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Presented by:

- **Greg Miely**
*Senior Managing Attorney – Underwriting
Corporate Counsel*
Attorneys' Title Guaranty Fund, Inc.



Legal Descriptions



Legal Descriptions

- **How important is an accurate legal description?**
 - The South $\frac{1}{2}$ of Lot 2 and Lot 3 in Blackacre Estates, a subdivision in the Northeast Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, in Champaign County, Illinois.



Legal Descriptions

- **How important is an accurate legal description?**

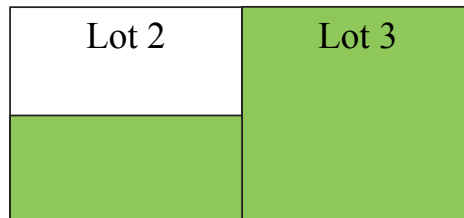
- The South ½ of Lot 2 and Lot 3 in Blackacre Estates, a subdivision in the Northeast Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, in Champaign County, Illinois.
- Is it this?



Legal Descriptions

- **How important is an accurate legal description?**

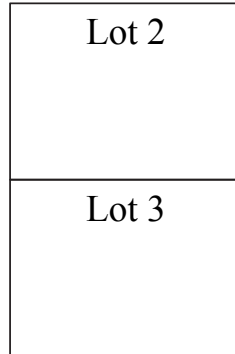
- The South ½ of Lot 2 and Lot 3 in Blackacre Estates, a subdivision in the Northeast Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, in Champaign County, Illinois.
- Or is it this?



Legal Descriptions

- **How important is an accurate legal description?**

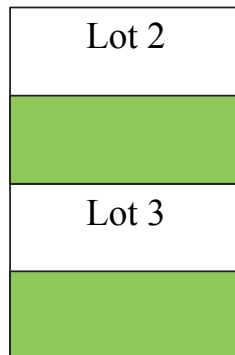
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Legal Descriptions

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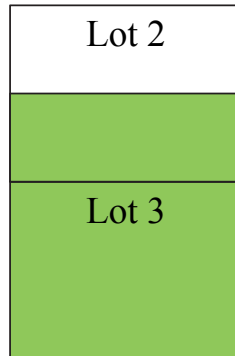
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Legal Descriptions

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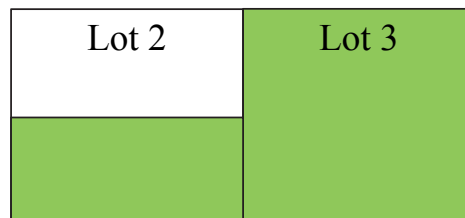
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Legal Descriptions

- **How important is an accurate legal description?**

- **The South $\frac{1}{2}$ of Lot 2 and Lot 3** in Blackacre Estates, a subdivision in the Northeast Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, in Champaign County, Illinois.



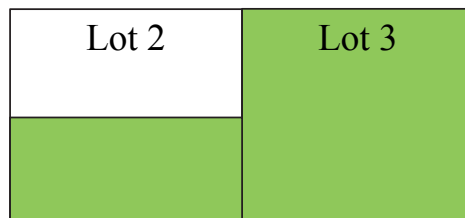
Legal Descriptions

- **How important is an accurate legal description?**
 - The South ½ of Lot 2 and **all of** Lot 3 in Blackacre Estates, a subdivision in the Northeast Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, in Champaign County, Illinois.



Legal Descriptions

- **How important is an accurate legal description?**
 - **Lot 3 and** the South ½ of Lot 2 in Blackacre Estates, a subdivision in the Northeast Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, in Champaign County, Illinois.



Legal Descriptions

- **How important is an accurate legal description?**
 - Beginning at the **Southwesterly corner of Lot 1** of Tosovsky Center as same appears in Plat Book 43 Page 3 of Madison County Records; thence North 00 degrees 04 minutes 37 seconds East, **on the Easterly line of said Lot 1** being also the Easterly right-of-way line of Weber Drive (40 feet wide), a distance of 282.75 feet to the point of beginning ...



Subdivisions

- **Created by statute. (765 ILCS 205/1, et seq.)**
- **Statutory requirements are strictly construed – any variance fails to create a “statutory plat” and creates a “common law plat.”**
 - Difference is the effect on dedication of public ways (streets, alleys, parks, etc.)
 - “Statutory plat” dedication conveys fee simple to public body; “common law plat” conveys only an easement.



Subdivisions

- **Except as otherwise provided in subparagraph (b) of this Section, whenever the owner of land subdivides it into 2 or more parts, any of which is less than 5 acres, he must have it surveyed and a subdivision plat thereof made by an Illinois Registered Land Surveyor.**

765 ILCS 205/1.



Subdivisions

▪ Plat Requirements

1. All public streets, alleys, ways for public service facilities, ways for public utilities, CATB, parks, playgrounds, schools, etc. along with the names, width, course and extent of all public streets, alleys, and ways for public service facilities;
2. All tracts, parcels, lots or blocks, and the numbering of all tracts, parcels, lots or blocks by progressive numbers;
3. The precise dimensions of all tracts, parcels, etc.;
4. The angular and linear data along the exterior boundaries of the original tract being subdivided;
5. The location of known and permanent monuments from which a future survey may be made;

765 ILCS 205/1.



Subdivisions

▪ Plat Requirements

4. The location of the markers set by the surveyor at the time of making the survey, at the following locations:
 - (1) the external boundaries of the original tract being subdivided;
 - (2) all corners;
 - (3) each end of all curves and at the point where a curve changes its radius;
 - (4) at all angle points in any line and at all angle points along a meander line, the points to be not less than 20 feet back from the normal water elevation of a lake, or from the bank of a stream;

765 ILCS 205/1.



Subdivisions

▪ Plat Requirements

- (5) when such corners or points fall within a street or proposed future street, the monuments must be placed in the right of way line of the street;
- (6) all internal boundaries, corners and points, block corners, each end of all curves at the points where a curve changes radius, and at all points in any line; and
- (7) all lots (by two or more monuments).

765 ILCS 205/1.



Subdivisions

▪ Plat Requirements

5. A topographical study must be submitted showing the elevation prior to any changes being made and the change, if any, in the flow of surface waters or elevations caused by the contemplated development. The study must have on its face a signed statement by a Registered Professional Engineer and the owner (or the owner's attorney) that the surface drainage will not be changed by the subdivision construction, or if it will be changed, that reasonable provision has been such drainage;
6. The plat must also comply with any local municipal official plan;

765 ILCS 205/1.



Subdivisions

▪ Plat Requirements

5. The "owner" of the land (or the owner's attorney) must acknowledge the plat in the same manner as deeds are acknowledged. This also includes a lender or others (i.e. buyer or seller, ground lessors/lessees) who have an interest in the property. The surveyor must also attach his statement to the plat;
6. The plat must be approved by the local municipality if within its corporate limits, or by the county if outside any municipality;
7. The Illinois Department of Transportation or the local highway authority must approve the plat if access to the subdivided property is by means of a state or local highway;
8. The plat must be at least 8 ½ by 14 inches and no more than 30 by 36 inches;

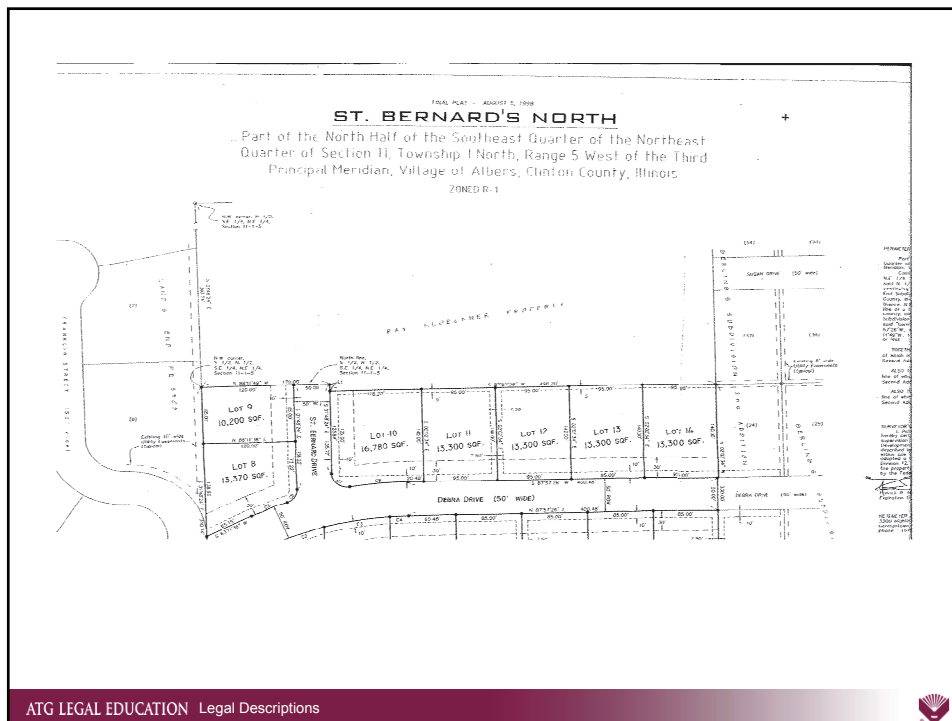


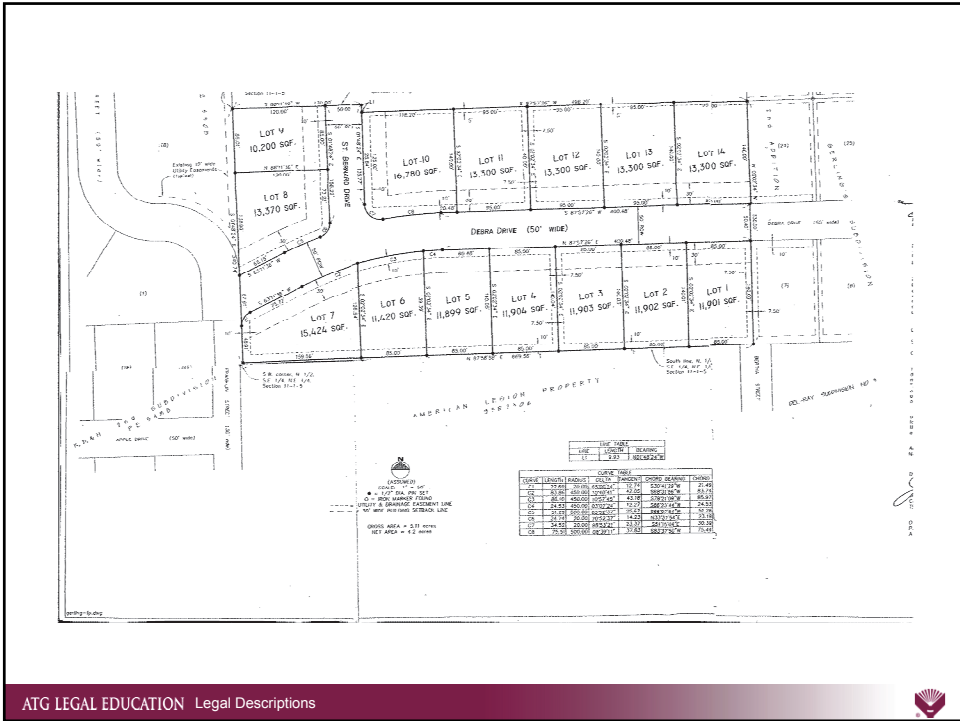
Subdivisions

Plat Requirements

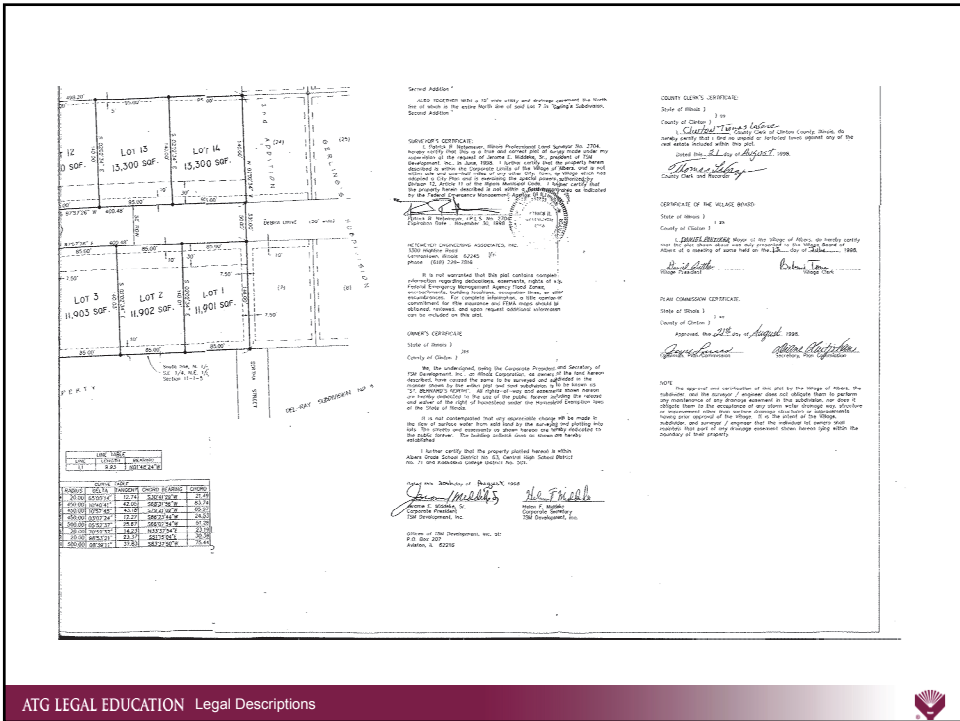
5. The plat, with all appropriate approvals, must be recorded in the county (or counties) where the land is located. In counties of 1,000,000 or more population the original plus six copies must be submitted to the recorder. In all other counties, the plat must contain the current mailing address of the person submitting the plat for recording;
6. Sworn statement indicating what school district encompasses the proposed subdivision;
7. County clerk's certification that there are no delinquent or unpaid general real estate taxes and no delinquent or unpaid special assessments on the property that is the subject of the plat

765 ILCS 205/1





ATG LEGAL EDUCATION Legal Descriptions

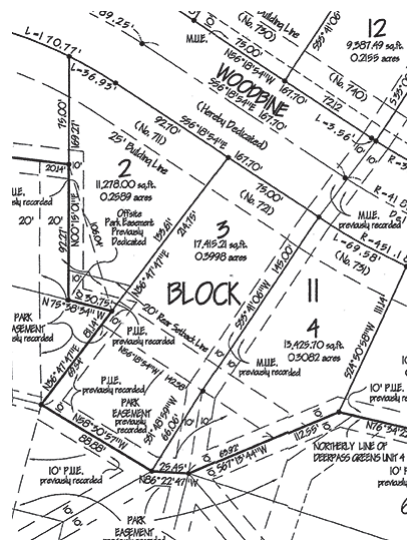


ATG LEGAL EDUCATION Legal Descriptions

Lot 3 in Block 11 in Deerpass Greens Unit 5, being a subdivision in part of Section 25, Township 44 North, Range 5 East of the Third Principal Meridian, as contained in the plat of subdivision recorded as document 2002R0056231, of the following described property: Part of the East 1/2 of the Southeast 1/4 of the Northwest 1/4 and part of the East 1/2 of Section 25 Township 44 North, Range 5 East of the Third Principal Meridian, bounded by a line described as follows: Beginning at the Northwest corner of Deerpass Greens Unit Four, being a subdivision in the Section, Township and Range aforesaid, according to the plat thereof recorded August 12, 1999 a document. No. 99R-0057700; thence North 00 degrees 15 minutes 01 seconds East, along the West line of the East 1/2 of the East 1/2 of the West 1/2 of Section 25 aforesaid, 250.94 feet; then South 89 degrees 44 minutes 59 seconds East, 126.40 feet; then North 00 degrees 15 minutes 01 seconds East, 31.91 feet; then North 58 degrees 10 minutes 47 seconds West, 101.40 feet; thence North 00 degrees 15 minutes 01 seconds East, 190.00 feet; thence North 50 degrees 13 minutes 12 seconds East, 97.95 feet; thence South 89 degrees 44 minutes 59 seconds East 130.00 feet; thence South 46 degrees 04 minutes 34 seconds East, 187.16 feet; thence South 23 degrees 35 minutes 03 seconds East 103.93 feet, then North 72 degrees 55 minutes 47 seconds East, 20.00 feet; thence South 71 degrees 25 minutes 10 seconds East, 96.53 feet; thence South 51 degrees 52 minutes 29 seconds East, 90.65 feet; thence South 56 degrees 18 minutes 54 seconds East, 193.60 feet; thence South 76 degrees 34 minutes 22 seconds East, 511.38 feet; thence South 23 degrees 30 minutes 51 seconds East, 122.69 feet; thence Southeasterly along an arc of a curve, convex Northeasterly and having a radius of 75.00 feet, an arc distance of 266.71 feet (the chord of which arc bears South 11 degrees 38 minutes 20 seconds East and measures 146.79 feet); thence South 00 degrees 04 minutes 11 seconds West, 100.00 feet to the Northeast corner of aforementioned Deerpass Greens Unit Four; thence North 82 degrees 58 minutes 01 seconds West, along a Northerly line of said Deerpass Greens Unit Four, 411.51 Feet; thence North 06 degrees 06 minutes 24 seconds West, 93.62 feet; thence North 76 degrees 34 minutes 21 seconds West, along said Northerly line, 184.70 feet; thence South 13 degrees 25 minutes 38 seconds West, along said Northerly line, 5.00 feet; thence North 76 degrees 34 minutes 22 seconds West, along said Northerly line, 110.00 feet; thence South 67 degrees 13 minutes 44 seconds West, along said Northerly line, 112.55 feet; thence North 86 degrees 22 minutes 47 seconds West, along said Northerly line, 25.45 feet; thence North 58 degrees 30 minutes 57 seconds West along said Northerly line, 88.88 feet; thence North 36 degrees 47 minutes 47 seconds east, along said Northerly line, 81.14 feet; thence North 75 degrees 38 minutes 34 seconds West, along said Northerly line, 30.75 feet; thence North 00 degrees 15 minutes 01 second East, along said Northerly line, 94.27 feet; thence North 83 degrees 05 minutes 43 seconds West, along said Northerly line, 130.10 feet; thence South 89 degrees 44 minutes 59 seconds West, along said Northerly line, 66.00 feet; thence South 00 degrees 15 minutes 01 second West, along said Northerly line, 26.55 feet to a point of curvature; thence Southwesterly along an arc of a circle, being convex Southeasterly and having a radius of 117.00 feet, an arc distance of 8.45 feet (the chord of which arc bears South 02 degrees 19 minutes 09 seconds West and measures 8.44 feet); thence South 73 degrees 49 minutes 02 seconds West, along said Northerly line, 143.09 feet; thence South 70 degrees 40 minutes 17 seconds West, along said Northerly line, 85.66 feet; thence North 75 degrees 38 minutes 33 seconds West, along said Northerly line, 37.89 feet to the point of beginning, in McHenry County, Illinois.



Lot 3 in Block 11 in Deerpass Greens Unit 5, in McHenry County, Illinois.



Condominiums

- The condominium form of property division originated in the early 1960s. The Illinois Condominium Property Act (765 ILCS 605/1, *et seq.*) was adopted in 1963.
- To create a condominium, the Act requires both a plat of condominium and a declaration, setting forth the rights and obligations of the owners of the individual units.
- Condominium ownership consists of a unit, a percentage interest in the common elements, and frequently, the exclusive use of a limited common element.



Condominiums

- Condominium ownership consists of a unit, a percentage interest in the common elements, and frequently, the exclusive use of a limited common element.
 - “Unit”
 - A part of the property designed and intended for any type of independent use. This could include a living unit, a garage unit, a storage unit, or even a boat slip.
 - “Common Elements”
 - All portions of the property except the units including limited common elements. This would include the lobby, stairways, hallways, decks, parking areas, the plumbing, electrical, and heating/air conditioning elements.



Condominiums

- **Condominium ownership consists of a unit, a percentage interest in the common elements, and frequently, the exclusive use of a limited common element.**
 - “Limited Common Elements”
 - A portion of the common elements so designated in the declaration as being reserved for the exclusive use of a unit or units to the exclusion of other units, including, but not limited to, balconies, terraces, patios, and parking spaces or facilities.



Condominiums – Plat

- **Plat of Condominium**
 1. All angular and linear data along the exterior boundaries of the property.
 2. The location of all improvements on the parcel in relation to the exterior boundaries of the parcel (i.e., the distance from the exterior lot lines to the corners of the condo building).
 3. The elevations at, above, or below official datum (an arbitrary reference point from which all elevations in a particular area are measured) of the finished or unfinished floors and ceilings of each unit.
 4. The location (by linear measurement) of the finished or unfinished interior walls of each unit in relation to the exterior boundaries of the condominium parcel.

