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(Space Above This Line For Recording Data) -

MORTGAGE

86 THIS MORTGAGE ("Security Instrument") is given on JULY 30
19 The mort sygor is WALTER F BOLEK AND LINDA K BOLEK, HIS WIFE secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performation of Borrower's covenants and agreements under this Security Instrument and

> UNIT 19, IN VILLAS DEL PEY CONDOMINIUM AS DELINEATED ON A SURVEY OF A PORTION OF PACEL "A" IN THE PLAT OF CONDOMINIUM OF LOTS 1 TO 5 (INCL) IN GESTAUT'S RESUBDIVISION OF LOTS 1 TO 22 (INCL) IN DANIEL GESTAUL'S ADDITION TO JUSTICE A SUBDIVISION IN THE SOUTH E ST 1/4 OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE TILD PRINCIPAL MERIDIAN, ALSO THE VACATED STREETS AND EASEMENTS IN THE AFORESAID GESTAUT'S RESUBDIVISION IN COOK COUNTY, ILLUSOIS, (HEREINAFTER REFERED TO AS "PCL"), WHICH SURVEY IS ATTACATO TO EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY FORD CITY BANK, ILLINOIS CORPORATION, AS TRUSTEE UNDER TRUST AGREFMENT DATED OCTOBER 12,1972, TRUST NO. 274, RECORDED AS DOC MENT NUMBER 22408626 AS AMENDED BY DOCUMENT NO. 22583630, WHICH PERCENTAGES SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID JECLARATION,

AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATION ARE FILED OF RECORD, IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF EACH SUCH AMENDED DECLARATION AS THOUGH CONVEYED HEREBY IN COOK CONVEYE, ILLINOIS ALSO

TOGETHER WITH AN EASEMENT FOR PARKING PURPOSES IN AND TO PAIKING AREAS NO. P-19 AS DEFINED AND SET FORTH IN SAID DECLARATION AND DECLARATION AND SURVEY IN COOK COUNTY, ILLINOIS.

which has t Illinois

MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND FASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION.

THIS MORTGAGE IS SUBJECT TO ALL PIGHTS, EASEMENTS, PESTRICTIONS, CONDITIONS, COVENANTS AND RESERVATIONS CONTAINED IN SAID DECLAPATION THE SAME AS THOUGH appurtenar THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH hereafter a foregoing is

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

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.

INSTRUCTIONS E Turngren .d ibot stonfall ,gatsas,I 86409 ALIO 2320 Thornton Road STREET INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE 3 Concordia Federal Bank for Savings NYME FOR RECORDERS INDEX PURPOSES My Commission Expires Dec. 1, 1986 Hotary Public, State of Illinois My Commission expires: 1/2/8. niffind erus. Pint Jo Kep ... OLLICHT SEVE Given under my hand and official seal, this signed and delivered the said instrument as THEIR .. free and voluntary act, for the uses and purposes therein subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that ... T. he Y ... personally known to me to be the same person (a) whose name (s) ob hereby certify that MALTER F BOLEK AND LINDA K BOLEK, HIS WIFE a Notary Public in and for said county and state, STATE OF ILLINOIS County ss: Live For Acknowledgment] TYMDY K. BOUKK (Seal) Instrument and in any rider(s) executed א Borrower and recorded with it. BY SIGNING BELOW, Borrewer accepts and agrees to the terms and covenants contained in this Security COOK COUNTY RECORDER CI # 1290# [Viluage] (syediO [] Planned Unit Development Rider T#4444 TRAN 9039 96/94/86 14:17:99 Graduated raymen' Rider \$72.25 1 2-4 Family Rider Condominium Rider TobiA fish oldstaulbA [Instrument, [Check applicable box(es)] supplement the coverants and agreements of this Security Instrument as if the rider(s) were a part of this Security this Security It strument, the covenants and agreements of each such rider shall be incorporated into and shall amend and 23, His its to this Security Instrument, If one or more riders are executed by Borrower and recorded together with 22. Weiver of Homestead, Borrower waives all right of homestead exemption in the Property. Instrument without charge to Borrower. Borrower shall pay any recordation costs. 21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time and the property and at any time. this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonsecured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums 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; uniess applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the

breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 19. Acceleration; Remedies, Lender shall give notice to Borrower prior to acceleration following Borrower's

MON-UNIFORM COVENANTS. Borrower and Lunder further covenant and agree as follows:

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower

If the Prt perty 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 at thorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums securer by this Security Instrument, whether or not then due.

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

10. 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 an ordization 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.

11. Successors and Assigns bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and beneat 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 ro-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the corms 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.

12. 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 (r) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) a sy 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 educes principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment of expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

paragraph 17.

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 Len fer when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal are 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.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, 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 delivered or mailed 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.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred: (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the 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 paragraphs 13 or 17.

