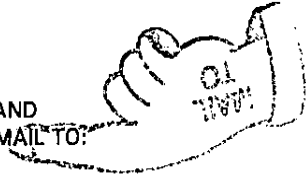


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1007/0014 13 001 Page 1 of 12
2001-03-27 09:58:25
Cook County Recorder 43.50

PREPARED BY AND
AFTER RECORDING MAIL TO:



Washington Mutual Bank, FA
C/O ACS IMAGE SOLUTIONS
12691 PALA DRIVE - MS156DPCA
GARDEN GROVE, CA 92841

SPACE ABOVE THIS LINE FOR RECORDING DATA

MTC 2030753 lallc.

MERCURY TITLE 2030753



MORTGAGE

LOAN NO.: 03-2341-004285801-9

127

THIS MORTGAGE ("Security Instrument") is given on March 20, 2001
The mortgagor is JEAN SMITH, AN UNMARRIED MAN
M. F/K/A JEAN M. LIDDLE

("Borrower"). This Security Instrument is given to Washington Mutual Bank, FA
, which is organized and existing under
the laws of USA, and whose address is 400 East Main Street Stockton,
CA 95290 ("Lender"). Borrower owes Lender the principal
sum of Two Hundred Forty-Four Thousand & 00/100

Dollars (U.S. 244,000.00). This debt is evidenced by Borrower's note dated the same
date as this Security Instrument ("Note"), which provides for monthly payments, with the full
debt, if not paid earlier, due and payable on April 1, 2001. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with
interest, and all renewals extensions and modifications of the Note; (b) the payment of all other
sums, with interest, advanced under Paragraph 7 to protect the security of this Security
Instrument; and (c) the performance of Borrower's covenants and agreements under this
Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and
convey to Lender the following described property located in Cook
County, Illinois:

SEE ATTACHED

which has the address of 531 S PLYMOUTH CT #601
CHICAGO Illinois 60605 ("Property Address");

PIN TAX I.D. NUMBER: 17152470531017

ILLINOIS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 9/90

LOAN NO.: 03-2341-004285801-9

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under Paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in Paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with Paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments. If under Paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith

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LOAN NO.: 03-2341-004285801-9

t in forfeiture of the Property or otherwise materially impair the lien created
ument or Lender's security interest. Borrower may cure such a default and
l in Paragraph 18, by causing the action or proceeding to be dismissed with
ar's good faith determination, precludes forfeiture of the Borrower's interest
her material impairment of the lien created by this Security Instrument or
terest. Borrower shall also be in default if Borrower, during the loan
gave materially false or inaccurate information or statements to Lender (or
ler with any material information) in connection with the loan evidenced by
out not limited to, representations concerning Borrower's occupancy of the
al residence. If this Security Instrument is on a leasehold, Borrower shall
provisions of the lease. If Borrower acquires fee title to the Property, the
title shall not merge unless Lender agrees to the merger in writing.

en of Lender's Rights in the Property. If Borrower fails to perform the
ments contained in this Security Instrument, or there is a legal proceeding
ffect Lender's rights in the Property (such as a proceeding in bankruptcy,
ation or forfeiture or to enforce laws or regulations), then Lender may do
is necessary to protect the value of the Property and Lender's rights in the
tions may include paying any sums secured by a lien which has priority
ument, appearing in court, paying reasonable attorneys' fees and entering
make repairs. Although Lender may take action under this Paragraph 7,
to do so.

disbursed by Lender under this Paragraph 7 shall become additional debt
by this Security Instrument. Unless Borrower and Lender agree to other
ese amounts shall bear interest from the date of disbursement at the Note
ayable, with interest upon notice from Lender to Borrower requesting

e Insurance. If Lender required mortgage insurance as a condition of
red by this Security Instrument, Borrower shall pay the premiums required
rtgage insurance in effect. If, for any reason, the mortgage insurance
Lender lapses or ceases to be in effect, Borrower shall pay the premiums
verage substantially equivalent to the mortgage insurance previously in
stantially equivalent to the cost to Borrower of the mortgage insurance
from an alternate mortgage insurer approved by Lender. If substantially
insurance coverage is not available, Borrower shall pay to Lender each
to one-twelfth of the yearly mortgage insurance premium being paid by
insurance coverage lapsed or ceased to be in effect. Lender will accept, use
yments as a loss reserve in lieu of mortgage insurance. Loss reserve
ger be required, at the option of Lender, if mortgage insurance coverage (in
he period that Lender requires) provided by an insurer approved by Lender
ble and is obtained. Borrower shall pay the premiums required to maintain
n effect, or to provide a loss reserve, until the requirement for mortgage
cordance with any written agreement between Borrower and Lender or

en. Lender or its agent may make reasonable entries upon and inspections
der shall give Borrower notice at the time of or prior to an inspection
cause for the inspection.