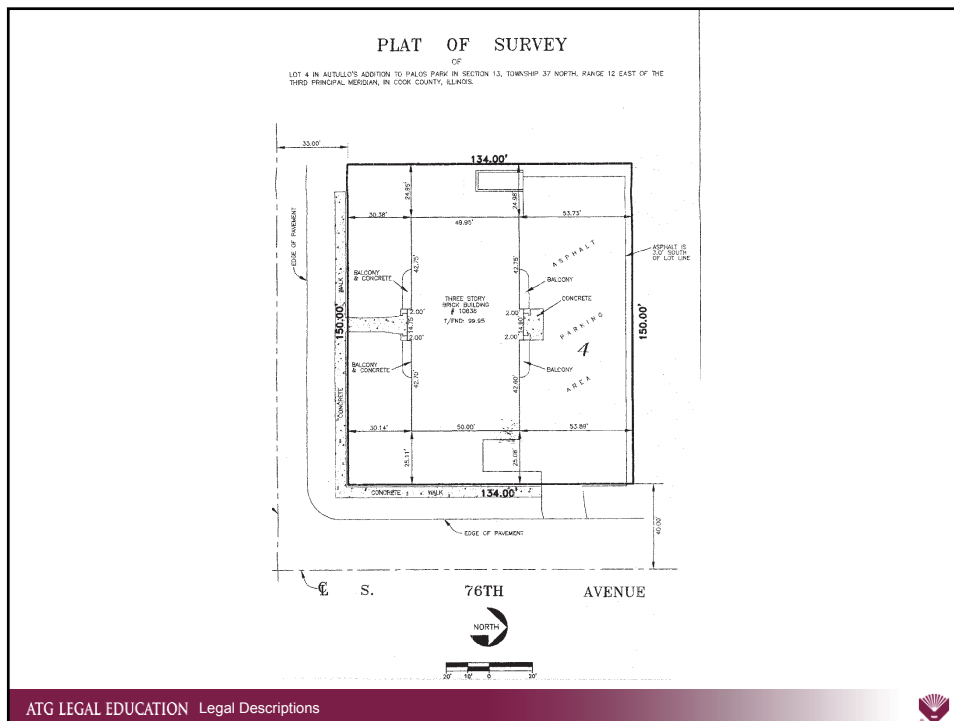


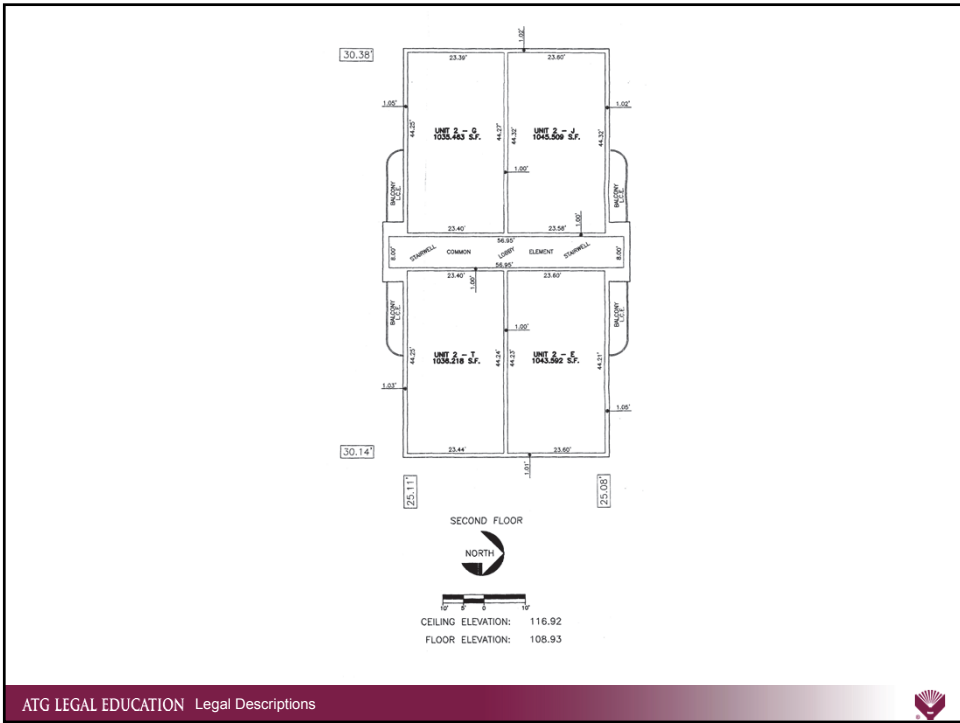
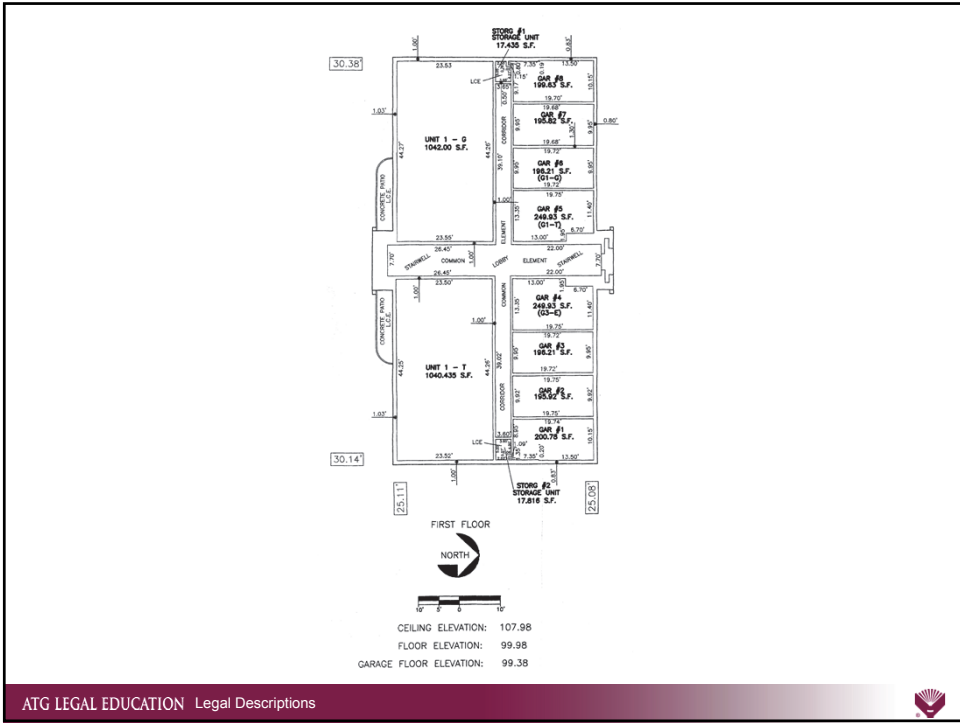
Condominiums – Plat

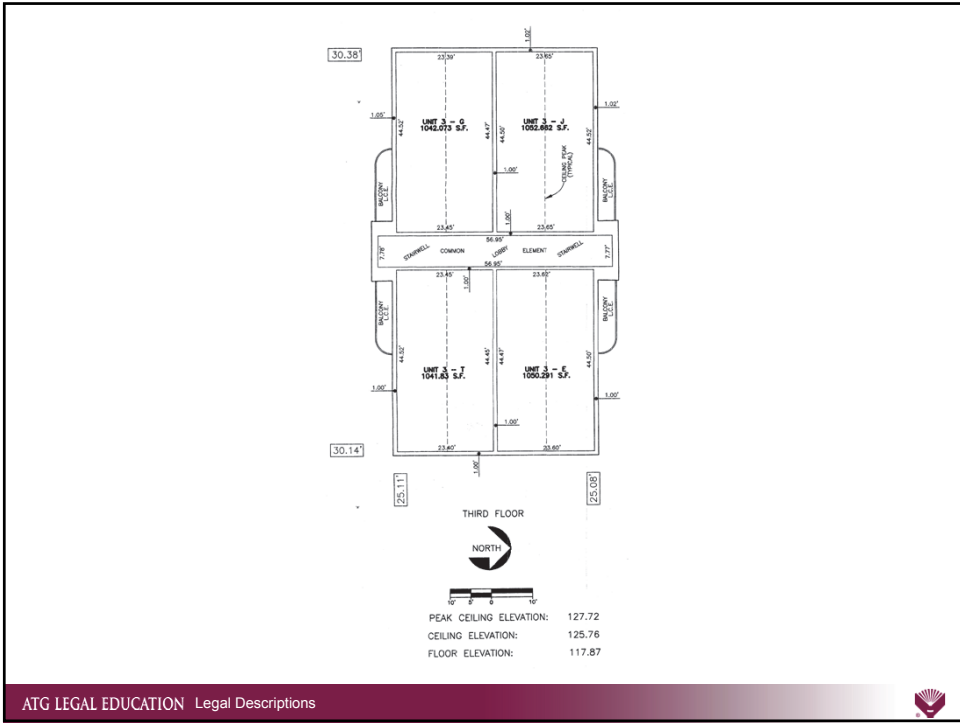
▪ Plat of Condominium

5. The elevation and location (by linear measurement) of the part of any unit located outside of any building.
6. The unit number or “distinguishing symbol” of each unit.
7. For add-on condominiums, or other alterations in the location of a unit or building, an amended plat containing all of the foregoing requirements.

765 ILCS 605/5







1. THE HORIZONTAL BOUNDARIES OF THE UNITS ARE FORMED BY THE INTERIOR FINISHED SURFACES OF THE CONCRETE FLOORS AND CEILINGS.
2. THE VERTICAL BOUNDARIES OF THE UNITS ARE THE PLANES FORMED BY THE INTERIOR FINISHED SURFACE OF THE PERIMETER WALLS AND LATERAL EXTENSIONS THEREOF.
3. XXX.XX INDICATES TIES FROM THE BUILDINGS TO THE PROPERTY LINE.
4. C.E. = COMMON ELEMENT L.C.E. = LIMITED COMMON ELEMENT
5. ALL ELEVATIONS ARE TAKEN FROM THE FOLLOWING SITE BENCHMARK:
 TOP OF FOUNDATION ELEVATION: 99.98

Unit 3E and G4 in the Southwest Woods Condominium as depicted on the plat of survey of the following described real estate: Lot 4 in Autullo's Addition to Palos Park in Section 13, Township 37 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois, which plat of survey is attached as Exhibit "D" to the Declaration of Condominium Ownership, recorded in the office of the Recorder of Deeds of Cook County, Illinois as document number 00743522, as amended from time to time, together with its undivided percentage interest in the common elements, in Cook County, Illinois.



Unit 3E and G4 in the Southwest Woods Condominium and its percentage interest in the common elements in Cook County, Illinois.



Condominiums – Declaration

- **The declaration shall set forth the following particulars:**

1. legal description of the parcel;
2. legal description of each unit;
3. the name of the condominium, which shall include the word “condominium”;
4. name of the city and county in which the condominium is located;
5. percentage of ownership interest in the common elements allocated to each unit;

765 ILCS 605/4



Condominiums – Declaration

- **The declaration shall set forth the following particulars:**

6. all matters required by the act in connection with an add-on condominium;
7. description of both the common and limited common elements, if any, indicating the manner of their assignment to a unit;
8. all matters required by the act in connection with a conversion condominium.

765 ILCS 605/4



**DECLARATION OF CONDOMINIUM OWNERSHIP
AND
BYLAWS, EASEMENTS,
RESTRICTIONS AND COVENANTS
FOR THE
SOUTHWEST WOODS CONDOMINIUMS**

THIS DECLARATION, made and entered into by Founders Bank, not personally but solely as Trustee under Trust Agreement dated July 1, 2000, and known as Trust No. 5724, hereinafter referred to as the "Trustee.

WITNESSETH:

WHEREAS, the Trustee is the legal title holder of the following described real estate in Village of Worth, County of Cook and State of Illinois:

Lot 4 in Autullo's Addition to Palos Park in Section 13, Township 37 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois

Permanent Index Number: 23-13-301-017-0000



1.02 "Additional Property" means the property described on Exhibit "C" as the "Add-On Property".

1.03 "Board" means the Board of Managers of the Unit Owners' Association.

1.04 "Building" means all structures, attached or unattached, containing one or more Units.

1.05 "Common Elements" means all portions of the Property except the Units, including Limited Common Elements unless otherwise specified.

1.06 "Common Expenses" means the proposed or actual expenses affecting the Property, including Reserves, if any, lawfully assessed by the Board of Managers of the Unit Owner's Association.

1.07 "Condominium Instruments" means all documents and authorized amendments thereto recorded pursuant to the provisions of the Act, including the Declaration, By-Laws and Plat.

1.08 "Declaration" means the instrument by which the Property is submitted to the terms of the Act, as hereinafter provided, including such amendments, if any, to this instrument as may from time to time be adopted pursuant to the terms hereof

1.09 "Developer" means Jet Construction, Inc., an Illinois corporation, and its respective agents, successors and assigns.

1.10 "Garage Unit" means a unit designated with the "G" designation to be utilized for the parking of motor vehicles.

1.11 "Limited Common Elements" means a portion of the Common Elements so designated in the Declaration as being reserved for the use of a certain Unit or Units to the exclusion of other Units, including but not limited to balconies, concrete patios, and Storage Units, as delineated on the Plat.

1.12 "Majority" or "Majority of the Unit Owners" means the owners of more than one-half (1/2) in the aggregate in interest of the undivided ownership of the Common Elements. Any specified percentage of the Unit Owners means such percentage in the aggregate in interest of such undivided ownership. "Majority" or "majority of the members of the Board of Managers" means more than 50% of the total number of persons constituting such Board pursuant to the By-Laws. Any specified percentage of the members of the Board of Managers means that percentage of the total number of persons constituting such Board pursuant to the By-Laws.



- 1.14 "Occupant" means a person, or persons, other than a Unit Owner, in possession of one or more Units.
- 1.15 "Parcel" means the lot or lots, tract or tracts of land, described in the Declaration, submitted to the provisions of the Act.
- 1.16 "Parking Area" means that portion of the Common Elements provided for parking motor vehicles as shown or referred to on the Plat.**
- 1.17 "Parking Space" means a striped or other designated area located within the Parking Area, designed and intended for the parking of one motor vehicle.**
- 1.18 "Person" means a natural individual, corporation, partnership, trustee or other legal entity capable of holding title to real property.
- 1.19 "Plat" means the plat of survey attached hereto as Exhibit "A" or a Plat or Plats of survey of the Parcel and of all Units in the Property submitted to the provisions of the Act, which may consist of a three-dimensional horizontal and vertical delineation of all such Units.
- 1.20 "Property" means all the land, property and space comprising the Parcel, all improvements and structures erected, constructed or contained therein or thereon, including the building and all easements, rights and appurtenances belonging thereto, and all fixtures and equipment intended for the mutual use, benefit or enjoyment of the Unit Owners, submitted to the provisions of this Act.
- 1.21 "Purchaser" means any person or persons other than the Developer who purchase a Unit in a bona fide transaction for value.
- 1.22 "Reserves" means those sums paid by Unit Owners which are separately maintained by the Board of Managers for purposes specified by the Board of Managers or the Condominium Instruments.
- 1.23 "Storage Unit" means the Limited Common Elements Storg #1 and Storg #2 as delineated on the Plat.**
- 1.24 "Unit" means a part of the property designed and intended for any type of independent use.**
- 1.25 "Unit Owner" means the person or persons whose estates or interests, individually or collectively, aggregate fee simple absolute ownership of a Unit.



EXHIBIT 'B'
PERCENTAGE OF OWNERSHIP
IN COMMON ELEMENTS FOR CONDOMINIUM UNITS
PERCENTAGE OF OWNERSHIP

UNIT	% OF COMMON ELEMENTS
1-G	.0860
1-T	.0858
2-E	.0861
2-G	.0855
2-J	.0863
2-T	.0855
3-E	.0867
3-G	.0861
3-1	.0869
3-T	.0861
Gar #1	.0166
Gar #2	.0162
Gar #3	.0162
Gar #4	.0206
Gar #5	.0206
Gar #6	.0162
Gar #7	.0161
Gar #8	.0165
TOTAL	100%



Rectangular (Government) Surveys



TITLE 43. PUBLIC LANDS
CHAPTER 18. SURVEY OF PUBLIC LANDS
43 USCS §751

§751. Rules of survey

The public lands shall be divided by north and south lines run according to the true meridian, and by others crossing them at right angles, so as to form townships of six miles square, unless where the line of an Indian reservation or of tracts of land surveyed or patented, or the course of navigable rivers, may render this impracticable; and in that case this rule must be departed from no further than such particular circumstances require.

Second. The corners of the townships must be marked with progressive numbers from the beginning; each distance of a mile between such corners must be also distinctly marked with marks different from those of the corners.

Third. The township shall be subdivided into sections, containing, as nearly as may be, six hundred and forty acres each, by running parallel lines through the same from east to west and from south to north at the distance of one mile from each other, and marking corners at the distance of each half mile. The sections shall be numbered, respectively, beginning with the number one in the northeast section and proceeding west and east alternately through the township with progressive numbers, until the thirty-six be completed.

Fourth. The deputy surveyors, respectively, shall cause to be marked on a tree near each corner established in the manner described, and within the section, the number of such section, and over it the number of the township within which such section may be; and the deputy surveyors shall carefully note, in their respective field-books, the names of the corner-trees marked and the numbers so made.

Fifth. Where the exterior lines of the townships which may be subdivided into sections or half-sections exceed, or do not extend six miles, the excess or deficiency shall be specially noted, and added to or deducted from the western and northern ranges of sections or half-sections in such township, according as the error may be in running the lines from east to west, or from north to south; the sections and half-sections bounded on the northern and western lines of such townships shall be sold as containing only the quantity expressed in the returns and plats respectively, and all others as containing the complete legal quantity.



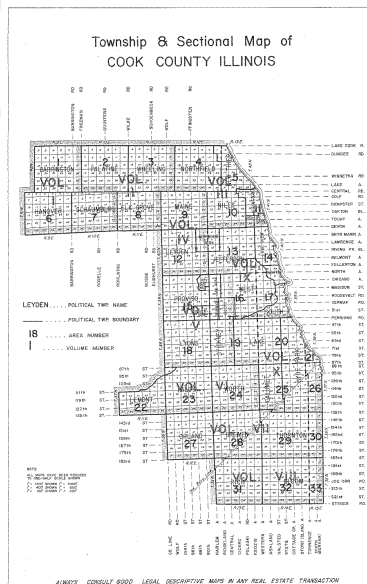
TITLE 43. PUBLIC LANDS
CHAPTER 18. SURVEY OF PUBLIC LANDS
43 USCS §751

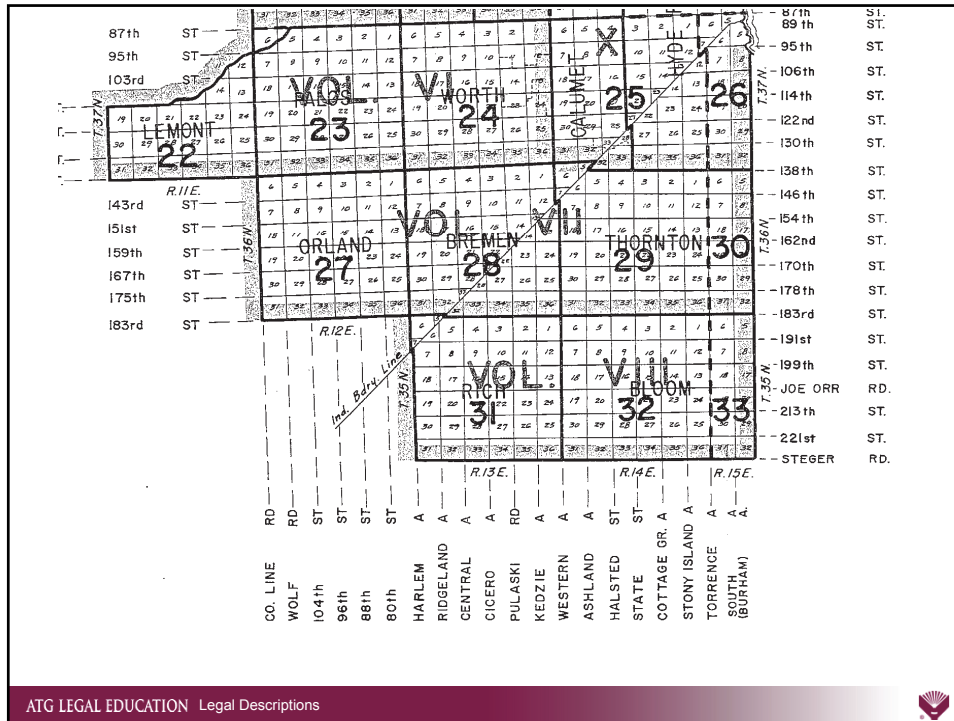
§751. Rules of survey

Sixth. All lines shall be plainly marked upon trees, and measured with chains, containing two perches of sixteen and one-half feet each, subdivided into twenty-five equal links; and the chain shall be adjusted to a standard to be kept for that purpose.

Seventh. Every surveyor shall note in his field-book the true situations of all mines, salt licks, salt springs, and millseats which come to his knowledge; all water-courses over which the line he runs may pass; and also the quality of the lands.

Eighth. These field-books shall be returned to the surveyor-general, who shall cause therefrom a description of the whole lands surveyed to be made out and transmitted to the officers who may superintend the sales. He shall also cause a fair plat to be made of the townships and fractional parts of townships contained in the lands, describing the subdivisions thereof, and the marks of the corners. This plat shall be recorded in books to be kept for that purpose; and a copy thereof shall be kept open at the surveyor-general's office for public information, and other copies shall be sent to the places of the sale, and to the General Land-Office [Bureau of Land Management].





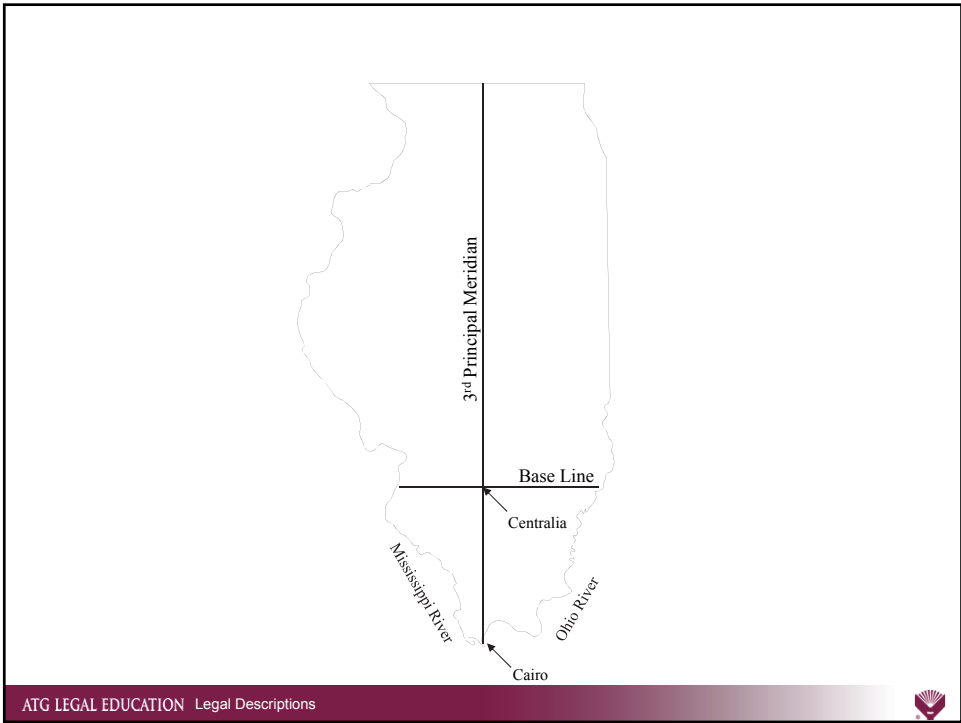
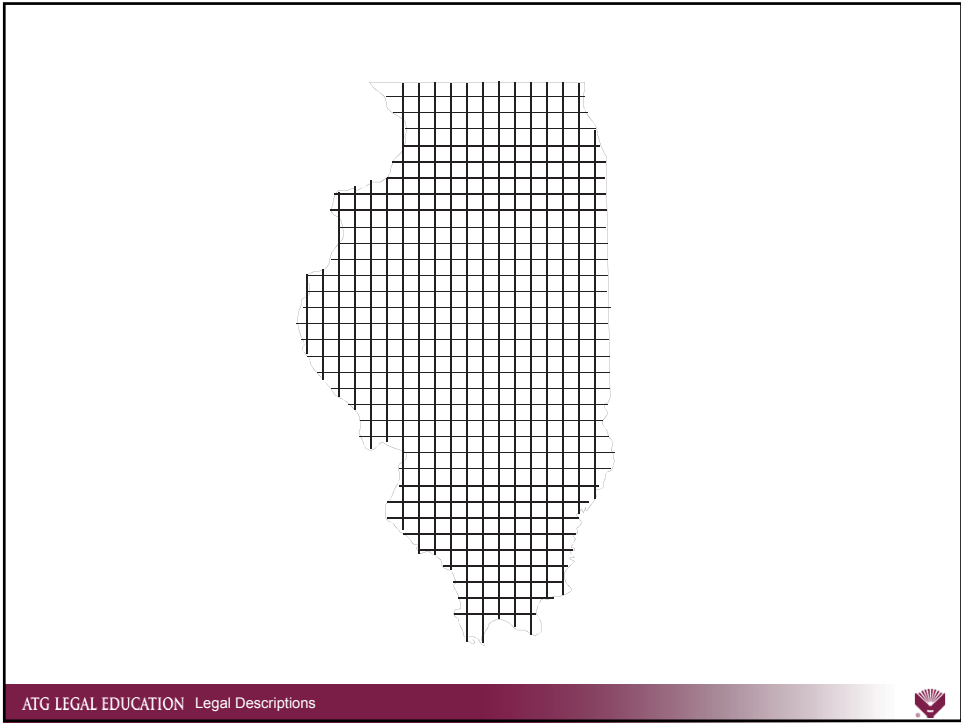
ATG LEGAL EDUCATION Legal Descriptions