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requesting payment.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear inferest from Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Lender may take action under this paragraph 7. Lender does not have to do so. Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a fien which has priority over this Security Lender's rights in the Property (such as a proceeding in bankrupicy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the

fee title shall not merge unless Lender agrees to the merger in writing. Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

Instrument immediately prior to the acquisition.

under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and p. occeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of No payments. If

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is given. offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the price ds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The of-ony period will begin 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 the economically for Borrower. If Borrower applied to the sums secured by this Security Instrument, whether or not then due, with the insurance paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender (ht.) the insurance carrier has softened to solve the insurance carrier than the security in the insurance carrier has the form Lender (ht.) the insurance carrier than the security of does not answer within 30 days a notice from Lender (ht.) the insurance carrier than the security of does not answer within 30 days and the form Lender (ht.) the insurance carrier than the security of does not answer within 30 days and the form Lender (ht.) the insurance carrier than the security of does not answer within 30 days and the security of does not answer within 30 days and the security of does not answer within 30 days and the security of does not answer within 30 days and the security of the security of does not answer within 30 days and the security of the security of the security of does not answer within 30 days and the security of the security

Unless Lender and Borrower otherwise agree in writing, insurance proceeds andl be applied to restoration or repair carrier and Lender. Lender may make proof of loss if not made promptly by Bon wiver Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender an incremental promptly give to Lender an incremental prompt notice to the insurance

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withheld.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insurance that hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance shall be maintained in the arrown's and for the periods that Lender requires. The insurance shall be maintained in the arrown's subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrown subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrown subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrown subject to Lender's approval which shall not be

of the giving of notice.

notice identifying the lien. Borrower shall satisfy the lien or tele one or more of the actions set forth above within 10 days the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a agreement satisfactory to Lender subordinating the liest of this Security Instrument. If Lender determines that any part of agrees in writing to the payment of the obligation scaured 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 prevere the enforcement of the lien or forfeiture of ary part of the Property; or (c) secures from the holder of the lien an prevere the enforcement of the lien or forfeiture of ary part of the Property; or (c) secures from the holder of the lien an prevere the enforcement of the lien or forfeiture of ary part of the Property; or (c) secures from the holder of the lien an prevere the enforcement of the lien are property; or (c) secures from the holder of the lien and proved the property of the lien are property or the enforcement of the lien are property; or (c) secures from the holder of the lien and proved the property or the property or the property or the property of the lien are proved the property or the property or the property or the property of the property or the property of the property or the pro

Borrower shall promptly discharge any lies, which has priority over this Security instrument unless Borrower: (a)

receipts evidencing the payments.

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 Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any, charges; Liens. dorrower shall pay all taxes, assessments, charges, fines and impositions attributable to the

Note; third, to amounts payre e under paragraph 2; fourth, to interest due; and last, to principal due.

application as a cred's scinat the sums secured by this Security Instrument.

3. Application to 1) syments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shell's applied: first, to late charges due under the Mote; second, to prepayment charges due under the Mote; second, to prepayment charges due under the Mote; second, to prepayment charges due under the

than immediately progree the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender, Lender shall apply, no later

amount necessary to make up the deficiency in one or more payments as required by Lender.

at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any the due dates of the eserow items, shall exceed the amount required to pay the eserow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the Furds are pledged as additional security for the sums secured by Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless
Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrow items. one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; if any. These items are called "escrow items." Lender may estimate the Funds due on the mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of the last monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall prompily pay when due UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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This Condominium Rider	ade this 30th	day of	JULY	19 86
and is incorporated into and shall "Security Instrument") of the same doncor	demed to amend and supple	ment the Mortgag	o secure Borrowe	er's Note to
of the same date and covering the Pro	perty described in the Securit	y Instrument and le	ocated at:	(the "Lender"
The Property includes a unit in, toge known as: VILLAS DEL REY CONDOMINI (the "Condominium Project"). If the	ether with an undivided inter	rest in the common	n elements of, a	······································
"Owners Association") holds title to includes Borrower's interest in the Ow	property for the benefit or	use of its member	ers or shareholde	ers, the Property also
CONDOMINIUM COVENANTS Borrower and Lender further covenant A. Concominium Obligation Project's Constituer's Documents. The creates the Condominium Project; (ii) promptly pay, when die all dues and B. Hazard Interprete, So long "master" or "blanket" policy on the coverage in the amounts, for the per within the term "extended coverage,"	it and agree as follows: s. Borrower shall perform and "Constituent Documents" by-laws; (iii) code of regulations assessments imposed pursuaring as the Owners Association Condominium Project which riods, and against the hazard	all of Borrower's are the: (i) Deck ons; and (iv) other it to the Constituer maintains, with a pair is satisfactory to	obligations under aration or any of equivalent documents. generally accepte Lender and whice	er the Condominium ther document which ments. Borrower shall ed insurance carrier, a ch provides insurance
(i) Lender waives the p the yearly premium installments for h	rovision in Uniform Covenar	rty; and		
(ii) Borrower's obligation is deemed satisfied to the extent that the Borrower shall give Lender proof in the event of a distribution	on 'inder Uniform Covenant he required coverage is provid ompt notice of any lapse in rec of hazard in urance proceed	5 to maintain haza ed by the Owners A quired hazard insur Is in lieu of restora	Association polic; rance coverage. ation or repair fo	y. ollowing a loss to the
Property, whether to the unit or to co paid to Lender for application to the st C. Public Liability Insurance Association maintains a public liability D. Condemnation. The procee connection with any condemnation or elements, or for any conveyance in lie shall be applied by Lender to the sums	ums secured by the Security I e. Borrower shall take such a y insurance policy accepts ble eds of any award or coin for to ther taking of all or at y na eu of condemnation, are he ce	nstrument, with an actions as may be in form, amount, a damages, direct or of the Property, and sl	y excess paid to be reasonable to instant of cover consequential, powerful to Leibner of the until the paid to Leibner of the until	Borrower. sure that the Owners erage to Lender. ayable to Borrower in init or of the common ender. Such proceeds
E. Lender's Prior Consent.	Borrower shall not, except a	ifter notice to Len	nder and with Lo	ender's prior written
required by law in the case of substant eminent domain;	tial destruction by fire or other	er casualty or in th	e case of a taking	g by condemnation or
Lender:	iny provision of the Constitue essional management and ass			
or	ould have the effect of render			

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lorder may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower scorred 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.

WALTER F BOLEK FOLEK (Seal)
LINDA K BOLEK (Seal)