

86365756

COOK COUNTY, ILLINOIS FILED FOR RECORD

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86365756

(Space Above This Line For Recording Data) MORTGAGE

06-003513-40

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 Mother sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and

UNIT NUMBER 714-1 IN 710-714 WAST CORNELIA CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL EST (TE: THE EAST 75 FEET OF THE WEST 100 FIFT OF THE SOUTH 137 OF LOT 7 IN HAMBLETON AND HOWE'S SUBDIVISION OF BLOCK TO THE HUNDLEY'S SUBDIVISION OF LOTS 3 TO 21, BOTH INCLUSIVE AND LOTS 33 TO 37, BOTH INCLUSIVE IN PINE GROVE, A SUBDIVISION OF FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDONINIUM OWNERSHIP RECORDED AS DOCUMENT 24867274, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS (EXCEPTING FROM SAID PARCEL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS.

PERNANENT PARCEL NO. 14-21-302-029-1007 VOI. 485

*GONDONINIUM RIDER ATTACHED HERETO AND MADE A PART HEREOF

14's Office

which has the address of714 W. CORNELIA AVENUE UNIT 714-1 CHICAGO (Street)

26-89-0,

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seised of the estate hereby conveyed and has the right to size, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. 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 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.

UNOFFICIAL COPY

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 interest 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. Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or 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 lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although covenants and agreements contained in this Security instrument, or there is a legal proceeding that may significantly affect

all Borrower falls to perform the 7. Protection of Lender's Rights in the Property; Mortgage Insurance. fee title shall not merge unless Lender agrees to the merger in writing. 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit-waste. If this Security Instrument is only instrument is only instrument in the property, the leasehold and Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and Sourower shall not many with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

Instrument immediately prior to the acquisition. postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security from damage to the ground secured by this Security Unless Lender and Bortower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is given. the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the or seeds to repair or restore restoration or repair is not economically feasible or Lender's security would be lesser d. the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Botrower. If Borrower abandons the Property, or closs not answer within 30 days a notice from Lender (12, 13, 13), the insurance carrier has of the Property damaged, if the restoration or repair is economically feasible and Lerider's security is not lessened. If the

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Londer shall promptly give to Londer and Lender may make proof of loss if not made promptly by Dorrower chall give prompt notice to the insurance rearrier and Lender may make proof of loss if not made promptly by Dorrower over the insurance proceeds shall be applied to restoration or repair. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair.

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

unreasonably withheld. insurance carrier providing the insurance shall be chosen by Boriower subject to Lender's approval which shall not be 5. Hazard Insurance. Borrower shall keep the har covernents now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "ext. aded coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the artiot ints and for the periods that Lender requires. The requires insurance.

or the giving of notice. notice identifying the lien. Borrower shall satisfy the lien or dore or more of the actions set forth above within 10 days the Property is subject to a lien which may attain prienty over this Security instrument, Lender may give Borrower a agrees in writing to the payment of the obligation recured by the lien in manner acceptable to Lender; (b) contests in good state lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of the part of the Property; or (c) secures from the holder of the lien or forfeiture of the lien or forfeiture at any part of agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of

Bottower shall promptly discharge any lien which has priority uver this Security Instrument unless Bottower (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 3. Application as a creek, regainst the sums secured by this security instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs. Disconding third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Botrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain principly over this Security Instrument, and lensehold payments or ground rents, if any. Botrower shall pay these obligations at the manner, Botrower shall be payments of the manner, Botrower shall be payments of the person on time directly to the person owed payment. Botrower shall pay these obligations of amounts pay them on time directly to the person owed payment. Botrower shall pay them on time directly to the person owed payment. Botrower shall pay them on time directly to the person owed payment. Botrower shall pay them on time directly to the person owed payment. Botrower shall pay them on time directly to the person owed payment. Botrower shall pay them on time directly to the person owed payment. Botrower shall pay them on time directly to the person owed payment. Botrower shall promptly lurnish to Lender all nonless of amounts.

Upon Layment 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 than immediately prior to the sale of the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit regainst the sums secured by this Security Instrument.

amount necressity to make up the deficiency in one or giore payments as required by Lender. amount of the Funds held by Lender is not sufficient to pay the eserow items when due, Borrower shall pay to Lender any at Botrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the

this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

state agency (including Lender if such maintaining deposits of accounts of which are findered by guitanteed by a received state agency (including Lender if Lender if such an institution). Lender shall apply the Punds to pay the eserow items, unless Lender may not charge for holding and applying the Funds, analyzing the account or verifying the eserow feems, unless Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is, made or applicable law Lender may agree in writing that interest shall not be required to pay Borrower any interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds and the Funds are piedged as additional security for the Funds and the Security for the sums secured by this Security for the Funds and accurate the formal security for the Funds and the Security for the sums secured by

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal of ? basis of current data and reasonable estimates of future eserow items. one-tweifth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly hazard insurance premiums; and (d) yearly hazard insurance premiums, if any. These items are called "eserow items." Lender may estimate the Funds due on the insurance premiums, if any. These items are called "eserow items." Lender may estimate the Funds due on the

the principal of and interest on the debt evidenced by the Mote and any prepayment and late charges due under the Mote.

