

LAND USE APPLICATION

VILLAGE OF LIBERTYVILLE
COMMUNITY DEVELOPMENT DEPARTMENT
200 EAST COOK AVENUE
LIBERTYVILLE, IL 60048
(847) 918-2028
(847) 367-5148 (Fax)

DATE: 12/31/2024



REQUESTED ACTION(S) (check all that apply)
Comp. Plan
Comp. Plan Amendment
Map Amendment
Planned Dev. (Concept/Final)
Planned Dev. (Final Amendment)
Planned Dev. (Adjustment)
Planned Dev. (Master Plan)
Planned Dev. (Master Plan Amendment)
Preliminary/Final Plat
Plat of Consolidation
Site Plan Permit
Special Use Permit
Text Amendment
Variation
Zoning Appeal

TO THE VILLAGE PRESIDENT, VILLAGE BOARD OF TRUSTEES AND THE ZONING BOARD OF APPEALS OF THE VILLAGE OF LIBERTYVILLE, LAKE COUNTY, ILLINOIS 60048.

The applicant(s) RANKO BURSAC represents that they are the OWNER [checked], CONTRACT PURCHASER, LESSEE, AUTHORIZED AGENT (please check correct term) of the following described real estate: (Insert or attach legal description of the real estate)

PROPERTY TAX IDENTIFICATION NUMBER (P.I.N. #): 1116419009

The property is also known as: (street address) 339 GRANT CT

If someone other than the applicant(s) has the title to the property, include the name, address, trust number with beneficiaries (if applicable), and phone number of such owner(s). A written, notarized statement from the owner(s) which acknowledges and consents to this request must be provided.

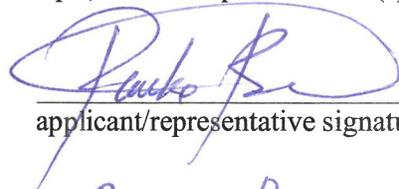
**LAND USE APPLICATION
PAGE 2**

The property is now classified under the Libertyville Zoning Code and is located in the R-7 SFAR District.

FOR VARIATION ONLY: Please check the type of variation(s) requested:

<input type="checkbox"/> Front Yard Setback	<input type="checkbox"/> Sign
<input type="checkbox"/> Corner Side Yard Setback	<input type="checkbox"/> Fence
<input type="checkbox"/> Side Yard Setback	<input checked="" type="checkbox"/> Lot Coverage
<input type="checkbox"/> Rear Yard Setback	<input checked="" type="checkbox"/> Building Coverage
<input type="checkbox"/> Perimeter Landscaped Open Space	<input type="checkbox"/> Building Height
<input type="checkbox"/> Other (specify) _____	

Please attach a detailed narrative description of the requested development action(s).



applicant/representative signature

RANKO BURSAC

please print full name

339 GRANT CT

LIBERTYVILLE, IL 60048

address of applicant/representative

847-848-4044

phone number

ranko.bursac@outlook.com

e-mail

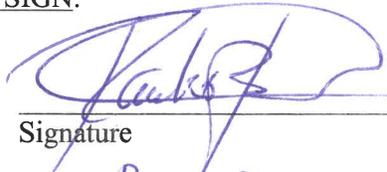
NOTE! If several parties are involved with the project (i.e., architect, engineer, consultant, etc.), please attach a list including the names, addresses and phone numbers of such parties. This application must be complete before it will be accepted by the Village.

Rev. 11.2023

**PROPERTY OWNER'S AUTHORIZATION
FOR THE POSTING OF PUBLIC HEARING SIGNS**

DATE: 1/1/2025

I, RANKO BURSAK, Owner of the property located at 339 GRANT CT. LIBERTYVILLE, IL 60078, do hereby authorize the VILLAGE OF LIBERTYVILLE, COMMUNITY DEVELOPMENT DEPARTMENT, to post a sign(s) on the property listed above in order to comply with Section II.C. of Ordinance No. 85-O-26, which requires the POSTING OF A PUBLIC HEARING SIGN.



Signature
RANKO BURSAK

Printed Name

**PROOF OF
SERVICE OF NOTICE
FOR PUBLIC HEARING SIGNS**

VILLAGE OF LIBERTYVILLE COMMUNITY DEVELOPMENT DEPARTMENT
200 E. COOK AVENUE
LIBERTYVILLE, IL 60048-2090

I, _____, employee of the VILLAGE OF LIBERTYVILLE, COMMUNITY DEVELOPMENT DEPARTMENT, have complied with Section II.C. of Ordinance No. 85-O-26, which requires the POSTING OF A PUBLIC HEARING SIGN, for property located at _____, and filed as Case No. _____.

Signature

Date Sign was Posted: _____

VILLAGE OF LIBERTYVILLE
PROPERTY OWNER'S AUTHORIZATION
FOR PC/ZBA/ARC/HPC

DATE: 12/31/2024

I, RANKO BURSAC, Owner of the
Property Owner

property located at 339 GRANT CT. LIBERTYVILLE, IL 60048, do hereby
Address/Location

authorize ROBERT NEYLAN to represent me in the following
Authorized Agent

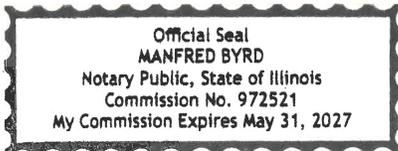
PC/ZBA/ARC/HPC matter(s),

VARIATION FOR BUILDING AND LOT COVERAGE
Action(s)

in the Village of Libertyville.

[Signature]
Notary Signature

(SEAL)



[Signature]
Property Owner Signature

RANKO BURSAC
Property Owner Printed Name

339 GRANT CT. LIBERTYVILLE, IL 60048
Address

847-848-4044
Phone Number

January 1, 2025

From: Ranko Bursac
339 Grant Ct.
Libertyville, IL 60048

To: Village of Libertyville Planning and Zoning Dept.
Zoning Review Board

Lot Coverage and Building Coverage Variance Request
339 GRANT CT., LIBERTYVILLE, ILLINOIS, 60048

NARRATIVE: DESCRIPTION OF PROJECT

I have lived in the village of Libertyville since 1988 and purchased the home at 339 Grant Ct. after returning from college in 2000. At the time of purchase, the home was in very poor shape and was remodeled in the early 2000's. Since that time, I have started a family and have children that are attending Libertyville schools. The home that was once sufficient for me is not sufficient for my whole family. My family loves the neighborhood and would prefer to stay in the same house. For that reason, we are looking to add a second floor above the existing front part of the house. This second-floor addition would add two bedrooms, a bathroom and an office.

The 339 Grant Ct. lot is zoned R-7 but is significantly smaller than a standard R-7 lot. The minimum R-7 lot size according to Article 4 of the Libertyville Zoning Code is seven thousand two hundred (7,200) square feet. The 339 Grant Ct. lot has a surface area of five thousand two hundred seven (5,207) square feet, which is 27.7% smaller than a minimum sized R-7 lot. As a result, the house currently does not meet the lot and building coverage specifications which specify a maximum building coverage of 35% and maximum lot coverage of 45%. The current building coverage is 36.6% and the current lot coverage is 51.9%.

If the lot was normally sized at 7,200 square feet, the building and lot coverage would meet the specifications at 26.5% and 37.6% respectively.

The proposed addition would be a second floor above the existing part of the house which would have a minimal impact on the building and lot coverage. The addition of a second floor would require shifting the front entry from the middle of the house to the side of the house to allow access to the stairs for the second floor. Moving the door would have a minimal impact and would reduce the coverage of the front stoop and walk. Overall, the proposed project would reduce the lot coverage by removing existing paved surfaces. The specific changes are detailed below:

Current Lot Coverage

Building footprint	1851.2 square feet
Front stoop & walk	143.3 square feet
West patio	282.7 square feet
Garage drive	<u>430.1 square feet</u>
Total	2707.3 square feet

Percentage of 5207.1 square feet Site: 51.9%

Proposed Lot Coverage

Building footprint	1851.2 square feet
Front stoop & walk	103.6 square feet
West patio	282.7 square feet
Garage drive	<u>430.1 square feet</u>
Total	2667.6 square feet

Percentage of 5207.1 square feet Site: 51.2%

Current Building Coverage

Building footprint	1851.2 square feet
Front entrance roof	<u>56.7 square feet</u>
Total	1907.9 square feet

Percentage of 5207.1 square feet Site: 36.6%

Proposed Building Coverage

Building footprint	1851.2 square feet
Front entrance roof	59.1 square feet
Bay window	<u>30.0 square feet</u>
Total	1940.3 square feet

Percentage of 5207.1 square feet Site: 37.2%

Considering that the property at 339 Grant Ct. is an existing non-conforming structure on an undersized non-conforming lot, it is not feasible to meet the R-7 Building Coverage and Lot Coverage zoning specifications. The proposed project minimizes changes and reduces the overall lot coverage. I would like to present this project to you and request approval to allow a variance for Building Coverage and Lot Coverage.

STANDARDS FOR VARIATIONS

- h. General Standard. No variation shall be granted pursuant to this Section 16-8 unless the applicant shall establish that carrying out the strict letter of the provisions of this Code would create a particular hardship or a practical difficulty. Such a showing shall require proof that the variation being sought satisfies each of the standards set forth in this Section 16-8.7.

The 339 Grant Ct. lot is zoned R-7 but is significantly smaller than a standard R-7 lot. The minimum R-7 lot size according to Article 4 of the Libertyville Zoning Code is seven thousand two hundred (7,200) square feet. The 339 Grant Ct. lot has a surface area of five thousand two hundred seven (5,207) square feet, which is 27.7% smaller than a minimum sized R-7 lot. The existing home exceeds the lot and building coverage limit. There is no feasible way to comply with the specifications in Article 4 of the Libertyville Zoning Code without tearing down the existing home.

- h. Unique Physical Condition. The subject lot is exceptional as compared to other lots subject to the same provision by reason of a unique physical condition, including the presence of an existing use, structure, fence or sign, whether conforming or nonconforming; irregular or substandard shape or size; exceptional topographical features; or other extraordinary physical conditions peculiar to and inherent in the subject lot that amount to more than a mere inconvenience to the owner and that relate to or arise out of the lot or its existing development rather than the personal situation of the current owner of the lot.

The subject lot is exceptional since it does not comply with the R-7 zoning requirements identified in Article 4 of the Libertyville Zoning Code, which specify that the minimum lot size must be seven thousand two hundred (7,200) square feet. The subject lot is significantly smaller and has a surface area of five thousand two hundred seven (5,207) square feet which is 27.7% smaller than a minimum sized R-7 lot. If the lot was normally sized at 7,200 square feet, the building and lot coverage would meet the specifications at 26.5% and 37.6% respectively.

- h. Not Self-Created. The aforesaid unique physical condition is not the result of any action or inaction of the owner or its predecessors in title, other than the construction of structures that were lawful at the time of such construction, and existed at the time of the enactment of the provisions from which a variation is sought or was created by as a result of natural forces or governmental action, other than the adoption of this Code.

This is correct. The subject lot is located in the historical part of Libertyville where many lots are undersized. The house was originally built in 1922 when most current zoning laws were not in place.

- h. Denied Substantial Rights. The carrying out of the strict letter of the provision from which a variation is sought would deprive the owner of the subject lot of substantial rights commonly enjoyed by owners of other lots subject to the same provision.

This is correct. The current home on the subject lot is nonconforming and the proposed addition would not impact current lot and building coverage. The

proposal also includes reductions in paved surfaces which would improve the lot coverage.

- h. Not Merely Special Privilege. The alleged hardship or difficulty is neither merely the inability of the owner or occupant to enjoy some special privilege or additional right not available to owners or occupants of other lots subject to the same provision, nor merely the inability of the owner to make more money from the use of the subject lot; provided, however, that where the standards set out in this Section 16-8.7 are met, the existence of an economic hardship shall not be a prerequisite to the grant of a variation.

This is correct.

- h. Code and Plan Purposes. The variation would not result in a use or development of the subject lot that would be not in harmony with the general and specific purposes for which this Code and the provision from which a variation is sought were enacted or the general purpose and intent of the Official Comprehensive Plan.

This is correct. The proposed addition above the existing portion of the house would improve the home and its appearance and bring it in line with other homes in the neighborhood. The building and lot coverage are essentially remaining the same with some improvements and reductions to the lot coverage.

- g. Essential Elements of the Area. The variation would not result in a use or development on the subject lot that:

- 1) Would be materially detrimental to the public welfare or materially injurious to the enjoyment, use, development, or value of property or improvements permitted in the vicinity; or
- 2) Would materially impair an adequate supply of light and air to the properties and improvements in the vicinity; or
- 3) Would substantially increase congestion in the public streets due to traffic or parking; or
- 4) Would unduly increase the danger of flood or fire; or
- 5) Would unduly tax public utilities and facilities in the area; or
- 6) Would endanger the public health or safety.

None of these would result from approving the variations. The proposed addition would be built above an existing front part of the house with minimal impact.

- h. No Other Remedy. There is no means other than the requested variation by which the alleged hardship or difficulty can be avoided or remedied to a degree sufficient to permit a reasonable use of the subject lot.

That is correct. The subject lot is undersized as referenced previously and the existing home does not conform to the building and lot coverage specifications for an R-7 zoned lot. The proposed addition would be built above the existing front part of the house and would have a minimal impact. There is no feasible way to comply with the specifications without tearing down the existing home and building a new one

X1153279771

Form No. 1056.06
ALTA Loan Policy (6-17-06)
1100301P050600

Policy Page 1
Policy Number: 2428364



LOAN POLICY OF TITLE INSURANCE

ISSUED BY

First American Title Insurance Company

Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at the address shown in Section 17 of the Conditions.

