FOC. 17207

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DEPT-01 RECORDING \$15.8 TH4944 TRAN 2331 09/22/87 10:14:00 #8206 # D ※一分/ の16553 \_COUNTY RECORDER

(Space Above This Line For Recording Data)

#### **MORTGAGE**

Unit No. 368 as delineated or survey of the following described Parcel of Real Estate (hereinafter referred was Parcel)
That part of Lot 3 in Albert Schorsch Son's Catherine Courts. Tract No. 1, in the North 1/2 of the South East 1/4 of the North West 1/4 of Section 11,
Township 40 North, Range 12, East of the Third Principal Meridian, described as follows:

Commencing at the North East corner of Lct 1 in said Albert Schorsch Son's Catherine Courts Tract No. 1; thence West along the North line of said Lot 1 and the North line of Lot 3 in said subdivision 907.96 feet to the place of beginning of the tract of land to be described herein; thence South at right angles to the last described line, 155.98; feet thence West parallel to the North line of said Lot 3, 353.71 feet to the West line of said Lot 3; thence North 1 degrees 38 minutes 10 seconds East along said West Line of Lot 3; 156.04 feet to the North West corner of said Lot 3; thence Last along the North line of said Lot 3; 349.25 feet to the place of beginning, in Cook County, Illinois which survey is attached as Exhibit "A" to Declaration of Condominium made by Mc Nerney Goslin Inc., an Illinois Corporation, recorded in the Office of the Recorder of Cook County, Illinois, as Document Number 23015.124; together with an undivided 1.84 Per Cent interest in said Parcel (Excepting Iron, said Parcel all the property and space comprising all the units thereof as defined and set forth in said Declaration and Survey) in Cook County, Illinois.

Permanent Index Number: 12-11-119-025-1042

En

which has the address of 5367 North Delphia Avenue, Unit 368 Chicago

[Street] [City]

[City]

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 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.

ILLINOIS—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT REORDER FROM ILLIANA FINANCIAL, INC.

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901 Burlington Western Springs, Illinois 60558	_					
Closing Coordinator		OCTIONS O	UNITRU			
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5367 W. Delphia Ave., Unit 368	82200 alonilli ,	Box 430 Western Springs	г зтвеет			
FOR RECORDERS INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE	rtgage Corporation		E NYME			
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LX 11 1005	seal, this [] + M. day of					
voluntary act, for the uses and purposes therein	bas soil Want 28 1	alivered the said instrumen	signed and de			
erson, and acknowledged that	appeared before me this day in p	the foregoing instrument,	or bedined to			
(s) whose name (s)	mown to me to be the same person	I theropially I	U. zid			
OND STUDY TONGIOS	V.C. LOVE LOCK.	WATA Hadt With	do hereby cei			
Notary Public in and for said county and state,	paulo	SIDPUM DU				
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ms and covenants contained in this Security						
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nent Rider	ngoleved Unit Developn	raduated Payment Rider				
Z-4 Family Rider	Z Condominium Rider	ljustadie Pate Rider				
supplement the coverance and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]						
23. Rine s to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security transment, the covenants and agreements of each rider shall be incorporated into and shall amend and						
<del>-</del> , , ,	wer waives all right of homestead e					
Instrument, Lender shall release this Security on costs.	an sums secured by this security.  Botrower shall pay any recordation					
ed by this Security Instrument.	s' fees, and then to the sums secure	enrotts sidenosast bas sbr	receiver's bon			
e receiver shall be applied first to payment of the but not limited to, receiver's fees, premiums on						
manage the Property and to collect the rents of	suter upon, take possession of and	ceiver) shall be entitled to o	appointed rec			
or abandonment of the Property and at any time le, Lender (in person, by agent or by judicially						
	fees and costs of title evidence.	ed to, reasonable attorneys'	but not limite			
this Security instrument without further demand and may foreclose this Security Instrument by Judicial proceeding, Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including,						
perote the date appended in the notice, bender at its option may require infinellating the intimation of an secure of						
Devrower, by which the default must be cured; he notice may result in acceleration of the sums and sale of the Property. The notice shall further to assert in the foreclosure proceeding the non-indicate the notice of the default is not cured on or	tingit out bus notitateless a setta est a mottavalessa est sewested to esm	siznios of thgis eff to sowe Adefault se see some	oviofi mioini : In sausteixe			
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. The notice shall further of						
default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be curred;						
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 default of revisions of required to contain the default.						
ver prior to acceleration following Borrower's	corroll of soiton svig flade to Borror fig. Security Itanianian to the	.cceleration; Remedies. L.	Ae1 rna to doasstd			

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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 Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award of settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is a ... norized 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 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. Borrower No. 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 any cutzation 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 electise 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 bene if the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the err is of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (e) grees 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: (a) may such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sum already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to anke this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund red ices 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 or expiratou 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 Lende, whon given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security are strument 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.

