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Doc#: 0336518025
Eugene "Gene" Moore Fee: \$62.00
Cook County Recorder of Deeds
Date: 12/31/2003 09:16 AM Pg: 1 of 20

0311-07015

When recorded mail to:
ABN AMRO MORTGAGE GROUP, INC.
P.O. BOX 5064
TROY, MICHIGAN 48064
ATTN: FINAL/TRAILING DOCUMENTS

This instrument was prepared by:

CHICAGO, IL 60602
100 N. LASALLE SUITE 1100
PRAIRIE TITLE

LOAN #: 642369803

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.
(A) "Security Instrument" means this document, which is dated DECEMBER 5, 2003, together with all Riders to this document.
(B) "Borrower" is LORIA I. HAMPTON, A SINGLE WOMAN.

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is ABN AMRO MORTGAGE GROUP, INC.

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LOAN #: 642369803

Lender is a CORPORATION,
DELAWARE.
RD., TROY, MICHIGAN 48084.

organized and existing under the laws of
Lender's address is 2600 W. BIG BEAVER

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated **DECEMBER 5, 2003**. The Note states that Borrower owes Lender *****TWO HUNDRED EIGHTY ONE THOUSAND ONE HUNDRED AND NO/100 ***** Dollars (U.S. **\$281,100.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JANUARY 1, 2034**.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Condominium Rider
- Second Home Rider
- Balloon Rider
- Planned Unit Development Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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 and Lender's successors and

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assigns, with power of sale, the following described property located in the COUNTY
 [Type of Recording Jurisdiction] of [Name of Recording Jurisdiction]:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

which currently has the address of 3110 N. UNION, 23, CHICAGO,

Illinois [County] ("Property Address"): [Street] [City]
 [State]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to defend and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payments.** Borrower shall pay to Lender, or to the payee named in the Note, the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note and this Security Instrument, shall be made in U.S. currency. However, if any check or other instrument received by Lender under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check; or (d) Electronic Funds Transfer.

Payments shall be made to the payee named in the Note or at such other location designated by Lender upon receipt at the location designated in the Note or at such other location designated by Lender. If a payment or partial payment is insufficient to bring the Loan current, Lender may accept such payment or partial payment in the future, but Lender is not obligated to apply such payment or partial payment as of its scheduled due date, and Lender may hold such unapplied funds until Borrower makes

Initials: LS
 ILUDEDL

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payment to apply such balance until future agreement or performance.

2. All payments due under the Note in the order in which they are due under the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any one Periodic Payment and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment of one or more Periodic Payments, such excess may be applied to any late charges and prepayment charges.

Any payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not expire, be applied, or change the amount, of the Periodic Payments.

3. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) mortgages or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." If any, be escrowed by Borrower, and such dues, fees and assessments shall be an obligation of Borrower to promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay to Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amount due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower fails to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for such Escrow Items, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender the amount due for such Escrow Items, and in such amounts, that are then required under this Section 3.

Lender shall collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at any time to pay the Escrow Items, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall not charge Borrower interest on the Funds and, if Applicable Law permits Lender to make such a charge. Unless otherwise in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest on the Funds shall be payable to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

The Funds shall be held in a institution whose deposits are insured by a federal agency, instrumentality, or entity (including a Federal Home Loan Bank) or in any Federal Home Loan Bank. Lender shall not charge Borrower interest on the Funds and, if Applicable Law permits Lender to make such a charge. Unless otherwise in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest on the Funds shall be payable to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

ing the Loan current. Borrower shall not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal of the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument and the covenants and agreements secured by this Security Instrument.

ation of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which they come due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under the Security Instrument, and then to reduce the principal balance of the Note.

escrives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any one Periodic Payment and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment of one or more Periodic Payments, such excess may be applied to any late charges and prepayment charges.

ation of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not expire, be applied, or change the amount, of the Periodic Payments.

3. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) mortgages or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." If any, be escrowed by Borrower, and such dues, fees and assessments shall be an obligation of Borrower to promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay to Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amount due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower fails to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for such Escrow Items, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender the amount due for such Escrow Items, and in such amounts, that are then required under this Section 3.

Lender shall collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at any time to pay the Escrow Items, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall not charge Borrower interest on the Funds and, if Applicable Law permits Lender to make such a charge. Unless otherwise in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest on the Funds shall be payable to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

The Funds shall be held in a institution whose deposits are insured by a federal agency, instrumentality, or entity (including a Federal Home Loan Bank) or in any Federal Home Loan Bank. Lender shall not charge Borrower interest on the Funds and, if Applicable Law permits Lender to make such a charge. Unless otherwise in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest on the Funds shall be payable to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the amount in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon receipt in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any amount held in escrow by Lender.

4. Other Liens.

Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which may claim priority over this Security Instrument, leasehold payments or ground rents on the Property, including Homeowners Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) makes the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as the lien is not subject to proceedings (b) contests the lien in good faith by, or defends against enforcement of the lien while those proceedings are pending; (c) obtains a court order or judgment from the holder of the lien in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending; or (d) obtains a court order or judgment from the holder of the lien subordinating the lien to this Security Instrument. If Lender determines that any part of the lien is not subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice of the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used in connection with this Loan.

5. Flood Insurance.

Borrower shall keep the improvements now existing or hereafter erected on the Property insured against fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, windstorm, hail, lightning, explosion, and floods, for which Lender requires insurance. This insurance shall be maintained in the amount and on the terms (including deductibles levels) and for the periods that Lender requires. What Lender requires pursuant to this Section can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination, certification services and subsequent charges each time remappings or similar changes occur which require a new determination or certification. Borrower shall also be responsible for the payment of any applicable federal, state or local emergency management Agency in connection with the review of any flood zone determination or certification by Borrower.

If a policy of flood insurance is not maintained, Lender may obtain insurance coverage, at the expense of Borrower.

Lender is under no obligation to purchase any particular type or amount of flood insurance. The flood insurance coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property against any risk, hazard or liability and might provide greater or lesser coverage than the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender shall become a financial debt of Borrower secured by this Security Instrument. These amounts shall be due immediately from the date of disbursement and shall be payable, with such interest, upon notice from Lender requesting payment.

6. Lender's policies shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee.

Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Lender shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall be notified immediately by Borrower, Lender and Borrower otherwise agree in writing, any insurance

7. Lender shall be responsible for the payment of any applicable federal, state or local emergency management Agency in connection with the review of any flood zone determination or certification by Borrower.

Lender is under no obligation to purchase any particular type or amount of flood insurance. The flood insurance coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property against any risk, hazard or liability and might provide greater or lesser coverage than the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender shall become a financial debt of Borrower secured by this Security Instrument. These amounts shall be due immediately from the date of disbursement and shall be payable, with such interest, upon notice from Lender requesting payment.

8. Lender shall be responsible for the payment of any applicable federal, state or local emergency management Agency in connection with the review of any flood zone determination or certification by Borrower.

Lender is under no obligation to purchase any particular type or amount of flood insurance. The flood insurance coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property against any risk, hazard or liability and might provide greater or lesser coverage than the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender shall become a financial debt of Borrower secured by this Security Instrument. These amounts shall be due immediately from the date of disbursement and shall be payable, with such interest, upon notice from Lender requesting payment.

9. Lender shall be responsible for the payment of any applicable federal, state or local emergency management Agency in connection with the review of any flood zone determination or certification by Borrower.

Lender is under no obligation to purchase any particular type or amount of flood insurance. The flood insurance coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property against any risk, hazard or liability and might provide greater or lesser coverage than the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender shall become a financial debt of Borrower secured by this Security Instrument. These amounts shall be due immediately from the date of disbursement and shall be payable, with such interest, upon notice from Lender requesting payment.