COVERED RISKS

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation (the "Company") insures as of Date of Policy and, to the extent stated in Covered Risks 11, 13, and 14, after Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

1. Title being vested other than as stated in Schedule A.
2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
 - (a) A defect in the Title caused by
 - (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
 - (ii) failure of any person or Entity to have authorized a transfer or conveyance;
 - (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
 - (iv) failure to perform those acts necessary to create a document by electronic means authorized by law;
 - (v) a document executed under a falsified, expired, or otherwise invalid power of attorney;
 - (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
 - (vii) a defective judicial or administrative proceeding.
 - (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
 - (c) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
3. Unmarketable Title.
4. No right of access to and from the Land.
5. The violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (a) the occupancy, use, or enjoyment of the Land;
 - (b) the character, dimensions, or location of any improvement erected on the Land;
 - (c) the subdivision of land; or
 - (d) environmental protection
 if a notice, describing any part of the Land, is recorded in the Public Records setting forth the violation or intention to enforce, but only to the extent of the violation or enforcement referred to in that notice.
6. An enforcement action based on the exercise of a governmental police power not covered by Covered Risk 5 if a notice of the enforcement action, describing any part of the Land, is recorded in the Public Records, but only to the extent of the enforcement referred to in that notice.
7. The exercise of the rights of eminent domain if a notice of the exercise, describing any part of the Land, is recorded in the Public Records.
8. Any taking by a governmental body that has occurred and is binding on the rights of a purchaser for value without knowledge.
9. The invalidity or unenforceability of the lien of the Insured Mortgage upon the Title. This Covered Risk includes but is not limited to insurance against loss from any of the following impairing the lien of the Insured Mortgage
 - (a) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
 - (b) failure of any person or Entity to have authorized a transfer or conveyance;
 - (c) the Insured Mortgage not being properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
 - (d) failure to perform those acts necessary to create a document by electronic means authorized by law;
 - (e) a document executed under a falsified, expired, or otherwise invalid power of attorney;

(f) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or

(g) a defective judicial or administrative proceeding.

10. The lack of priority of the lien of the Insured Mortgage upon the Title over any other lien or encumbrance.

11. The lack of priority of the lien of the Insured Mortgage upon the Title

(a) as security for each and every advance of proceeds of the loan secured by the Insured Mortgage over any statutory lien for services, labor, or material arising from construction of an improvement or work related to the Land when the improvement or work is either

(i) contracted for or commenced on or before Date of Policy; or

(ii) contracted for, commenced, or continued after Date of Policy if the construction is financed, in whole or in part, by proceeds of the loan secured by the Insured Mortgage that the Insured advanced or is obligated on Date of Policy to advance; and

of has

(b) over the lien of any assessments for street improvements under construction or completed at Date of Policy.

12. The invalidity or unenforceability of any assignment of the Insured Mortgage, provided the assignment is shown in Schedule A, or the failure of the assignment shown in Schedule A to vest title to the Insured Mortgage in the named Insured assignee free and clear of all liens.

13. The invalidity, unenforceability, lack of priority, or avoidance of the lien of the Insured Mortgage upon the Title

(a) resulting from the avoidance in whole or in part, or from a court order providing an alternative remedy, of any transfer of all or any part of the title to or any interest in the Land occurring prior to the transaction creating the lien of the Insured Mortgage because that prior transfer constituted a fraudulent or preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws; or

(b) because the Insured Mortgage constitutes a preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws by reason of the failure of its recording in the Public Records

(i) to be timely, or

(ii) to impart notice of its existence to a purchaser for value or to a judgment or lien creditor.

14. Any defect in or lien or encumbrance on the Title or other matter included in Covered Risks 1 through 13 that has been created or attached or has been filed or recorded in the Public Records subsequent to Date of Policy and prior to the recording of the Insured Mortgage in the Public Records.

The Company will also pay the costs, attorneys' fees, and expenses incurred in defense of any matter insured against by this policy, but only to the extent provided in the Conditions.

First American Title Insurance Company

BY *Dennis J. Albrecht* PRESIDENT

ATTEST *Christina J. Hillery* SECRETARY



EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any Improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not known to the Company, not recorded in the Public Records at Date of Policy, but known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

CONDITIONS

1. DEFINITION OF TERMS

The following terms when used in this policy mean:

- (a) "Amount of Insurance": The amount stated in Schedule A, as may be increased or decreased by endorsement to this policy, increased by Section 8(b) or decreased by Section 10 of these Conditions.
- (b) "Date of Policy": The date designated as "Date of Policy" in Schedule A.
- (c) "Entity": A corporation, partnership, trust, limited liability company, or other similar legal entity.
- (d) "Indebtedness": The obligation secured by the Insured Mortgage including one evidenced by electronic means authorized by law, and if that obligation is the payment of a debt, the Indebtedness is the sum of
 - (i) the amount of the principal disbursed as of Date of Policy;
 - (ii) the amount of the principal disbursed subsequent to Date of Policy;
 - (iii) the construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the Land or related to the Land that the Insured was and continued to be obligated to advance at Date of Policy and at the date of the advance;
 - (iv) interest on the loan;
 - (v) the prepayment premiums, exit fees, and other similar fees or penalties allowed by law;
 - (vi) the expenses of foreclosure and any other costs of enforcement;
 - (vii) the amounts advanced to assure compliance with laws or to protect the lien or the priority of the lien of the Insured Mortgage before the acquisition of the estate or interest in the Title;

(viii) the amounts to pay taxes and insurance; and

(ix) the reasonable amounts expended to prevent deterioration of improvements; but the Indebtedness is reduced by the total of all payments and by any amount forgiven by an Insured.

(e) "Insured": The Insured named in Schedule A.

(f) The term "Insured" also includes

(A) the owner of the Indebtedness and each successor in ownership of the Indebtedness, whether the owner or successor owns the Indebtedness for its own account or as a trustee or other fiduciary, except a successor who is an obligor under the provisions of Section 12(c) of these Conditions;

(B) the person or Entity who has "control" of the "transferable record," if the Indebtedness is evidenced by a "transferable record," as these terms are defined by applicable electronic transactions law;

(C) successors to an Insured by dissolution, merger, consolidation, distribution, or reorganization;

(D) successors to an Insured by its conversion to another kind of Entity;

(E) a grantee of an Insured under a deed delivered without payment of actual valuable consideration conveying the Title

- (1) if the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the named Insured,
- (2) if the grantee wholly owns the named Insured, or
- (3) if the grantee is wholly-owned by an affiliated Entity of the named Insured, provided the affiliated Entity and the named Insured are both wholly-owned by the same person or Entity;

(F) any government agency or instrumentality that is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the Indebtedness secured by the Insured Mortgage, or any part of it, whether named as an Insured or not;

(ii) With regard to (A), (B), (C), (D), and (E) reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor Insured, unless the successor acquired the Indebtedness as a purchaser for value without knowledge of the asserted defect, lien, encumbrance, or other matter insured against by this policy.

(f) "Insured Claimant": An Insured claiming loss or damage.

(g) "Insured Mortgage": The Mortgage described in paragraph 4 of Schedule A.

(h) "Knowledge" or "Known": Actual knowledge, not constructive knowledge or notice that may be imputed to an Insured by reason of the Public Records or any other records that impart constructive notice of matters affecting the Title.

(i) "Land": The land described in Schedule A, and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is insured by this policy.

(j) "Mortgage": Mortgage, deed of trust, trust deed, or other security instrument, including one evidenced by electronic means authorized by law.

(k) "Public Records": Records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge. With respect to Covered Risk 5(d), "Public Records" shall also include environmental protection liens filed in the records of the clerk of the United States District Court for the district where the Land is located.

(l) "Title": The estate or interest described in Schedule A.

(m) "Unmarketable Title": Title affected by an alleged or apparent matter that would permit a prospective purchaser or lessee of the Title or lender on the Title or a prospective purchaser of the Insured Mortgage to be released from the obligation to purchase, lease, or lend if there is a contractual condition requiring the delivery of marketable title.

2. CONTINUATION OF INSURANCE

The coverage of this policy shall continue in force as of Date of Policy in favor of an Insured after acquisition of the Title by an Insured or after conveyance by an Insured, but only so long as the Insured retains an estate or interest in the Land, or holds an obligation secured by a purchase money Mortgage given by a purchaser from the Insured, or only so long as the Insured shall have liability by reason of warranties in any transfer or conveyance of the Title. This policy shall not continue in force in favor of any purchaser from the Insured of either (i) an estate or interest in the Land, or (ii) an obligation secured by a purchase money Mortgage given to the Insured.

3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT

The Insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in Section 5(a) of these Conditions, (ii) in case Knowledge shall come to an Insured of any claim of title or interest that is adverse to the Title or the lien of the Insured Mortgage, as Insured, and that might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if the Title or the lien of the Insured Mortgage, as Insured, is rejected as Unmarketable Title. If the Company is prejudiced by the failure of the Insured Claimant to provide prompt notice, the Company's liability to the Insured Claimant under the policy shall be reduced to the extent of the prejudice.

4. PROOF OF LOSS

In the event the Company is unable to determine the amount of loss or damage, the Company may, at its option, require as a condition of payment that the Insured Claimant furnish a signed proof of loss. The proof of loss must describe the defect, lien, encumbrance, or other matter insured against by this policy that constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage.

5. DEFENSE AND PROSECUTION OF ACTIONS

(a) Upon written request by the Insured, and subject to the options contained in Section 7 of these Conditions, the Company, at its own cost and without unreasonable delay, shall provide for the defense of an Insured in litigation in which any third party asserts a claim covered by this policy adverse to the Insured. This obligation is limited to only those stated causes of action alleging matters insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of the Insured to object for reasonable cause) to represent the Insured as to those stated causes of action. It shall not be liable for and will not pay the fees of any other counsel. The Company will not pay any fees, costs, or expenses incurred by the Insured in the defense of those causes of action that allege matters not insured against by this policy.

(b) The Company shall have the right, in addition to the options contained in Section 7 of these Conditions, at its own cost, to institute and prosecute any action or proceeding or to do any other act that in its opinion may be necessary or desirable to establish the Title or the lien of the Insured Mortgage, as Insured, or to prevent or reduce loss or damage to the Insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable to the Insured. The exercise of these rights shall not be an admission of liability or waiver of any provision of this policy. If the Company exercises its rights under this subsection, it must do so diligently.

(c) Whenever the Company brings an action or asserts a defense as required or permitted by this policy, the Company may pursue the litigation to a final determination by a court of competent jurisdiction, and it expressly reserves the right, in its sole discretion, to appeal any adverse judgment or order.

6. DUTY OF INSURED CLAIMANT TO COOPERATE

(a) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding and any appeals, the Insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, including the right to use, at its option, the name of the Insured for this purpose. Whenever requested by the Company, the Insured, at the Company's expense, shall give the Company all reasonable aid (i) in securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act that in the opinion of the Company may be necessary or desirable to establish the Title, the lien of the Insured Mortgage, or any other matter as Insured. If the Company is prejudiced by the failure of the Insured to furnish the required cooperation, the Company's obligations to the Insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

(b) The Company may reasonably require the Insured Claimant to submit to examination under oath by any authorized representative of the Company and to produce for examination, inspection, and copying, at such reasonable times and places as may be designated by the authorized representative of the Company, all records, in whatever medium maintained, including books, ledgers, checks, memoranda, correspondence, reports, e-mails, disks, tapes, and videos whether bearing a date before or after Date of Policy, that reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Insured Claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect, and copy all of these records in the custody or control of a third party that reasonably pertain to the loss or damage.

All information designated as confidential by the Insured Claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Insured Claimant to submit for examination under oath, produce any reasonably requested information, or grant permission to secure reasonably necessary information from third parties as required in this subsection, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that claim.

7. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY

In case of a claim under this policy, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

(i) To pay or tender payment of the Amount of Insurance under this policy together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment or tender of payment and that the Company is obligated to pay; or

(ii) To purchase the Indebtedness for the amount of the Indebtedness on the date of purchase, together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of purchase and that the Company is obligated to pay.

When the Company purchases the Indebtedness, the Insured shall transfer, assign, and convey to the Company the Indebtedness and the Insured Mortgage, together with any collateral security.

Upon the exercise by the Company of either of the options provided for in subsections (a)(i) or (ii), all liability and obligations of the Company to the Insured under this policy, other than to make the payment required in those subsections, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation.

(b) To Pay or Otherwise Settle With Parties Other Than the Insured or With the Insured Claimant.

(i) to pay or otherwise settle with other parties for or in the name of an Insured Claimant any claim insured against under this policy. In addition, the Company will pay any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment and that the Company is obligated to pay; or

(ii) to pay or otherwise settle with the Insured Claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment and that the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in subsections (b)(i) or (ii), the Company's obligations to the Insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation.

8. DETERMINATION AND EXTENT OF LIABILITY

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the Insured Claimant who has suffered loss or damage by reason of matters insured against by this policy.

(a) The extent of liability of the Company for loss or damage under this policy shall not exceed the least of

(i) the Amount of Insurance,

(ii) the Indebtedness,

(iii) the difference between the value of the Title as insured and the value of the Title subject to the risk insured against by this policy, or

(iv) if a government agency or instrumentality is the Insured Claimant, the amount it paid in the acquisition of the Title or the Insured Mortgage in satisfaction of its insurance contract or guaranty.

(b) If the Company pursues its rights under Section 5 of these Conditions and is unsuccessful in establishing the Title or the lien of the Insured Mortgage, as Insured,

(i) the Amount of Insurance shall be increased by 10%, and

(ii) the Insured Claimant shall have the right to have the loss or damage determined either as of the date the claim was made by the Insured Claimant or as of the date it is settled and paid.

(c) In the event the Insured has acquired the Title in the manner described in Section 2 of these Conditions or has conveyed the Title, then the extent of liability of the Company shall continue as set forth in Section 8(a) of these Conditions.

(d) In addition to the extent of liability under (a), (b), and (c), the Company will also pay those costs, attorneys' fees, and expenses incurred in accordance with Sections 5 and 7 of these Conditions.