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 Mote, until the Mote is paid in full, a sum ("Funds") equal to Lender on the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") equal to .t. Payment of Principal and Interest; Propayment and Late Charges. Borrower shall promptly pay when due

UNIFORM COVENANTS. Borrower and Lender 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

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

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

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

10. Bo cow ir Not Released; Forhearance By Lender Not a Walver. Extension of the time for payment or modification of any stization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower mall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be regired to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise, not if a mortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower of Sprower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclade the exercise of any right or remedy.

11. Successors and Asrigus Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bin 3 and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenant, and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrum nt; 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 cy 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 limit, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; any (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender thay choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. It a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the large.

If enactment or expiration of applicable laws has the effect of 13. Legislation Affecting Lender's Rights. rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Londer, 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 my ded. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender design ter oy notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrov e or Lender when given as provided in this paragraph.

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

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this fecurity 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 Relustate. 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 Horrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration Security Instrument, including, but not limited to, teasonable 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 Horrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstalement 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.

Non-Uniform Covenants. Borrower

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the default; (c) a date; not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-

prior to the expiration of any period of recappointed receiver) shall be entitled to ente the Property including those past due. Any costs of management of the Property and receiver's bonds and reasonable attorneys' feather to be a supposed of all the Instrument without charge to Borrower. Bo 22, Waive of Homestead, Borrower 23, Riders to his Security Instrument this Security Instrument, the covenants and supplement the covenants and agreements [Check applicable box(es)]	der at its option may require immedidemand and may foreclose this Sec ses incurred in pursuing the remedie is and costs of title evidence, eleration under paragraph 19 or abardemption following judicial sale, Letrupon, take possession of and manarents collected by Lender or the rececollection of rents, including, but notes, and then to the sums secured by the secured by this Security Instruments and rents of homestead exempent. If one or more riders are executed agreements of each such rider shall	ate payment in full of all sums secured by curity Instrument by judicial proceedings provided in this paragraph 19, including and an any time inder (in person, by agent or by judicially ge the Property and to collect the rents of iver shall be applied first to payment of the ot limited to, receiver's fees, premiums or his Security Instrument. ument, Lender shall release this Security is. tion in the Property. d by Borrower and recorded together with be incorporated into and shall amend and
Adjustable Rate Rider	X Condominium Rider	2-4 Femily Rider
Graduated Payment Kirler	Planned Unit Development 1	Rider
Other(s) [specify]		
BY SIGNING BELOW, Borrower at Instrument and in any rider(s) executed by E	ccents and agrees to the terms an Br rrover and recorded with it.	nd covenants contained in this Security
	Street	TiBrone
	STUART T.	BROWN —Borrower
	AARBARA P. pace Below This Line (of Actinowledgment)	BROWN (Seal)
BOX 333 — THE THIS INSTRUMENT WAS PREPARED DEBORAH L. MILLER	D BY:	
COLDWELL BANKER RESIDENTIA MORTGAGE SERVICES, INC. 1211 W. 22nd STREET, SUITE 7 OAK BROOK, ILLINOIS 60521	727	Cortis
State of Illinois, Cooks	County ss:	75
1, THE UNDERSIGNE	D , a Notary P	ublic in and for all county and state
do hereby certify that STUART, T BE	rown and barbara P. Brown,	HIS WIFE
personally	known to me to be the same per	son(s) whose name(s) . ARE sub-
scribed to the foregoing instrument, app	eared before me this day in pers	on, and acknowledged that The Y .
signed and delivered the said instrument	as THEIR free and vo	luntary act, for the uses and purpose
therein set forth.		

Given under my hand and official seal, this . . . 15TR DAY OF AUGUST , 19 . . 86 . . .

My Commission expires: 2-14-90

.. Cacoly J. D.

UNOFFICIAL.

THIS CONDOMINIUM RIDER is made this15TH day ofAUGUST	1986
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Secur	
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note	
BANKER RESIDENTIAL MORTGAGE SERVICES, INC. A. CALIFORNIA GORPORATION (1	he "Lender")
of the same date and covering the Property described in the Security Instrument and located at:	
714 W. GORNELIA AVENUE UNIT 714-1 GHIGAGO TLLINGIS 60657	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
(Property Address)	
The Property includes a unit in, together with an undivided interest in the common elements of, a condom	inium project

known as: 710-714 WEST CORNELIA CONDOMINIUM

(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 Constituen; Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condonlinium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when cl. e, r.ll dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurace). 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, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the prayision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for haze of insurance on the Property; and

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

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

In the event of a distribution of hazard in a rance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall trice such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

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

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

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-managen ent of the Owners Association;

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

F. Remedies, If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interparties date of on 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.

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