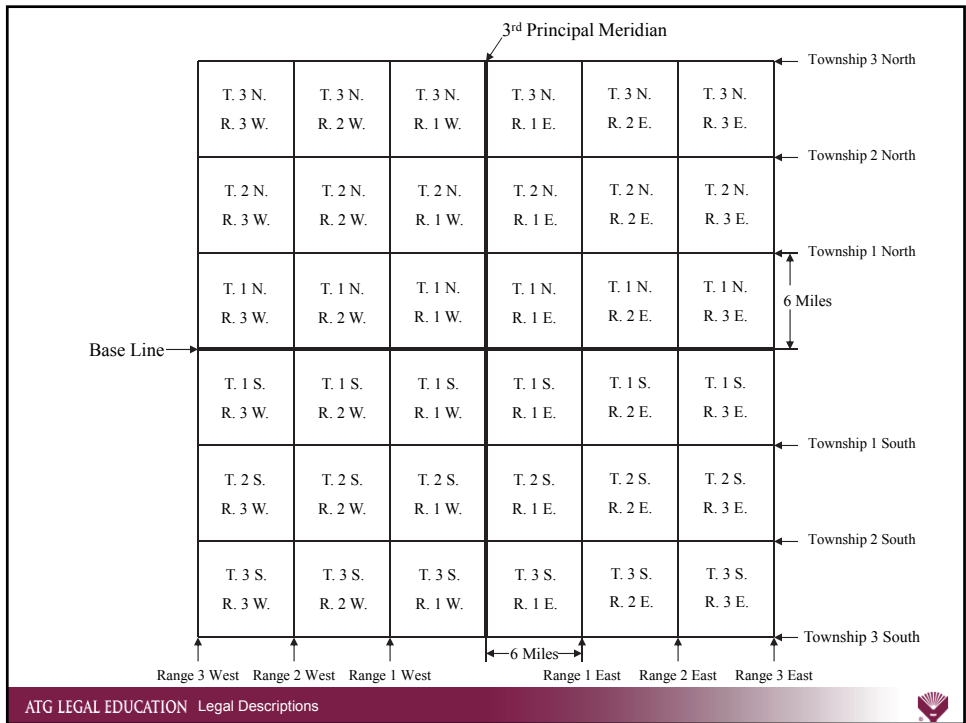


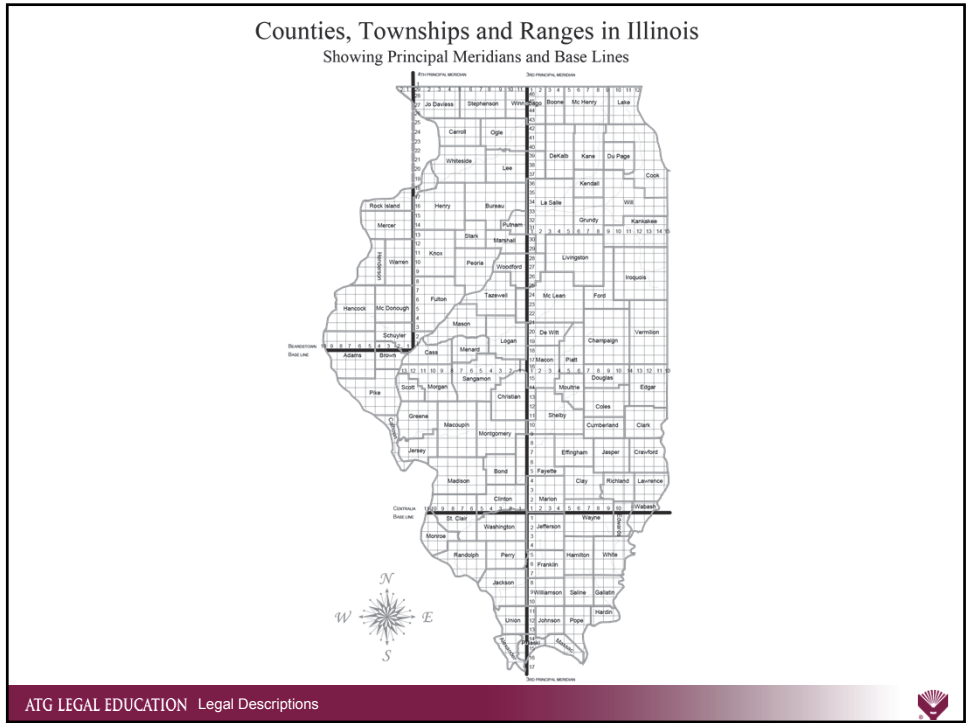
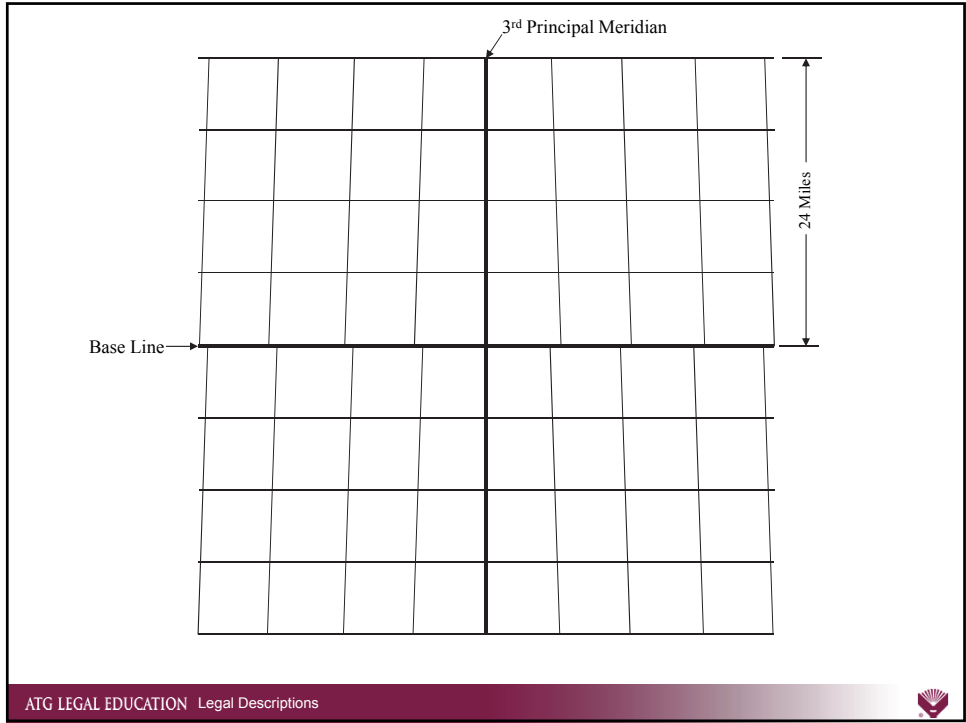
1 link	7.92 inches
1 rod, pole, or perch	16 ½ feet
5 ½ yards	25 links or 1 rod
1 chain	66 feet or 4 rods or 100 links
1 furlong	660 feet or 10 chains or 40 rods
1 mile	8 furlongs or 80 chains or 320 rods or 5,280 feet
1 square rod	272 ¼ square feet or 30 ¼ square yards
1 acre	43,560 square feet or 160 square rods (or any two number of rods whose product is 160) or approximately 208 ¾ feet x 208 ¾ feet

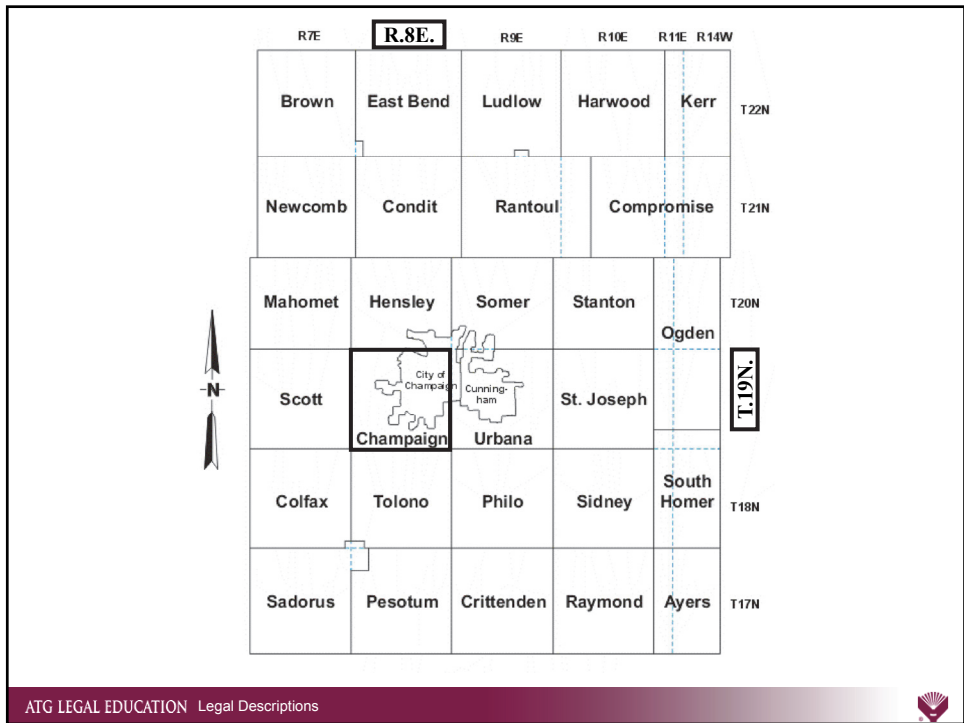
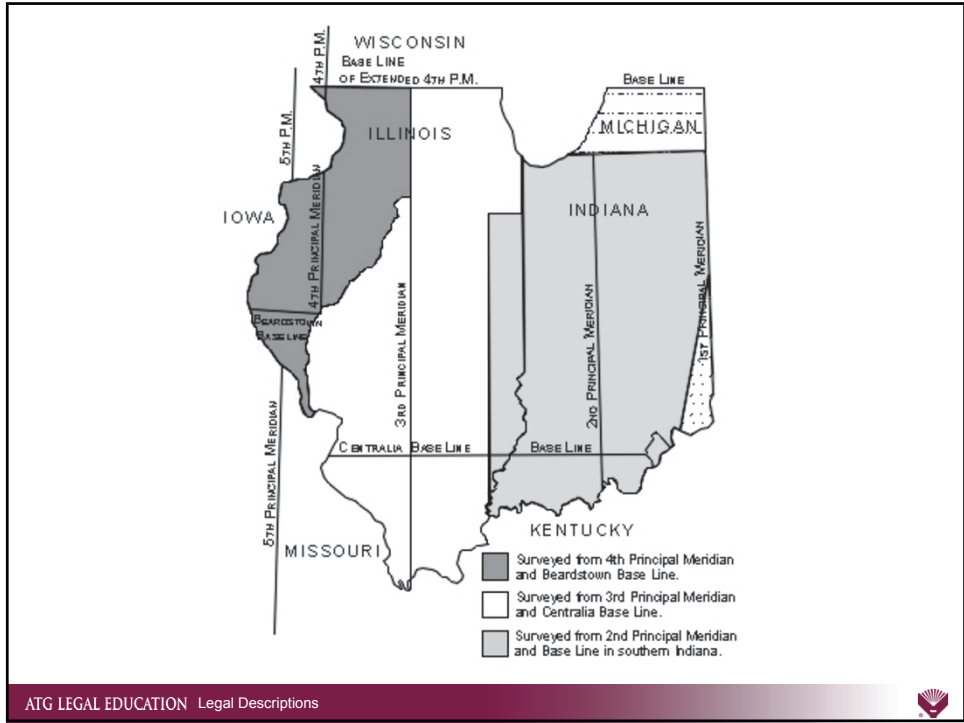
ATG LEGAL EDUCATION Legal Descriptions

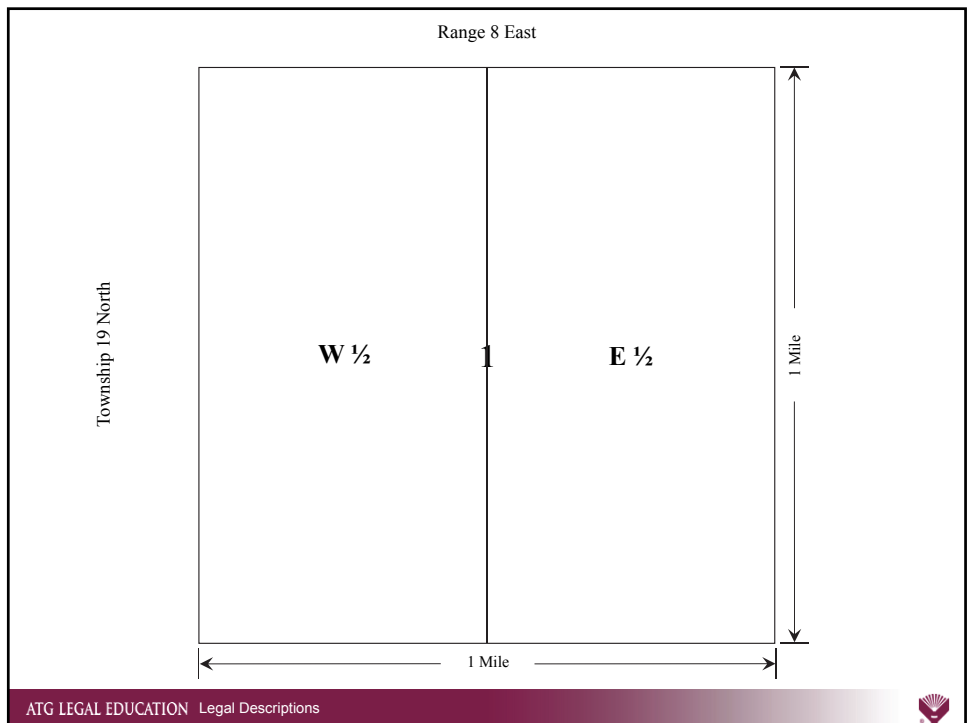
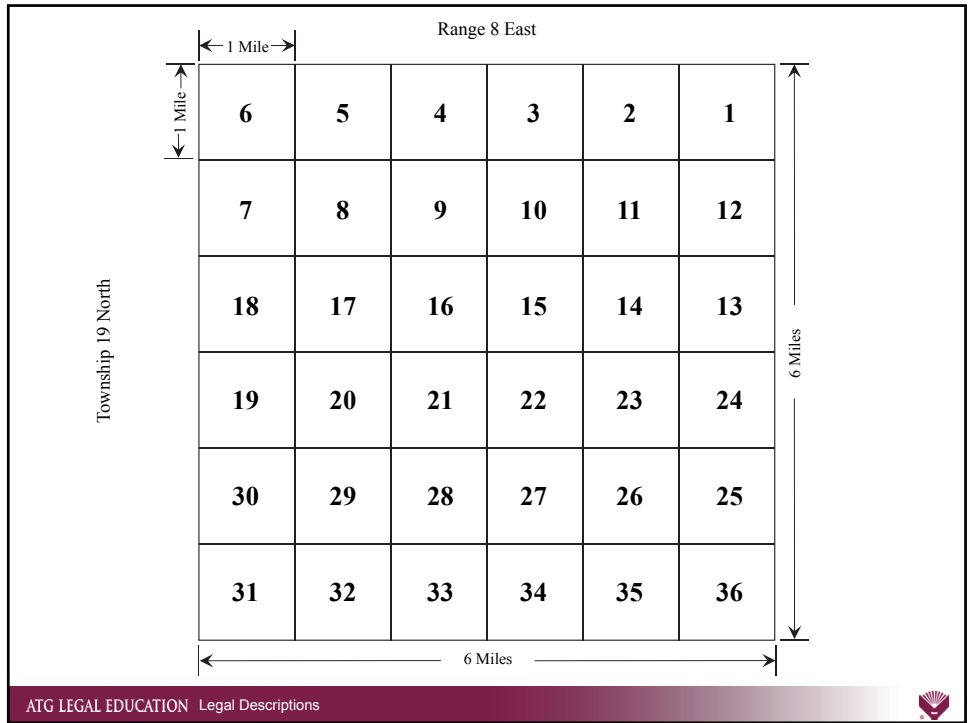


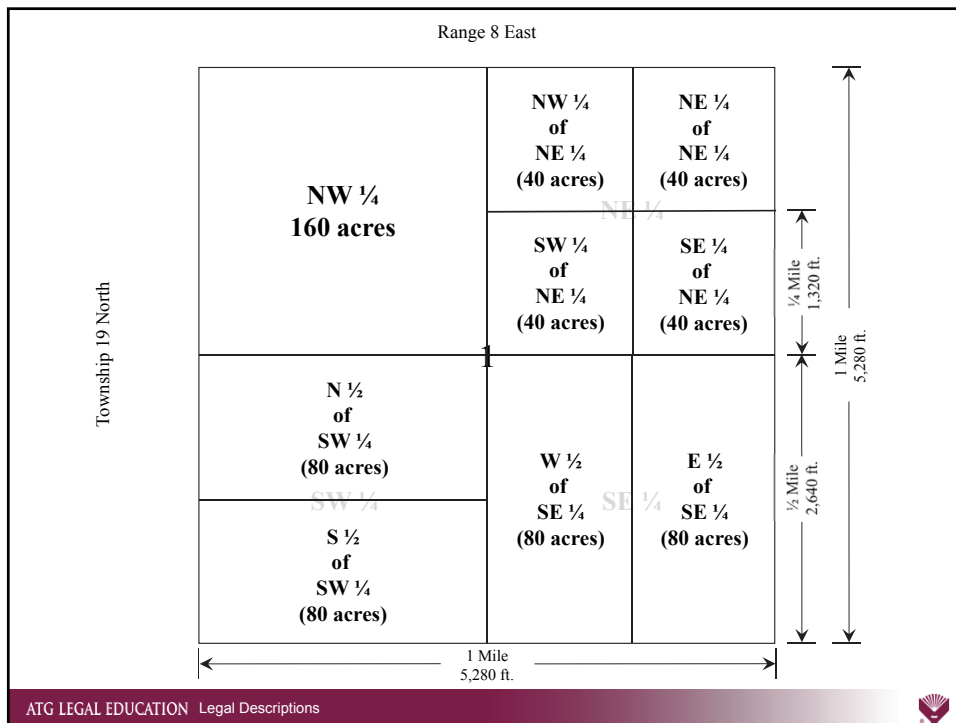
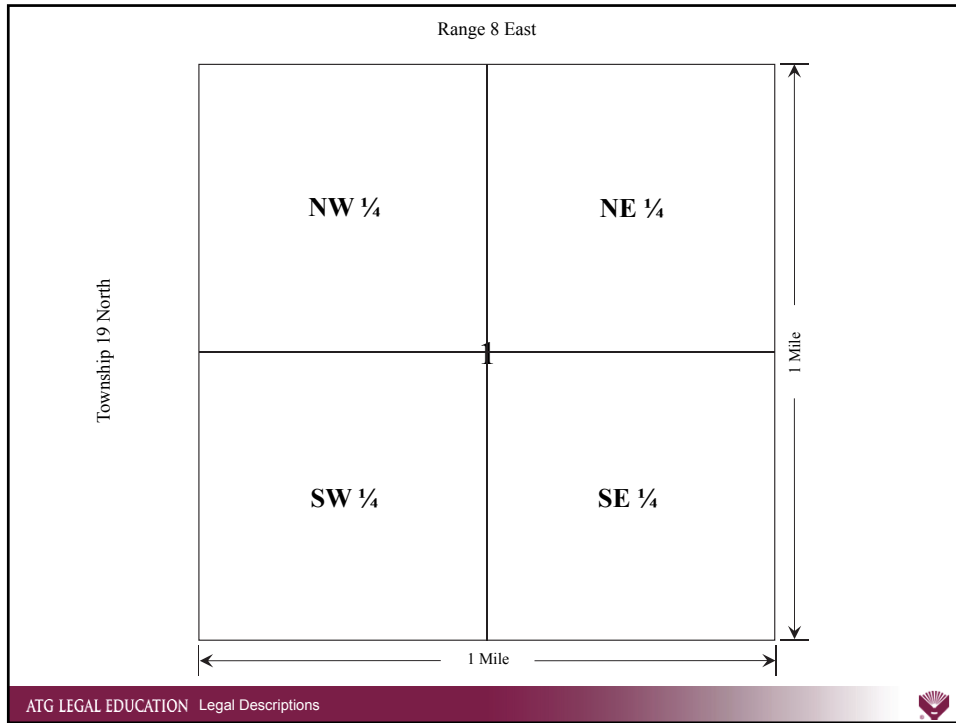


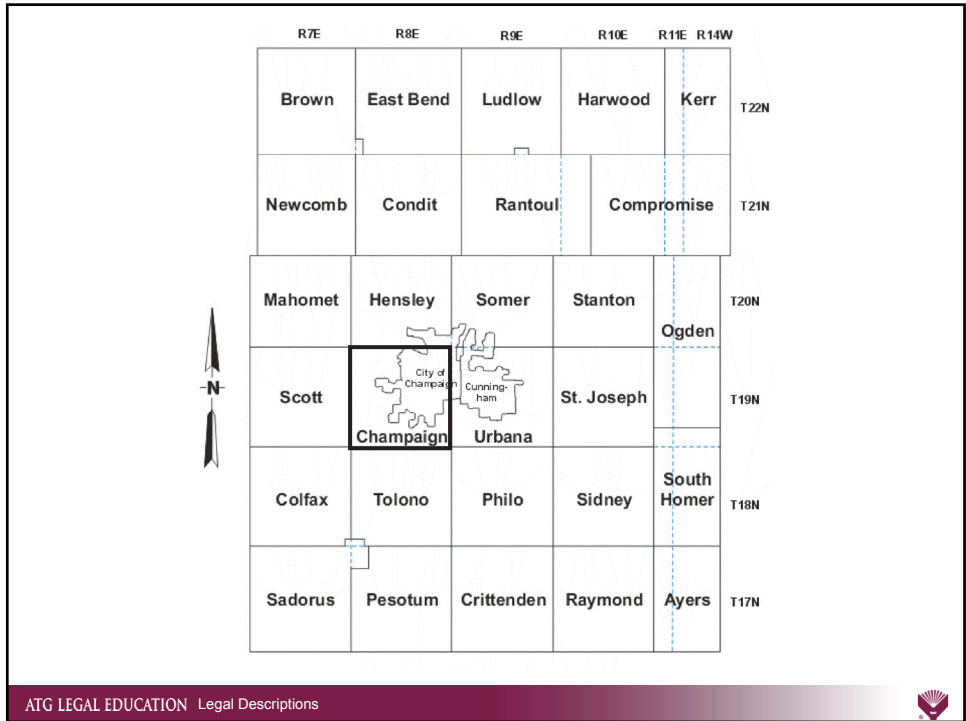
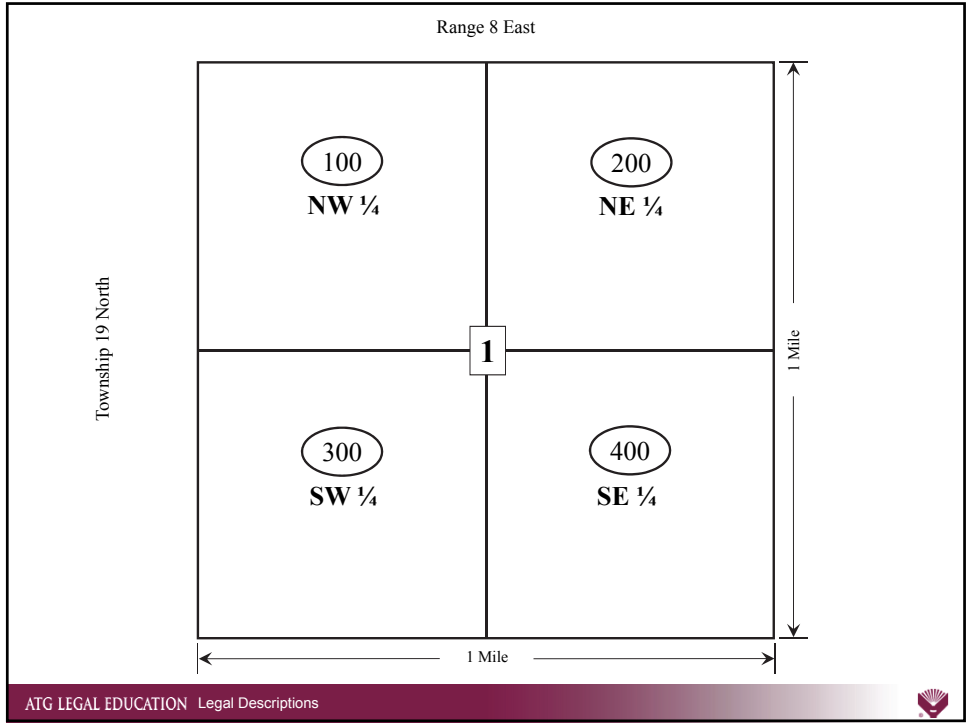








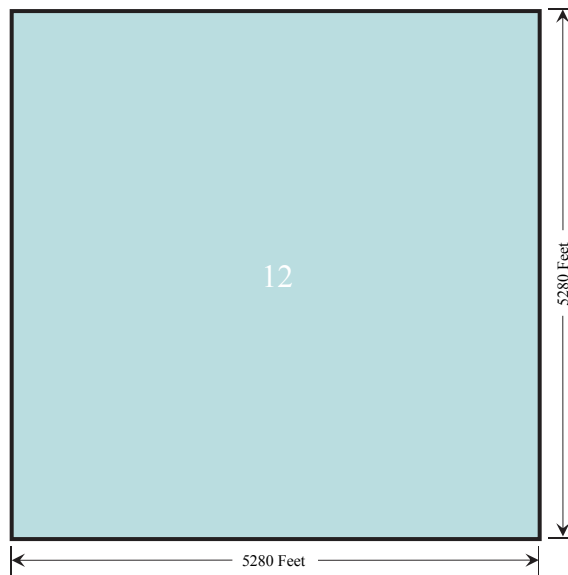




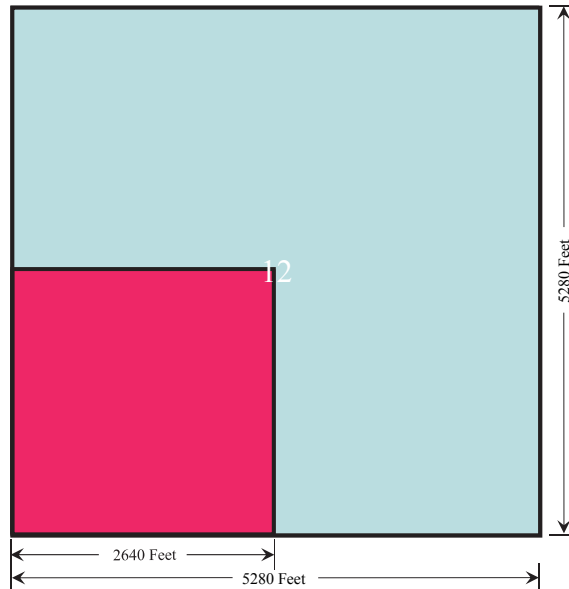
The Southwest Quarter of the Southwest Quarter of the Northeast Quarter of the Southwest Quarter and the Southeast Quarter of the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian.