9. LIMITATION OF LIABILITY

(a) If the Company establishes the Title, or removes the alleged defect, lien, or encumbrance, or cures the lack of a right of access to or from the Land, or cures the claim of Unmarketable Title, or establishes the lien of the Insured Mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused to the Insured.

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals, adverse to the Title or to the lien of the Insured Mortgage, as insured.

(c) The Company shall not be liable for loss or damage to the Insured for liability voluntarily assumed by the Insured in settling any claim or suit without the prior written consent of the Company.

10. REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY

(a) All payments under this policy, except payments made for costs, attorneys' fees, and expenses, shall reduce the Amount of Insurance by the amount of the payment. However, any payments made prior to the acquisition of Title as provided in Section 2 of these Conditions shall not reduce the Amount of Insurance afforded under this policy except to the extent that the payments reduce the Indebtedness.

(b) The voluntary satisfaction or release of the Insured Mortgage shall terminate all liability of the Company except as provided in Section 2 of these Conditions.

11. PAYMENT OF LOSS

When liability and the extent of loss or damage have been definitely fixed in accordance with these Conditions, the payment shall be made within 30 days.

12. RIGHTS OF RECOVERY UPON PAYMENT OR SETTLEMENT

(a) The Company's Right to Recover

Whenever the Company shall have settled and paid a claim under this policy, it shall be subrogated and entitled to the rights of the Insured Claimant in the Title or Insured Mortgage and all other rights and remedies in respect to the claim that the Insured Claimant has against any person or property, to the extent of the amount of any loss, costs, attorneys' fees, and expenses paid by the Company. If requested by the Company, the Insured Claimant shall execute documents to evidence the transfer to the Company of these rights and remedies. The Insured Claimant shall permit the Company to sue, compromise, or settle in the name of the Insured Claimant and to use the name of the Insured Claimant in any transaction or litigation involving these rights and remedies.

If a payment on account of a claim does not fully cover the loss of the Insured Claimant, the Company shall defer the exercise of its right to recover until after the Insured Claimant shall have recovered its loss.

(b) The Insured's Rights and Limitations

(i) The owner of the Indebtedness may release or substitute the personal liability of any debtor or guarantor, extend or otherwise modify the terms of payment, release a portion of the Title from the lien of the Insured Mortgage, or release any collateral security for the Indebtedness, if it does not affect the enforceability or priority of the lien of the Insured Mortgage.

(ii) If the Insured exercises a right provided in (b)(i), but has Knowledge of any claim adverse to the Title or the lien of the Insured Mortgage insured against by this policy, the Company shall be required to pay only that part of any losses insured against by this policy that shall exceed the amount, if any, lost to the Company by reason of the impairment by the Insured Claimant of the Company's right of subrogation.

(c) The Company's Rights Against Noninsured Obligor

The Company's right of subrogation includes the Insured's rights against noninsured obligors including the rights of the Insured to Indemnities,

guaranties, other policies of Insurance, or bonds, notwithstanding any terms or conditions contained in those instruments that address subrogation rights.

The Company's right of subrogation shall not be avoided by acquisition of the Insured Mortgage by an obligor (except an obligor described in Section 1(e)(i)(F) of these Conditions) who acquires the Insured Mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond, and the obligor will not be an Insured under this policy.

13. ARBITRATION

Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured. All arbitrable matters when the Amount of Insurance is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction.

14. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT

(a) This policy together with all endorsements, if any, attached to it by the Company is the entire policy and contract between the Insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage that arises out of the status of the Title or lien of the Insured Mortgage or by any action asserting such claim shall be restricted to this policy.

(c) Any amendment of or endorsement to this policy must be in writing and authenticated by an authorized person, or expressly incorporated by Schedule A of this policy.

(d) Each endorsement to this policy issued at any time is made a part of this policy and is subject to all of its terms and provisions. Except as the endorsement expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsement, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance.

15. SEVERABILITY

In the event any provision of this policy, in whole or in part, is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision or such part held to be invalid, but all other provisions shall remain in full force and effect.

16. CHOICE OF LAW; FORUM

(a) Choice of Law: The Insured acknowledges the Company has underwritten the risks covered by this policy and determined the premium charged therefor in reliance upon the law affecting interests in real property and applicable to the interpretation, rights, remedies, or enforcement of policies of title insurance of the jurisdiction where the Land is located.

Therefore, the court or an arbitrator shall apply the law of the jurisdiction where the Land is located to determine the validity of claims against the Title or the lien of the Insured Mortgage that are adverse to the Insured and to interpret and enforce the terms of this policy. In neither case shall the court or arbitrator apply its conflicts of law principles to determine the applicable law.

(b) Choice of Forum: Any litigation or other proceeding brought by the Insured against the Company must be filed only in a state or federal court within the United States of America or its territories having appropriate jurisdiction.

17. NOTICES, WHERE SENT

Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at 1 First American Way, Santa Ana, CA 92707, Attn: Claims Department.

POLICY OF TITLE INSURANCE



SCHEDULE A

First American Title Insurance Company

Name and Address of Title Insurance Company:
First American Title Insurance Company
1 First American Way
Santa Ana, CA 92707

File No.: **2428364**

Policy No.: **2428364**

Amount of Insurance: \$180,000.00

Date of Policy: June 25, 2013 at 8:00 a.m.

1. Name of Insured:

Mortgage Electronic Registration Systems, Inc. as nominee for lender, First Centennial Mortgage Corporation, its successors and assigns as their interests may appear as defined in the Conditions of this policy.

2. The estate or interest in the Land that is encumbered by the Insured Mortgage/Trust Deed is:

Fee Simple

3. Title is vested in:

Ranko Bursac

4. The Insured Mortgage, and its assignments, if any, or Insured Trust Deed is described as follows:

Mortgage/Trust Deed

Mortgagor/Trustor: Ranko Bursac married to Diana Bursac, signing for the sole purpose of waiving homestead rights.

Mortgagee/Trustee: Mortgage Electronic Registration Systems, Inc. and lender, First Centennial Mortgage Corporation

Original Amount: \$180,000.00

Dated: June 06, 2013

Recorded: June 25, 2013

Document No.: 7006552

5. The Land referred to in this policy is described as follows:

Real property in the City of Libertyville, County of Lake, State of Illinois, described as follows:

LOT 21 IN BLOCK 6 OF C. FRANK WRIGHT'S ADDITION TO LIBERTYVILLE, BEING A SUBDIVISION OF PART OF SECTIONS 15, 16, 21 AND 22, TOWNSHIP 44 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF, RECORDED JULY 24, 1893 AS DOCUMENT 55584, IN BOOK "C" OF PLATS ON PAGES 66 AND 67, IN LAKE COUNTY, ILLINOIS.

6. This policy incorporates by reference those ALTA endorsements selected below:

-] 4-06 (Condominium)
-] 4.1-06
-] 5-06 (Planned Unit Development)
-] 5.1-06
-] 6-06 (Variable Rate)
-] 6.2-06 (Variable Rate--Negative Amortization)
-] 8.1-06 (Environmental Protection Lien) Paragraph b refers to the following state statute(s): 65ILCS 5/11-31-1-(f)
-] 9-06 (Restrictions, Encroachments, Minerals)
-] 13.1-06 (Leasehold Loan)
-] 14-06 (Future Advance-Priority)
-] 14.1-06 (Future Advance-Knowledge)
-] 14.3-06 (Future Advance-Reverse Mortgage)
-] 22-06 (Location) The type of improvement is a Single Family Residence, and the street address is shown above.



By: Authorized Signatory

SCHEDULE B

File No.: **2428364**

Policy No.: **2428364**

EXCEPTIONS FROM COVERAGE

PART I

This Policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

1. General taxes and assessments for the year 2012, 2013 and subsequent years which are not yet due and payable.

Tax identification no.: 11-16-419-009

General Exception:

Any easements or servitudes appearing in the public records. The insured lender is insured that none of the improvements encroach upon the easements and that any use of the easements for purposes granted or reserved will not interfere with or damage the improvements, including lawns, shrubbery and trees.

Covenants, conditions and restrictions, if any, appearing in the public records. The insured lender is insured that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of violation thereof has been recorded or filed in the public records and is not referenced herein. Further, the insured lender is insured that any future violation of any covenants, conditions and restrictions appearing in the public records will not result in forfeiture or reversion of title, and that there are no provisions therein under which the lien of the insured mortgage can be extinguished, subordinated or impaired.

End Schedule B - Part I

SCHEDULE B

File No.: **2428364**

Policy No.: **2428364**

PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:

None

End Schedule B - Part II

ENDORSEMENT

Attached to Policy No. 2428364

Issued by

First American Title Insurance Company

The insurance afforded by this endorsement is only effective if the Land is used or is to be used primarily for residential purposes.

The Company insures against loss or damage sustained by the Insured by reason of lack of priority of the lien of the Insured Mortgage over

- (a) any environmental protection lien that, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge, or is filed in the records of the clerk of the United States district court for the district in which the Land is located, except as set forth in Schedule B; or
- (b) any environmental protection lien provided by any state statute in effect at Date of Policy, except environmental protection liens provided by the following state statutes: **NONE.**

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

American Land Title Association
Endorsement 8.1-06 (Environmental Protection Lien)
Adopted 6/17/06



By:

Authorized Signatory

ENDORSEMENT

Attached to Policy No. 2428364

Issued by

First American Title Insurance Company

The Company insures the owner of the Indebtedness secured by the Insured Mortgage against loss or damage sustained by reason of:

1. The existence, at Date of Policy, of any of the following:
 - a. Covenants, conditions, or restrictions under which the lien of the Insured Mortgage can be divested, subordinated, or extinguished, or its validity, priority, or enforceability impaired.
 - b. Unless expressly excepted in Schedule B
 - i. Present violations on the Land of any enforceable covenants, conditions, or restrictions, or existing improvements on the land described in Schedule A that violate any building setback lines shown on a plat of subdivision recorded or filed in the Public Records.
 - ii. Any instrument referred to in Schedule B as containing covenants, conditions, or restrictions on the Land that, in addition, (A) establishes an easement on the Land, (B) provides a lien for liquidated damages, (C) provides for a private charge or assessment, (D) provides for an option to purchase, a right of first refusal, or the prior approval of a future purchaser or occupant.
 - iii. Any encroachment of existing improvements located on the Land onto adjoining land, or any encroachment onto the Land of existing improvements located on adjoining land.
 - iv. Any encroachment of existing improvements located on the Land onto that portion of the Land subject to any easement excepted in Schedule B.
 - v. Any notices of violation of covenants, conditions, or restrictions relating to environmental protection recorded or filed in the Public Records.
2. Any future violation on the Land of any existing covenants, conditions, or restrictions occurring prior to the acquisition of title to the estate or interest in the Land by the Insured, provided the violation results in:
 - a. the invalidity, loss of priority, or unenforceability of the lien of the Insured Mortgage; or
 - b. the loss of Title if the Insured shall acquire Title in satisfaction of the Indebtedness secured by the Insured Mortgage.
3. Damage to existing improvements, including lawns, shrubbery, or trees:
 - a. that are located on or encroach upon that portion of the Land subject to any easement excepted in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or reserved;
 - b. resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals excepted from the description of the Land or excepted in Schedule B.
4. Any final court order or judgment requiring the removal from any land adjoining the Land of any encroachment excepted in Schedule B.
5. Any final court order or judgment denying the right to maintain any existing improvements on the Land because of any violation of covenants, conditions, or restrictions, or building setback lines shown on a plat of subdivision recorded or filed in the Public Records.

Wherever in this endorsement the words "covenants, conditions, or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions, or limitations contained in an instrument creating a lease.

As used in paragraphs 1.b.i. and 5, the words "covenants, conditions, or restrictions" do not include any covenants, conditions, or restrictions (a) relating to obligations of any type to perform maintenance, repair, or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not excepted in Schedule B.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

American Land Title Association
Endorsement 9-06 (Restrictions, Encroachments, Minerals)
Adopted 6/17/06

A handwritten signature in black ink, appearing to read "W. J. Smith" followed by a stylized flourish.

