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FOURTH AMENDMENT TO DECLARATION OF CONDOMINIUM OWNERSHIP FOR

DEPT-01 RECORDING

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THE BEACON COVE CONDOMINIUMS OF PALATINE

COOK COUNTY RECORDER

THIS FOURTH AMENDMENT to the Declaration of Condominium Ownership for the Beacon Cove Condominiums of Palatine (hereinafter referred to as "the Amendment") is executed by Independent Trust Corporation, as Trustee under Trust Agreement dated April 4, 1996, and known as Trust No. 20409, and not individually (hereinafter referred to as "Declarant"):

WITNESSETH:

WHEREAS, Declarant recorded the Declaration of Condominium Ownership for the Beacon Cove Condominiums of Palatine on February 24, 1997 in the Office of the Recorder to Deeds of Cook County, Illinois, as Document No. 97124193 and recorded the First Amendment to Declaration of Condominium Ownership for the Beacon Cove Condominiums of Palatine on April 8, 1997 in the Office of the Recorder to Deeds of Cook County, Illinois, as Document No. 97243064, recorded the Second Amendment to Declaration of Condominium Ownership for the Beacon Cove Condominiums of Palatine on May 8, 1997 in the Office of the Recorder to Deeds of Cook County, Illinois, as Document No. 97325641 and recorded the Third Amendment to Declaration of Condominium Ownership for the Beacon Cove Condominiums of Palatine on June 4, 1997 in the Office of the Recorder to Deeds of Cook County, Illinois, as Document No. 97397713, all of which documents are hereinafter collectively referred to as "the Declaration"; and

WHEREAS, the Declaration submitted certain real estate to the provisions of the Condominium Property Act of the State of Illinois, as amended from time to time (hereinafter referred to as "the Act") which real estate is described in Exhibit A attached hereto (hereinafter referred to as "the Submitted Parcel"); and

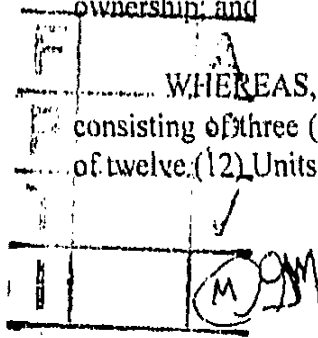
WHEREAS, in compliance with the Act, under Article IX of the Declaration the Declarant reserved the rights and powers to annex, add, submit, and subject to the provisions of the Act and the Declaration any part or all of the real estate in the Development Parcel, as described in Exhibit E of the Declaration, to the Submitted Parcel and thereby add said property to the Development Plan of condominium ownership created by the Declaration; and

WHEREAS, the Declarant, pursuant to the aforesaid assignment and Article IX of the Declaration, desires to annex, add, submit and subject a portion of the real estate (described in Exhibit B attached hereto and hereinafter referred to as "the Additional Parcel") in the Development Area to the Declaration and the Act and to add said Additional Parcel to the Development Plan of condominium ownership; and

WHEREAS, the Additional Parcel is now improved with a lowrise residential Building, consisting of three (3) stories, each story of the Building containing four (4) Dwelling Units for a total of twelve (12) Units (all as defined in the Declaration); and

PLAT WITH THIS DOCUMENT

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Box 97

RECORDING FEE \$ 83.00
DATE 7/18/97 COPIES 4
OK [Signature]

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WHEREAS, Declarant desires to amend the Declaration as it relates to the Plat of Condominium Survey (Exhibit B of the Declaration) and the percentage ownership interest in the Common Elements for the Condominium Units (Exhibit C of the Declaration) by changing the percentage ownership due to the addition of the Additional Parcel from the real estate in the Development Area described in Exhibit B attached hereto;

NOW, THEREFORE, the Declarant does hereby declare that the Declaration is amended as follows:

1. The Additional Parcel is hereby annexed to and made a part of the real estate described in the Declaration in Exhibit A as attached hereto, and, together with all improvements and structures now or hereafter erected, constructed or contained thereon or therein, is hereby submitted to the Declaration and the Act.