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 disbutsed 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 in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance.

If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or the rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or the rights in the Property (such as a proceeding in bankruptcy, probate, for the Property and Lender's rights).

Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds.

Change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold.

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments, if under paragraph 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 least amage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security least amage to the Property prior to the acquisition

Untess Lender and Borrower otherwise agree in writing, any application of proceeds to principal shell not extend or when the notice is given.

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

all receipts of paid premiums and renewal notices. In the event of loss, Borrower sial give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be, pplied to restoration or repair.

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender All insurance policies and renewals shall be acceptable to Lender a id shall include a standard mortgage clause.

unreasonably withheld. insured against loss by fire, hazards included within the term "extender experage" and any other hazards for which Lender requires. This insurance shall be maintained in the amout is and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

5. Hazard Insurance. Borrower shall keep the improvemen a now existing or hereafter erected on the Property

or the giving of notice.

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

receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) to be paid under this paragraph. If Borrower n akes these payments directly, Borrower shall promptly furnish to Lender pay them on time directly to the person over a payment. Borrower shall promptly furnish to Lender all notices of amounts

4. Chargest Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority Lienty Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall be the manner of the

Note; third, to amounts payable and at paragraph 2; fourth, to interest due; and last, to principal due.

any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prov. to the sale of the Property or its acquisition by Lender, Lender shall apply, no later application as a credit at aims the sums secured by this Security Instrument.

3. Application as a credit at aims the sums secured by this Security Instrument.

3. Application of P. yments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs I and 2 shall be app ied: first, to late charges due under the Mote; second, to prepayment charges due under the Mote; property or its index the Mote; third, to amounts navably index paragraph? I fourth to interest due; and last, to prepayment charges due under the Mote; third, to amounts navably index paragraph? I fourth to interest due; and last, to prepayment charges due under the Mote; third, to amounts navably index paragraph? I fourth to interest due; and last, to prepayment charges due under the Mote; third, to amounts navably index paragraph? I fourth to interest due; and last, to prepayment charges due under the Mote; account, to prepayment charges due under the Mote; accounts navably in the payment of the index of the ind Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

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

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, 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 amount of the Funds payable pay to Lender any

this Security Instrument. shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender 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 Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid. I ender shall not be required to pen interest or profit I ender that interest or applicable law state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. 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; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the Pasis of surgent days and seasons. 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

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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# UNOFFICIAL COPY CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this	l7th d	wof September	<sub>19</sub> 87
and is incorporated into and shall be deemed to amend			
"Security Instrument") of the same date given by the un	ndersigned (the "CORPORATION	Borrower") to secure	Borrower's Note to(the "Lender")
of the same date and covering the Property described in 5367 North Delphia Avenue. U	the Security Ins nit 368, Chi Property Address)	rument and located at cago, Illinois	60656
The Property includes a unit in, together with an unc	livided interest i	n the common elemen	ts of, a condominium project
Innisbrook Condo Assoc:	iation		
(Name	of Condominium Pro	ject)	
(the "Condominium Project"). If the owners association" Owners Association") holds title to property for the includes Borrower's interest in the Owners Association.	e benefit or use	of its members or sh	areholders, the Property also

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 do all dues and assessments imposed pursuant to the Constituent Documents.
- B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy in 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 provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazar, insurance on the Property; and
- (ii) Borrower's obligation under 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 noue, of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard instance 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 take 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 a signed 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-managem 1,t of the Owners Association;
- (iv) any action which would have the effect of rendering the public liability insurar ce coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lander may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requisions payment.

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

Arthur C. Lovelock (Sea Borrow Sharon Lovelock, his wife Borrow

Property of Cook County Clerk's Office