DEPT-OI RECORDING

#39.50

T40010 TRAN 8259 07/16/97 10:17:00

48803 f CJ +-97-512301

COOK COUNTY RECORDER

WHEN RECORDED MAIL TO: Propared by: RENEE WATTS

NORTH AMERICAN MORTGAGE COMPANY-5123()1

P.O. BOX 808031

PETALUMA, CA 94975-8031 DOC MANAGEMEN NU 084

Space Above This Line For Recording Data)
MORTGAGE

State of Illinois

PHA Case No.

131-9714554-703

504257-521

THIS MORTGAGE ("Security Instrument") is given on The Mortgagoria William R. HUDSON A SINGLE MAN

JULY 15TH, 1997

County ("Borrower"). This Security Instrument is given to NORTH AMERICAN MORTGAGE COMPANY

LAWYERS TITLE INSURANCE CORPORATION

which is organized and existing under the laws of DELAWARE and whose address is 3883 AIRWAY DRIVE, SANTA ROSA, CA 95403 ("Lender"), Borrower owes Lender the principal sum of

FIFTY ONE THOUSAND NINE HUNDRED FORTY THREE AND 00/100

Dollars (U.S. \$ 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 . This Security Instrument secures to Lender: (a) the repayment of

AUGUST 01, 2027 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

PHA Illinois Mortgage - 4/96

-4R(IL) (9808)

VMP MORTGAGE FORMS - (800)5







Instrument and the Note, For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in County, Illinoin:

> LOT 54 IN BLOCK 13 IN THE ORIGINAL TOWN OF PULLMAN A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN NORTH OF THE INDIAN BOUNDARY LINE LYING EAST OF THE EASTERLY LINE OF THE RIGHT OF WAY OF THE ILLINOIS CENTRAL RAILROAD IN COOK COUNTY. ILLINOIS.

Parcel 11) #: 20-22-221-009

which has the address of 1/217 SOUTH CHAMPLAIN, CHICAGO (Zip Code) ("Property Address");

(Street, City),

TOOMTHER WITH all the Improvements now or hereafter erected on the property, and all easements, apportenances and fixtures new 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 Borrow it is lawfully solved 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, Horrower warrants and will defend generally the title to the Property against all claims and domands, subject to any encumbrances of record.

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

Borrower and Lender covenant and agree as follows:

UNIPORM COVENANTS.

1. Payment of Principal, Interest and Late Charge, Borrower shall pay when due the principal of, and

interest on, the debt evidenced by the Note and Intercharges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each 2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any into charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Covelopment ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Punds."

Lender may, at any time, collect and hold amounts for Escrow Items in an agaragate amount not to exceed

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CPR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account

may not be based on amounts due for the mortgage insurance premium.

-4R(IL) 106001

Page 2 el 9

Property of Coot County Clert's Office

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreolosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and

3. Application of Paymonts. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

Pirst, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary income of the monthly mortgage insurance premium;

Second, to any takes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Pourth, to amortization of the principal of the Note; and

Pifth, to late charges due under the Note.

4. Pire, Plood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently errored, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Londer requires, Borrower shall also i surp all improvements on the Property, whether now in existence or subsequently erected, against loss by floads to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The Insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and it is form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any definitions amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the realization or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of each payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchasor.

5. Occupancy, Preservation, Maintenance 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 (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will exame undue hardship for Borrower, or unless extenuating direumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property II the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or atatements to Lender (or failed to provide Lender with any material information) in connection with the loan

-4R(L) 196001

Page 3 al @

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 the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. 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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to occrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to

Lender receipts evidencing these payments.

If Borrower fails to make those payments or the payments required by paragraph 2, or fails to perform any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument, These amounts shall bear interest from the date of disbursement, at

the Note rate, and at the option of Lender, shall be immediately due and payable,

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 obtain 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.

8. Pees, Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Secretary Instrument if:

(i) Borrower defaults by failing to pay in full any monthly payment required by talk Security

Instrument prior to or on the due date of the next monthly payment, or

(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations

contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:



Property of Cook County Clark's Office

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and

(ii) The Property is not occupied by the purchasor or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) No Walver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Londor's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not

permitted by regulations of the Secretary.

(c) Mortgage Not Insured. Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, I onler may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive moof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a

mortgage insurance premium to the Secretary,

10. Reinstatement, Borro ver has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proveeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of 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 listility of the original Borrower or Borrower's successor 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 of 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 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who corsigns this Security Instrument but does not execute the Note; (a) is corsigning 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. 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.



Property of Cook County Clerk's Office

Any notice to Lender shall be given by first class mail to Lender's address stated herein or any 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.

14. Governing Law: Severability. This Security instrument shall be governed by Pederal 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.

15. Borrower's Copy, florrower shall be given one conformed copy of the Note and of this Security

Instrument.