2. Exhibit B of the Declaration, the "Plat of Condominium Survey", is hereby amended by adding the Additional Parcel as described and delineated in the Plat of Survey attached hereto as Exhibit B, together with the Units depicted thereon.

3. Exhibit C of the Declaration, "Schedule of Percentage Interest in the Common Elements", is hereby deleted, and an amended Exhibit C attached hereto is hereby substituted as Exhibit C therefor.

4. The Common Elements contained in the Additional Parcel are hereby granted and conveyed to the Unit Owners subject to the provisions of the Act and the Declaration.

5. The covenants, conditions, restrictions and easements contained in the Declaration, as amended by this Amendment, shall run with and bind the Condominium Property, including the Additional Parcel.

6. As expressly amended by this Amendment, the Declaration shall continue in full force and effect in accordance with its terms and, except as herein specifically amended, the Declaration is hereby ratified and confirmed. In the event of any inconsistency between this Amendment and the Declaration, this Amendment shall control.

IN WITNESS WHEREOF, said Declarant as aforesaid has caused its name to be signed by its Trust Officer and attested to by its Trust Officer this 16th day of July, 1997.

INDEPENDENT TRUST CORPORATION,
as Trustee under Trust Agreement dated April 4, 1996
and known as Trust No. 20409, and not individually

BY:


Its Trust Officer / Cheryl Jaworsky

ATTEST:


Trust Officer / Richard E. Nardella

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Cheryl Jaworsky, Trust Officer, and Richard E. Nardella, Trust Officer, respectively, of INDEPENDENT TRUST CORPORATION ("the Trustee"), personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officers appeared before me this day in person and acknowledged that they signed, sealed, and delivered said instrument as their free and voluntary act, and as the free and voluntary act of the Trustee, for the uses and purposes therein set forth; and the did also then and there acknowledge that he, as custodian of the corporate seal of the Trustee, did affix the corporate seal of the Trustee to the foregoing instrument as his own free and voluntary act, and as the free and voluntary act of the Trustee for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 16th day of July, 1997.



Damaris Cortes-Rodriguez
Notary Public

THIS DOCUMENT PREPARED BY:
Daniel C. Looney
Attorney at Law
23519 Kishwaukee Valley Road
Marengo, IL 60152

AFTER RECORDING RETURN TO:
Daniel C. Looney
Attorney at Law
23519 Kishwaukee Valley Road
Marengo, IL 60152

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CONSENT OF MORTGAGEE

LASALLE BANK FSB, a federal savings bank, holder of a note secured by a mortgage on the property dated October 30, 1996, hereby consents to the execution and recording of the above and foregoing Fourth Amendment to Declaration of Condominium Ownership, and hereby submits the mortgage recorded on October 30, 1996, as Document Number 96-828694 to the provisions of the above and foregoing Amendment to Declaration of Condominium Ownership and the Act.

IN WITNESS WHEREOF, the said LASALLE BANK FSB has caused this instrument to be signed by its duly authorized officers on its behalf; all done at Chicago, Illinois, on this 15th day of July, 1997.

LASALLE BANK FSB

By [Signature] V.P.

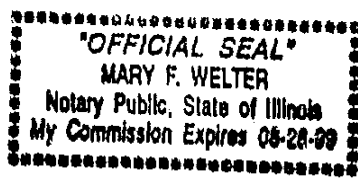
Its _____

ATTEST: [Signature]

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Michael R. Demetrius V.P. and Robert D. Santangelo V.P., respectively, of LASALLE BANK FSB ("the Bank"), personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such V.P. and V.P. appeared before me this day in person and acknowledged that they signed, sealed, and delivered said instrument as their free and voluntary act, and as the free and voluntary act of the Bank, for the uses and purposes therein set forth; and the did also then and there acknowledge that he, as custodian of the corporate seal of the Bank, did affix the corporate seal of the Bank to the foregoing instrument as his own free and voluntary act, and as the free and voluntary act of the Bank for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 15th day of July, 1997.

