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Mortgage Above This Line Not Reporting Date) CMC NO. 600 [180 1941]

Shire Francisco State & British &

THIS MORTGAGE ("Security Instrument") is given on Merah 29, 1983

Contract the supplies of the followings Lower Burn a some in a war triby at the fill are a constant and was the large good gas beganning to be a

and a region of the first of the state of th Company and the Man to make the Market of th Some in the I prove room right of the world have beginning the second in the gray from more in rough at roll of man bloom of free the first good on good of mile

DEE ANNA RICHARDSON A PA/PAAA/// DEVORCED WOMAN . NOTESTINCE REMARKED

("Borrower"), This Security Instrument is given to cown Mart gage Co.,

which is organized and existing under the tawn of the \$1.16 ... 111 inc. 1. acklown in . 6141 W. 98th Street Oak Lewn, IL 49463 ("Londor"). Horrower owen Lander the principal mim of

TO BLOHT THOUSAND & GO/100 *******************************

78.000.00 -), This debtain evidenced by Burrower's .Op dated the surroughts an thin fluctrity Dollara (U.S. 3 Instrument ("Note"), which provides for mouthly payments, with the full debt, Unco paid earlier, the and payable on . This Soundty Instrument source to London (a) the depayment 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 protein the security of this Security fastrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument sid the Note, For this purpose, Horrower does hereby martings, great and convey to Lander the following described property housted in

COOK

. . .

SEE ATTACHED EXHIBIT

TAX (D.NO. TAN ID NO.

Illimia 60408

TAX ID NO. which has the address of 11249 E.

("Property Address");

(Zip Galo)

ELLINCIA-Single Pamily-FRMA/FILING UNIFORM INSTRUMENT

AMP WOMANON LOWNE . 12131583-8100 . 1806165

Redn 1 of 6



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 seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencombered, 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, Borrowce and Lender covenant and agree as follows:
1. Payment of Principal and Interest; Prapayment 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, ontil 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 leasohold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums;
(d) yearly flood (aso) unce premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by hiphower for 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 account under the federal (call finate Scattement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 of seq. ("RESPAC"), 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 date 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 Facrow Items, Lender may not charge Dorrower for holding and applying the Funds, annually analyzing the elegrow account, or verifying the Facrow Items, (aleas Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Horrower 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 low 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, I ender 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 doir to the Funds was made. The Funds are pledged as

additional accurity for all sums secured by this Socurity Instrument.

If the Finds hold 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 Fonds held by Lender at any time is not sufficient to pay the Escrow Items when due, it oder may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount nocessary 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. II, under paragraph 21, Lender shall sequire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender of the time of acquisition or sale on a credit

against the amon secured by thin Security Instrument.

3. Application of Payments, Unless applicable law provides otherwise, all payments reserved 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: Liona, 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 fornish to Lender all notices of amounts to be paid under thin paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish

to Lender receipts evidencing the payments.

Horrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower; (a) agrees in writing to the payment of the obligation accored 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) accures 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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at the option of Lender, if mortgage insurance coverage (in the appoint again on the period that hander 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 Lander or applicable law,

9. Improcision, Londer or its agent may make relationable entries upon and inspections of the Property, Londer shall

give Horrower notice at the time of or prior to an impection specifying remainable cause for the inspection, k=0 and k

 Condemnation, The proceeds of any award or claim for damages, direct or consequential, in confection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby a transport they are a ray or they after a coloring a single-

neeigned and ahall be paid to bender.

In the event of a total taking of the Property, the proceeds shall be applied to the sum accordiby this Security Instrument, whether or not then due, with any excess paid to Berrower, in the event of a partial taking of the Property in which the fair marker value of the Property immediately before the taking inequal to or greater than the amount of the sums scoured by this Security Instrument immediately before the taking unless Horrower 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 vehic of the Property immediately before the taking. Any balance shall be paid to Birriwer. 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 carry secured immediately before the taking, unless Birrower and Lender otherwise agree in writing or unless applicable by otherwise provides, the proceeds shall be applied to the sums secured by this Scourlty Instrument whether or not the sums are then due."

If the Property is absolved by Horrower, or if, after hotice by Lender to Borrower, that the condemnor offers to make an award or settle a chief 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, Whither or not then due,

Unless Lendor and Borrower other two agree in writing, my application of proceeds to principal shall not extend or postpone the due date of the monthly promints referred to in paragraphs I and 2 or thange the amount of high

payments.

11. Regrover Not Released: Forbearance By Lender Not a Walver, Extension of the time for payment or modification of amorphation of the sums security with Society Thatrilmont granted by Lender to any successor in Interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's niceomora in interest. Leider 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 sump secured by this Security instrument by reason of any demand made by the original Borrower or Borrower's migror or in interest. Any forbestance 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 Liverity; Coraignors. The govenants and agreements of this Security Instrument shall bind and bonafit the anacomors of Lambers of Londor and Borrower, subject to the provisions of paragraph 17. Horrower's covenants and agreements shall be joint and several. Any Horrower who covalgas this Security Instrument but does not execute the Note; (a) is consigning 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 Inattument; and the sprees that Lender and any other

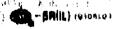
Bogrower may agree to extend, modify, forbear or make any accommodations with regard to the tarma of this Security Instrument of the Note without that Borrower's consent,

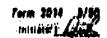
13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected in connection with the fone exceed the permitted limits, then; (a) any such loan charge shall 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 change to make this refull by reducing the principal owed under the Note or by making a direct payment to horrower. If a refund reduces principal, the reduction will be treated as a partial propayment without any propayment charge under the Note, and

14: Notices. Any notice to Borrower provided for in this Squarity 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 horrower of Lender when given

as provided in this paragraph.