10. Lender shall be responsible for the payment of any applicable federal, state or local emergency management Agency in connection with the review of any flood zone determination or certification by Borrower.

Lender is under no obligation to purchase any particular type or amount of flood insurance. The flood insurance coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property against any risk, hazard or liability and might provide greater or lesser coverage than the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender shall become a financial debt of Borrower secured by this Security Instrument. These amounts shall be due immediately from the date of disbursement and shall be payable, with such interest, upon notice from Lender requesting payment.

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proceeds of the proceeds of the repair and restoration of the Property shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If the insurance carrier does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle the claim, Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given.

If Lender requires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender all of Borrower's rights (other than the right to any refund of unearned premiums) under all insurance policies covering the Property, insofar as such rights are applicable to the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay the Note or this Security Instrument, whether or not then due.

Borrower shall not establish, and use the Property as Borrower's principal residence within 60 days of the Security Instrument and shall continue to occupy the Property as Borrower's principal residence for one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld. In the event of any of the following circumstances exist which are beyond Borrower's control, including but not limited to: fire, flood, earthquake, wind, hail, lightning, explosion, war, riot, sabotage, pest, mold, rot, insect damage, and other causes of damage to the Property; Inspections. Borrower shall not destroy, damage, or allow the Property to deteriorate or commit waste on the Property. Whether or not required in the Property, Borrower shall maintain the Property in order to prevent the Property from decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is economically feasible, Borrower shall promptly repair the Property if damaged to avoid further damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released the insurance or condemnation proceeds for the repair and restoration in a single payment or in a series of payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender or its agent may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of the interior inspection specifying such reasonable cause.

If Loan Application, Borrower shall be in default if, during the Loan application process, Borrower has failed to disclose any information of Borrower or with Borrower's knowledge or consent gave materially false or misleading information or statements to Lender (or failed to provide Lender with material information) or made any material representation, including but not limited to, representations concerning the Property as Borrower's principal residence.

Assignment of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower becomes bankrupt or insolvent or a receiver is appointed for the assets of Borrower; (b) there is a legal proceeding that affects Lender's interest in the Property and/or rights under this Security Instrument (such as a Chapter 7, 11, or 13 reorganization, or condemnation or forfeiture, for enforcement of a lien which may attain priority over the Note or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender shall have the right to take any action which is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property, and such actions shall include, but are not limited to: (a) paying any sums secured by a lien which has priority over the Note or this Security Instrument; (b) applying in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property.

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Borrower shall not establish, and use the Property as Borrower's principal residence within 60 days of the Security Instrument and shall continue to occupy the Property as Borrower's principal residence for one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld. In the event of any of the following circumstances exist which are beyond Borrower's control, including but not limited to: fire, flood, earthquake, wind, hail, lightning, explosion, war, riot, sabotage, pest, mold, rot, insect damage, and other causes of damage to the Property; Inspections. Borrower shall not destroy, damage, or allow the Property to deteriorate or commit waste on the Property. Whether or not required in the Property, Borrower shall maintain the Property in order to prevent the Property from decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is economically feasible, Borrower shall promptly repair the Property if damaged to avoid further damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released the insurance or condemnation proceeds for the repair and restoration in a single payment or in a series of payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender or its agent may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of the interior inspection specifying such reasonable cause.

If Loan Application, Borrower shall be in default if, during the Loan application process, Borrower has failed to disclose any information of Borrower or with Borrower's knowledge or consent gave materially false or misleading information or statements to Lender (or failed to provide Lender with material information) or made any material representation, including but not limited to, representations concerning the Property as Borrower's principal residence.

Assignment of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower becomes bankrupt or insolvent or a receiver is appointed for the assets of Borrower; (b) there is a legal proceeding that affects Lender's interest in the Property and/or rights under this Security Instrument (such as a Chapter 7, 11, or 13 reorganization, or condemnation or forfeiture, for enforcement of a lien which may attain priority over the Note or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender shall have the right to take any action which is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property, and such actions shall include, but are not limited to: (a) paying any sums secured by a lien which has priority over the Note or this Security Instrument; (b) applying in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property.