[Signature]
Notary Public



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**LIST OF EXHIBITS
FOR
FOURTH AMENDMENT TO
DECLARATION OF CONDOMINIUM OWNERSHIP
FOR
THE BEACON COVE CONDOMINIUMS OF PALATINE**

- | | | |
|---------|---|--|
| EXHIBIT | A | Property Initially Subject to the Declaration and Address and Permanent Index Number of Property covered by the Amendment. |
| EXHIBIT | B | Plat of Survey of Additional Parcel |
| EXHIBIT | C | List of Units and Percentage Interest in the Common Elements |
| EXHIBIT | D | Certificate of Developer |

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EXHIBIT A

PROPERTY INITIALLY SUBJECT TO THE DECLARATION

THAT PART OF THE NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE FOURTH PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT 1065.76 FEET EAST OF THE WEST LINE OF SAID NORTHWEST 1/4 AND 476.0 FEET NORTH OF THE SOUTH LINE OF SAID NORTHWEST 1/4 (BOTH DISTANCES BEING MEASURED ALONG LINES PARALLEL WITH THE SOUTH LINE AND THE WEST LINE OF SAID NORTHWEST 1/4 RESPECTIVELY); THENCE NORTH 00 DEGREES 33 MINUTES 37 SECONDS WEST ALONG A LINE DRAWN PERPENDICULAR WITH THE SOUTH LINE OF SAID NORTHWEST 1/4, 226.83 FEET; THENCE NORTH 57 DEGREES 32 MINUTES 12 SECONDS EAST, 515.635 FEET TO THE POINT OF INTERSECTION WITH THE SOUTHWESTERLY LINE OF AN EASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES PER DOCUMENT NUMBER LR2666783; THENCE SOUTH 46 DEGREES 20 MINUTES 08 SECONDS EAST, 61.154 FEET ALONG THE SOUTHWESTERLY LINE OF SAID EASEMENT PER DOCUMENT NUMBER LR2666783 TO THE POINT OF CURVATURE; THENCE CONTINUING SOUTHEASTERLY 166.701 FEET ALONG THE SOUTHWESTERLY LINE OF SAID EASEMENT, BEING THE ARC OF A CIRCLE CONVEX TO THE SOUTHWEST, HAVING A RADIUS OF 270.0 FEET AND WHOSE CHORD BEARS SOUTH 64 DEGREES 01 MINUTES 23 SECONDS EAST TO THE POINT OF INTERSECTION WITH A LINE DRAWN PERPENDICULARLY TO THE SOUTH LINE OF SAID NORTHWEST 1/4; THENCE SOUTH 00 DEGREES 33 MINUTES 37 SECONDS EAST ALONG SAID LAST DESCRIBED PERPENDICULAR LINE, 236.578 FEET TO A POINT FOR A PLACE OF BEGINNING, SAID POINT BEING 207.80 FEET NORTH OF THE INTERSECTION OF THE SOUTHERLY EXTENSION OF SAID PERPENDICULAR LINE WITH A LINE 415.0 FEET, AS MEASURED PERPENDICULARLY, NORTH OF AND PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST 1/4; THENCE CONTINUING SOUTH 00 DEGREES 33 MINUTES 37 SECONDS EAST ALONG SAID PERPENDICULAR LINE, 51.80 FEET; THENCE SOUTH 89 DEGREES 26 MINUTES 23 SECONDS WEST, 148.00 FEET; THENCE NORTH 00 DEGREES 33 MINUTES 37 SECONDS WEST, 51.80 FEET; THENCE NORTH 89 DEGREES 26 MINUTES 23 SECONDS EAST, 148.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

CONTAINING 7,868 SQUARE FEET OR 0.178 ACRES

ADDRESS OF PROPERTY COVERED BY THE AMENDMENT:

1265 WINSLOWE
1273 WINSLOWE
PALATINE, ILLINOIS

Permanent Index Number: 02-12-100-098
02-12-100-099

(1265 WINSLOWE)
(1273 WINSLOWE)