nation. The proceeds of any award or claim for damages, direct or
rection with any condemnation or other taking of any part of the Property,
ieu of condemnation, are hereby assigned and shall be paid to Lender.

if a total taking of the Property, the proceeds shall be applied to the sums
ity Instrument whether or not then due, with any excess paid to Borrower.
tial taking of the Property in which the fair market value of the Property
e taking is equal to or greater than the amount of the sums secured by this
nmediately before the taking, unless Borrower and Lender otherwise agree
secured by this Security Instrument shall be reduced by the amount of the
by the following fraction: (a) the total amount of the sums secured
ie taking, divided by (b) the fair market value of the Property immediately

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LOAN NO.: 03-2341-004285801-9

before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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LOAN NO.: 03-2341-004285801-9

r's Copy. Borrower shall be given one conformed copy of the Note and of
ent.

of the Property or a Beneficial Interest in Borrower. If all or any part of the
est in it is sold or transferred (or if a beneficial interest in Borrower is sold
orrower is not a natural person) without Lender's prior written consent,
tion, require immediate payment in full of all sums secured by this Security
, this option shall not be exercised by Lender if exercise is prohibited by
date of this Security Instrument.

rcises this option, Lender shall give Borrower notice of acceleration. The
period of not less than 30 days from the date the notice is delivered or

Borrower must pay all sums secured by this Security Instrument. If
these sums prior to the expiration of this period, Lender may invoke any
y this Security Instrument without further notice or demand on Borrower.

r's Right to Reinstate. If Borrower meets certain conditions, Borrower shall
e enforcement of this Security Instrument discontinued at any time prior to
ays (or such other period as applicable law may specify for reinstatement)
erty pursuant to any power of sale contained in this Security Instrument;
gment enforcing this Security Instrument. Those conditions are that
nder: (a) pays all sums which then would be due under this Security Instrument and
celeration had occurred; (b) cures any default of any other covenants or
all expenses incurred in enforcing this Security Instrument, including, but
able attorneys' fees; and (d) takes such action as Lender may reasonably
t the lien of this Security Instrument, Lender's rights in the Property and
to pay the sums secured by this Security Instrument shall continue
instatement by Borrower, this Security Instrument and the obligations
remain fully effective as if no acceleration had occurred. However, this
l not apply in the case of acceleration under Paragraph 17.

Note; Change of Loan Servicer. The Note or a partial interest in the Note
ecurity Instrument) may be sold one or more times without prior notice to
y result in a change in the entity (known as the "Loan Servicer") that
ments due under the Note and this Security Instrument. There also may be
of the Loan Servicer unrelated to a sale of the Note. If there is a change of
orrower will be given written notice of the change in accordance with
and applicable law. The notice will state the name and address of the new
e address to which payments should be made. The notice will also contain
required by applicable law.

us Substances. Borrower shall not cause or permit the presence, use,
release of any Hazardous Substances on or in the Property. Borrower shall
yone else to do, anything affecting the Property that is in violation of any
The preceding two sentences shall not apply to the presence, use, or
erty of small quantities of Hazardous Substances that are generally
ropriate to normal residential uses and to maintenance of the Property.
tly give Lender written notice of any investigation, claim, demand, lawsuit
y governmental or regulatory agency or private party involving the Property
ubstance or Environmental Law of which Borrower has actual knowledge.
is notified by any governmental or regulatory authority, that any removal
of any Hazardous Substance affecting the Property is necessary, Borrower
l necessary remedial actions in accordance with Environmental Law.

is Paragraph 20, "Hazardous Substances" are those substances defined as
ubstances by Environmental Law and the following substances: gasoline,
nable or toxic petroleum products, toxic pesticides and herbicides, volatile
ontaining asbestos or formaldehyde, and radioactive materials. As used in
nvironmental Law" means federal laws and laws of the jurisdiction where
d that relate to health, safety or environmental protection.