By:

Authorized Signatory

ENDORSEMENT

Attached to Policy No. 2428364

Issued by

First American Title Insurance Company

The Company insures against loss or damage sustained by the Insured by reason of the failure of a **Single Family Residence**, known as **339 Grant Court, Libertyville, IL 60048**, to be located on the Land at Date of Policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

American Land Title Association
Endorsement 22-06 (Location)
Adopted 6/17/06



By:
Authorized Signatory

PM01130723 13033126N230517

SPIEWAK CONSULTING

PROFESSIONAL DESIGN FIRM
LICENSE NO.: 184.006518
1030 W. HIGGINS RD., STE 218
PARK RIDGE, IL 60068
phone: (773) 853-2672 (630) 351-9489
www.landsurveyors.pro
andrew@landsurveyors.pro

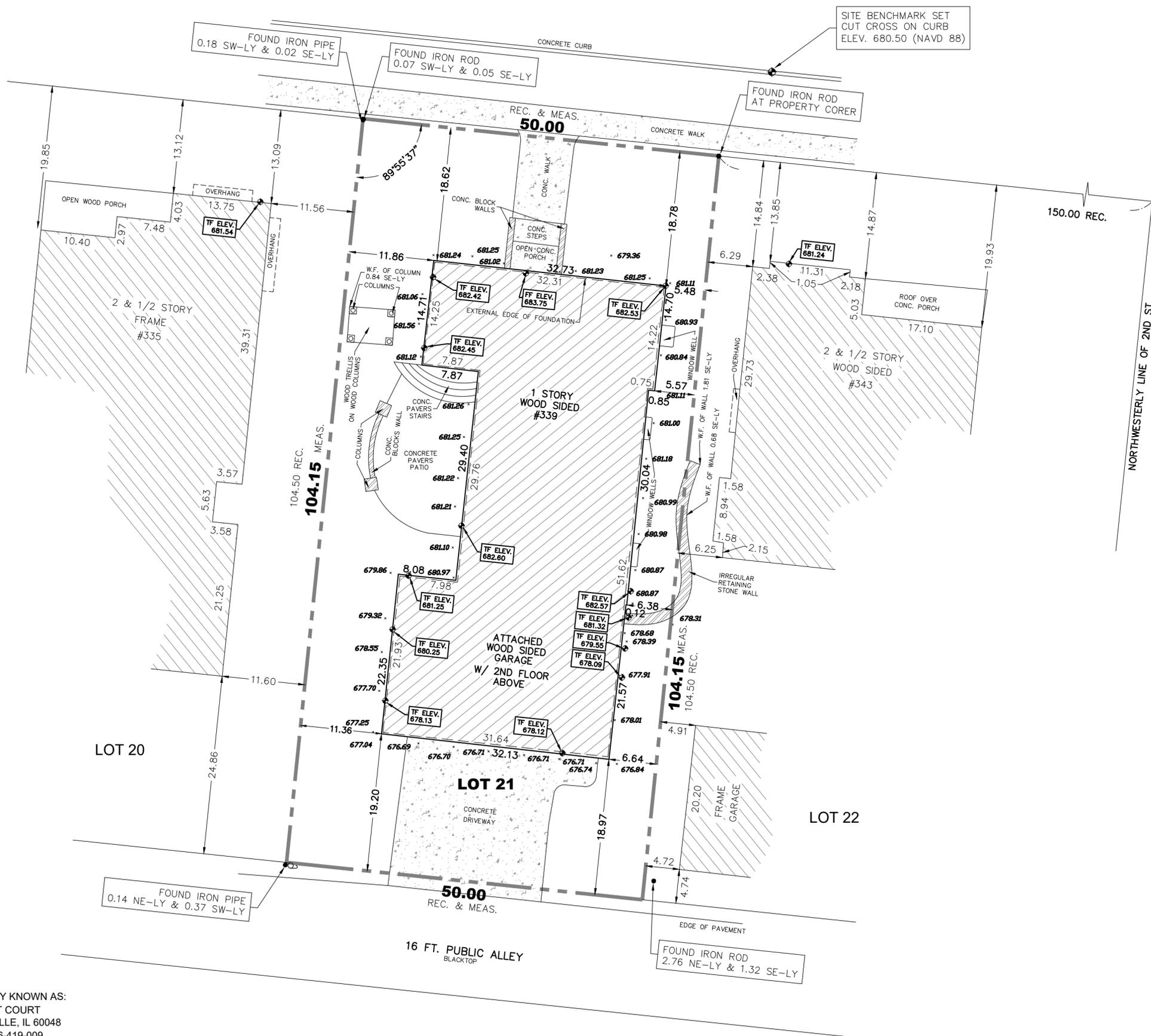
PLAT OF SURVEY
by
ANDREW SPIEWAK LAND SURVEYOR, INC.
of

LOT 21 IN BLOCK 60F C. FRANK WRIGHT'S ADDITION TO LIBERTYVILLE, BEING A SUBDIVISION OF PART OF SECTIONS 15, 16, 21 AND 22, TOWNSHIP 44 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED JULY 24, 1893 AS DOCUMENT 55584, IN BOOK "C" OF PLATS ON PAGES 66 AND 67, IN LAKE COUNTY, ILLINOIS.

BEARINGS ARE SHOWN FOR ANGULAR REFERENCE ONLY AND ARE NOT RELATED TO TRUE OR MAGNETIC NORTH.



GRANT COURT



COMMONLY KNOWN AS:
339 GRANT COURT
LIBERTYVILLE, IL 60048
P.I.N. 11-16-419-009
LAND AREA ± 5,208 sq. ft.

- LEGEND**
- FENCE
 - C.L. = CHAIN LINK FENCE, I.F. = IRON FENCE
 - V.F. = VINYL FENCE, W.D. = WOOD FENCE
 - E.F. = EAST FACE, N.F. = NORTH FACE
 - S.F. = SOUTH FACE, W.F. = WEST FACE
 - (M) = MEASURED (R) = RECORD
 - ⊕ CROSS FOUND & SET "O" UTILITY POLE
 - IRON ROD FOUND ○ IRON ROD SET
 - IRON PIPE FOUND ○ IRON PIPE SET
 - BUILDING SETBACK LINE
 - EASEMENT LINE
 - PROPERTY LINE

SCALE: 1 INCH EQUALS 10 FEET.
DISTANCES ARE MARKED IN FEET AND DECIMAL PARTS THEREOF.

ORDERED BY: RANKO BURSAC

ORGANIZATION: _____

SURVEYED BY: JG

DRAWN BY: MK

CHECKED BY: AFS

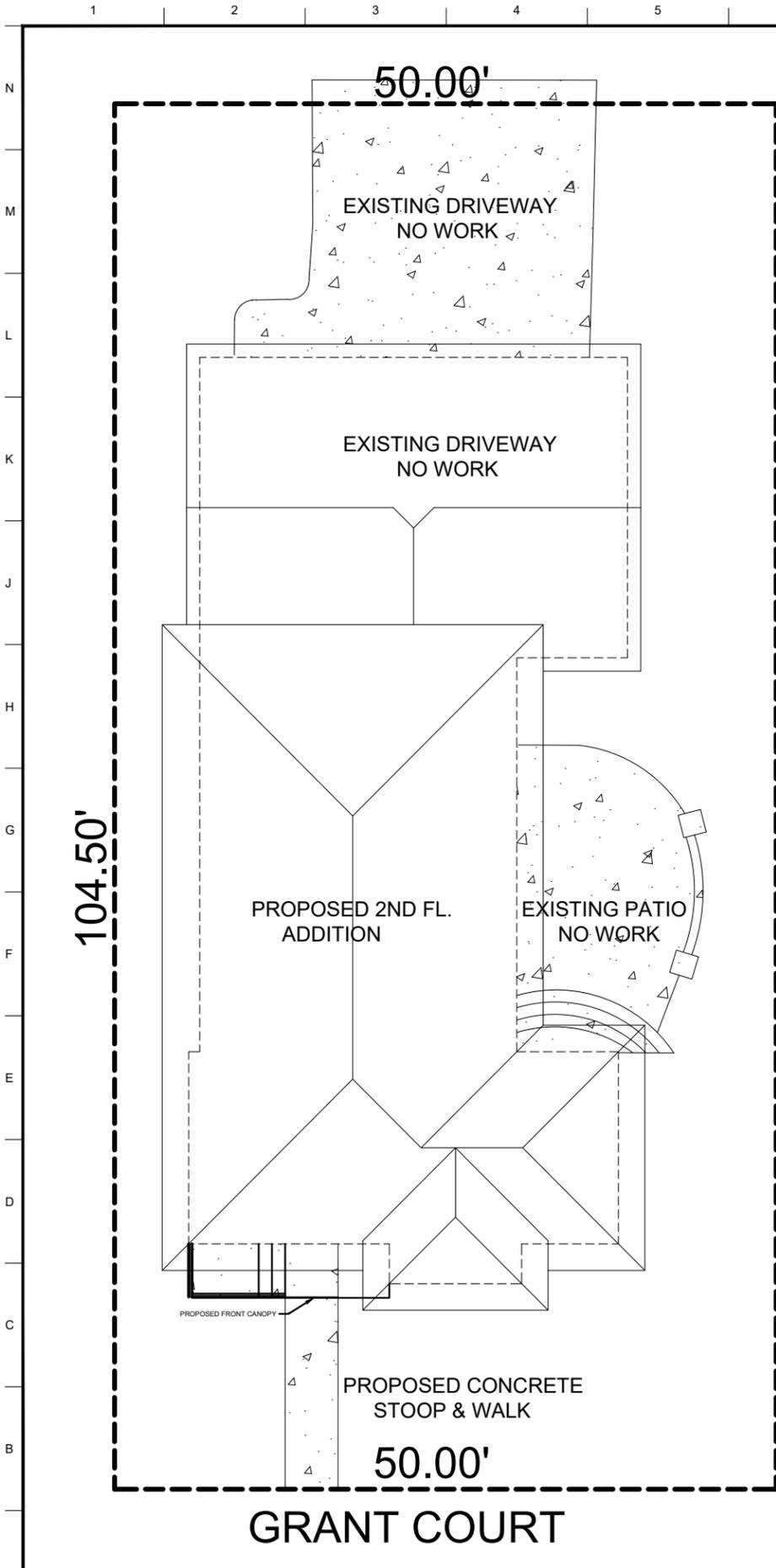
PROJECT No: 534-24



STATE OF ILLINOIS) S.S.
COUNTY OF COOK)
ANDREW SPIEWAK LAND SURVEYOR, INC., A PROFESSIONAL DESIGN FIRM, LAND SURVEYING CORPORATION, LICENSE NO.: 184.006518 HEREBY CERTIFIES THAT A SURVEY HAS BEEN MADE UNDER THE DIRECTION AND SUPERVISION OF AN ILLINOIS PROFESSIONAL LAND SURVEYOR OF THE ABOVE DESCRIBED PROPERTY AND THAT THE PLAT HEREON DRAWN IS A CORRECT REPRESENTATION OF SAID SURVEY. THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT ILLINOIS MINIMUM STANDARDS FOR BOUNDARY SURVEYS.
THE FIELD WORK WAS COMPLETED ON 17th DAY OF OCTOBER A.D. 2024.
DATE OF PLAT: 21th DAY OF OCTOBER A.D. 2024.

BY: Andrew F. Spiewak

ILLINOIS PROFESSIONAL LAND SURVEYOR ANDRZEJ F. SPIEWAK LICENSE No.: 035.003178 LICENSE EXPIRES 11/30/2024
PROFESSIONAL DESIGN FIRM LAND SURVEYING CORPORATION, No.: 184.006518 LICENSE EXPIRES 04/30/2025



Zoning Summary

Zoning District	R7
Required Lot Size	7,200
Actual Lot Size	5,207

The Actual Lot Size is 27.7% Smaller than the Required

Current Lot Coverage

Building Footprint	1851.2
Front Stoop & Walk	143.3
West Patio	282.7
Garage Drive	430.1
Total	2707.3

Proposed Lot Coverage

Building Footprint	1851.2
Front Stoop & Walk	103.6
West Patio	282.7
Garage Drive	430.1
Total	2667.6

The Proposed Lot Coverage Reduces The Total Square Foot Percentage From 51.9% To 51.2%.

Current Building Coverage

Building Footprint	1851.2
Front Entrance Roof	56.7
Total	1907.9

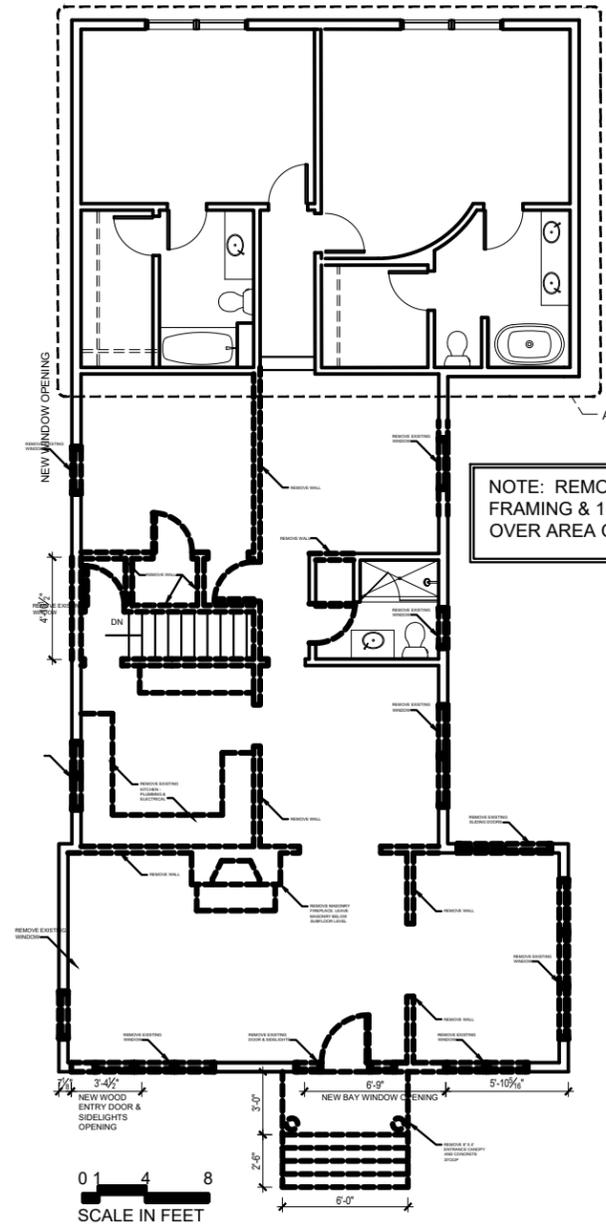
Proposed Building Coverage

Building Footprint	1851.2
Front Entrance Roof	59.1
Front Bay Window	30.0
Total	1940.3

The Proposed Building Coverage Increases The Total Square Foot Percentage From 36.6% To 37.2%.



BURSAC RENOVATION



Building Code

2012 International Building Code
 Illinois Energy Conservation Code
 Lake County Codes

Scope of Work

RENOVATE FIRST FLOOR LIVING ROOM, DINING ROOM, & KITCHEN WITH NEW BAY, WINDOWS & DOORS. ADD NEW STAIRCASE, COVERED ENTRANCE, & NEW 1249 S.F. SECOND FLOOR BEDROOMS, FAMILY ROOM, OFFICE, & BATHROOM.

