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AVONDALE PRIME LOANTM

CONDOMINIUM RIDER LOAN NUMBER 5-4218-30r
(Individuals)

THIS CONDOMINIUM RIDER is made this 19th day of July, 19 88
and is incorporated into and shall be deemed to amend and supplement a Mortgage (herein "security instrument")
dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to AVONDALE
FEDERAL SAVINGS BANK a federally chartered savings bank located at 20 N. Clark St., Chicago, IL 60602 (herein
"Lender") and covering the Property described in the security instrument and located at:
3100 N. Sheridan Road
(Property Address)

The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium
project known as 3100 N. Sheridan Condominium
(Herein "Condominium Project"). (Name of Condominium Project)

CONDOMINIUM CONVENANTS. In addition to the covenants and agreements made in the security instrument,
Borrower and Lender further covenant and agree as follows:

A. **Assessments.** Borrower shall promptly pay, when due, all assessments imposed by the Owners
Association or other governing body of the Condominium Project (herein "Owners Association") pursuant to the pro-
visions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project.

B. **Hazard Insurance.** So long as the Owners Association maintains a "master" or "blanket" policy
on the Condominium Project which provides insurance coverage against fire, hazards included within the term "ex-
tended coverage", and such other hazards as Lender may require, and in such amounts and for such periods as Lender
may require, then:

(i) Borrower's obligation under Covenant 4 to maintain hazard insurance coverage on the Property
is deemed satisfied; and

(ii) the provisions in Covenant 4 regarding application of hazard insurance proceeds shall be
superseded by any provisions of the declaration, by-laws, code of regulations or other constituent
document of the Condominium Project or of applicable law to the extent necessary to avoid a conflict
between such provisions and the provisions of Covenant 4. For any period of time during which such
hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed
to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard
insurance coverage.

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

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

(i) the abandonment or termination of the Condominium Project, except for abandonment or termina-
tion provided 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 material amendment to the declaration, by-laws or code of regulations of the Owners
Association, or equivalent constituent document of the Condominium Project, including, but not limited
to, any amendment which would change the percentage interests of the unit owners in the Con-
dominium Project; or

(iii) the effectuation of any decision by the Owners Association to terminate professional manage-
ment and assume self-management of the Condominium Project.

D. **Remedies.** IF BORROWER BREACHES BORROWER'S COVENANTS AND AGREEMENTS
HEREUNDER, INCLUDING THE COVENANT TO PAY WHEN DUE CONDOMINIUM ASSESSMENTS, THEN LENDER
MAY INVOKE ANY REMEDIES PROVIDED UNDER THE SECURITY INSTRUMENT, INCLUDING, BUT NOT LIMITED
TO, THOSE PROVIDED UNDER COVENANT 11, MAY NOTIFY THE OWNERS ASSOCIATION THAT THE BORROWER
IS IN DEFAULT UNDER THE TERMS OF HIS MORTGAGE, AND MAY REQUEST THAT THE OWNERS ASSOCIATION
FURNISH A STATUS OF BORROWER'S ACCOUNT.

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider

Arnold Coleman
Arnold Coleman

Borrower

Wayne L. Burger
Wayne L. Burger

Borrower

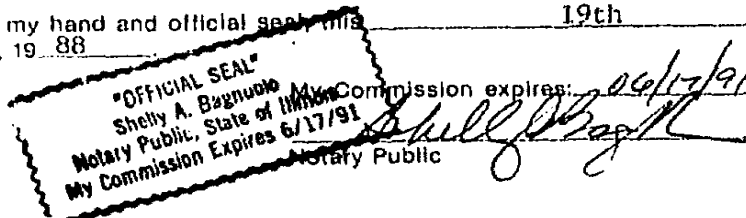
STATE OF ILLINOIS)
COUNTY OF Cook) SS

88334660

I, the undersigned _____, a Notary Public in and for said county
and state, do hereby certify that Arnold Coleman, a bachelor and Wayne L. Burger, a bachelor
_____ personally known to me to
be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this
day in person, and acknowledged that they signed and delivered the said instrument as their
free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this
July _____, 19 88

19th day of



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