Transport only Proposition 15. Governing Law: Severability. This Scourity Instrument aball by 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 and the provisions of this Security Instrument and the Note are designed to be neverable.





5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property innured against loss by fire, hazarda included within the term "extended coverage" and any other hazarda, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amou. Is 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 source 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 auma 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 given, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property of 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 Por ower 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 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 sequisition.

6. Occupancy, Prescryation, Melotenance and Protection of the Property; Borrower's Loan Application: 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 (companey, unless Lander 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. Borrow or may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a roling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lieu 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 lan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property of 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 feasehold and the fee title shall not merge unless Lender 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 froperty and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which pus priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs.

Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument, Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from I ender 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, 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 previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, 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 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 payments may no longer be required.

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to, the crower's Copy, Decrewer shall be given one conformed typy til this Neith and of this logarity Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any place of the Property or any interest in it is said or transferred for if a hopoficial interest in Borrower is said or transferred and Borrower is not a natural person) without Lander's prior written consent, Lander may, at its option, require immediate payment in full of all sums sourced by this Security Instrument, However, this option shall not be exercised by Lender if exercise is probibited by federal law as of the date of this Security Instrument.

If Landar exercises, this option, Lander shall give Borrower notice of secoleration. The notice shall provide a period of not loss than 30 days from the date the active is delivered or mailed within which Burrower must pay all souns secured by this Security Instrument. If Herrower hills to pay these sums prior to the expiration of this period, Lander 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 cortain conditions, Borrower shall have the right to have enforcement of thin Security Instrument discontinued at any time prior to the earlier of; (a) 5 days for such other period as applicable law may apecify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) ontry of a judgment unforcing this Security Instrument. Those conditions are that Therrower: (a) pays Londer all some which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cores any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, remonable attorneys' food and (d) takes such action as Lender may reasonably coquire to assure that the iten of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums sounred by this Security Instrument shall continue modainged, dipon ministrument by the frequency this security from turnent and the obligations somed 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: Change of Loan Survieer. The Note or a partial interest in the Note (together with this Security Instrument) may be said one or their times without prior police to florrower. A sale may result in a change in the entity (known as the "Loan Servicer") that on legts monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loren Survicer inreduted to a pute of the Note. If there is a change of the Louis Servicer, Burrower will be given written a rice of the change in accordance with paragraph 14 above and applicable law. The rarries will state the name and address or the new Limin Services and the address to which payments should be made:

The notice will also contain any other information required by applicable law,

20, Hazardons Substances. Horrower shall will entire or permit the presence, time, disposal, storage, or release of may Hazardona Subatances on or in the Property. Horrower shall not do, nor allow anyone class to do, anything affecting the Property that is in violation of any linvironmental flow. The preceding two sentences shall not apply to the presence. use, or storage on the Property of small quantities of Jacardons Substances that are generally recognized to be

appropriate to normal residential taces and to maintenanch of the Property.

Horrower 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 Hazardona Substance or Environmental Law of which Borrower has netual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any composal or other comediation of any Hazardous Substance affecting the Property is necessary. Horrower 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: gesoline, kerosene, other francischle or toxic petroleum products; toxic pesticides and herbicides, volatile solvents, materials containing subsected or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the forisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Londor further governant and agree as four we

21. Acceleration; Remedies, Londor shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but notified to acceptation. under paragraph 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 foliure to cure the default on or before the date specified in the notice may result in acceleration of the sulma secured by this Security Instrument, forecipaure 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 forcelosure. If the default is not cared on or before the date specified in the notice, Londor, utilis option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may fireclose 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 of Borrower, Borrower shall pay any regordation costs. 1997, 1997 1999 1999

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

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24. Riders to this Security Instrument. If one of with this Security Instrument, the covenants and agree amend and supplement the covenants and agreements of Security Instrument, (Check applicable box(es))	menta of each	such rider shall be incorp	surated into and shall
Adjustable Rate Rider Condom Condom Planned	orovement Rid	nent Rider 1'4 Pamily Biweekly I er Second Ho	Rider 'ayment Rider me Rider
0/			
BY SIGNING BELOW, Borrower accepts and a Instrument and in any rider(s) executed by Borrower and Witnesses:	recorded with		
	W 20 - 20 - 20 - 20 - 20 - 20 - 20 - 20	NA PICHARDSON A ISMIN	and the second s
Course of Associates Southern and allege of the Course of	_	IVORCED WOMAN, NOT	SINCE REMARNIED
•			(Scal) Barrawar
The state of the s			stant to wat
(Seal)		(Seal)
-Borrowe	it.		-Borrower
STATE OF HAINOIS, COOK		County ss:	Co
1, THE UNDERSIGNED certify that DEE ANNA RICHARDSON , A DIVORCE	•	ablic in and for said count T SINCE REMARRIED	y and state do hereby
t in the second			
name(s) subscribed to the foregoing instrument, appeared the said instrument as therein set forth.	d before me th	known to me to be the s is day in person, and ackno- e and voluntary act, for the	wledged that they?
Given under my hand and official seal, this 29	đay n	Merch	1993
My Commission Expires: 6/3/96	Notary Pu	ruse (gg)	year N
This instrument was prepared by: Grown Mortgage Co.	£50 0 41 0	DENISE PAPENDIK Commission Expires 05/00/96	1

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LEGAL DESCRIPTION TO THE MOSTGAGE

LOT 18 IN PEAK'S MAR-DE ESTATES, A SUBDIVISION OF THE MIDDLE 1/8 (BY AREA) OF THAT PART OF THE WEST 1/8 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE RIGHT-OF-WAY OF THE SANITARY DISTRICT TO CHICAGO, IN COOK COUNTY, ILLINGIS.

Property of County Clerk's Office

D.R.