... Section 12, Township 19 North, Range 8 East of the Third Principal Meridian.



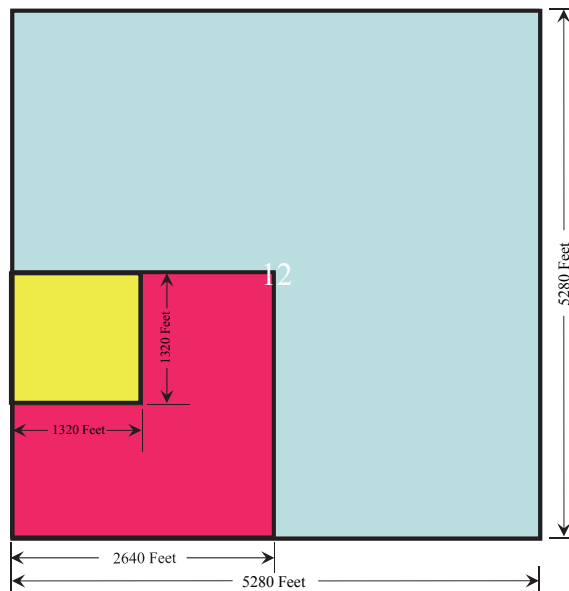
... the Southwest Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian.



ATG LEGAL EDUCATION Legal Descriptions



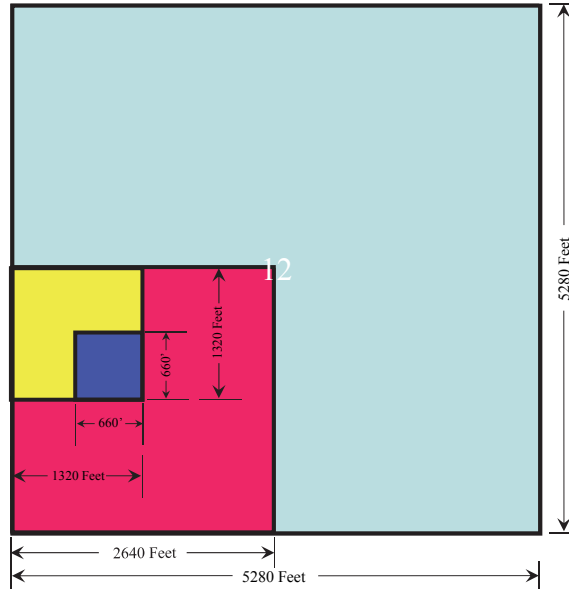
... the Northwest Quarter of the Southwest Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian.



ATG LEGAL EDUCATION Legal Descriptions



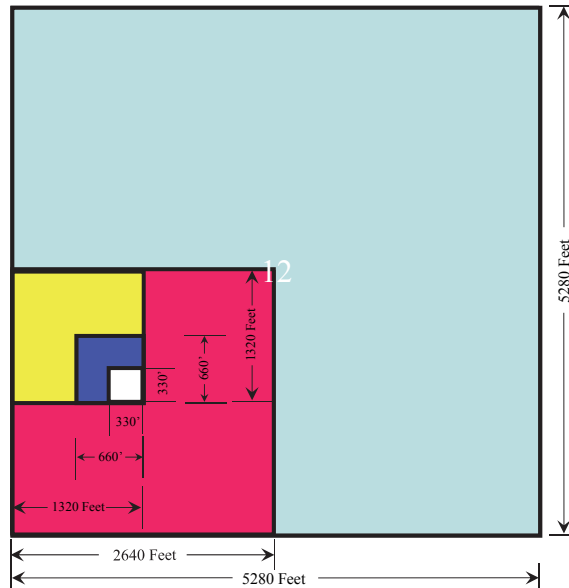
... the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian.



ATG LEGAL EDUCATION Legal Descriptions



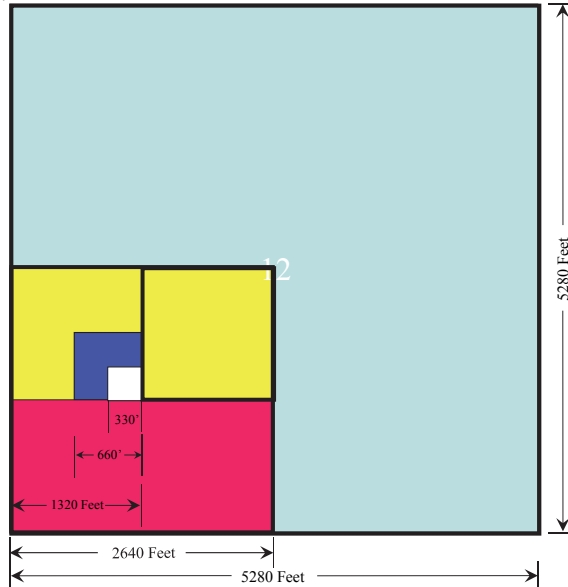
... the Southeast Quarter of the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian.



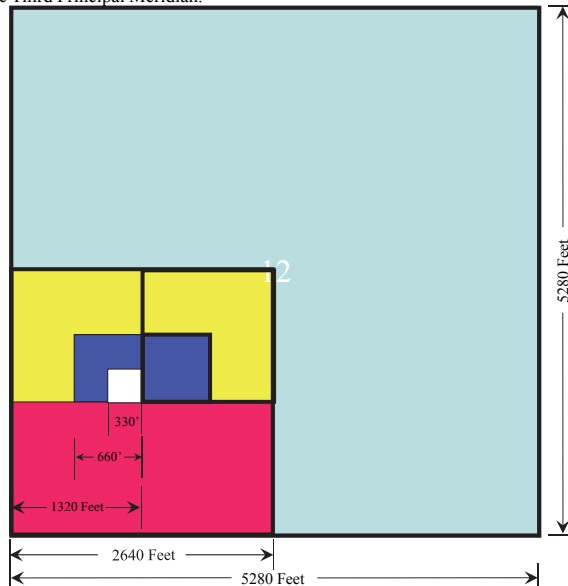
ATG LEGAL EDUCATION Legal Descriptions



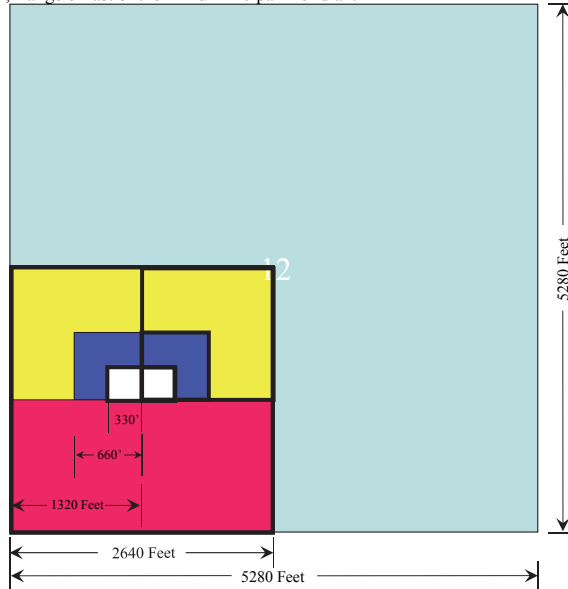
... the **Northeast Quarter** of the **Southwest Quarter** and the Southeast Quarter of the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of **Section 12**, Township 19 North, Range 8 East of the Third Principal Meridian.



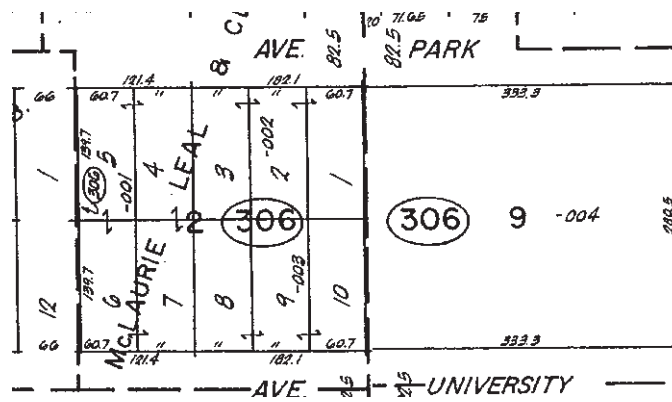
... the **Southwest Quarter** of the **Northeast Quarter** of the **Southwest Quarter** and the Southeast Quarter of the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of **Section 12**, Township 19 North, Range 8 East of the Third Principal Meridian.



The Southwest Quarter of the Southwest Quarter of the Northeast Quarter of the Southwest Quarter and the Southeast Quarter of the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian.



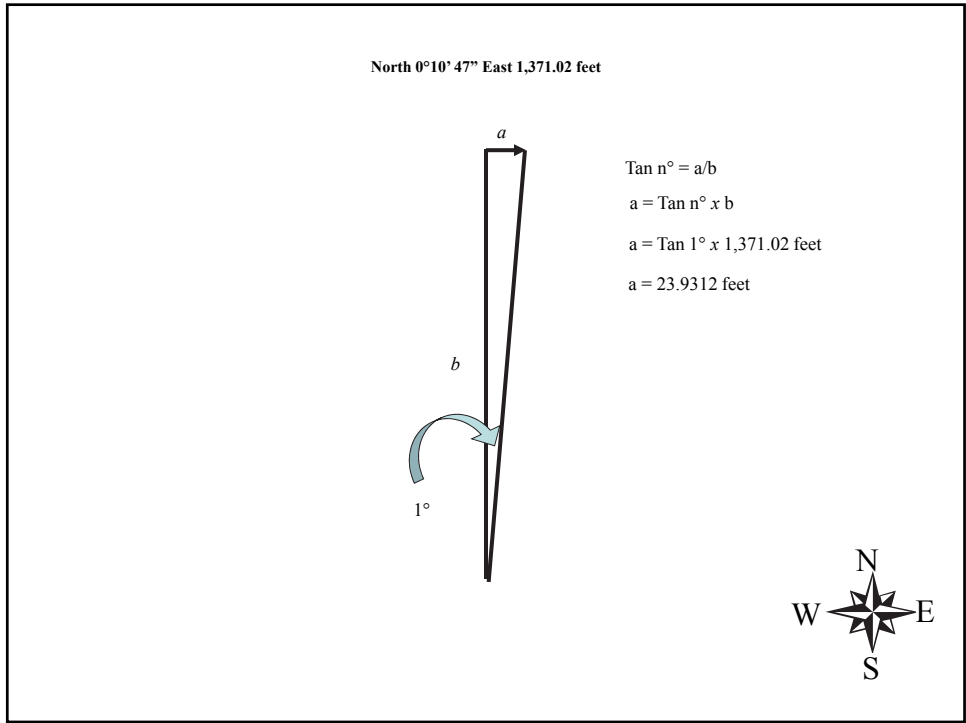
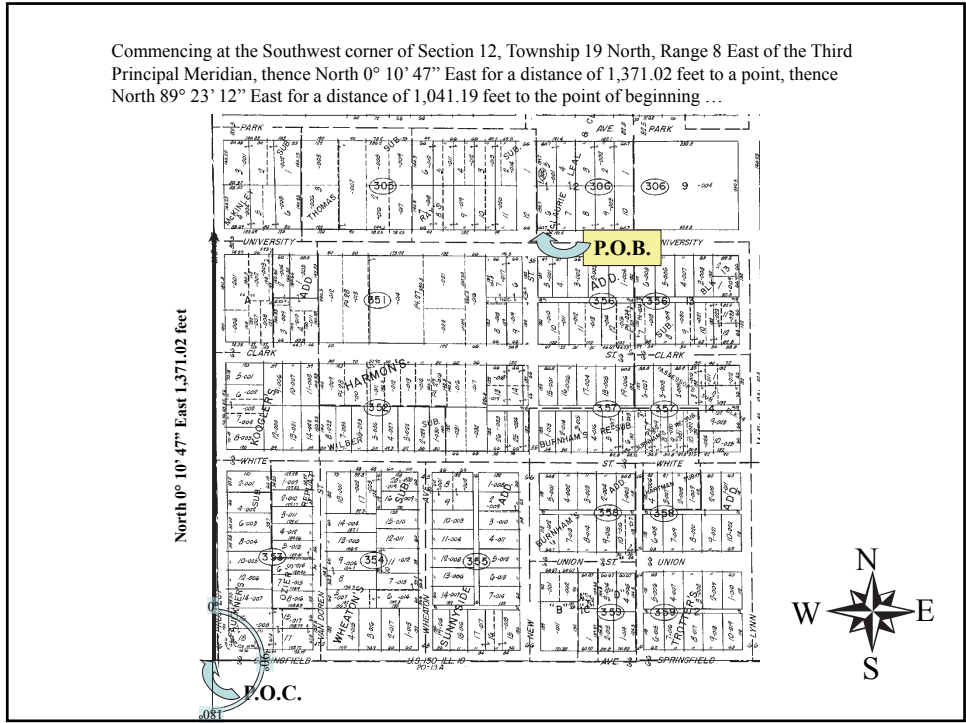
ATG LEGAL EDUCATION Legal Descriptions

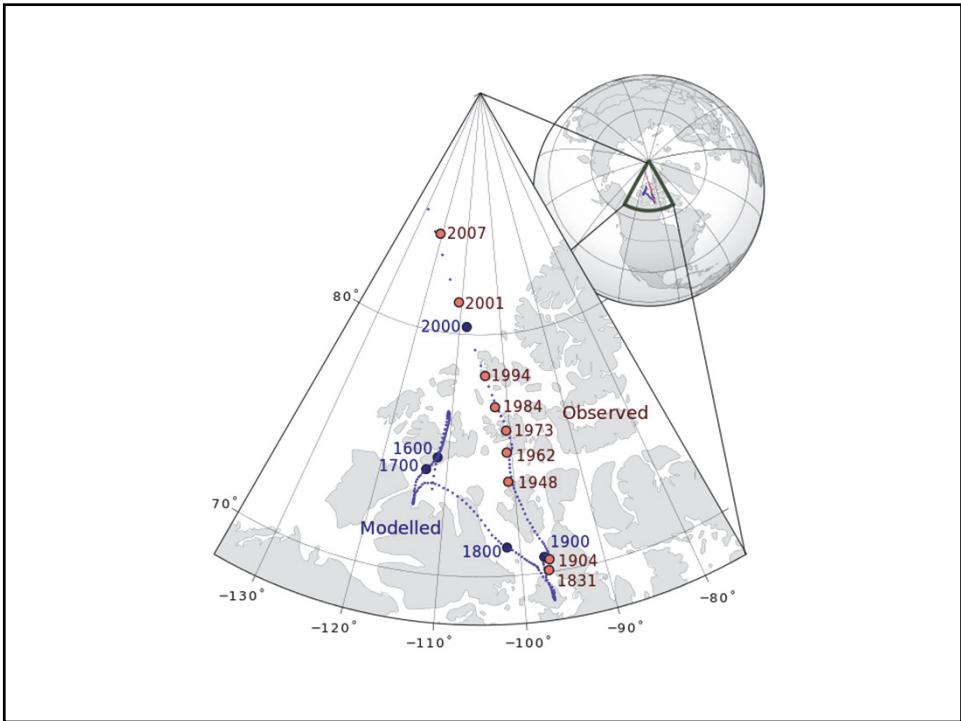
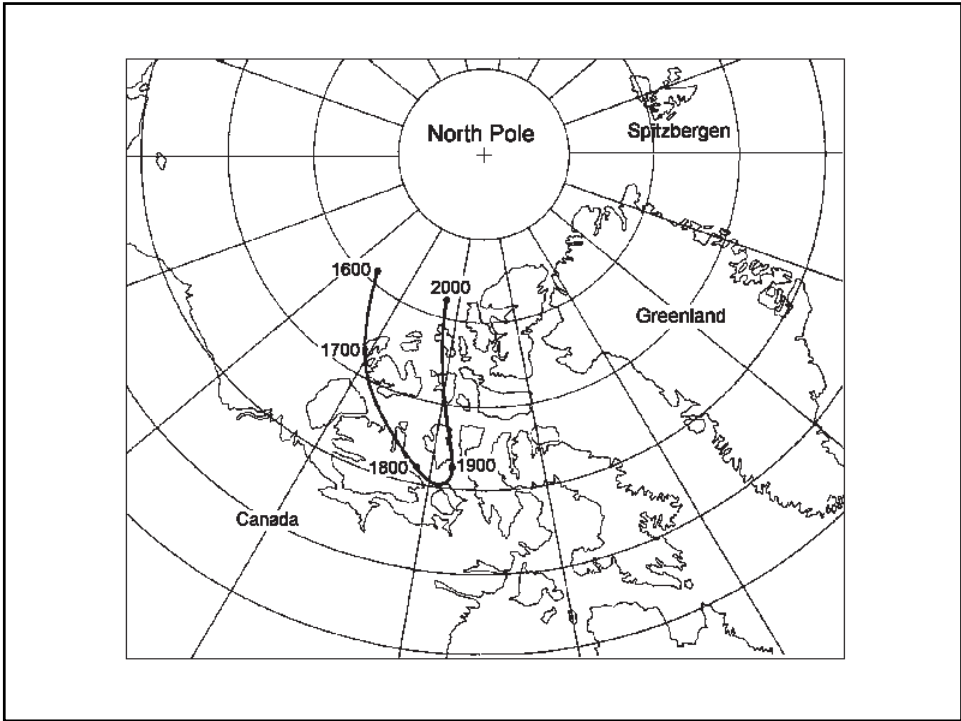


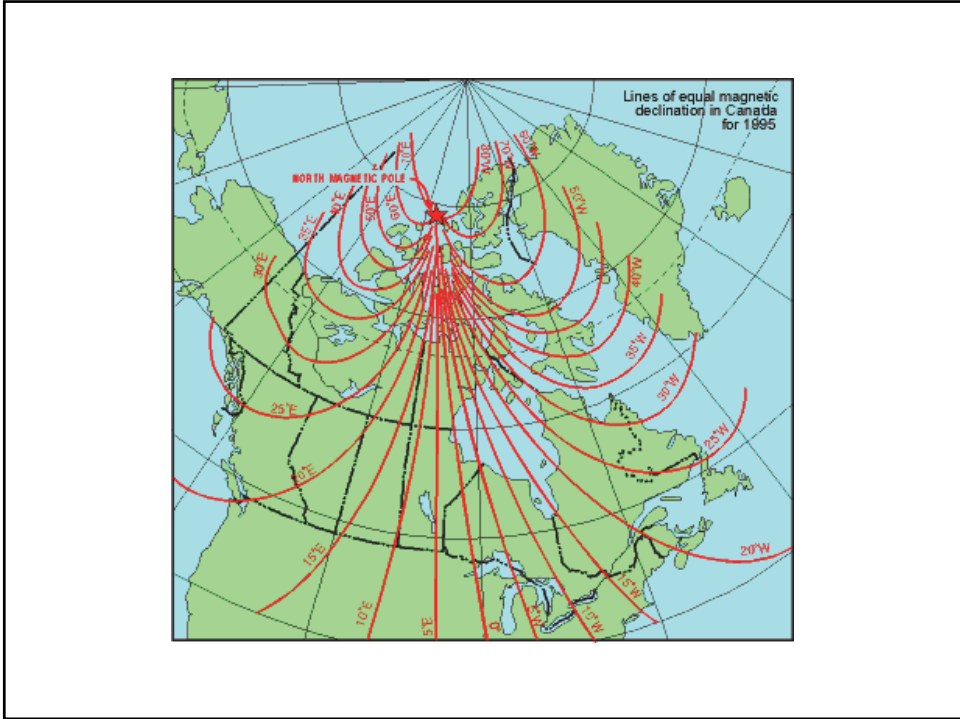
ATG LEGAL EDUCATION Legal Descriptions



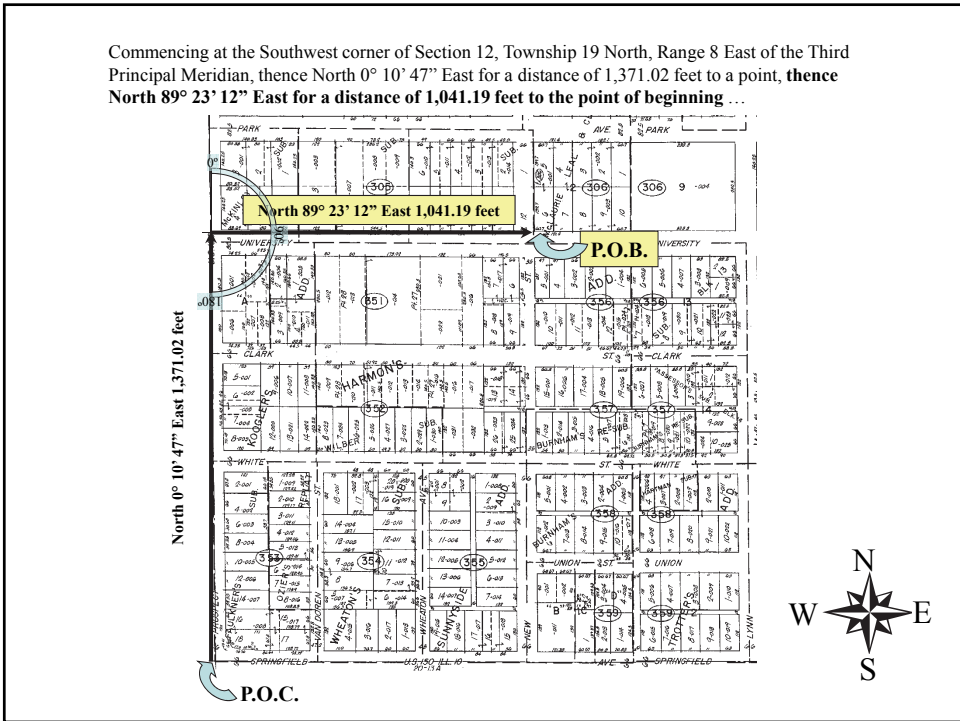
Commencing at the Southwest corner of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, thence North 0° 10' 47" East for a distance of 1,371.02 feet to a point, thence North 89° 23' 12" East for a distance of 1,041.19 feet to the point of beginning ...