Project Directory

Architect
 Robert J. Neylan Architects, Ltd.
 Contact: Robert Neylan

2622 North Burling Street
 Chicago, IL 60614
 T. 312.720.7519

THESE DRAWINGS AND PLANS HAVE BEEN PREPARED UNDER MY DIRECT SUPERVISION

Robert J. Neylan



ROBERT J. NEYLAN, AIA ILLINOIS REGISTRATION NO. 001-013675 EXP. 11/30/24

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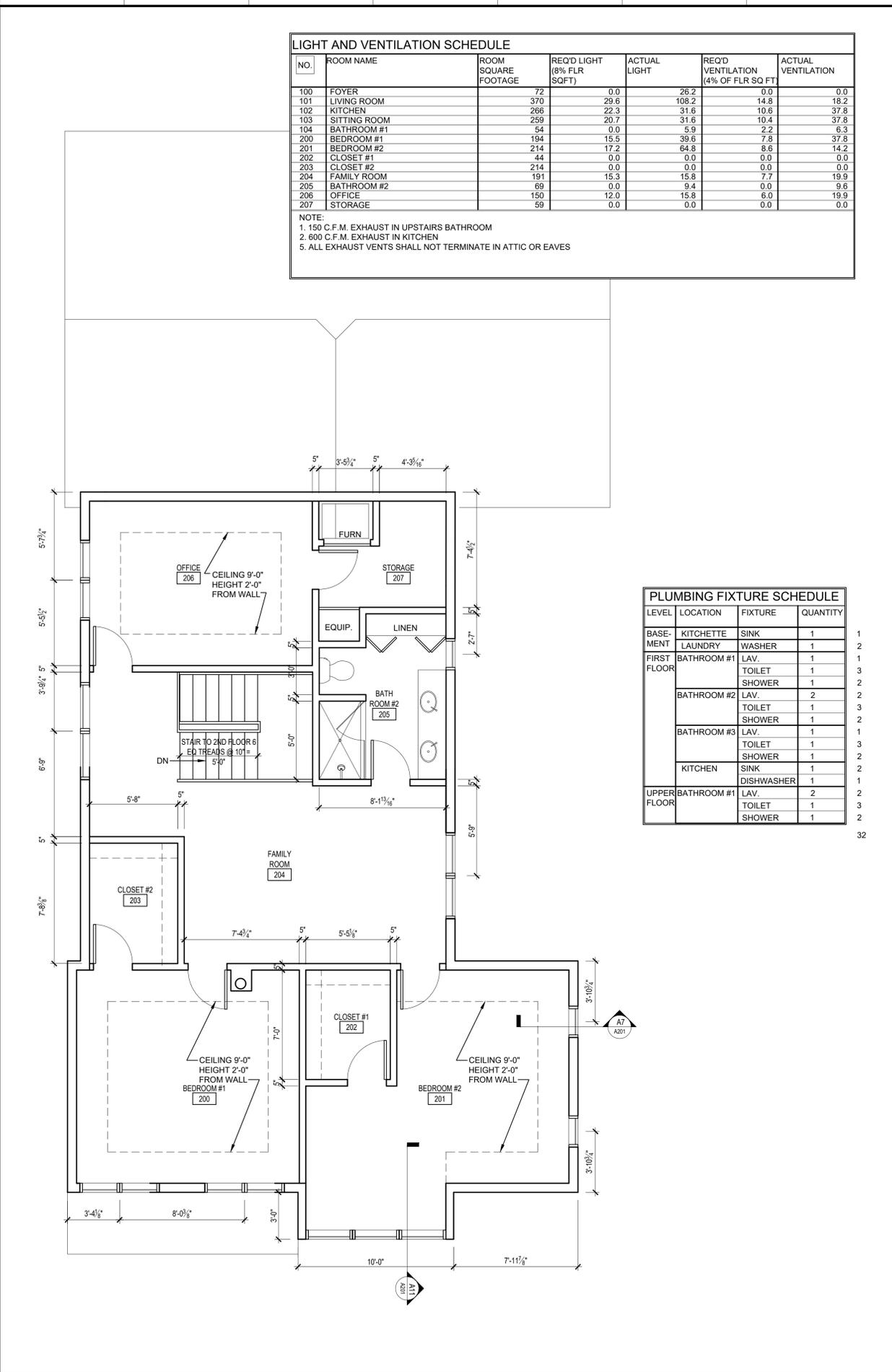
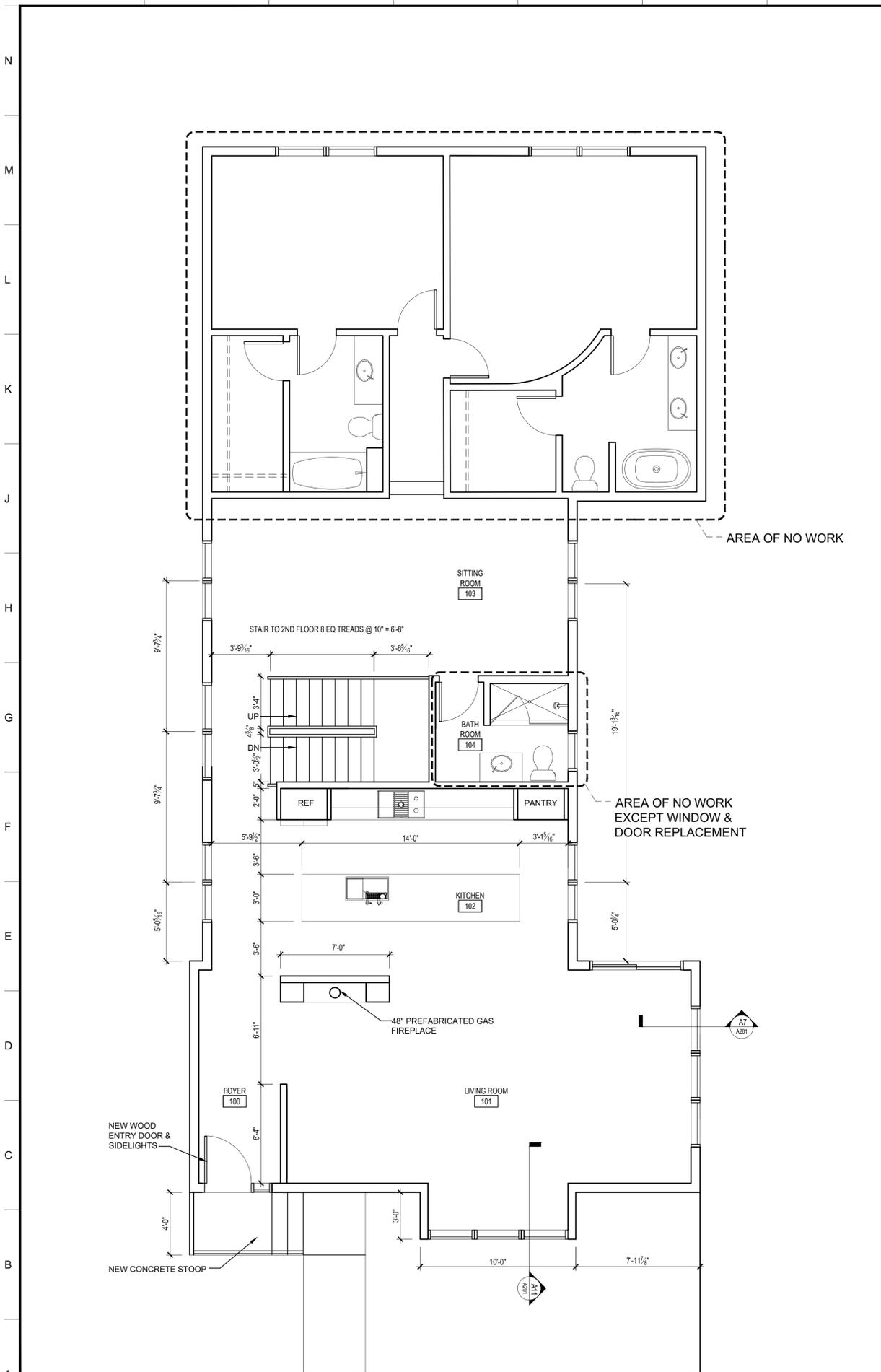
1 19 SEPT 24 ISSUED FOR REVIEW
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Bursac Renovation
 339 GRANT COURT
 LIBERTYVILLE, IL 60048

Site & Demolition Plan and Title Sheet

G001



LIGHT AND VENTILATION SCHEDULE

NO.	ROOM NAME	ROOM SQUARE FOOTAGE	REQ'D LIGHT (8% FLR SQFT)	ACTUAL LIGHT	REQ'D VENTILATION (4% OF FLR SQ FT)	ACTUAL VENTILATION
100	FOYER	72	0.0	26.2	0.0	0.0
101	LIVING ROOM	370	29.6	108.2	14.8	18.2
102	KITCHEN	266	22.3	31.6	10.6	37.8
103	SITTING ROOM	259	20.7	31.6	10.4	37.8
104	BATHROOM #1	54	0.0	5.9	2.2	5.3
200	BEDROOM #1	194	15.5	39.6	7.8	37.8
201	BEDROOM #2	214	17.2	64.8	8.6	14.2
202	CLOSET #1	44	0.0	0.0	0.0	0.0
203	CLOSET #2	214	0.0	0.0	0.0	0.0
204	FAMILY ROOM	191	15.3	15.8	7.7	19.9
205	BATHROOM #2	69	0.0	9.4	0.0	9.6
206	OFFICE	150	12.0	15.8	6.0	19.9
207	STORAGE	59	0.0	0.0	0.0	0.0

NOTE:
 1. 150 C.F.M. EXHAUST IN UPSTAIRS BATHROOM
 2. 600 C.F.M. EXHAUST IN KITCHEN
 5. ALL EXHAUST VENTS SHALL NOT TERMINATE IN ATTIC OR EAVES

PLUMBING FIXTURE SCHEDULE

LEVEL	LOCATION	FIXTURE	QUANTITY
BASE-MENT	KITCHETTE	SINK	1
BASE-MENT	LAUNDRY	WASHER	1
FIRST FLOOR	BATHROOM #1	LAV.	1
FIRST FLOOR	BATHROOM #1	TOILET	1
FIRST FLOOR	BATHROOM #1	SHOWER	1
FIRST FLOOR	BATHROOM #2	LAV.	2
FIRST FLOOR	BATHROOM #2	TOILET	1
FIRST FLOOR	BATHROOM #2	SHOWER	1
FIRST FLOOR	BATHROOM #3	LAV.	1
FIRST FLOOR	BATHROOM #3	TOILET	1
FIRST FLOOR	BATHROOM #3	SHOWER	1
FIRST FLOOR	KITCHEN	SINK	1
FIRST FLOOR	KITCHEN	DISHWASHER	1
UPPER FLOOR	BATHROOM #1	LAV.	2
UPPER FLOOR	BATHROOM #1	TOILET	1
UPPER FLOOR	BATHROOM #1	SHOWER	1

PLAN NOTES

- ALL WINDOWS & EXTERIOR DOORS TO BE REPLACED EXPECT 1ST FLOOR BEDROOMS, AND BASEMENT.
- PATCH ALL 1ST FLOOR WOOD FLOORS AS REQUIRED. INSTALL MATCHING WOOD FLOORING IN ALL 2ND FLOOR ROOMS EXPECT BATHROOM & LAUNDRY ROOM TO HAVE CERAMIC TILE.
- ALL INTERIOR DOORS SINGLE PANEL 1-3/4" X 7'-0" X 2'-8" FOR PAINT.