VI COVENANTS. Borrower and Lender further covenant and agree as

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LOAN NO.: 03-2341-004285801-9

21. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

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

24. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable line(s)]

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Other(s) [specify] | | |

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

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LOAN NO.: 03-2341-004285801-9

X Jean M. Liddle FKA Jean M. Liddle
JEAN SMITH f/k/a JEAN M. LIDDLE
M.

Property of Cook County Clerk's Office

[Space Below This Line For Acknowledgment]

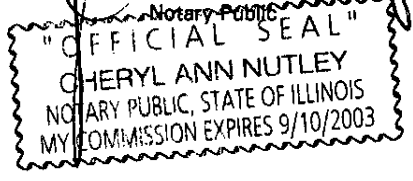
Cook County ss:

undersigned
in and for said county and state, do hereby certify that
not f/k/a Jean M. Liddle an unmarried man

me to be the same person(s) whose name(s) subscribed to the foregoing
before me this day in person, and acknowledged that he
the said instrument as MS free and voluntary act, for the
erein set forth.

and official seal, this 20th day of March 2001.

es: _____
[Signature]



. Bank, FA
ROAD
1173

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LEGAL DESCRIPTION

PARCEL 1:

UNIT 602 IN MERGENTHALER BUILDING CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARTS OF LOTS 17, 20 AND 23 IN C. L. AND I. HARMON'S SUBDIVISION OF BLOCK 137 IN THE SCHOOL SECTION ADDITION TO CHICAGO IN SECTION 16, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25314790, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS, RESTRICTIONS AND COVENANTS RECORDED AS DOCUMENT 25314787, OVER AND ACROSS EASEMENT AREA 'A' AS SHOWN AND DEFINED ON EXHIBIT 'E' TO SAID DECLARATION AND IN SAID DECLARATION, AND AS RESERVED IN DEED FROM LASALLE NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 15, 1978 AND KNOWN AS TRUST NUMBER 100306 TO CAROL L. MEYER RECORDED JANUARY 10K 1980 AS DOCUMENT 25314788, IN COOK COUNTY, ILLINOIS.

Cook County Clerk's Office

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CONDOMINIUM RIDER

03-2341-004285801-9

THIS CONDOMINIUM RIDER is made this 20th day of March, 2001, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Washington Mutual Bank, FA (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

531 S PLYMOUTH CT #601, CHICAGO, IL 60605

(Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

THE MORGANTHALER (the "Condominium Project").

(Name of Condominium Project)

If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

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Insurance. So long as the Owners Association maintains, with a generally applicable carrier, a "master" or "blanket" policy on the Condominium Project which is primary and which provides insurance coverage in the amounts, for the periods, and terms Lender requires, including fire and hazards included within the term of the policy, then:

Borrower waives the provision in Uniform Covenant 2 for the monthly payment to the Owners Association of the yearly premium installments for hazard insurance on the Property;

Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

If a distribution of hazard insurance proceeds in lieu of restoration or repair of the Property, whether to the unit or to common elements, any proceeds are hereby assigned and shall be paid to Lender for application to the sums due under the Security Instrument, with any excess paid to Borrower.

Liability Insurance. Borrower shall take such actions as may be reasonable to ensure that the Owners Association maintains a public liability insurance policy acceptable in the amount of coverage to Lender.

Assignment. The proceeds of any award or claim for damages, direct or indirect, to Borrower in connection with any condemnation or other taking of all or part of the Property, whether of the unit or of the common elements, or for any other reason, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 10.

Prior Consent. Borrower shall not, except after notice to Lender and with Lender's consent, either partition or subdivide the Property, or consent to:

the abandonment or termination of the Condominium Project, except for the termination required by law in the case of substantial destruction by fire or in the case of a taking by condemnation or eminent domain;

any amendment to any provision of the Constituent Documents if the provision is for the benefit of Lender;

the cessation of professional management and assumption of self-management of the Property; or

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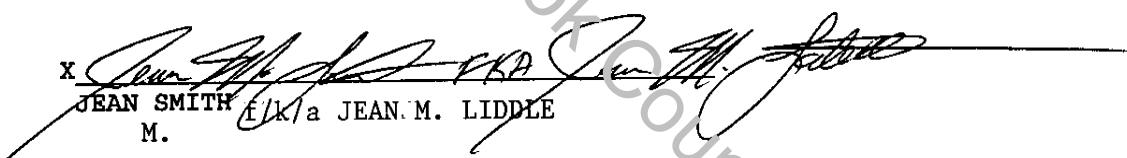
03-2341-004285801-9

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

X


JEAN SMITH *E/k/a* JEAN M. LIDDLE
M.