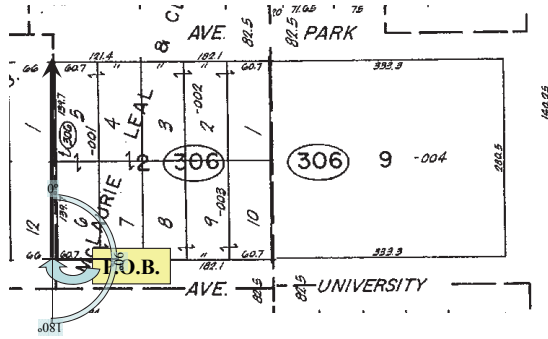




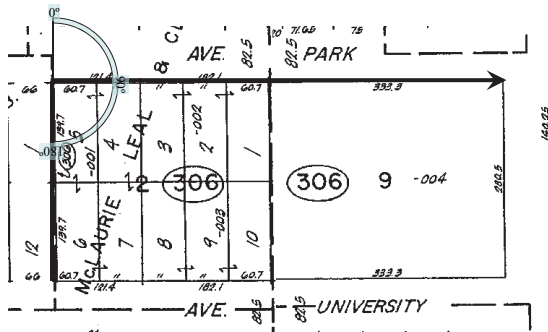
Commencing at the Southwest corner of Section 12, Township 19 North, Range 8 East of the Third Principal Meridian, thence North $0^{\circ} 10' 47''$ East for a distance of 1,371.02 feet to a point, thence North $89^{\circ} 23' 12''$ East for a distance of 1,041.19 feet to the point of beginning ...



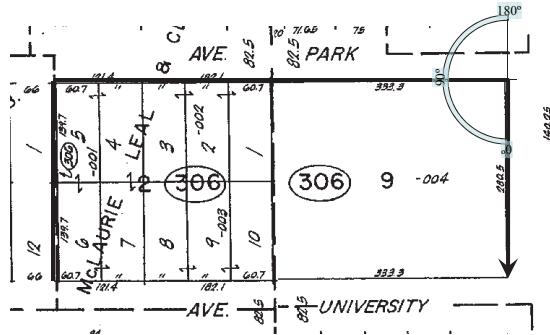
...thence North $0^{\circ} 15' 30''$ West for a distance of 279.4 feet...



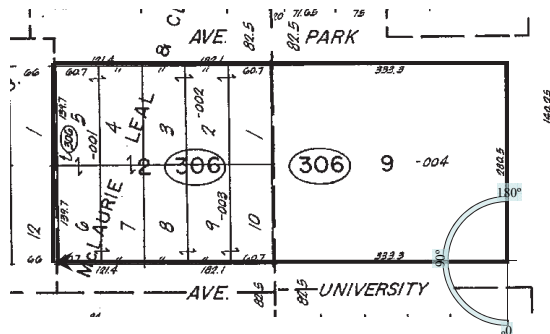
...thence North $0^{\circ} 15' 30''$ West for a distance of 279.4 feet, thence North $89^{\circ} 45' 0''$ East for a distance of 636.8 feet...



...thence North $0^{\circ} 15' 30''$ West for a distance of 279.4 feet, thence North $89^{\circ} 45' 0''$ East for a distance of 636.8 feet, **thence South $1^{\circ} 19' 14''$ West for a distance of 280.5 feet...**



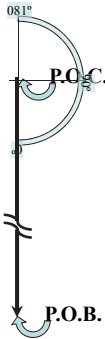
...thence North $0^{\circ} 15' 30''$ West for a distance of 279.4 feet, thence North $89^{\circ} 45' 0''$ East for a distance of 636.8 feet, thence South $1^{\circ} 19' 14''$ West for a distance of 280.5 feet, **thence South $88^{\circ} 57' 34''$ West for a distance of 636.8 feet to the point of beginning**, all in Champaign County, Illinois



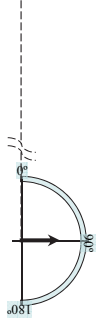
A tract of land being a part of the Northwest Quarter of Section 23, Township 19 North, Range 8 East of the Third Principal Meridian, Champaign County, Illinois, the boundary of which is described as follows:

Commencing at the Northwest Corner of said Northwest Quarter of Section 12, proceed South 0°00'00" East along the West line of said Northwest Quarter, 1425.65 feet to the True Point of Beginning; thence North 90°00'00" East perpendicular to the said West line of the Northwest Quarter, 45.00 feet; thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South 78°15'04" East for an arc length of 298.65 feet to a point of reverse curvature; thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South 71°07'39" East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter; thence North 0°00'00" East along a line being parallel with and 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 252.99 feet; thence North 90°00'00" East perpendicular to said West line of the Northwest Quarter, 400.00 feet; thence South 0°00'00" West parallel with said West line of the Northwest Quarter, 217.00 feet; thence North 89°57'39" East perpendicular to the East line of the Northwest Quarter of said Northwest Quarter, 320.32 feet; thence North 0°02'21" West parallel with said East line of the Northwest Quarter of the Northwest Quarter, 193.27 feet to a point on the North line of the Southeast Quarter of said Northwest Quarter, being 6.02 feet East of the Northwest Corner of said Southeast Quarter of the Northwest Quarter; thence South 89°00'22" East along said North line of the Southeast Quarter of the Northwest Quarter, 1313.36 feet to the Northeast Corner of said Southeast Quarter of the Northwest Quarter; thence South 0°04'42" East along the East line of said Southeast Quarter of the Northwest Quarter, 328.01 feet; thence North 89°00'22" West parallel with said North line of the Southeast Quarter of the Northwest Quarter, 87.24 feet; thence South 84°57'03" West, 229.90 feet; thence South 78°01'13" West, 501.62 feet; thence South 89°41'25" West, 230.14 feet; thence North 89°00'22" West parallel with said North line of the Southeast Quarter of the Northwest Quarter, 416.82 feet to a point on the Easterly Right-of-Way line of proposed Lakeside Drive; thence North 78°51'26" West, 60.20 feet to the proposed Westerly Right-of-Way line of said Lakeside Drive; thence around the arc of a circular curve to the left, having a radius of 1470.00 feet, a chord length of 104.57 feet, and a chord bearing of North 4°19'07" East for an arc length of 104.59 feet; thence North 89°00'22" West parallel with said North line of the Southeast Quarter of the Northwest Quarter, 125.63 feet; thence around the arc of a circular curve to the right, having a radius of 1833.00 feet, a chord length of 392.12 feet, and a chord bearing of North 82°51'57" West for an arc distance of 392.87 feet; thence South 0°00'00" East parallel to said West line of the Northwest Quarter, 258.00 feet; thence North 76°24'15" West, 20.58 feet; thence North 73°57'05", 136.31 feet; thence North 73°34'20" West, 136.58 feet; thence North 66°52'53" West, 142.44 feet; thence North 80°10'46" West, 163.39 feet; thence South 0°00'00" East parallel with and 45.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 909.59 feet to a point on the South line of said Northwest Quarter; thence North 89°01'42" West along said South line of the Northwest Quarter, 45.01 feet to the Southwest Corner of said Northwest Quarter; thence North 0°00'00" East along said West line of the Northwest Quarter, 1225.83 feet to the True Point of Beginning.

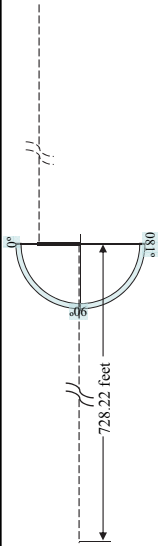
Commencing at the Northwest Corner of said Northwest Quarter of Section 12, proceed South 0°00'00" East along the West line of said Northwest Quarter, 1425.65 feet to the True Point of Beginning...



...thence North $90^{\circ}00'00''$ East perpendicular to the said West line of the Northwest Quarter, 45.00 feet...



...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature



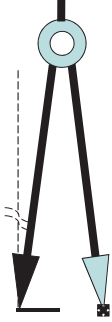
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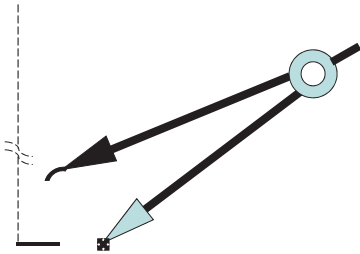
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature



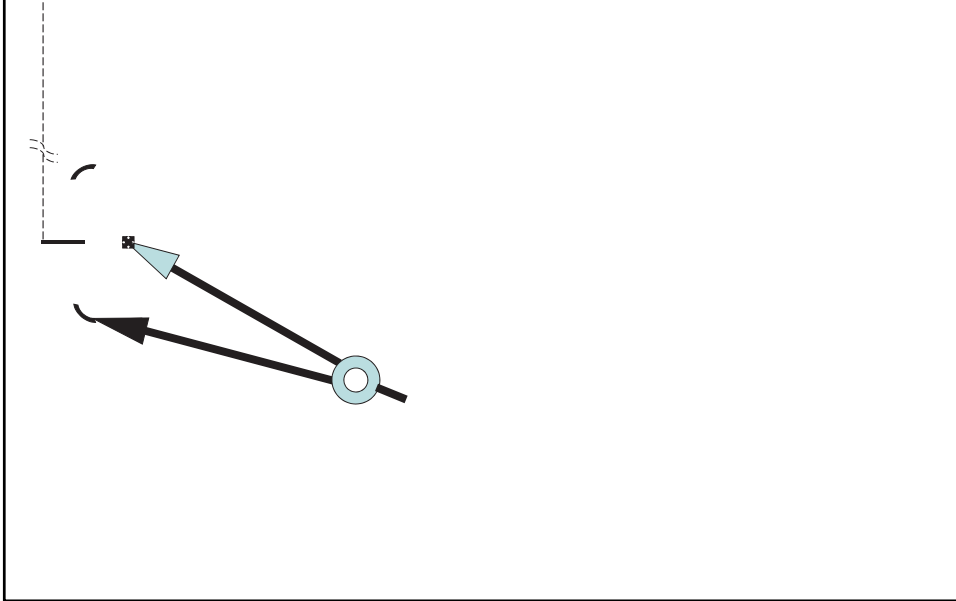
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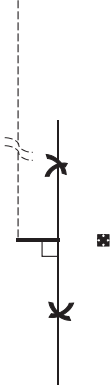
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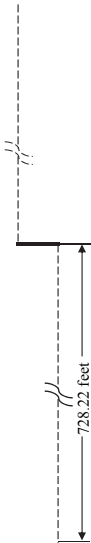
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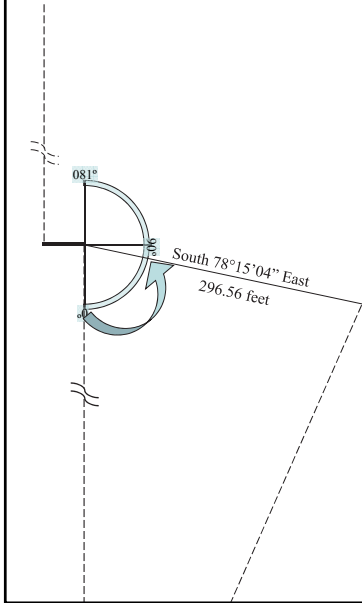
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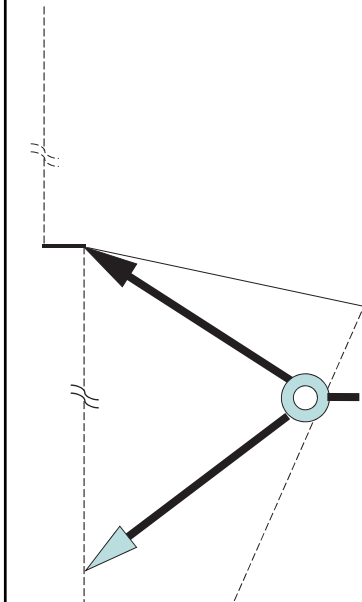
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature



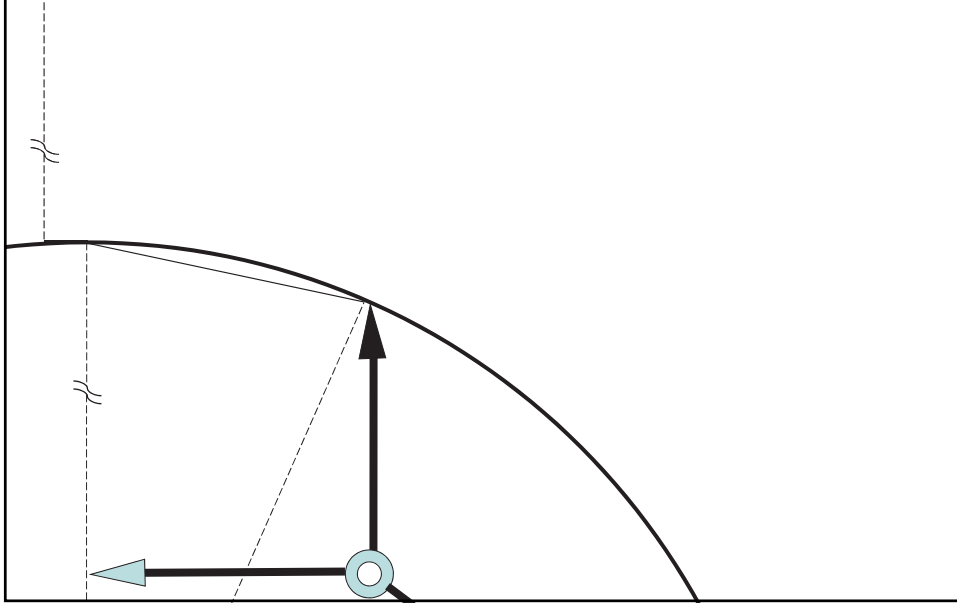
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South 78°15'04" East for an arc length of 298.65 feet to a point of reverse curvature



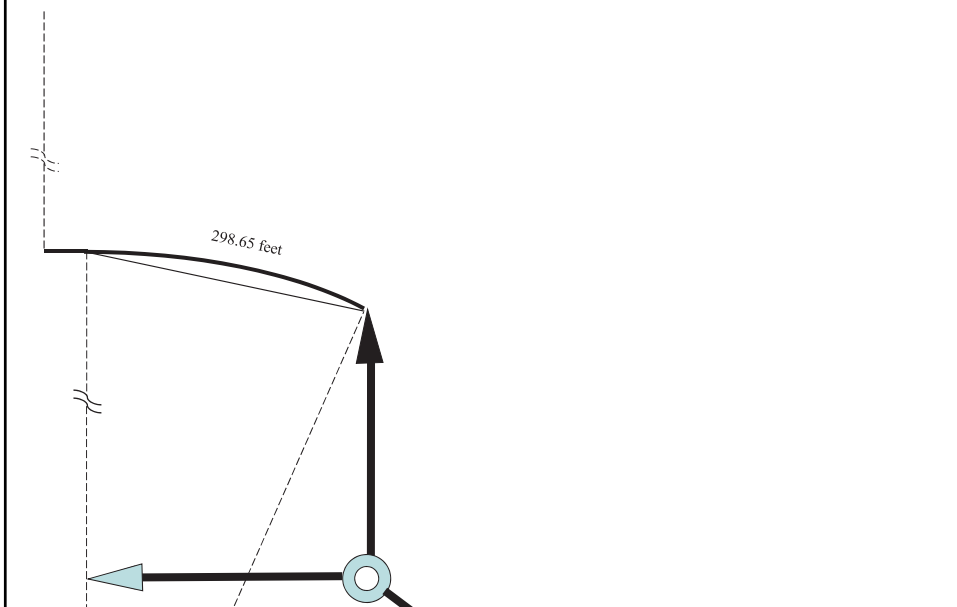
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South 78°15'04" East for an arc length of 298.65 feet to a point of reverse curvature



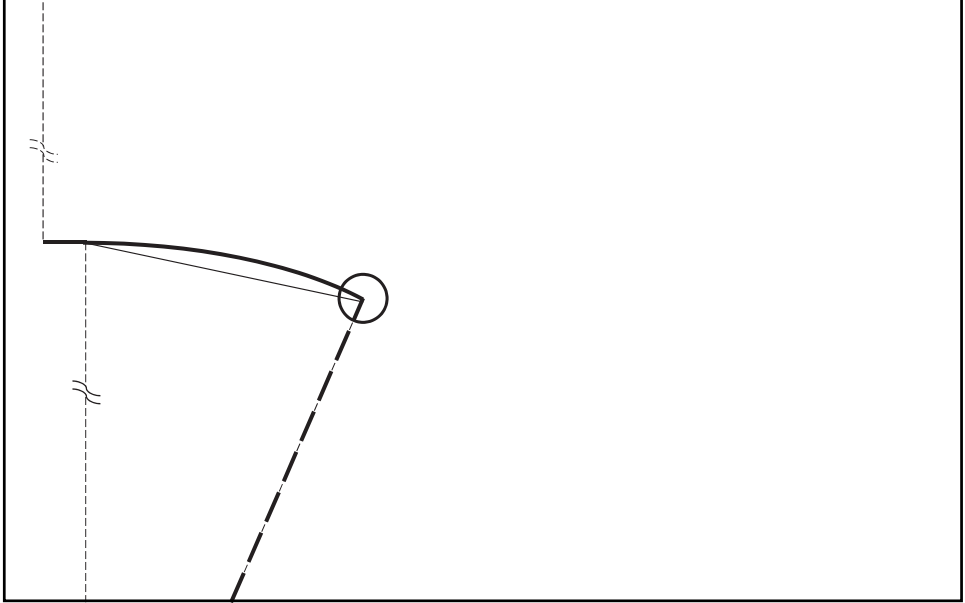
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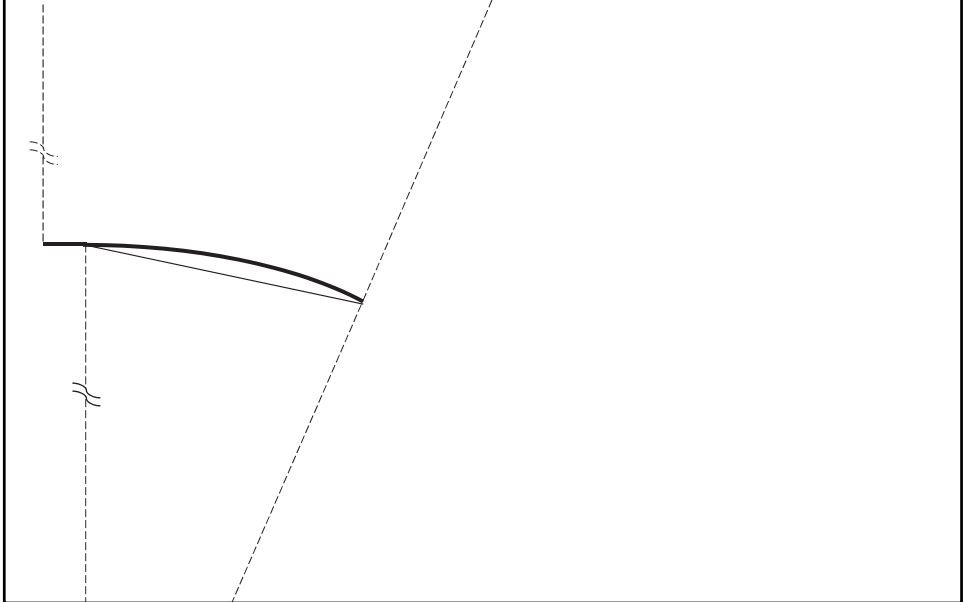
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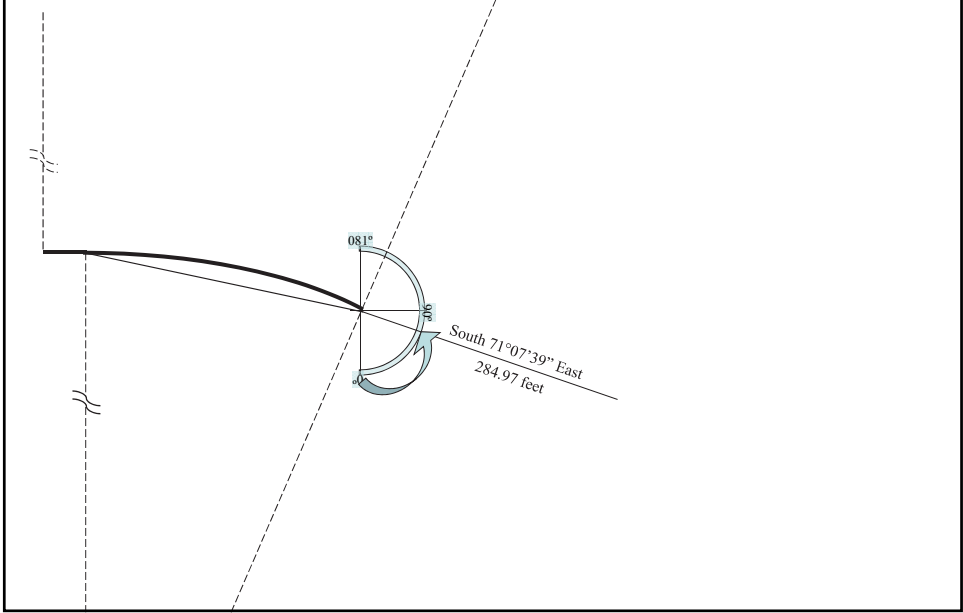
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**



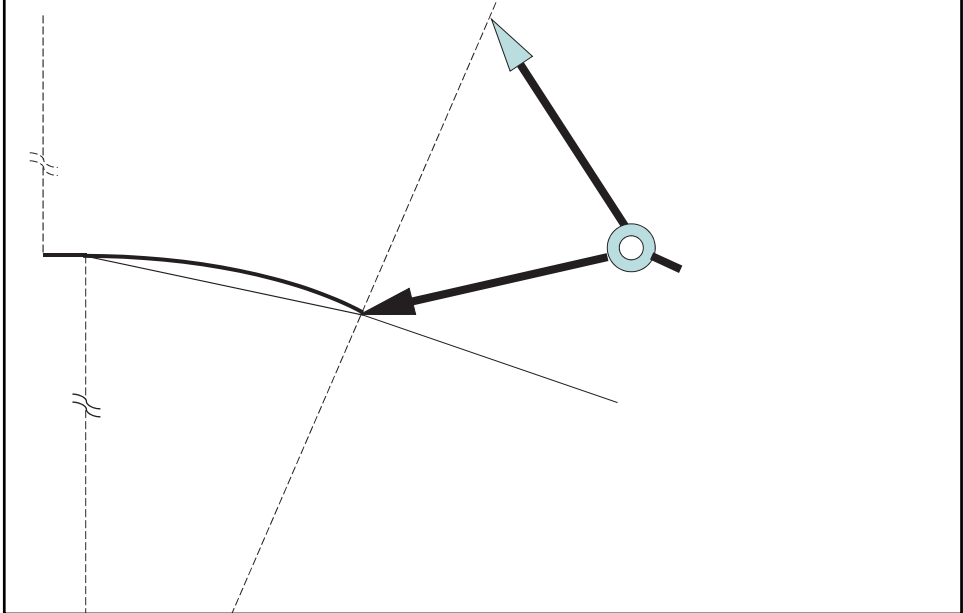
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**