THESE DRAWINGS AND PLANS HAVE BEEN PREPARED UNDER MY DIRECT SUPERVISION

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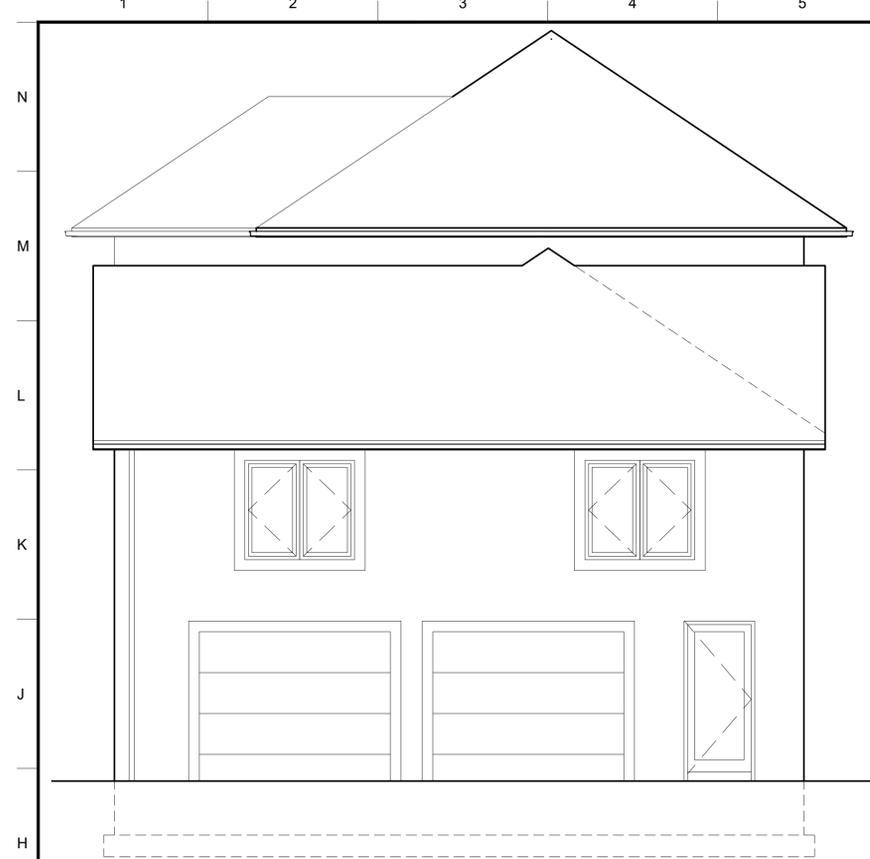
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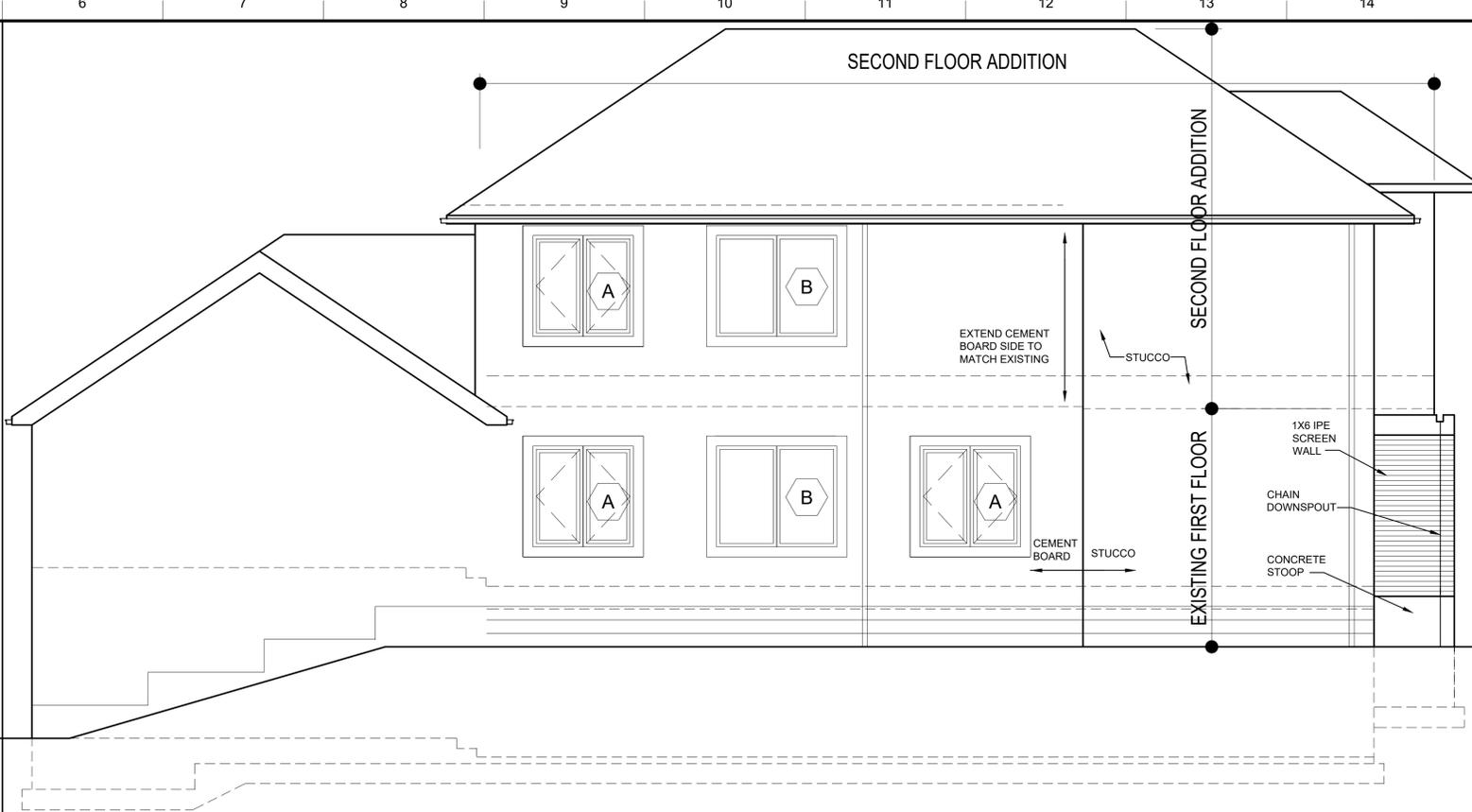
First & Second Floor Plan

A101



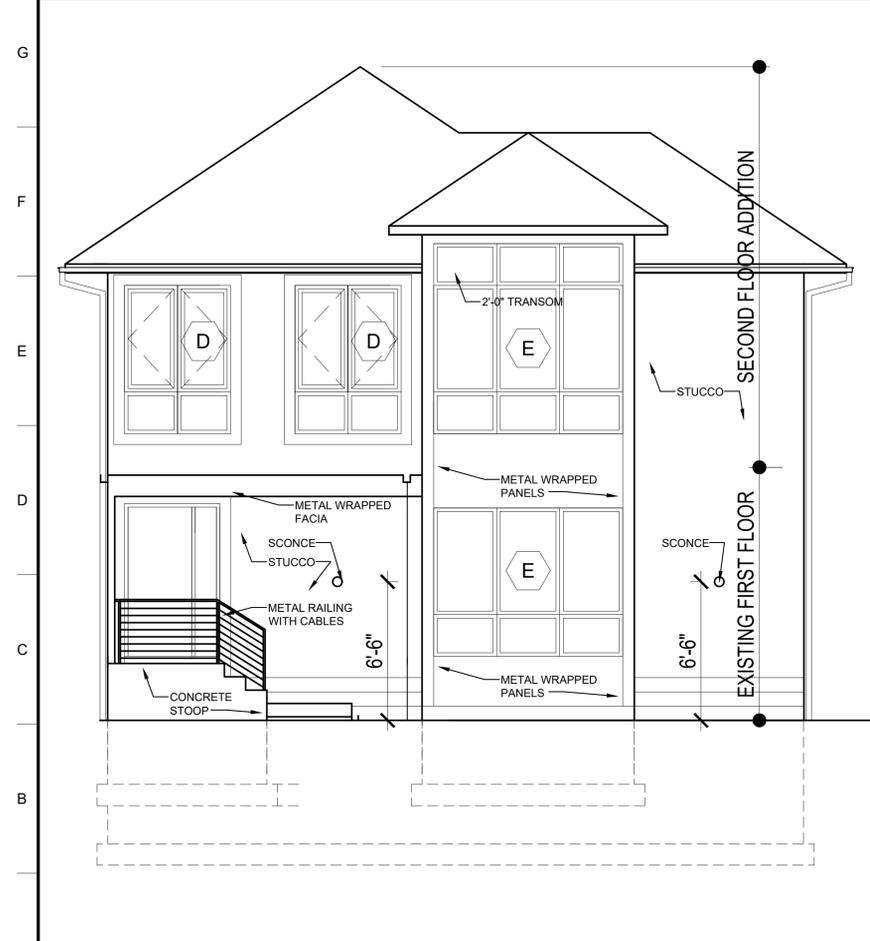
H1 SOUTH ELEVATION

1/4"=1'-0"



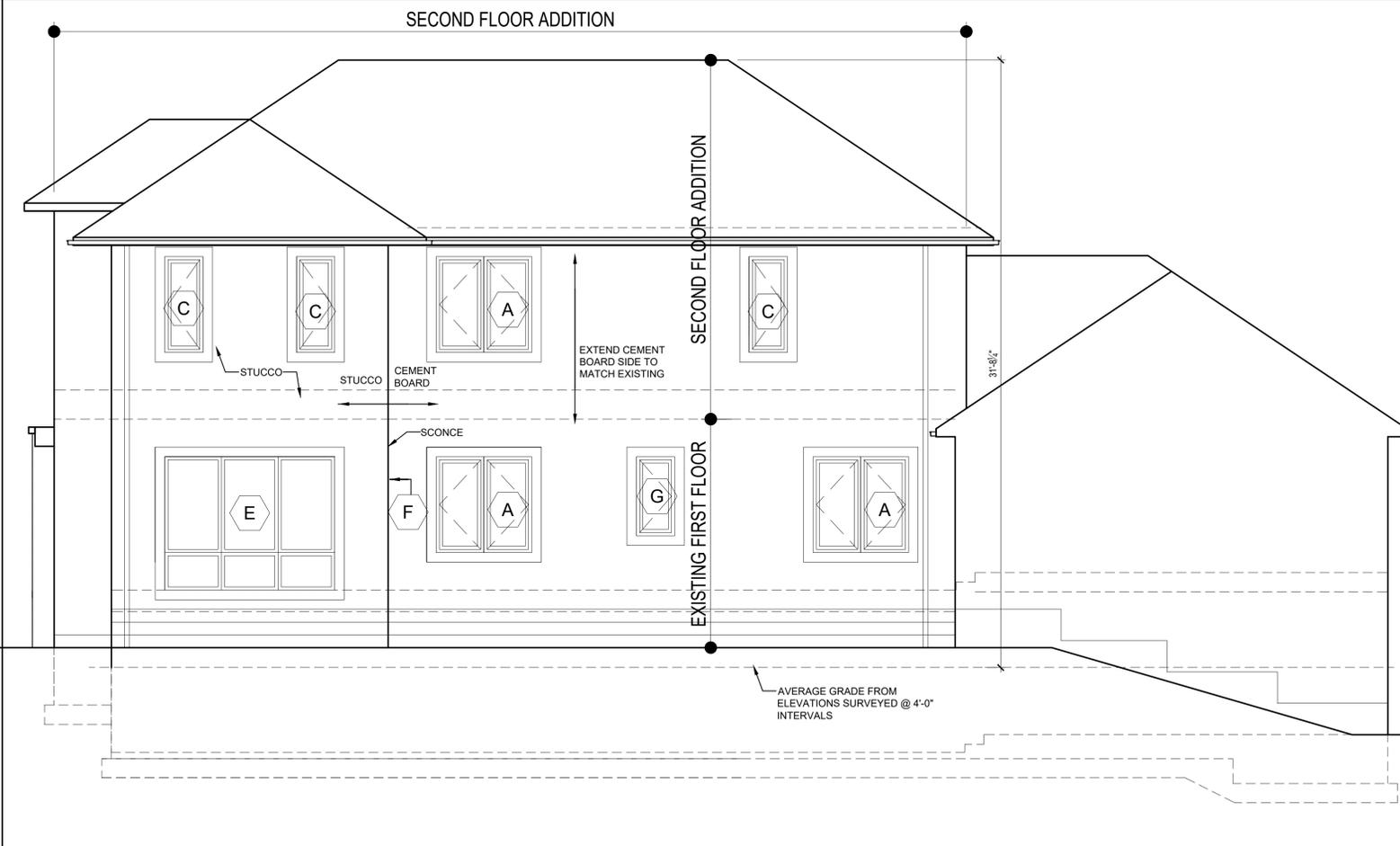
H6 EAST ELEVATION

1/4"=1'-0"



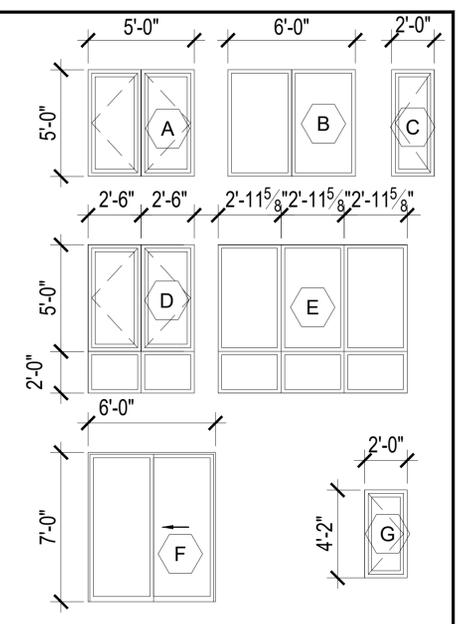
A1 NORTH ELEVATION

1/4"=1'-0"



A6 WEST ELEVATION

1/4"=1'-0"