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or rights under this Section 9 shall include, but is not limited to, repairing the Property to make repairs, change locks, replace or
and windows, drain water from pipes, eliminate building or other code violations or dangerous
utilities turned on or off. Although Lender may take action under this Section 9, Lender does not
is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking
authorized under this Section 9.

disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this
Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be
interest, upon notice from Lender to Borrower requesting payment.

Instrument is on a leasehold. Borrower shall comply with all the provisions of the lease. Borrower
the leasehold estate and interests herein conveyed or terminate or cancel the ground
not, without the express written consent of Lender, alter or amend the ground lease. If Borrower
to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger

Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall
be required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance
provided by Lender ceases to be available from the mortgage insurer that previously provided such insurance
Borrower shall be required to make separately designated payments toward the premiums for Mortgage Insurance,
by the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance
that a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in
effect. Borrower shall continue to pay to Lender the amount of the separately designated payments that were
required to obtain Mortgage Insurance coverage. Lender will accept, use and retain these payments as a non-
refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the
fact that such loss reserve is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on
such loss reserve. Lender can no longer require Borrower to make separately designated payments if Mortgage Insurance coverage (in the amount
and the amount of the separately designated payments toward the premiums for Mortgage Insurance. If Lender required
Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated
payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain
Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage
Insurance coverage with a written agreement between Borrower and Lender providing for such termination
is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest
on the Note.

Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if
Borrower does not pay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Lender may evaluate the total risk on all such insurance in force from time to time, and may enter into
agreements that share or modify that risk, or reduce losses. These agreements are on terms and
conditions that may require the mortgage insurer to make payments using any source of funds that the mortgage insurer
may have available (which may include funds obtained from Mortgage Insurance premiums).

These agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity,
any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be
derived from) Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the
risk. If such agreement provides that an affiliate of Lender takes a share of the
amount of the premium paid to the insurer, the arrangement is often termed "captive

insurance." These agreements will not increase the amount Borrower will owe for
the Loan, and they will not entitle Borrower to any refund.

These agreements will not affect the rights Borrower has - if any - with respect to the Mortgage
Insurance. These rights may include the right to
cancel the Mortgage Insurance and obtain cancellation of the Mortgage Insurance

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LOAN #: 642369803

Insurance cancellation of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Furniture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, or repair is economically feasible and Lender's security is not lessened. During such repair and restoration, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to insure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires otherwise, the sums secured by this Security Instrument shall not be required to pay Borrower any sums on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security is not lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a partial taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the taking, destruction, or loss in value. Any balance shall be paid to Borrower.