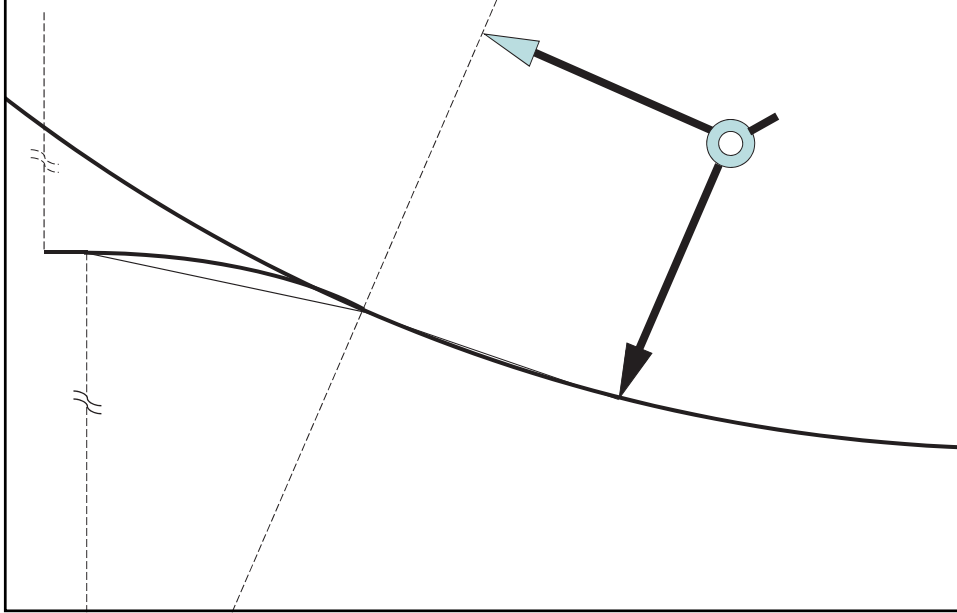
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**



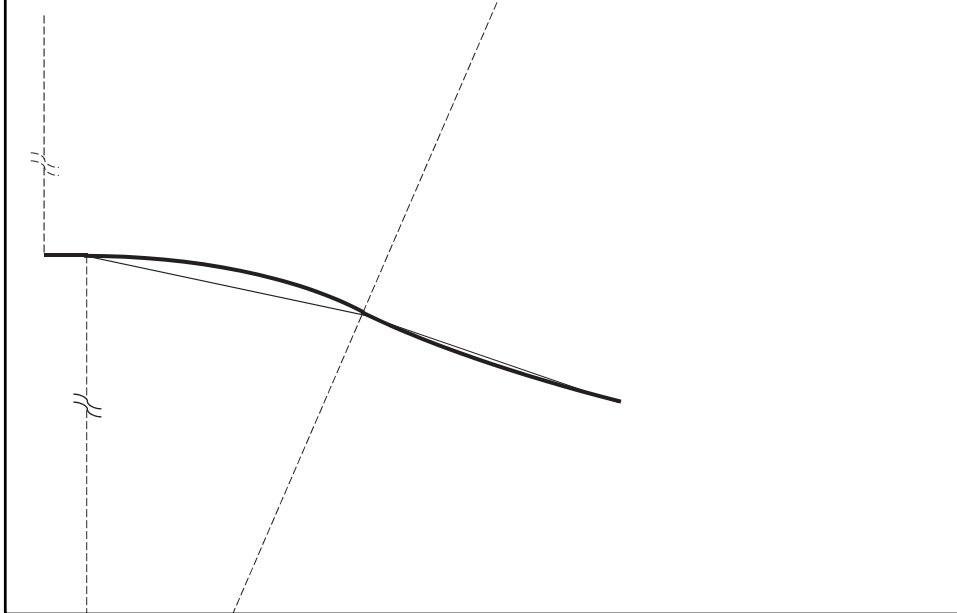
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**



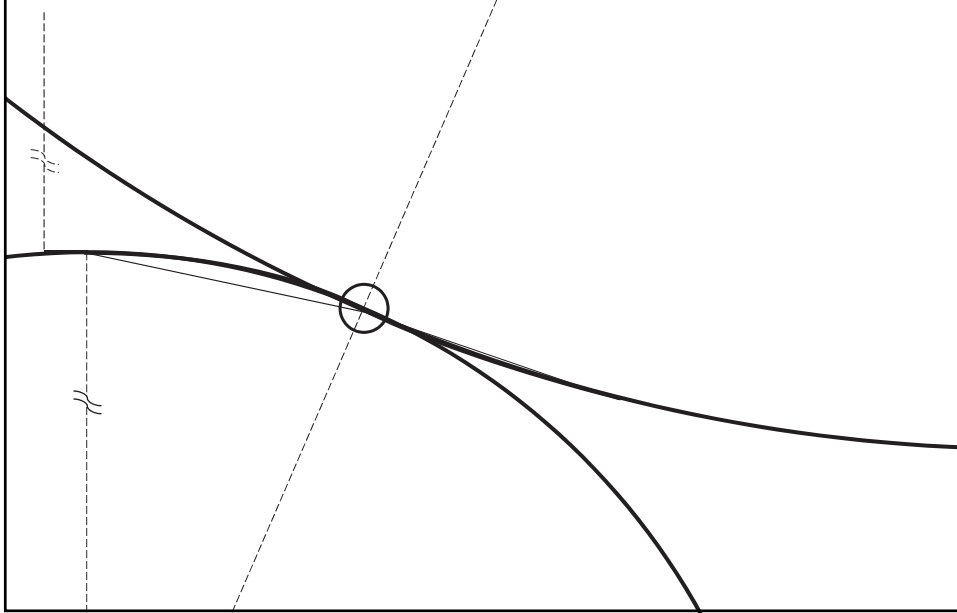
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**



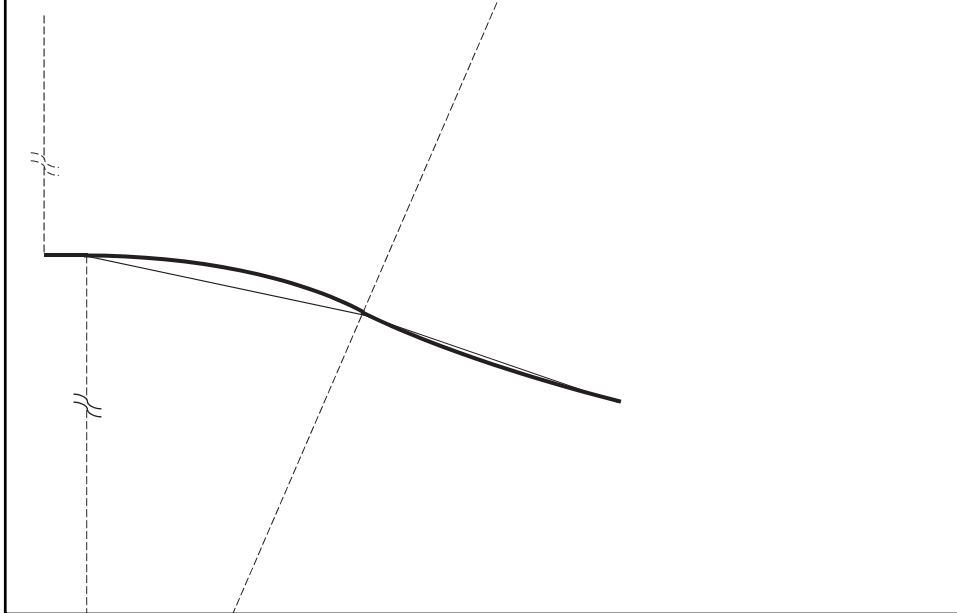
...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**



...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**

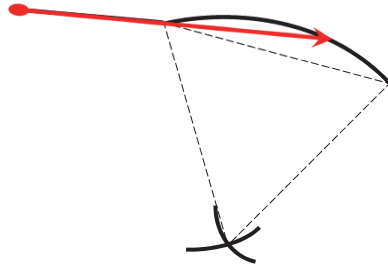


...thence around a circular curve to the right being tangent to the previously described course, and having a radius of 728.22 feet, chord length of 296.56 feet, a chord bearing of South $78^{\circ}15'04''$ East for an arc length of 298.65 feet to a point of reverse curvature; **thence around a circular curve to the left being tangent to the previously described course and having a radius of 1757.00 feet, a chord length of 284.97 feet, a chord bearing South $71^{\circ}07'39''$ East for an arc length of 285.27 feet to a point being 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter;**



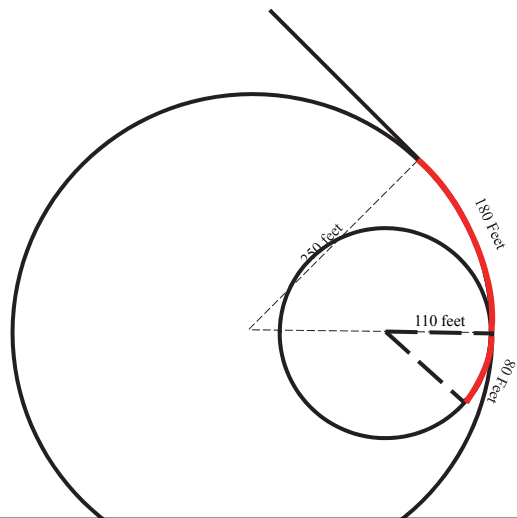
Non-Tangent Curves

...thence South 85 degrees 34 minutes 56 seconds East a distance of 148 feet; thence Easterly and Southeasterly along a curved line not tangent to the last described line, having a radius of 242.00 feet, subtending a chord of 249.66 feet and bearing South 75 degrees 36 minutes 34 seconds East, an arc distance of 262.32 feet...

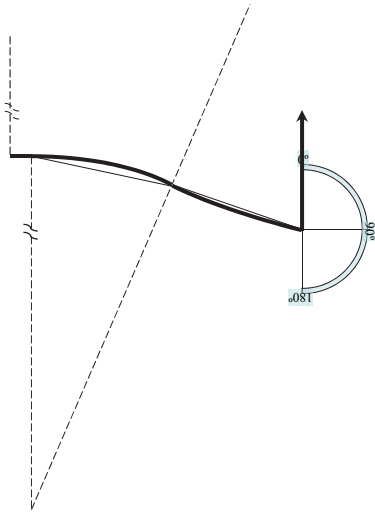


Compound Curves

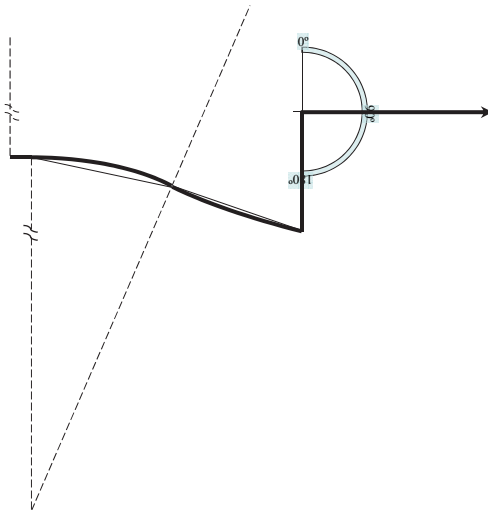
...thence South 45 degrees East a distance of 220 feet to a point of curvature; thence Southerly a distance of 180 feet along the arc of a circle, concave to the Southwest, having a radius of 250 feet to a point of compound curvature; thence Southwesterly a distance of 80 feet along the arc of a circle, concave to the Northwest, having a radius of 110 feet to a point ...



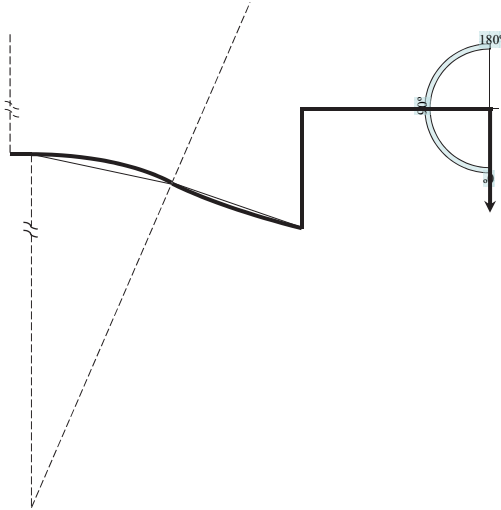
...thence North $0^{\circ}00'00''$ East along a line being parallel with and 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 252.99 feet; thence North $90^{\circ}00'00''$ East perpendicular to said West line of the Northwest Quarter, 400.00 feet; thence South $0^{\circ}00'00''$ West parallel with said West line of the Northwest Quarter, 217.00 feet; thence North $89^{\circ}57'39''$ East perpendicular to the East line of the Northwest Quarter of said Northwest Quarter, 320.32 feet;



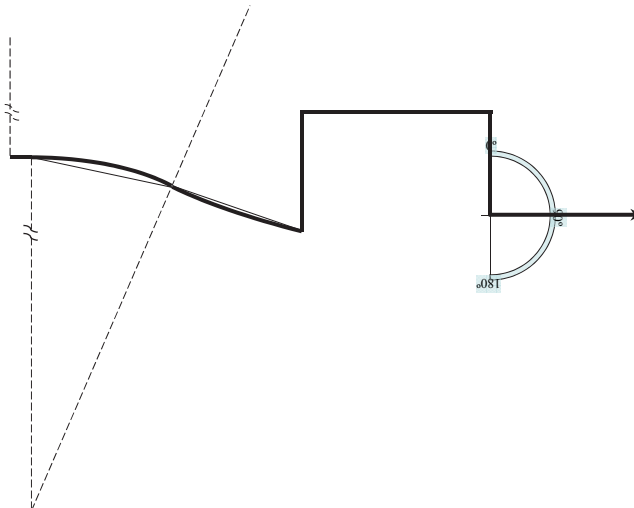
...thence North $0^{\circ}00'00''$ East along a line being parallel with and 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 252.99 feet; **thence North $90^{\circ}00'00''$ East perpendicular to said West line of the Northwest Quarter, 400.00 feet;** thence South $0^{\circ}00'00''$ West parallel with said West line of the Northwest Quarter, 217.00 feet; thence North $89^{\circ}57'39''$ East perpendicular to the East line of the Northwest Quarter of said Northwest Quarter, 320.32 feet;



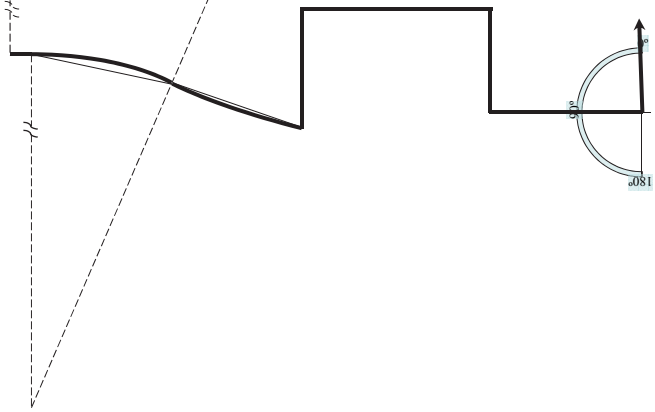
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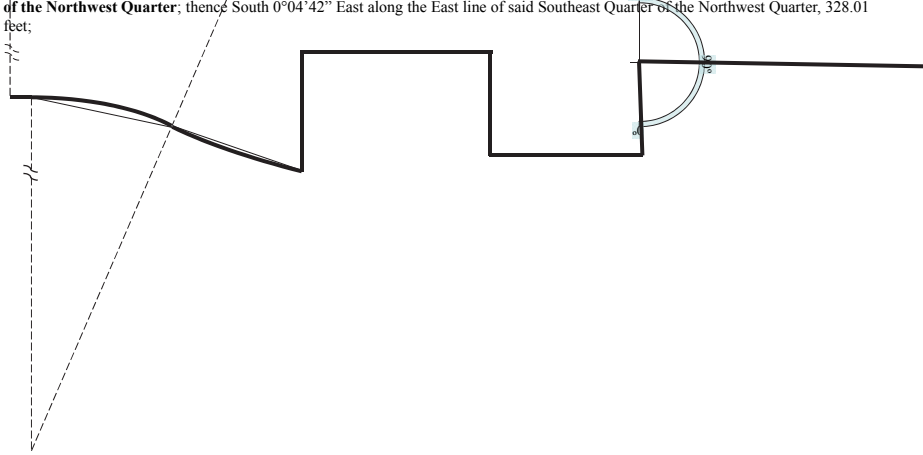
...thence North $0^{\circ}00'00''$ East along a line being parallel with and 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 252.99 feet; thence North $90^{\circ}00'00''$ East perpendicular to said West line of the Northwest Quarter, 400.00 feet; thence South $0^{\circ}00'00''$ West parallel with said West line of the Northwest Quarter, 217.00 feet; **thence North $89^{\circ}57'39''$ East perpendicular to the East line of the Northwest Quarter of said Northwest Quarter, 320.32 feet;**



...thence North 0°00'00" East along a line being parallel with and 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 252.99 feet; thence North 90°00'00" East perpendicular to said West line of the Northwest Quarter, 400.00 feet; thence South 0°00'00" West parallel with said West line of the Northwest Quarter, 217.00 feet; thence North 89°57'39" East perpendicular to the East line of the Northwest Quarter of said Northwest Quarter, 320.32 feet; **thence North 0°02'21" West parallel with said East line of the Northwest Quarter of the Northwest Quarter, 193.27 feet to a point on the North line of the Southeast Quarter of said Northwest Quarter, being 6.02 feet East of the Northwest Corner of said Southeast Quarter of the Northwest Quarter;** thence South 89°00'22" East along said North line of the Southeast Quarter of the Northwest Quarter, 1313.36 feet to the Northeast Corner of said Southeast Quarter of the Northwest Quarter; thence South 0°04'42" East along the East line of said Southeast Quarter of the Northwest Quarter, 328.01 feet;



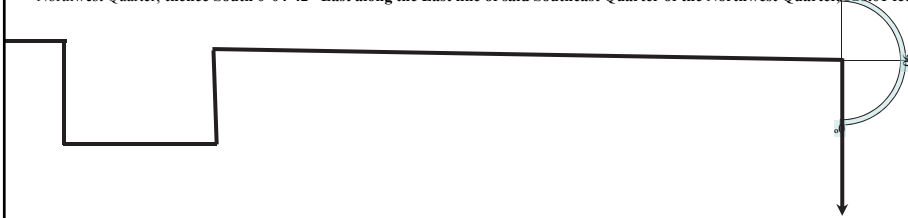
...thence North 0°00'00" East along a line being parallel with and 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 252.99 feet; thence North 90°00'00" East perpendicular to said West line of the Northwest Quarter, 400.00 feet; thence South 0°00'00" West parallel with said West line of the Northwest Quarter, 217.00 feet; thence North 89°57'39" East perpendicular to the East line of the Northwest Quarter of said Northwest Quarter, 320.32 feet; thence North 0°02'21" West parallel with said East line of the Northwest Quarter of the Northwest Quarter, 193.27 feet to a point on the North line of the Southeast Quarter of said Northwest Quarter, being 6.02 feet East of the Northwest Corner of said Southeast Quarter of the Northwest Quarter; **thence South 89°00'22" East along said North line of the Southeast Quarter of the Northwest Quarter, 1313.36 feet to the Northeast Corner of said Southeast Quarter of the Northwest Quarter;** thence South 0°04'42" East along the East line of said Southeast Quarter of the Northwest Quarter, 328.01 feet;



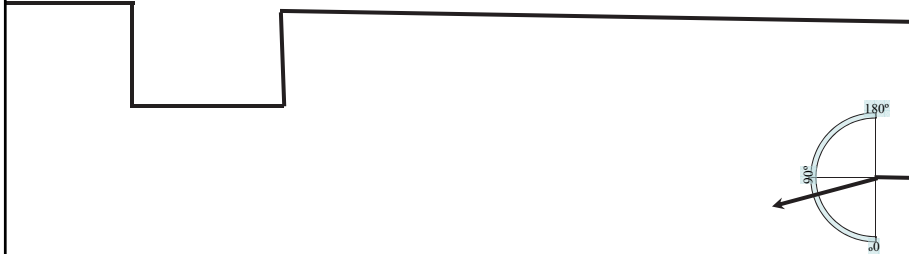
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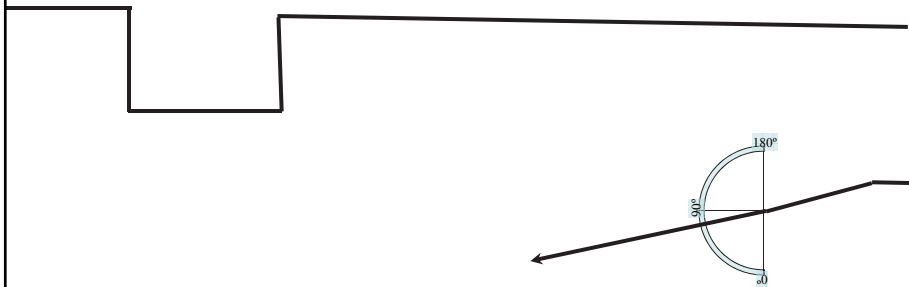
...thence North 0°00'00" East along a line being parallel with and 605.00 feet East of, as measured perpendicular to, said West line of the Northwest Quarter, 252.99 feet; thence North 90°00'00" East perpendicular to said West line of the Northwest Quarter, 400.00 feet; thence South 0°00'00" West parallel with said West line of the Northwest Quarter, 217.00 feet; thence North 89°57'39" East perpendicular to the East line of the Northwest Quarter of said Northwest Quarter, 320.32 feet; thence North 0°02'21" West parallel with said East line of the Northwest Quarter of the Northwest Quarter, 193.27 feet to a point on the North line of the Southeast Quarter of said Northwest Quarter, being 6.02 feet East of the Northwest Corner of said Southeast Quarter of the Northwest Quarter; thence South 89°00'22" East along said North line of the Southeast Quarter of the Northwest Quarter, 1313.36 feet to the Northeast Corner of said Southeast Quarter of the Northwest Quarter; **thence South 0°04'42" East along the East line of said Southeast Quarter of the Northwest Quarter, 328.01 feet;**



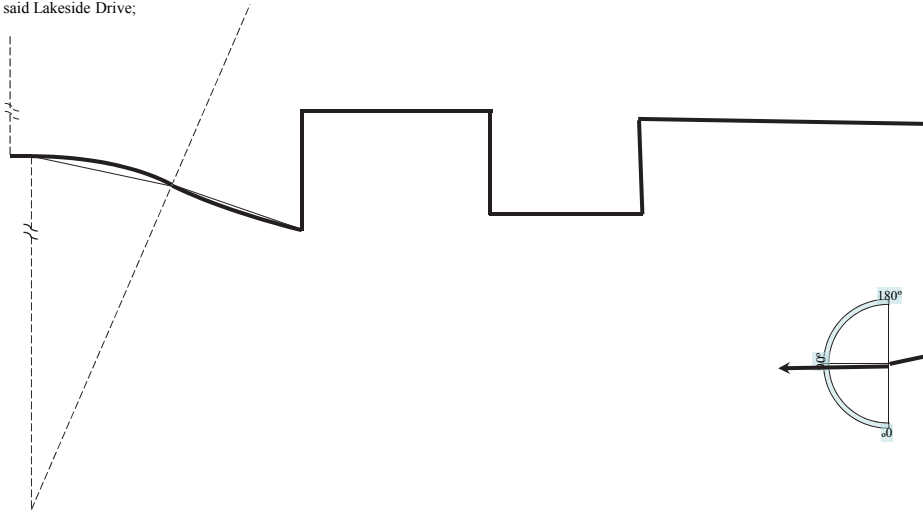
... thence North $89^{\circ}00'22''$ West parallel with said North line of the Southeast Quarter of the Northwest Quarter, 87.24 feet; **thence South $84^{\circ}57'03''$ West, 229.90 feet**; thence South $78^{\circ}01'13''$ West, 501.62 feet; thence South $89^{\circ}41'25''$ West, 230.14 feet; thence North $89^{\circ}00'22''$ West parallel with said North line of the Southeast Quarter of the Northwest Quarter, 416.82 feet to a point on the Easterly Right-of-Way line of proposed Lakeside Drive; thence North $78^{\circ}51'26''$ West, 60.20 feet to the proposed Westerly Right-of-Way line of said Lakeside Drive;



