and Assistant Trust Officer, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Trust Officer then and there acknowledged that said Assistant Trust Officer, as custodian of the corporate seal of said Trustee, did affix the seal of said Trustee to said instrument as said Assistant Trust Officer's own free and voluntary act and as the free and voluntary act of said Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 6th day of March, 1992.



Mary Kay Burke
Notary Public

My Commission Expires: August 31, 1995

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EXHIBIT "A"
TO
FOURTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP AND OF EASEMENTS, RESTRICTION AND COVENANTS
FOR
HIDDEN LAKE ESTATES CONDOMINIUM
PALOS HILLS, ILLINOIS

FOURTEENTH AMENDMENT ADDED PROPERTY

THAT PART OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT THE POINT ON THE EAST LINE OF THE WEST 600.00 FEET OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SAID SECTION 23, DISTANT 211.05 FEET SOUTH OF THE NORTH LINE OF THE NORTHWEST 1/4 OF SAID SECTION 23; THENCE N.81-58'-20"E. FOR A DISTANCE OF 108.48 FEET (PART OF THE LAST DESCRIBED DISTANCE IS CROSSING THE CENTER LINE OF A PARTY WALL OF AN EXISTING BUILDING), TO A POINT ON THE WESTERLY LINE OF LUCAS DRIVE AS ESTABLISHED BY DOCUMENT NO. 87507835 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY ILLINOIS ON SEPTEMBER 16, 1987; THENCE S.20-59'-37"E., ALONG THE LAST DESCRIBED LINE FOR A DISTANCE OF 73.15 FEET TO A POINT ON THE SOUTH LINE OF THE NORTH 264.37 FEET OF THE NORTHWEST 1/4 OF SAID SECTION 12; THENCE S.89-55'-30"W., ON THE LAST DESCRIBED LINE FOR A DISTANCE OF 133.63 FEET TO A POINT ON THE EAST LINE OF THE WEST 600.00 FEET OF AFORESAID; THENCE N.00-00'-20"E., ON THE LAST DESCRIBED LINE., FOR A DISTANCE OF 53.32 FEET TO THE POINT OF BEGINNING (Containing 7,430 square feet, or 0.171 acres), all in Cook County, Illinois.

and

THAT PART OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT THE POINT ON THE EAST LINE OF THE WEST 600.00 FEET OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SAID SECTION 23, DISTANT 158.27 FEET SOUTH OF THE NORTH LINE OF THE NORTHWEST 1/4 OF SAID SECTION 23; THENCE CONTINUING S.00-00'-20"W., ALONG THE EAST LINE OF SAID WEST 600.00 FEET, FOR A DISTANCE OF 52.78 FEET TO A POINT; THENCE N.81-58'-20"E. FOR A DISTANCE OF 108.48 FEET (PART OF THE LAST DESCRIBED DISTANCE IS CROSSING THE CENTER LINE OF A PARTY WALL OF AN EXISTING BUILDING), TO A POINT ON THE WESTERLY LINE OF LUCAS DRIVE AS ESTABLISHED BY DOCUMENT NO. 87507835 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY ILLINOIS ON SEPTEMBER 16, 1987; THENCE N.20-59'-37"W., ALONG THE LAST DESCRIBED LINE FOR A DISTANCE OF 73.63 FEET TO A POINT; THENCE S.69-00'-23"W., FOR A DISTANCE OF 86.83 FEET, TO THE POINT OF BEGINNING (Containing 6.034 Square feet, or 0.138 acres), ALL IN COOK COUNTY, ILLINOIS.

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EXHIBIT "B"
TO
FOURTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP AND OF EASEMENTS, RESTRICTION AND COVENANTS
FOR
HIDDEN LAKE ESTATES CONDOMINIUM
PALOS HILLS, ILLINOIS

<u>UNIT</u>	<u>PERCENTAGE INTEREST IN COMMON ELEMENTS</u>
1	1.8110
2	1.8110
3	1.8110
4	1.8110
5	1.8110
6	1.8110
7	1.8110
8	1.8110
9	1.8110
10	1.8110
11	1.8110
12	1.8110
14	1.9427
15	1.8110
16	1.8110
17	1.8110
18	1.8110
19	1.8110
20	1.8110
21	1.8110
22	1.8110
23	1.8110
24	1.8110
25	1.8110
26	1.8110
27	1.8110
28	1.8110
29	1.8110
29A	1.8110
30	1.8110
30A	1.8110
31	1.8110
31A	1.9427
32	1.8110
33	1.8110
34	1.8110
35	1.8110
36	1.8110
37	1.8110
38	1.8110
39	1.8110
40	1.8110

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41	1.8110
42	1.8110
43	1.8110
44	1.8110
45	1.8110
46	1.8110
47	1.8110
48	1.8110
49	1.8110
50	1.8110
51	1.8110
52	<u>1.9426</u>
53	

100.00%

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EXHIBIT "C"

ADDITIONAL LAND

That part of the West half of the Northwest quarter of Section 23, Township 37 North, Range 12, East of the Third Principal Meridian lying Northwesterly of the North Reserve Line of the Calumet Feeder Canal and lying Westerly of a 50.00 feet wide strip dedicated for Highway purposes by Document No. 18627365, (excepting from the foregoing described parcel of Real Estate, the North 450.00 feet of the West 600.00 feet thereof).

and

That part of the East half of the Northeast quarter (except the West 225.01 feet thereof) and except the East 224.87 feet of the North 503.00 feet thereof) of Section 23, Township 37 North, Range 12, East of the Third Principal Meridian, lying North of the North Reserve line of the Calumet Feeder Canal, all in Cook County, Illinois.

(Excepting from the foregoing those portions thereof previously submitted to the Illinois Condominium Property Act as part of the Hidden Lake Estates Condominium by the Declaration of Condominium Ownership recorded April 29, 1980 as Document No. 25439399, the First Amendment recorded July 2, 1981 as Document No. 25925710, the Second Amendment recorded January 27, 1983 as Document No. 26486473, the Fifth Amendment recorded October 6, 1988 as Document No. 88-460283, the Sixth Amendment recorded October 27, 1988 as Document No. 88-494978, the Seventh Amendment recorded February 15, 1989 as Document No. 89-71906, the Eighth Amendment recorded June 22, 1989 as Document No. 89-235664, the Ninth Amendment recorded October 11, 1989 as Document No. 89-482182, the Tenth Amendment recorded November 2, 1989 as Document No. 89521267, the Eleventh Amendment recorded December 20, 1989 as Document No. 89607413, the Twelfth Amendment recorded April 17, 1990 as Document No. 90172544, the Thirteenth Amendment recorded December 27, 1991 as Document No. 91680695, Homeowner's Amendment recorded December 27, 1991 as Document No. 91680695, and that part thereof legally described in Exhibit "A" attached hereto).

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