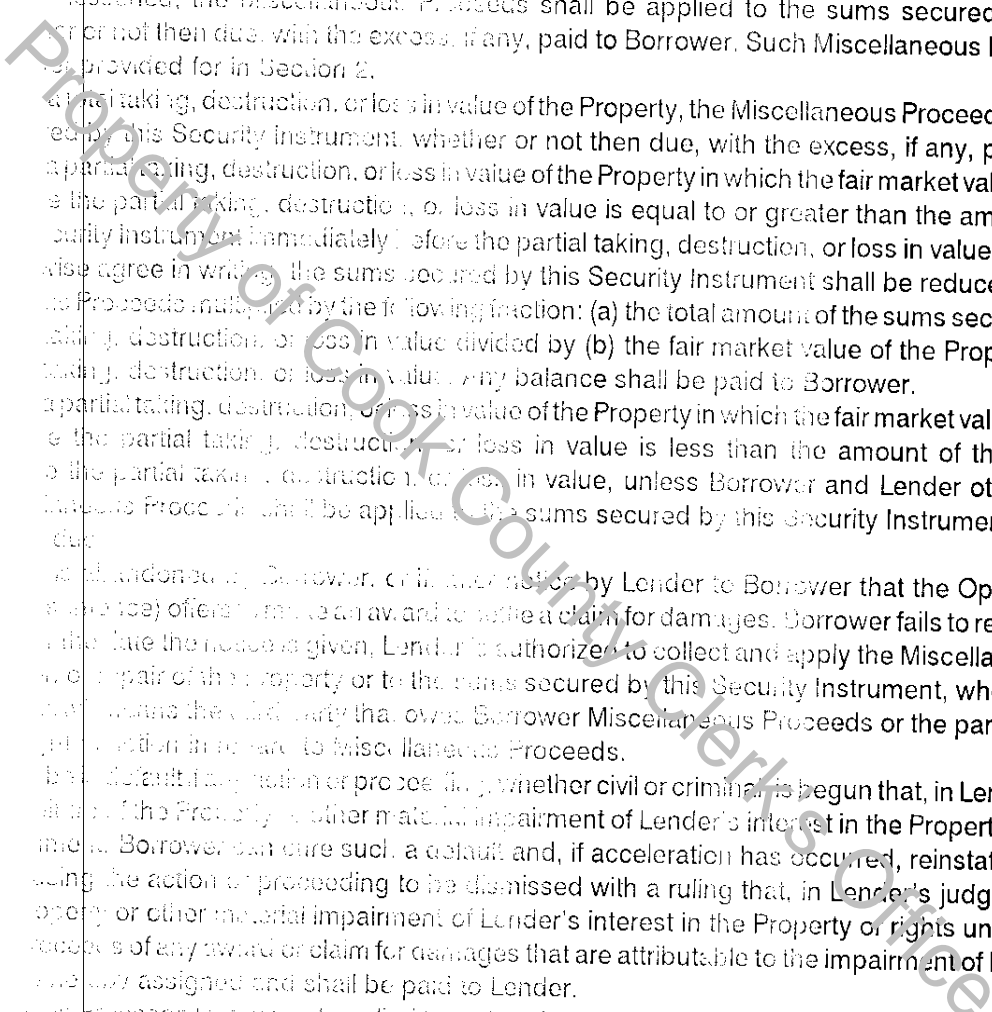
In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property is less than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not then due.

If the sums are abandoned by Borrower, or in the event of notice by Lender to Borrower that the Opposing Party (as defined in Section 1) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within the time the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds to the repair of the Property or to the sums secured by this Security Instrument, whether or not then due, to satisfy the claim of the Opposing Party that owes Borrower Miscellaneous Proceeds or the party against whom the claim is asserted in relation to Miscellaneous Proceeds.

Section 2.10. In the event a default in any obligation or proceeding, whether civil or criminal, is begun that, in Lender's judgment, materially impairs the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument, Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 2.10, or the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes opening or other material impairment of Lender's interest in the Property or rights under this Security Instrument, the Miscellaneous Proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property shall be assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Waiver of Defenses. By Lender Not a Waiver. Extension of the time for payment or performance of the sums secured by the Security Instrument granted by Lender to Borrower or any Successors in Interest of Borrower shall not be required to commence proceedings against any Successor in Interest of Borrower or to make any payment or discharge with modification of the sums secured by this Security Instrument by any Successors in Interest of Borrower. Any forbearance by Lender or any Successors in Interest of Borrower, including, without limitation, Lender's acceptance of payments from third parties or from Borrower or any Successors in Interest of Borrower in amounts less than the amount then due, shall not be a waiver of any defense or defenses that may be asserted against Lender.



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LOAN #: 642369803

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and for deed, contract deed and lease and sales contract or escrow agreement, the intent of which shall be determined by Borrower and fourth party or purchaser.
If all or part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and all or part of the Borrower is sold or transferred) without Lender's prior written consent, Lender may require the payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised if such exercise is prohibited by Applicable Law.