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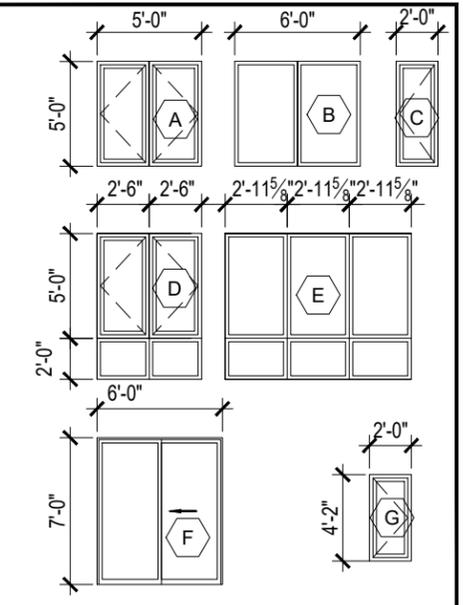
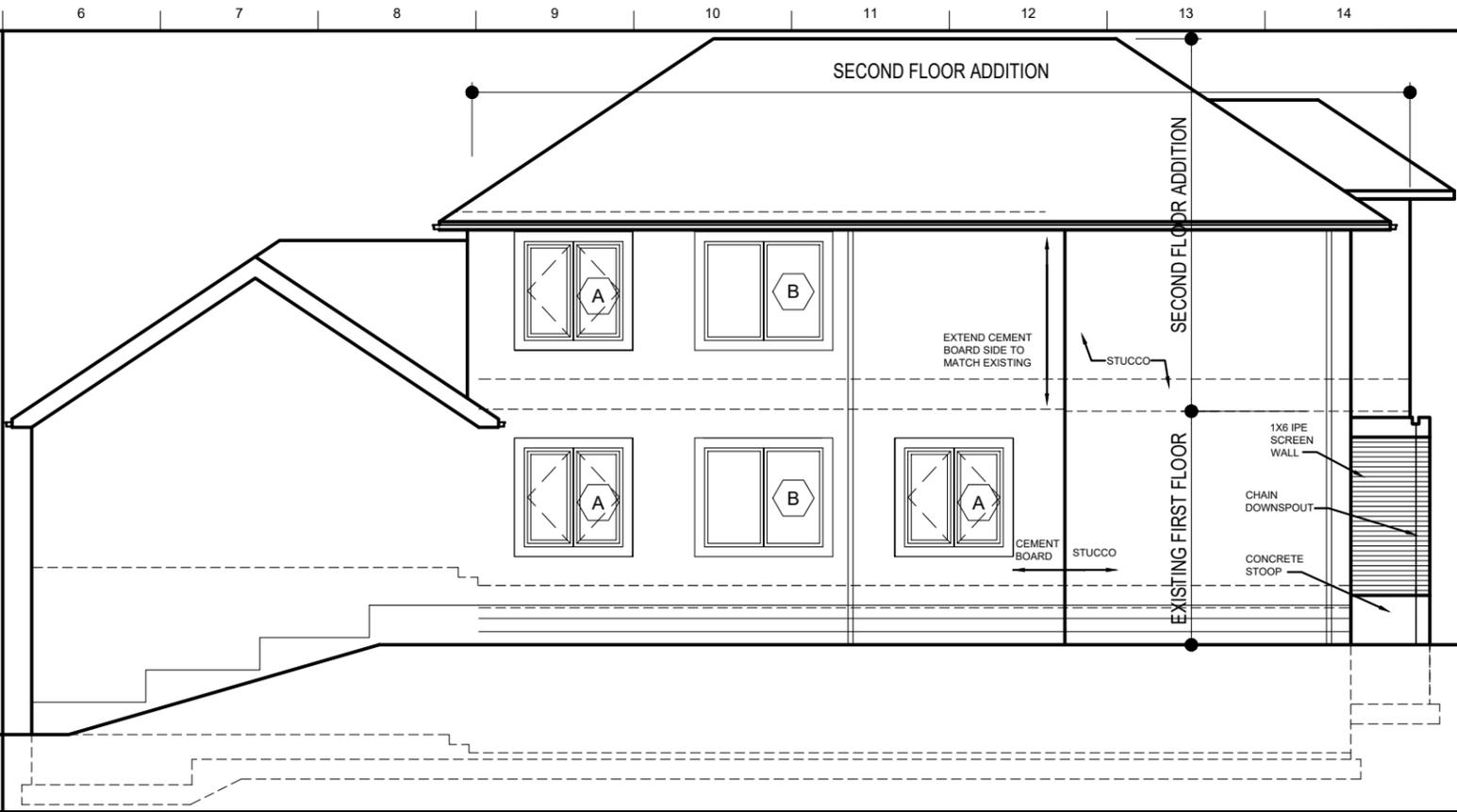
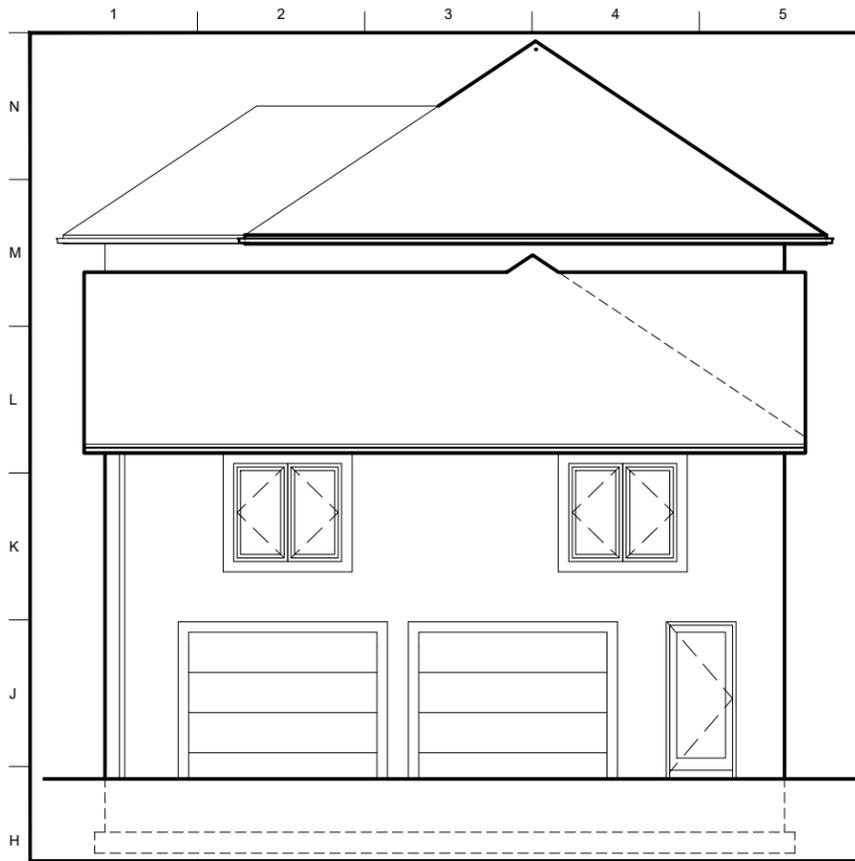
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Building Elevations

A200



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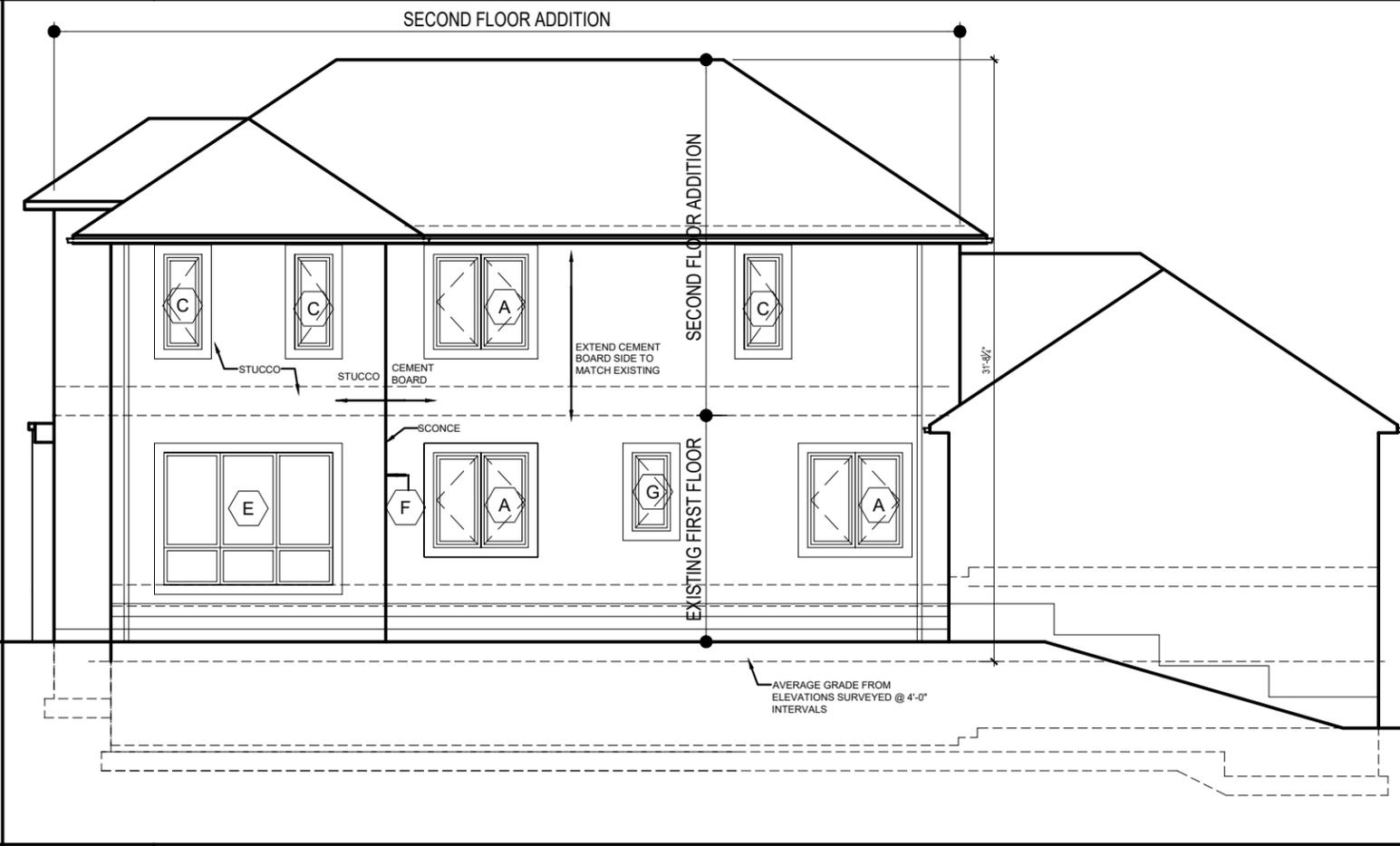
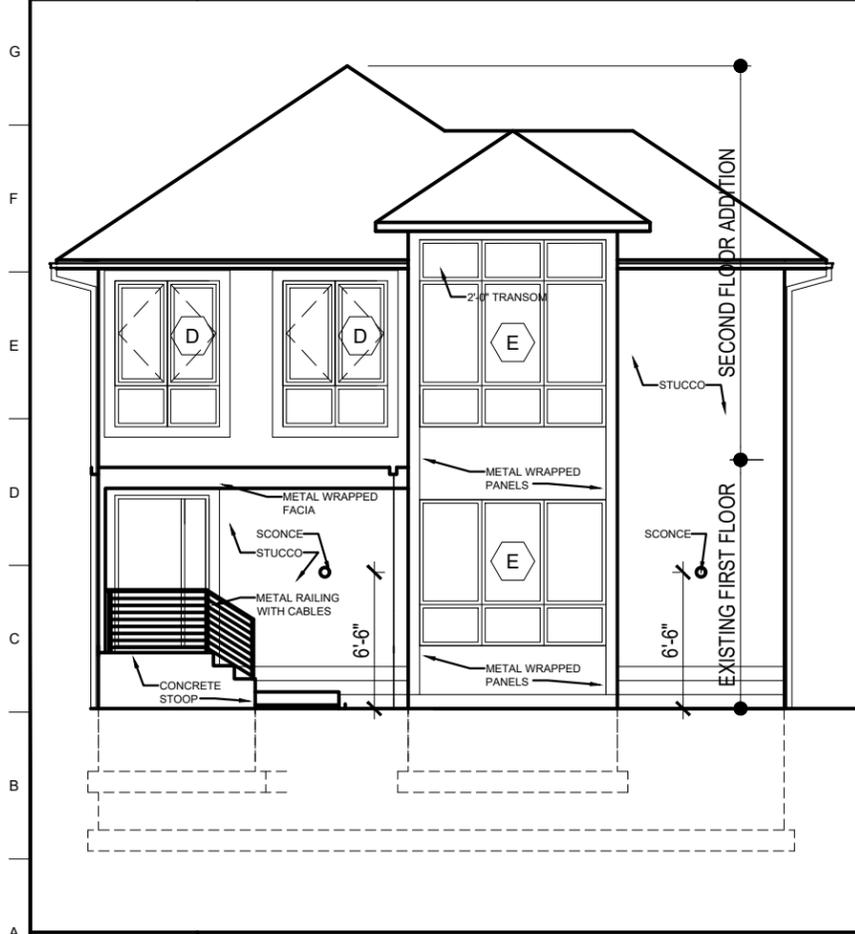
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Building Elevations

A200

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 1/4"=1'-0"