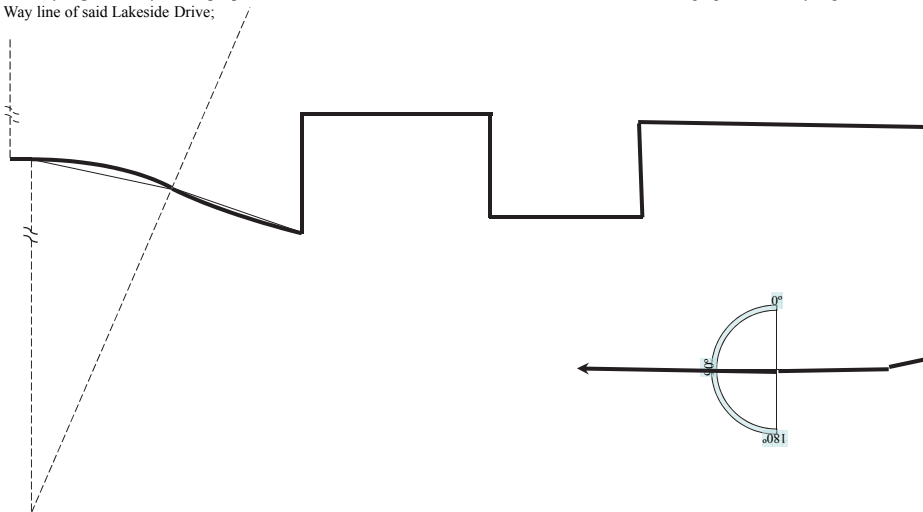
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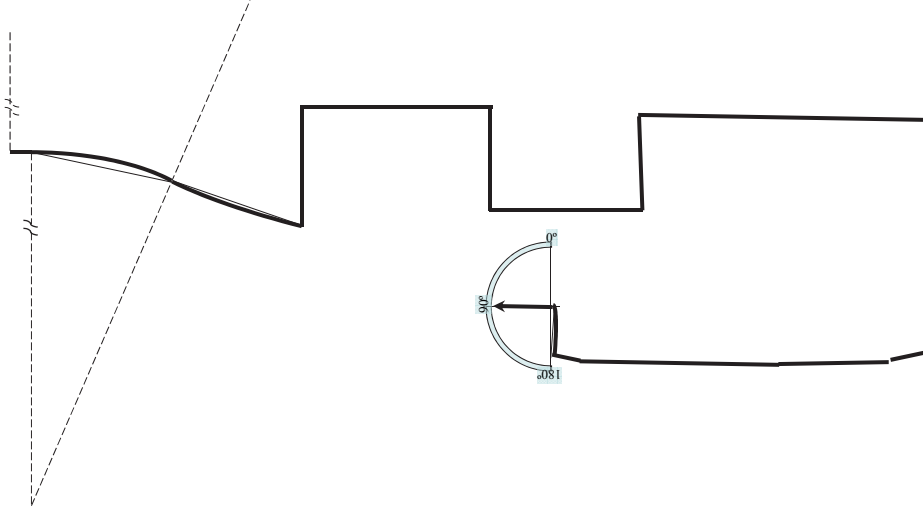
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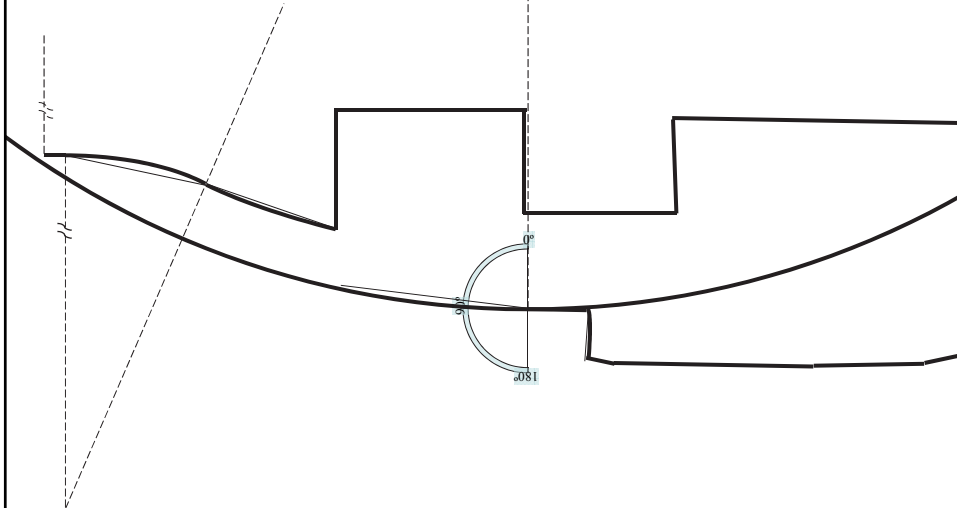
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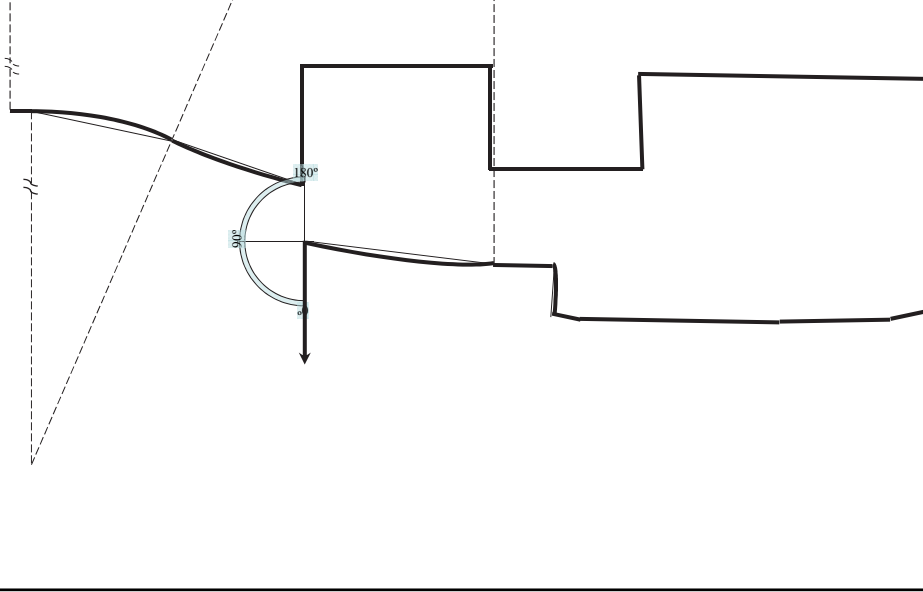
... thence around the arc of a circular curve to the left, having a radius of 1470.00 feet, a chord length of 104.57 feet, and a chord bearing of North $4^{\circ}19'07''$ East for an arc length of 104.59 feet; **thence North $89^{\circ}00'22''$ West parallel with said North line of the Southeast Quarter of the Northwest Quarter, 125.63 feet**; thence around the arc of a circular curve to the right, having a radius of 1833.00 feet, a chord length of 392.12 feet, and a chord bearing of North $82^{\circ}51'57''$ West for an arc distance of 392.87 feet



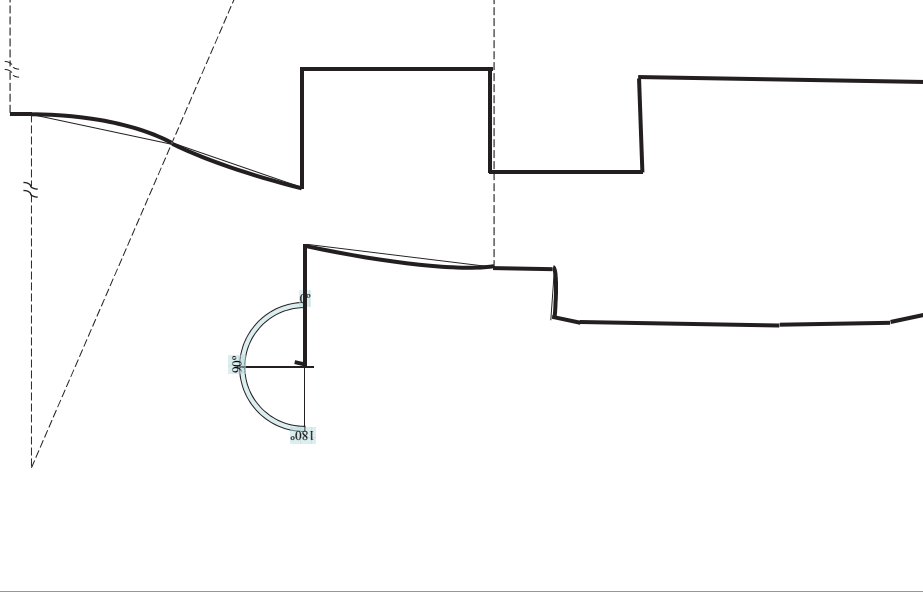
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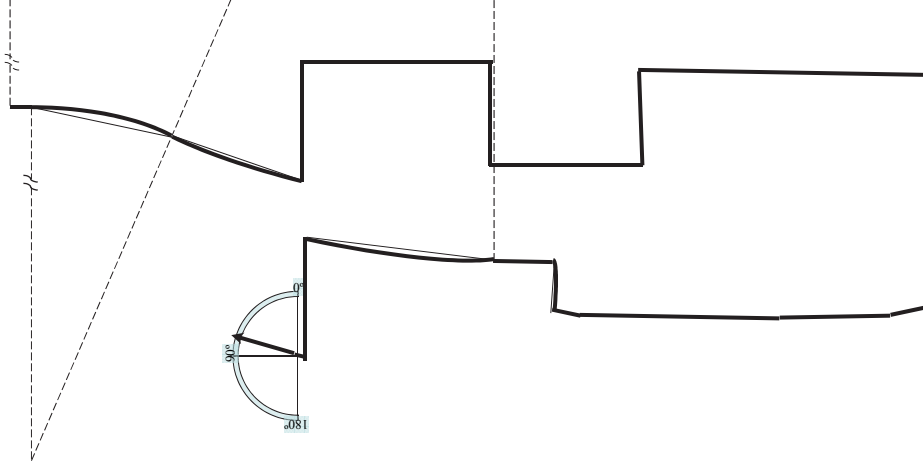
...thence South 0°00'00" East parallel to said West line of the Northwest Quarter, 258.00 feet; thence North 76°24'15" West, 20.58 feet; thence North 73°57'05", 136.31 feet; thence North 73°34'20" West, 136.58 feet; thence North 66°52'53" West, 142.44 feet; thence North 80°10'46" West, 163.39 feet; thence South 0°00'00" East parallel with and 45.00 East of, as measured perpendicular to, said West line of the Northwest Quarter, 909.59 feet to a point on the South line of said Northwest Quarter; thence North 89°01'42" West along said South line of the Northwest Quarter, 45.01 feet to the Southwest Corner of said Northwest Quarter; thence North 0°00'00" East along said West line of the Northwest Quarter, 1225.83 feet to the True Point of Beginning.



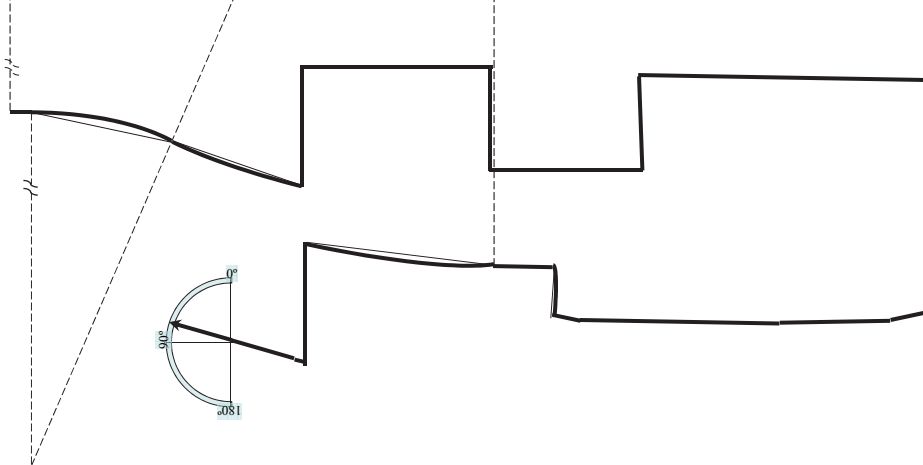
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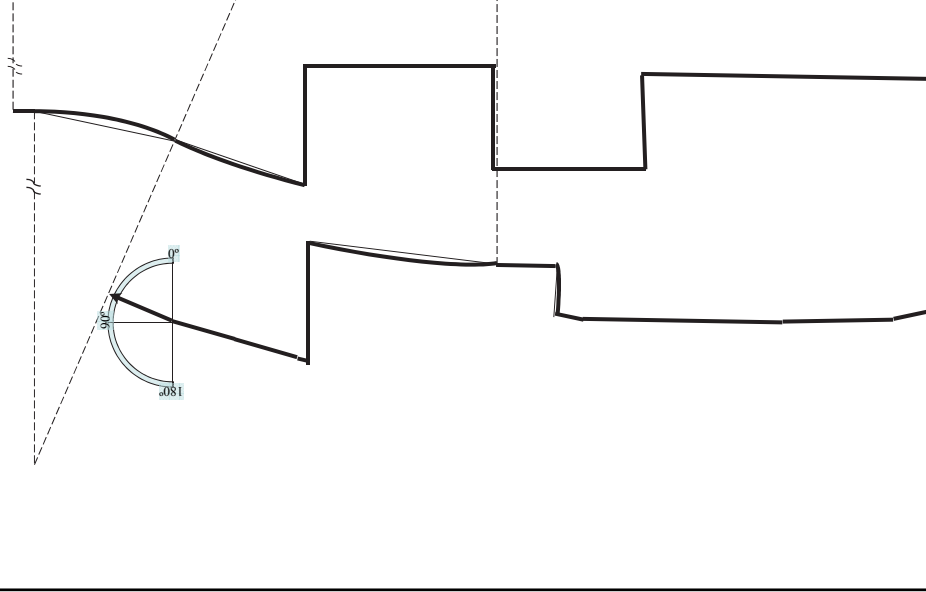
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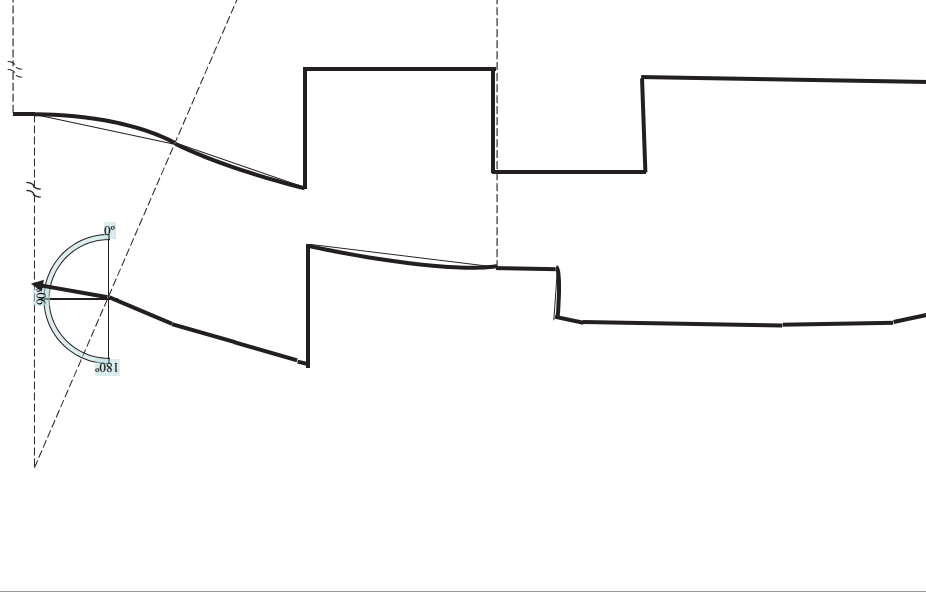
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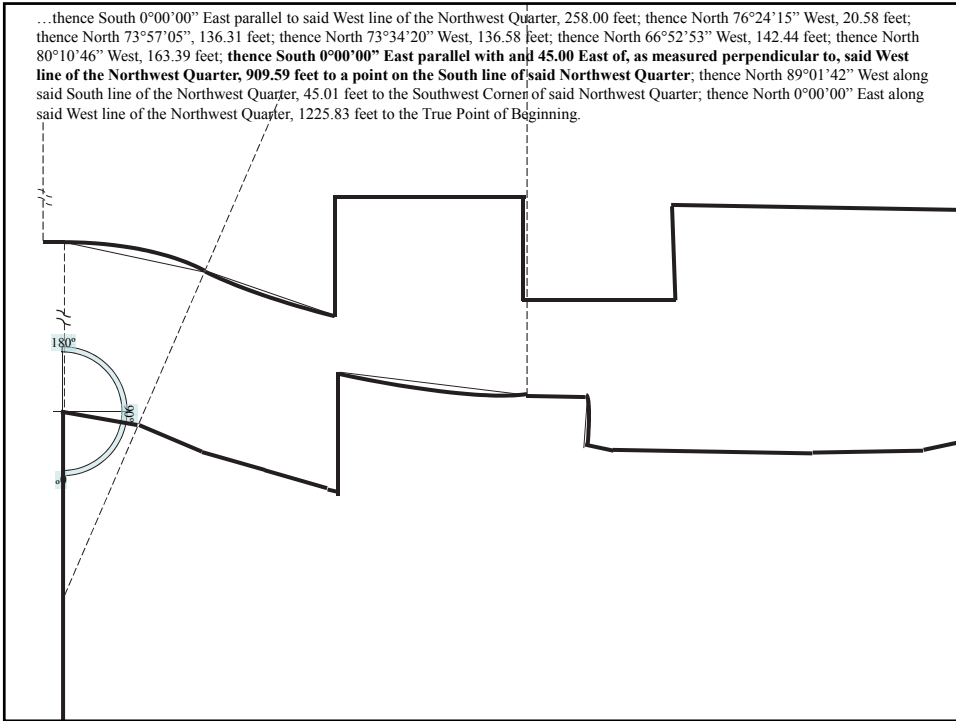
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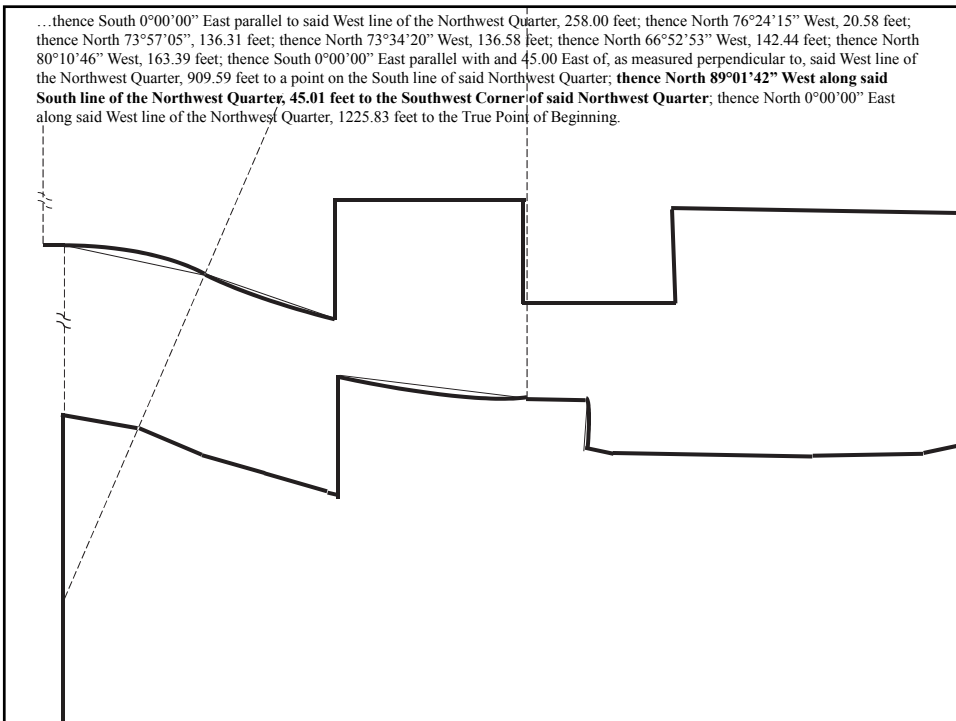
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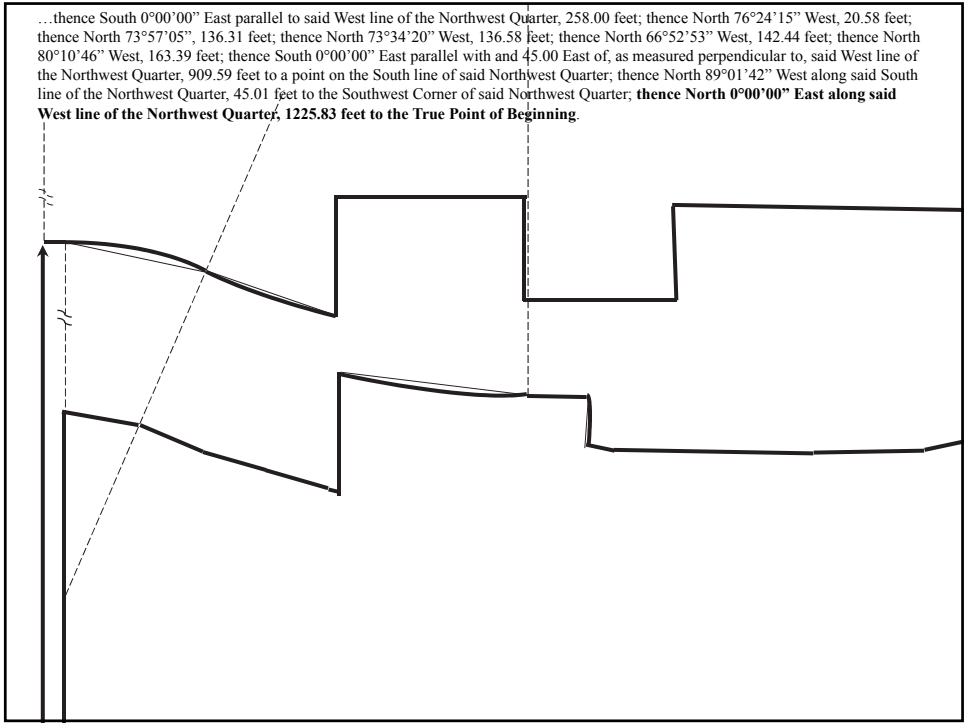
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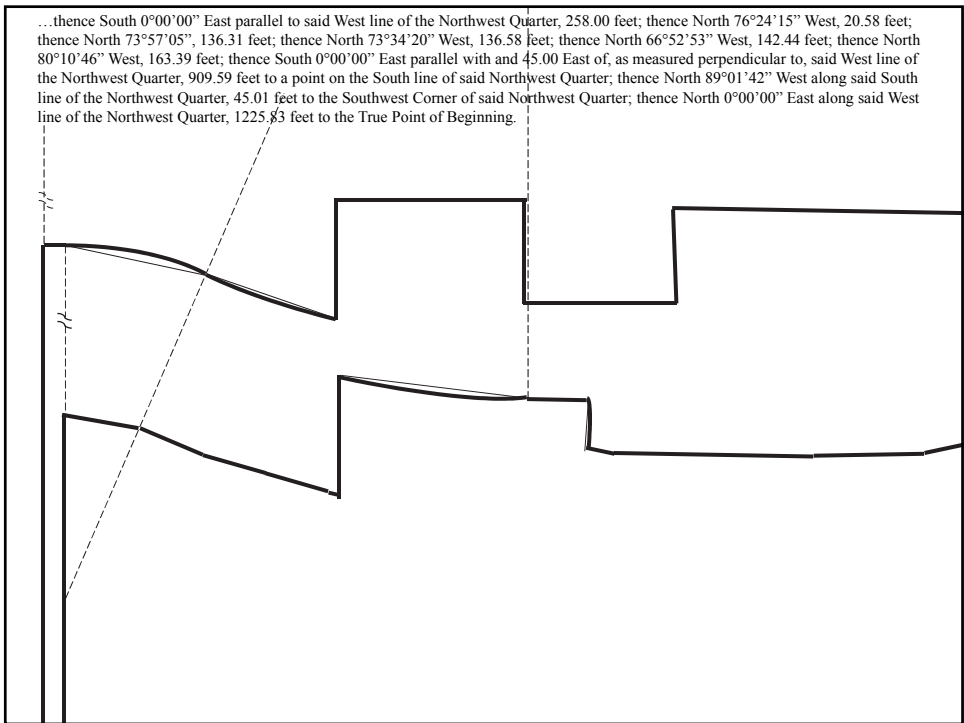
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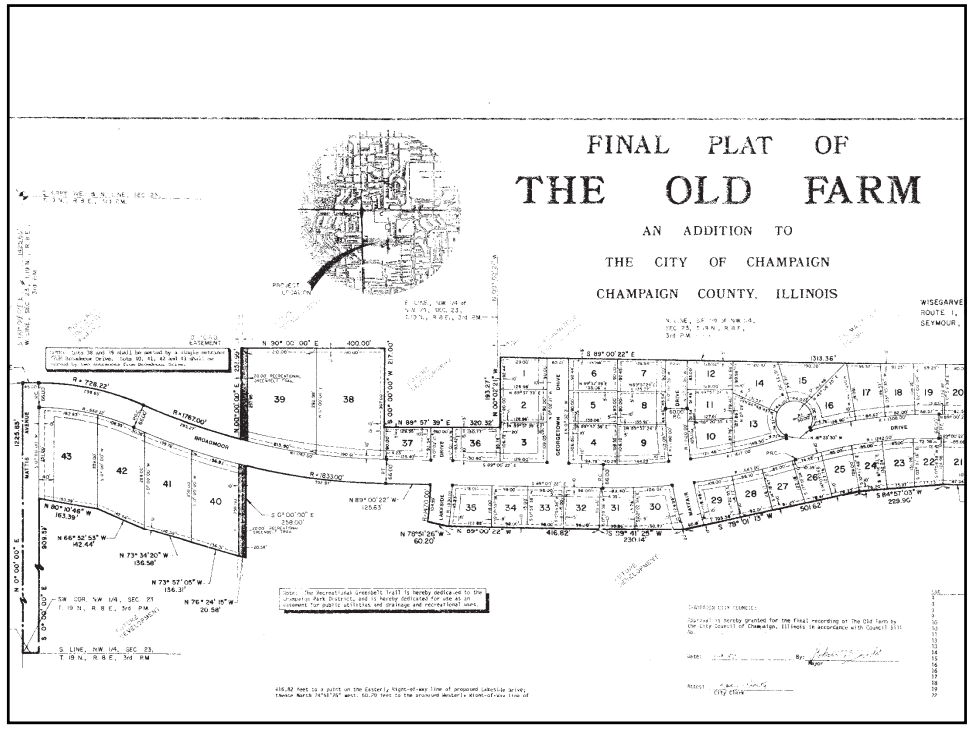