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

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

As used in this paragraph 16, "He ardons Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances; gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and terbiolides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS, Horrower and Londor further governant and agree as follows:

17. Assignment of Rents. Borrower unconditionally useless and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender's notice to Borrower of Borrower's breach of any covenant of agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property at rustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Separity Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) such tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the

tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act

that would prevent Londer from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.



18. Poreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender 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 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

- 19. 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.
 - 20, Waiver of Homestead, Borrower waives all right of homestead exemption in the Property.

21. Riders to this Security Pretrument. If one or	more riders are executed by Borrower and recorded
together with this Security Instrument, the covenants of	
amend and supplement the covenants and agreements of	this Security Instrument as if the rider(s) were a part
of this Security Instrument. (Check applier of box(es)).	

Condominium Rider Planned Unit Development Rider	Gradua ed Paymont Rider	X Other (specify)
hand the same of t		ADDENDA
	77/2	
	C	
	(e)/4	-/
	•	0
		155
		Co

Vicinity at a feet

Witnesses:	1.10 18. 6 11 1
annapad maa 1 juliy ku 11 saayiin maa Gariin maada maada ku 1 ku ma maadadayiin saadaniga dhaday ay da ku ya gagada	William K. Russon (Scal)
	WILLIAM R. HUDSON -Borrower
	(Seal)
هو وسودوا ۵ پیساخدوات و برهایات سرپری دی از سودیات اس و پوساناتیان در وی از کا برسیدانات استاناتاتات استاناتاتات	-Borrower
(Seni)	(Seal)
-Borrower	-Borrowor
O _A	
(Seal)	(Scal)
-Borrower	-Barrower
0,5	
(Seal)	(Seal)
- lorrower	-Borrawor
4	
STATE OF ILLINOIS, COOK	County ss:
1. de undersagen	
hereby certify that WILLIAM R. HUDSON,	a Janaly manel
•	a single near
personally known to me to be the same person(s) wh	nose name(a) aubscribed to the foregoing instrument,
appeared before me this day in person, and acknowledg	ed that
signed and delivered the said instrument as	free and voluntary act, for the uses and purposes
therein set forth. Given under my hand and official seal, this	day of Jeek 1997.
•	day in
My Commission Expires: 3 14 98	13.11
	Marie Marie
	Notary Public
money	
marie Al " }	
" " " " " " " " " " " " " " " " " " "	
CHANER BHANER	

4H(IL) (980e)

.

FORM 21

UNOFFICIAL COPY

1.778 97 05401 3/3 FILA ADDENDUM

The Lander may require immediate payment in full of all sums secured by this Mortgage if:

- (a) all or any part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the Morigagor to a purchaser or other transferes:
 - (i) who cannot reasonably be expected to occupy the property as a principal residence within a reasonable time after the sale or transfer, all as provided in Sections 143(c) and (i)(2) of the imarmal Revenue Code of 1986, as amended; or
 - (ii) who has had a present ownership interest in a principal residence during any part of the three-par period ending on the date of the sale or transfer, all as provided in Sections 143(d) and (i)(2) of the infernal Revenue Code of 1986, as amended (except that "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1)); or
 - (iii) Legal Equisition cost which is greater than that provided for in Sections 143(e) and (i)(2) of the Internal Revenue Code of 1986, as amended; or
 - (iv) who has a gross family income in excess of the applicable percentage of median family income as provided in Scattone 143(f) and (i)(2) of the Internal Revenue Code of 1986, as amended; or
- (b) The Mortgagor fails to occupy the property described in the Mortgage without the Lender's prior written consent; or
- (c) The Mortgagor omits or misrepresents a mate ial fact in an application for the loan secured by this Mortgage.

References are to the Internal Revenue Code of 1986, as amerided, in effect on the date of the issuance of the bonds used to finance the purchase of this Morgage, and are deemed to include the implementing regulations.

If all or any part of the property is sold or transferred by the Mongage, without the Lender's prior written consent, other than a transfer by devise, descent or by operation of law, the Lender may, at the Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.

(Mortgagor Signature)

PREPARED BY: RENEE WATTS

MAIL TO: NORTH AMERICAN MORTGAGE COMPANY

P.O. BOX 808031PRTALUMA, CA 94975-8031

LAWYMES THERE INSURANCE CORPORATION

SCHEDULE A CONTINUED . CASE NO. 97-05411

LEGAL DESCRIPTION:

Lot 54 in Block 1: in the Original Town of bullman a cabdivision of part of the Northeast 174 of Section 22, Township 17 North, Range 14, Mant of the Third Principal Meridian North of the Indian Boundary Aine lying Bast of the Easterly Line of the Right of Way of the Illinois Central Railread in Cook County, Illinois.

> PIN 25-22-221-009

CHAMPLE.

COLUMNIA CO PROPERTY ADDRESS: 11317 SOUTH CHAMPLAIN, CHICAGO, 11. 60628

Property of Cook County Clerk's Office