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Lender may exercise this option. Lender shall give Borrower notice of acceleration. The notice shall provide a period of 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay the sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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16. Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days after the date of acceleration; (b) the date of the sale of the Property pursuant to Section 22 of this Security Instrument; (c) such other period as Applicable Law may require; or (d) the date of the entry of a judgment enforcing the termination of Borrower's right to reinstate; or (e) entry of a judgment enforcing this Security Instrument. The conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument as if no acceleration had occurred; (b) cures any default of any other covenants or obligations of Borrower contained in or arising from this Security Instrument, including, but not limited to, obligations to pay taxes, assessments, and other charges, and other fees incurred for the purpose of protecting the interest in the Property and rights under this Security Instrument; and (d) takes such action as may be required to ensure that Lender's interest in the Property and rights under this Security Instrument shall continue unchanged and unimpaired. Lender may require that Borrower pay such reinstatement sums in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check or cashier's check, provided any such check is drawn upon an institution whose principal office is located in the United States; or (d) Electronic Funds Transfer. Upon successful completion of the reinstatement, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

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17. Assignment of Servicing; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in the creation of a new "Loan Servicer" that collects Periodic Payments due under the Note and performs and performs other mortgage loan servicing obligations under the Note, this Security Instrument and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If the Note is sold, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information in compliance with a notice of transfer of servicing. If the Note is sold and thereafter the Loan Servicer is sold, the mortgage loan servicing obligations to Borrower will be transferred to the successor Loan Servicer and are not assumed by the Note purchaser.

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18. Acceleration. If Borrower is in default of any obligation under this Security Instrument, Lender may, at its option, declare the entire amount of the sums secured by this Security Instrument to be due and payable immediately. Lender may exercise this option if Borrower is in default of any obligation under this Security Instrument, including, but not limited to, obligations to pay taxes, assessments, and other charges, and other fees incurred for the purpose of protecting the interest in the Property and rights under this Security Instrument. Lender may require that Borrower pay such sums in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check or cashier's check, provided any such check is drawn upon an institution whose principal office is located in the United States; or (d) Electronic Funds Transfer. Upon successful completion of the payment of the sums secured by this Security Instrument, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

19. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances which are listed as hazardous substances, pollutants, or wastes by Environmental Law and the following substances: (i) petroleum products, toxic pesticides and herbicides, volatile solvents, and asbestos or vermiculite; (ii) any radioactive materials; (b) "Environmental Law" means federal, state, or local laws, regulations, or ordinances that apply to the management, use, or disposal of hazardous substances, pollutants, or wastes.

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LOAN #: 642369803

BY SIGNATURE OF BORROWER BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and any Rider executed by Borrower and recorded with it.

Loria I. Hampton (Seal)
LORIA I. HAMPTON

State of ILLINOIS
County of Cook

This instrument was acknowledged before me this 12/5/03 (date)
by LORIA I. HAMPTON (name of person acknowledged).

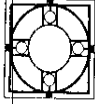
Loren Angelini
(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)

Property of Cook County Clerk's Office

PRAIRIE
TITLE



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A POLICY ISSUING AGENT OF
FIDELITY NATIONAL TITLE INSURANCE COMPANY

FILE NO. 0311-07015
COMMITMENT NO. 0311-07015

SCHEDULE A
(continued)

LEGAL DESCRIPTION

UNIT 23 AND PARKING SPACE P-23 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN FULTON COURT CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 00128664 AS AMENDED FROM TIME TO TIME, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property # 17-09-308-004-1023

Property of Cook County Clerk's Office

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LOAN #: 642369803

ADJUSTABLE RATE RIDER (1 Year Treasury Index—Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 5TH day of DECEMBER, 2003 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 Adjustable Rate Note (the "Note") to ABN AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 3112 N. UNION, 23, CHICAGO, IL 60661.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 3.750%. The Note provides for changes in the interest rate and the monthly payments as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the 1ST day of JANUARY, 2007 and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