02-12-100-089

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EXHIBIT B

PLAT OF SURVEY OF ADDITIONAL PARCEL

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EXHIBIT B

FOURTH AMENDMENT TO CONDOMINIUM DECLARATION

BEACON COVE CONDOMINIUMS OF PALATINE

ADDED PROPERTY:

THAT PART OF THE NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT 1085.76 FEET EAST OF THE WEST LINE OF SAID NORTHWEST 1/4 AND 476.0 FEET NORTH OF THE SOUTH LINE OF SAID NORTHWEST 1/4 (BOTH DISTANCES BEING MEASURED ALONG LINES PARALLEL WITH THE SOUTH LINE AND THE WEST LINE OF SAID NORTHWEST 1/4 RESPECTIVELY); THENCE NORTH 00 DEGREES 33 MINUTES 37 SECONDS WEST ALONG A LINE DRAWN PERPENDICULAR WITH THE SOUTH LINE OF SAID NORTHWEST 1/4, 226.83 FEET; THENCE NORTH 57 DEGREES 32 MINUTES 12 SECONDS EAST, 515.635 FEET TO THE POINT OF INTERSECTION WITH THE SOUTHWESTERLY LINE OF AN EASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES PER DOCUMENT NO. LR2866783; THENCE SOUTH 46 DEGREES 20 MINUTES 08 SECONDS EAST, 81.154 FEET ALONG THE SOUTHWESTERLY LINE OF SAID EASEMENT PER DOCUMENT NO. LR2866783 TO THE POINT OF CURVATURE; THENCE CONTINUING SOUTHEASTERLY 188.701 FEET ALONG THE SOUTHWESTERLY LINE OF SAID EASEMENT, BEING THE ARC OF A CIRCLE CONVEX TO THE SOUTHWEST, HAVING A RADIUS OF 270.0 FEET AND WHOSE CHORD BEARS SOUTH 84 DEGREES 01 MINUTES 23 SECONDS EAST TO THE POINT OF INTERSECTION WITH A LINE DRAWN PERPENDICULARLY TO THE SOUTH LINE OF SAID NORTHWEST 1/4; THENCE SOUTH 00 DEGREES 33 MINUTES 37 SECONDS EAST ALONG SAID LAST DESCRIBED PERPENDICULAR LINE, 444.378 FEET TO AN INTERSECTION WITH A LINE 415.0 FEET, AS MEASURED PERPENDICULARLY, NORTH OF AND PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST 1/4; THENCE SOUTH 89 DEGREES 28 MINUTES 23 SECONDS WEST ALONG SAID LAST DESCRIBED PARALLEL LINE, 218.34 FEET TO A POINT FOR A PLACE OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 28 MINUTES 23 SECONDS WEST ALONG SAID LAST DESCRIBED PARALLEL LINE, 1.757 FEET TO THE POINT OF INTERSECTION WITH A LINE DRAWN PERPENDICULAR TO THE SOUTH LINE OF SAID NORTHWEST 1/4 AT A POINT ON SAID SOUTH LINE, 1475.69 FEET EAST OF THE SOUTHWEST CORNER OF SAID NORTHWEST 1/4; THENCE SOUTH 00 DEGREES 33 MINUTES 37 SECONDS EAST ALONG SAID PERPENDICULAR LINE, 48.50 FEET; THENCE NORTH 34 DEGREES 02 MINUTES 14 SECONDS WEST, 131.275 FEET TO A POINT ON A LINE DRAWN PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST 1/4; THENCE SOUTH 89 DEGREES 28 MINUTES 23 SECONDS WEST ALONG SAID PARALLEL LINE, 50.67 FEET; THENCE NORTH 00 DEGREES 33 MINUTES 37 SECONDS WEST, 155.00 FEET; THENCE NORTH 89 DEGREES 28 MINUTES 23 SECONDS EAST, 97.00 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 37 SECONDS EAST, 67.00 FEET; THENCE SOUTH 58 DEGREES 15 MINUTES 00 SECONDS EAST, 33.70 FEET; THENCE SOUTH 00 DEGREES 33 MINUTES 37 SECONDS EAST, 130.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