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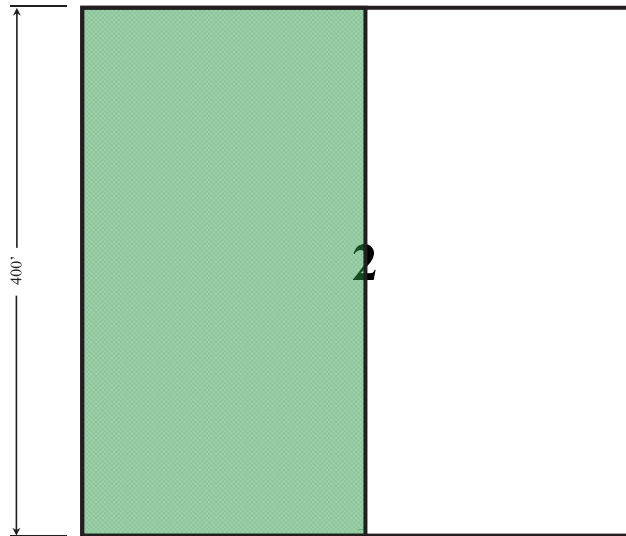




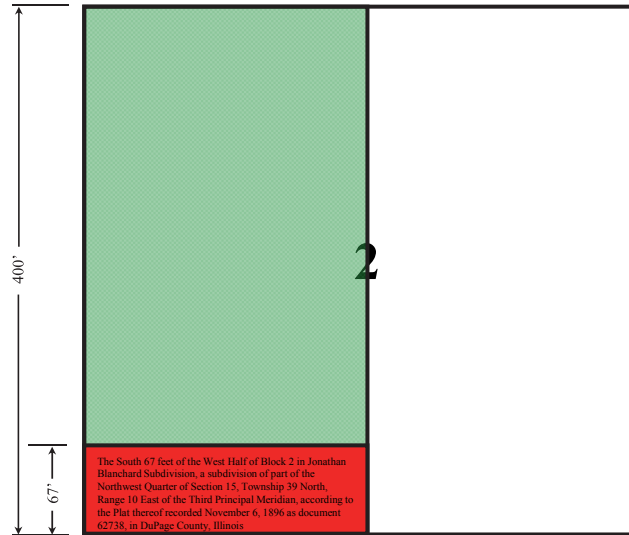
Selected Problems



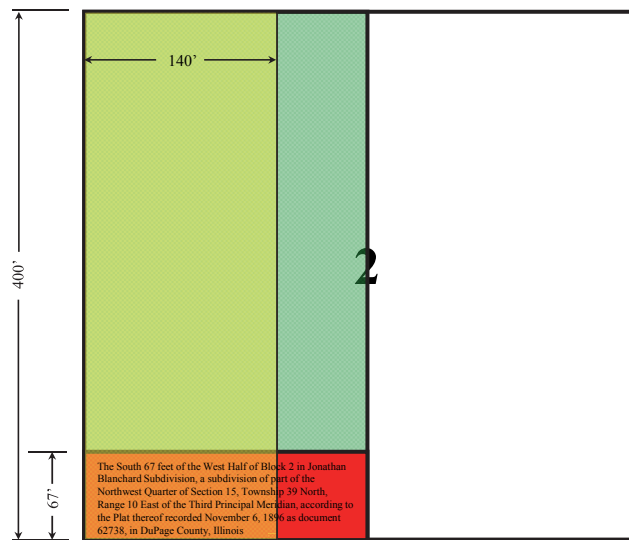
The South 67 feet of the **West Half of Block 2** in Jonathan Blanchard Subdivision, a subdivision of part of the Northwest Quarter of Section 15, Township 39 North, Range 10 East of the Third Principal Meridian, according to the Plat thereof recorded November 6, 1896 as document 62738, in DuPage County, Illinois



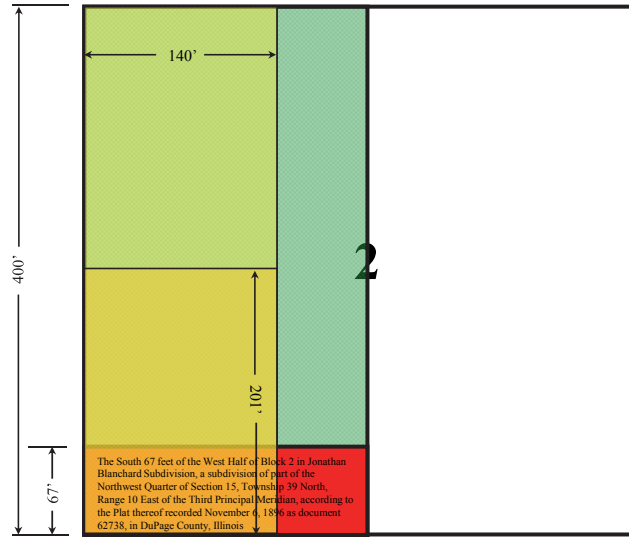
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The North 67 feet of the South 201 Feet of the West 140 feet of Block 2 in Jonathan Blanchard Subdivision, a subdivision of part of the Northwest Quarter of Section 15, Township 39 North, Range 10 East of the Third Principal Meridian, according to the Plat thereof recorded November 6, 1896 as document 62738, in DuPage County, Illinois



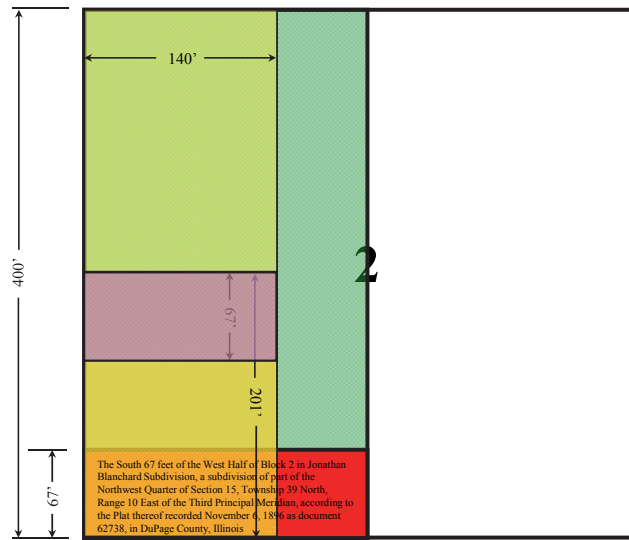
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ATG LEGAL EDUCATION Legal Descriptions



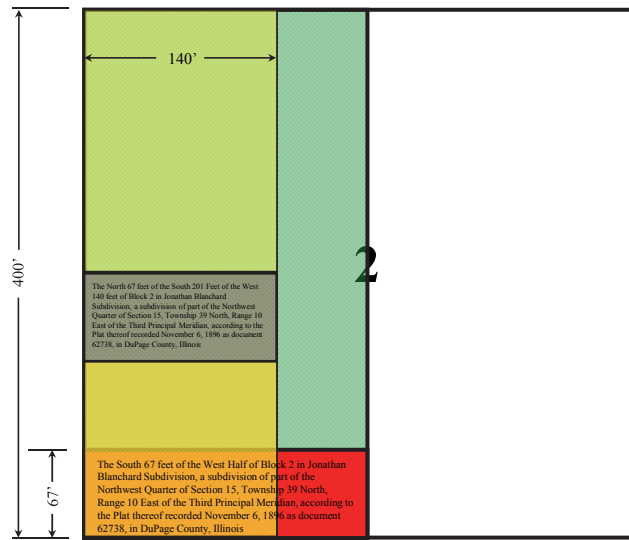
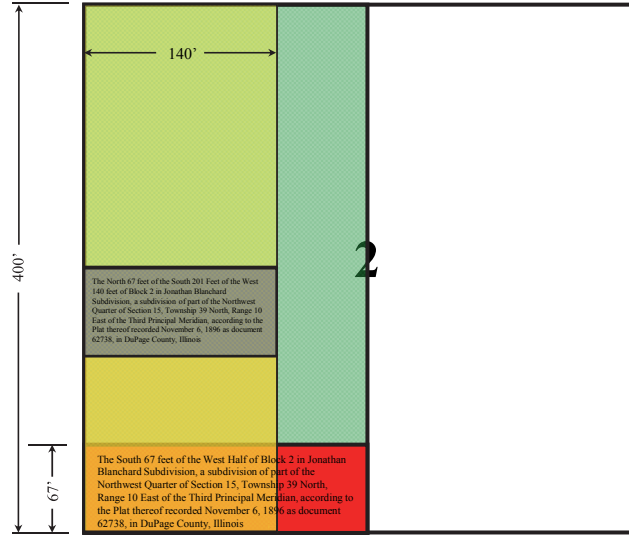
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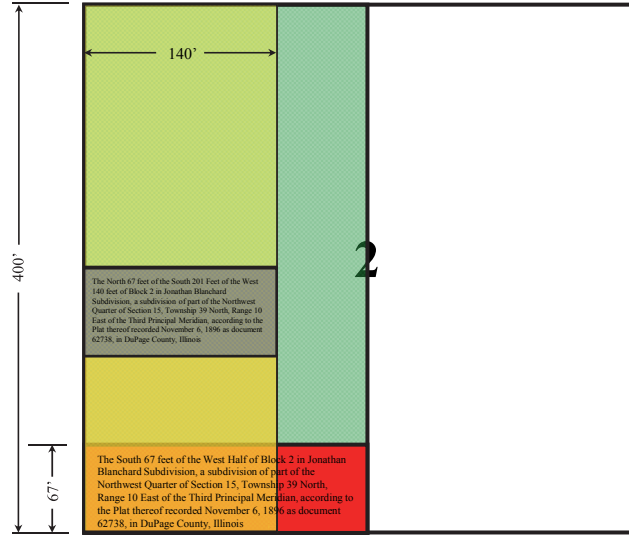
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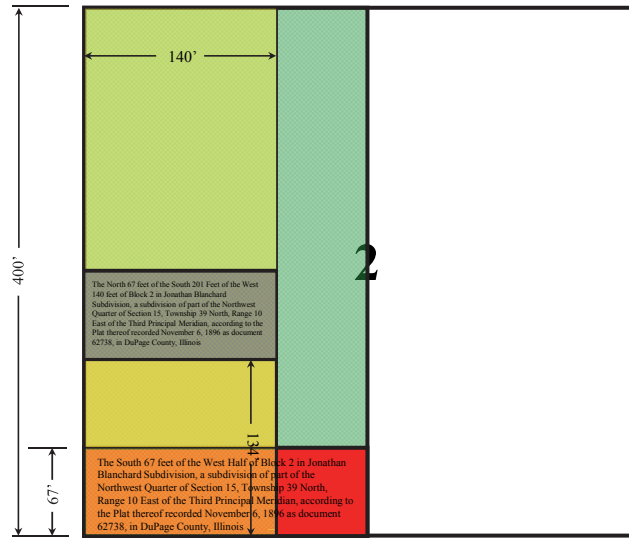
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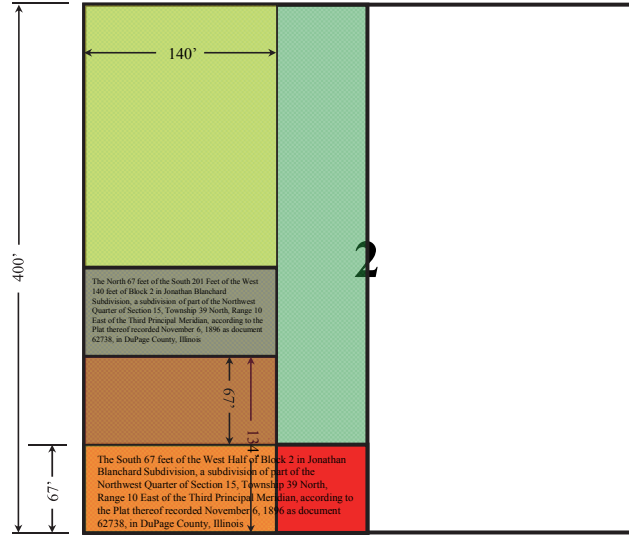
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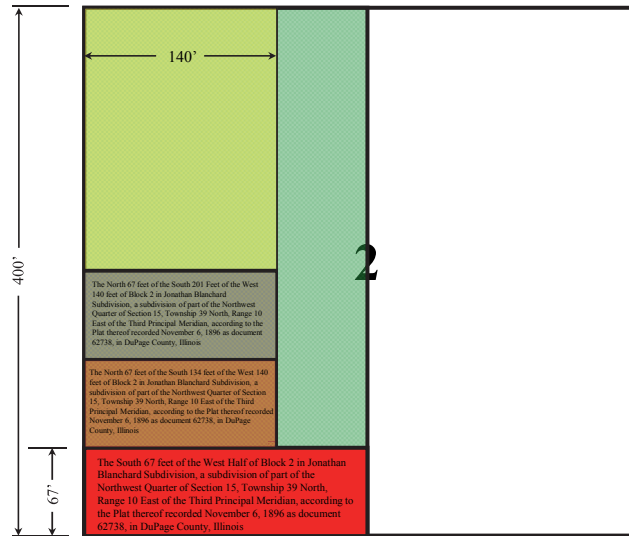
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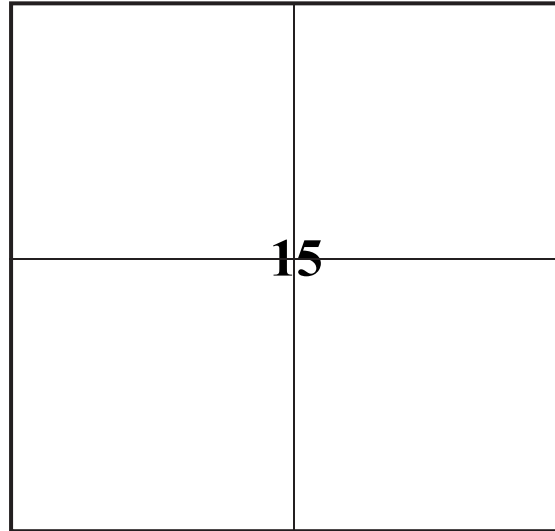
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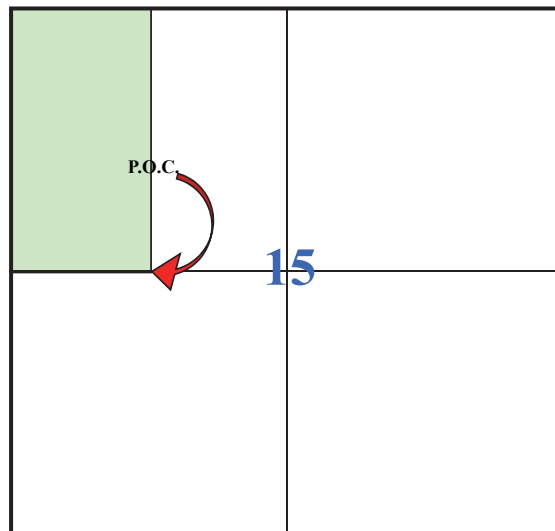
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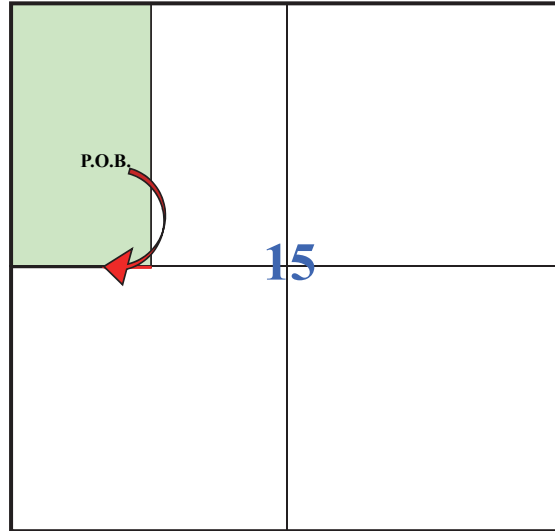
Commencing at the Southeast corner of the West half of the Northwest Quarter of Section 15, Township 39 North, Range 10 East of the Third Principal Meridian, in DuPage County, Illinois, thence West along the South line of the said West half of the Northwest Quarter, 242 feet to the point of beginning; thence North parallel to the West line of the said Northwest Quarter 270 feet; thence West parallel to the South line of said Northwest Quarter to the centerline of Federal Aid Secondary Route 156; then South along the centerline of Federal Aid Secondary Route 156 to the South line of said Northwest Quarter; then East along the South line of said Northwest Quarter to the point of beginning, containing 6.68 acres, more or less.



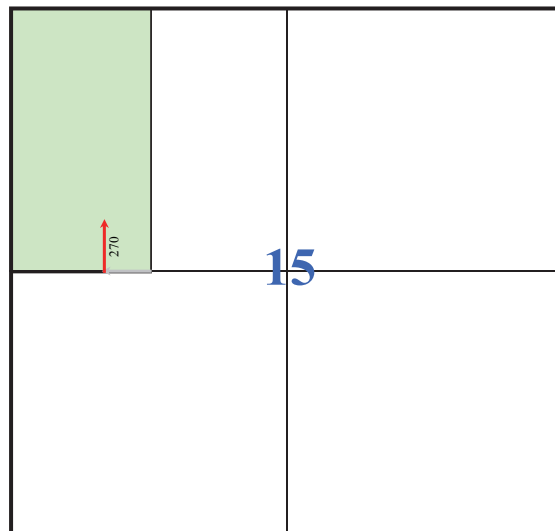
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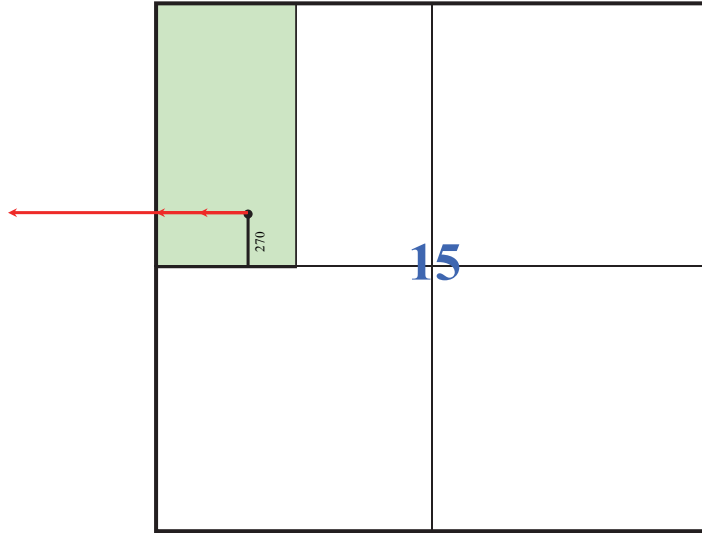
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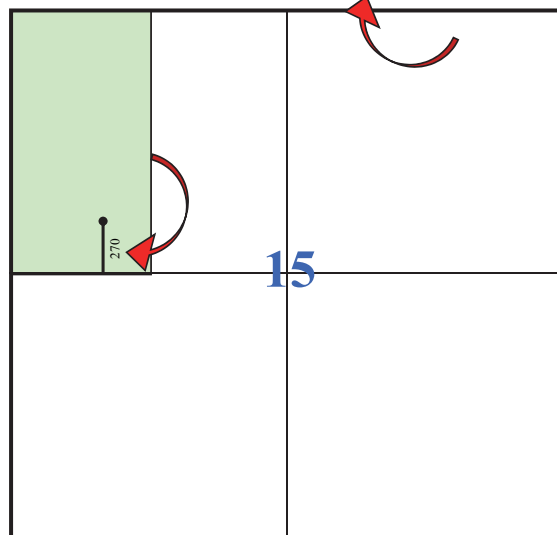
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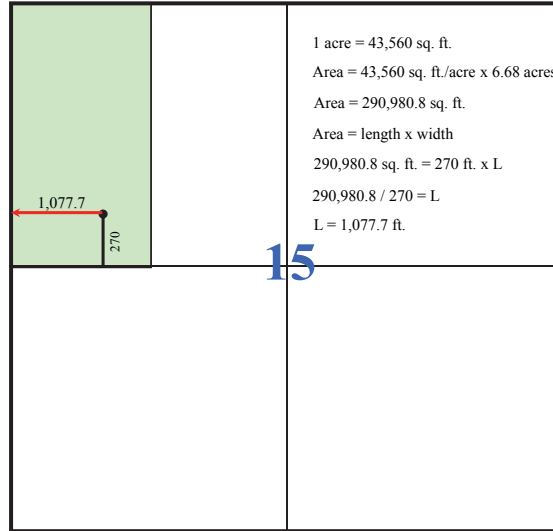
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Types of Surveys

▪ As-built Survey

- A survey that documents the location of recently constructed elements of a construction project. As-built surveys are done for record, completion evaluation and payment purposes. An as-built survey is also known as a “works as executed survey”. As-built surveys are often presented in red or redline and laid over existing plans for comparison with design information.



Types of Surveys

- **Mortgage Survey**

- A mortgage survey or physical survey is a simple survey that delineates land boundaries and building locations. It checks for encroachment, building setback restrictions and shows nearby flood zones.



Types of Surveys

- **Boundary Survey**

- A survey that establishes or re-establishes boundaries of a parcel using a legal description. It involves the setting or restoration of monuments or markers at the corners or along the lines of the parcel. These take the form of iron rods, pipes, or concrete monuments in the ground, or nails set in concrete or asphalt.



Types of Surveys

▪ ALTA-Certified SURVEY

- ALTA/ACSM Land Title Survey is a standard proposed by the American Land Title Association and the American Congress on Surveying and Mapping. It incorporates elements of the boundary survey, mortgage survey, and topographic survey.