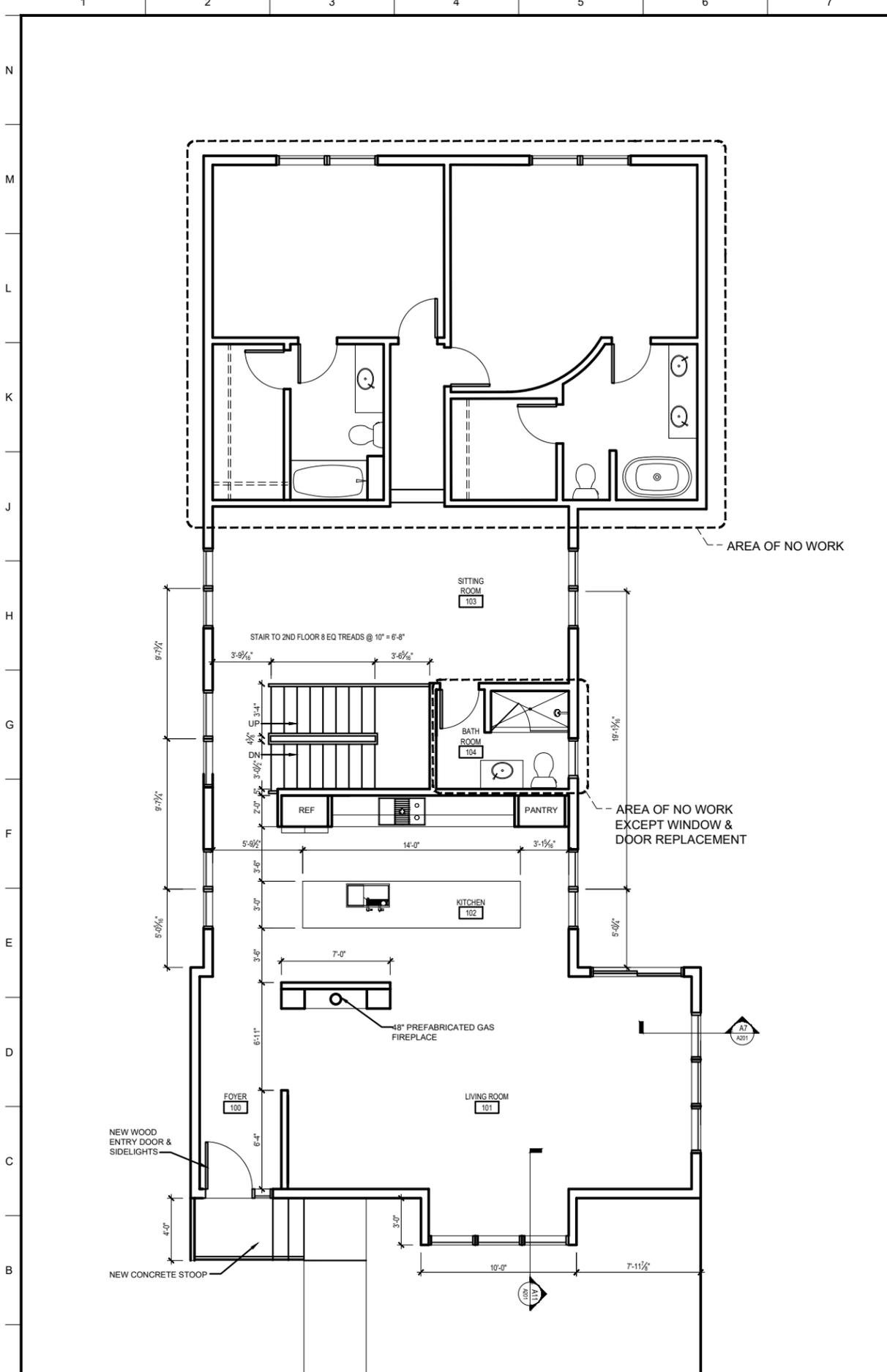
H6 EAST ELEVATION
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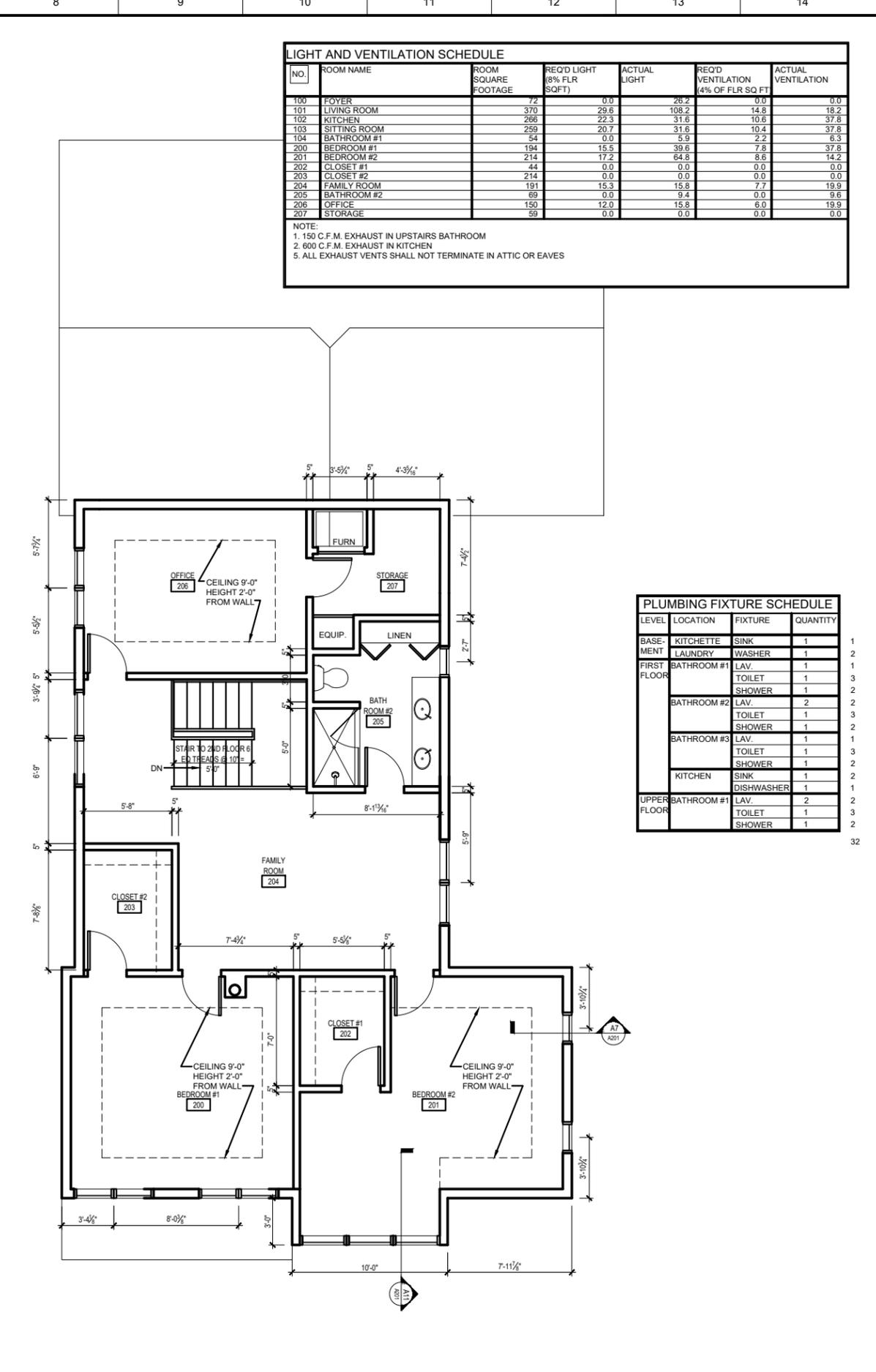
A6 WEST ELEVATION
 1/4"=1'-0"





A1 FIRST FLOOR PLAN

1/4"=1'-0"



A8 SECOND FLOOR PLAN

1/4"=1'-0"

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FIRST FLOOR		TOILET	1
FIRST FLOOR		SHOWER	1
FIRST FLOOR	BATHROOM #2	LAV.	2
FIRST FLOOR		TOILET	1
FIRST FLOOR		SHOWER	1
FIRST FLOOR	BATHROOM #3	LAV.	1
FIRST FLOOR		TOILET	1
FIRST FLOOR		SHOWER	1
FIRST FLOOR	KITCHEN	SINK	1
FIRST FLOOR		DISHWASHER	1
UPPER FLOOR	BATHROOM #1	LAV.	2
UPPER FLOOR		TOILET	1
UPPER FLOOR		SHOWER	1

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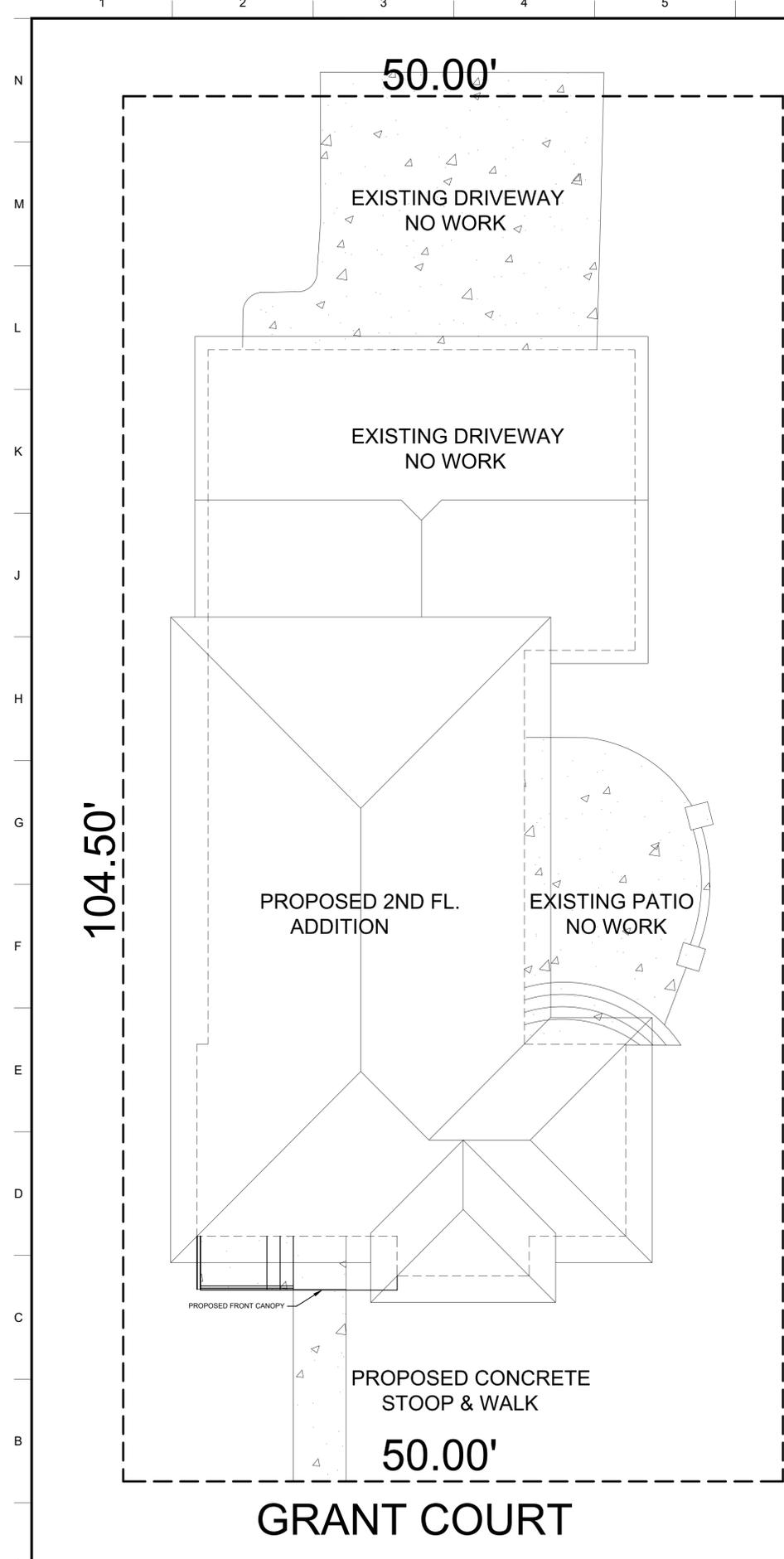
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First & Second Floor Plan

A101



Zoning Summary

Zoning District	R7
Required Lot Size	7,200
Actual Lot Size	5,207

The Actual Lot Size is 27.7% Smaller than the Required

Current Lot Coverage

Building Footprint	1851.2
Front Stoop & Walk	143.3
West Patio	282.7
Garage Drive	430.1
Total	2707.3

Proposed Lot Coverage

Building Footprint	1851.2
Front Stoop & Walk	103.6
West Patio	282.7
Garage Drive	430.1
Total	2667.6

The Proposed Lot Coverage Reduces The Total Square Foot Percentage From 51.9% To 51.2%.

Current Building Coverage

Building Footprint	1851.2
Front Entrance Roof	56.7
Total	1907.9

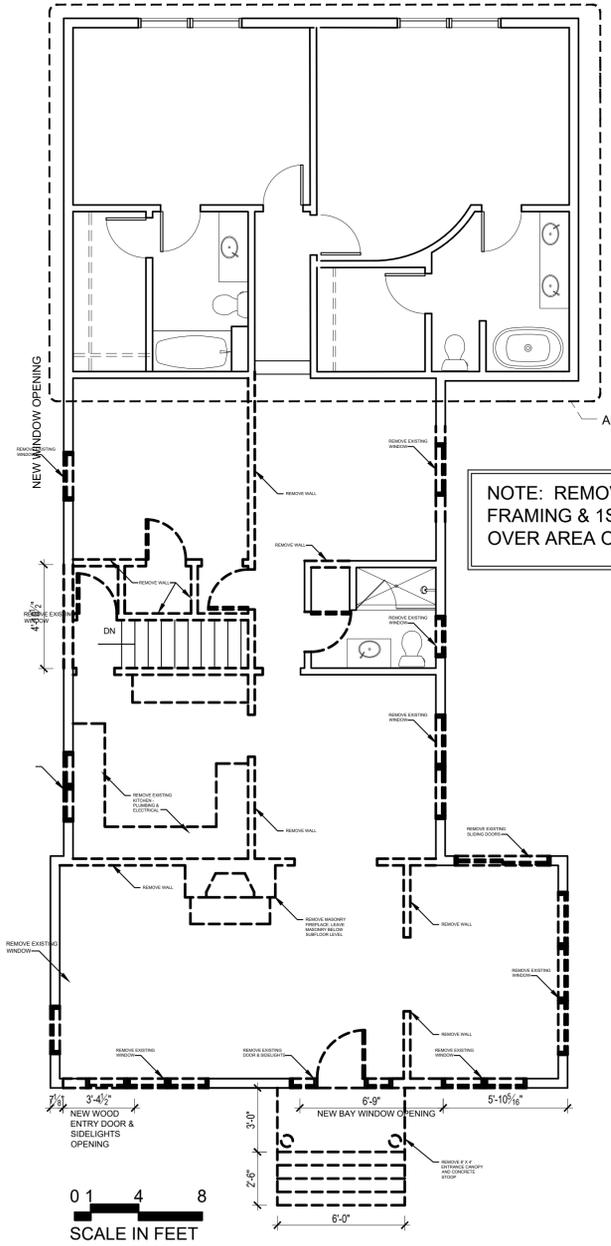
Proposed Building Coverage

Building Footprint	1851.2
Front Entrance Roof	59.1
Front Bay Window	30.0
Total	1940.3

The Proposed Building Coverage Increases The Total Square Foot Percentage From 36.6% To 37.2%.



BURSAC RENOVATION



Building Code
2012 International Building Code
Illinois Energy Conservation Code
Lake County Codes

Scope of Work
RENOVATE FIRST FLOOR LIVING ROOM, DINING ROOM, & KITCHEN WITH NEW BAY, WINDOWS & DOORS. ADD NEW STAIRCASE, COVERED ENTRANCE, & NEW 1249 S.F. SECOND FLOOR BEDROOMS, FAMILY ROOM, OFFICE, & BATHROOM.

Project Directory
Architect
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