Initials: ZLH
MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3108 1/01

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3111 1/01

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(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding ~~TWO AND THREE-FOURTHS~~ percentage point(s) (2.750%) to the Current Index. The Note Holder will then round the result of this addition to the nearest ~~ONE-EIGHTH OF ONE~~ percentage point(s) (0.125%). Subject to the limits stated in Section 4(D), below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 5.750% or less than 2.750%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than ~~TWO~~ percentage point(s) (2.000%) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 9.750%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and

Initials: L.P.H.
MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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LOAN #: 642369803
telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Section 18 of the Security Instrument is amended to read as follows:
Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

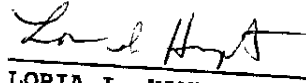
If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Initials: LLH
MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider. **LOAN #: 642369803**



LORIA I. HAMPTON

(Seal)

Property of Cook County Clerk's Office

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
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LOAN #: 642369803

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 5TH day of DECEMBER, 2003 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 ABN AMRO MORTGAGE GROUP, LLC, A DELAWARE CORPORATION

(the "Lender")
of the same date and covering the Property described in the Security Instrument and located at: 311C N. UNION, 23, CHICAGO, IL 60661.

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

(the "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.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to,

Initials: LSH

MULTISTATE CONDOMINIUM RIDER--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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LOAN #: 642369803

er...akes and floods, from which Lender requires insurance, then: (i) Lender waives the
p...in Section 3 for the Periodic Payment to Lender of the yearly premium installments
fo...erty insurance on the Property; and (ii) Borrower's obligation under Section 5 to
m...property insurance coverage on the Property is deemed satisfied to the extent that
th...ired coverage is provided by the Owners Association policy.

Lender requires as a condition of this waiver can change during the term of the loan.
Borrower shall give Lender prompt notice of any lapse in required property
ir...e coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or
re...llowing loss to the Property, whether to the unit or to common elements, any
p...s payable to Borrower are hereby assigned and shall be paid to Lender for
a...on to the sums secured by the Security Instrument, whether or not then due,
w... excess, if any, to Borrower.

Public liability insurance. Borrower shall take such actions as may be
n...ble to insure that the Owners Association maintains a public liability insurance
p...ceptable in form, amount, and extent of coverage to Lender.

Condemnation. The proceeds of any award or claim for damages, direct or
c...indential, payable to Borrower in connection with any condemnation or other
t...all or any part of the Property, whether of the unit or of the common elements,
o...y conveyance in lieu of condemnation, are hereby assigned and shall be paid
t... Such proceeds shall be applied by Lender to the sums secured by the
S...Instrument as provided in Section 11.

Lender's Prior Consent. Borrower shall not, except after notice to Lender and
v...der's prior written consent, either partition or subdivide the Property or consent
t...to abandonment or termination of the Condominium Project, except for
a...ment or termination required by law in the case of substantial destruction by
fi...or fire or by the force of a taking by condemnation or eminent domain; (ii)
a...in any provision of the Constituent Documents if the provision is for the
e...benefit of Lender; (iii) termination of professional management and assumption
c...management of the Owners Association; or (iv) any action which would have the
e...effect of terminating the public liability insurance coverage maintained by the Owners
A...Association acceptable to Lender.

Liabilities. If Borrower does not pay condominium dues and assessments
v...due to Lender, she may pay them. Any amounts disbursed by Lender under this
p...shall constitute an additional debt of Borrower secured by the Security
li...Instrument. Borrower and Lender agree to other terms of payment, these
a...shall bear interest from the date of disbursement at the Note rate and shall be
p...with interest, upon notice from Lender to Borrower requesting payment.

Initials: LD

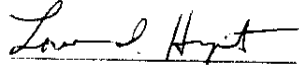
M... 2018 CONDOMINIUM RESIDENT Single Family--Freddie Mac/Freddie Mac UNIFORM INSTRUMENT

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BORROWING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider. LOAN #: 642369803



LORIA I. HAMPTON

(Seal)

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CONDOMINIUM RIDER Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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Wilmington, Inc.

Page 3 of 3

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