CONTAINING 21,292 SQUARE FEET OR 0.489 ACRES

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EXHIBIT C

LIST OF UNITS AND PERCENTAGE INTEREST IN THE COMMON ELEMENTS

<u>Unit</u>	<u>Percentage Interest</u>	<u>Unit</u>	<u>Percentage Interest</u>
1233-102	1.86390	1241-102	1.86390
1233-104	1.86390	1241-104	1.86390
1233-202	1.86390	1241-202	1.86390
1233-204	1.86390	1241-204	1.86390
1233-302	1.86390	1241-302	1.86390
1233-304	1.86390	1241-304	1.86390
1217-102	1.86390	1249-101	1.86390
1217-104	1.86390	1249-103	1.70125
1217-202	1.86390	1249-201	1.86390
1217-204	1.86390	1249-203	1.86390
1217-302	1.86390	1249-301	1.86390
1217-304	1.86390	1249-303	1.86390
1225-101	1.86390	1265-102	1.86390
1225-103	1.70125	1265-104	1.86390
1225-201	1.86390	1265-202	1.86390
1225-203	1.86390	1265-204	1.86390
1225-301	1.86390	1265-302	1.86390
1225-303	1.86390	1265-304	1.86390
1201-102	1.86390	1273-101	1.86390
1201-104	1.86390	1273-103	1.70125
1201-202	1.86390	1273-201	1.86390
1201-204	1.86390	1273-203	1.86390
1201-302	1.86390	1273-301	1.86390
1201-304	1.86390	1273-303	1.86390
1209-101	1.86390		
1209-103	1.70125		100.00000
1209-201	1.86390		
1209-203	1.86390		
1209-301	1.86390		
1209-303	1.86390		

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EXHIBIT D

CERTIFICATE OF DEVELOPER

Frank O'Hare hereby certifies that:

1. He is the Secretary of Beacon Cove Development Corporation, an Illinois corporation, Developer of Beacon Cove Condominiums of Palatine.

2. A Notice of Intent ("Notice") in the form and substance required by Section 30 of the Illinois Condominium Property Act and Section 6-88 of the Palatine Code of Ordinances was given to all persons who were tenants of the property described in Paragraph 2 of the Declaration of Condominium to which this Certificate is attached on June 6, 1997, the date the Notice was delivered to all such tenants.

3. Said Notice was given to the tenants aforesaid before the execution by the undersigned, or any agent of the undersigned, of any agreement for the sale of a unit at Beacon Cove Condominiums of Palatine.



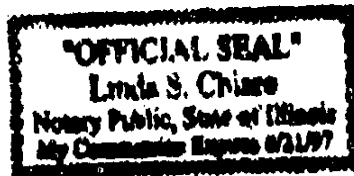
Frank O'Hare, Secretary

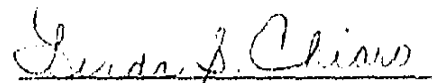
STATE OF ILLINOIS)

COUNTY OF COOK)

I, Linda S. Chiaro, a Notary Public in and for said County and State, do hereby certify that Frank O'Hare, personally known to me to be the same person whose name is subscribed to the above Certificate of Developer as Secretary of Beacon Cove Development Corporation, appeared before me this day in person and acknowledged that he signed, sealed, and delivered the Certificate as his free and voluntary act, and as the free and voluntary act of Beacon Cove Development Corporation as Secretary of the aforesaid corporation, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 14th day of July 1997.





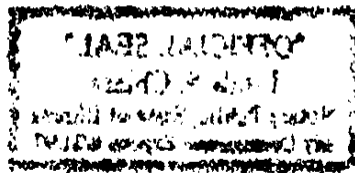
Notary Public

My commission expires 8/21/97.

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