COOK COUNTY, ILLINOIS FLEED FOR HECURD

This instrument prepared by: The First Mortgage Corporation 19831 Governors Highway Flossmoor, Illinois 60422

1989 JUN 29 AM 10: 59

89295995

BOX 333

89295995

[Space Above This Line For Recording Data]

#### **MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on June 27
19 89 The mc Casgor is HARRY C. BULL, AND PAMELA K. BULL, HIS WIFE



("Borrower"). This security Instrument is given to THE FIRST MORTGAGE CORPORATION

which is organized and existing under the laws of ILLINOIS 19831 Governors Highway, Flossmoor, Illinois 60422

, and whose address is

("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED SEVENTY SIX THOUSAND AND NO/100

Dolle.s (U.S. \$ 176,000.00

). This debt is evidenced by Borrower's note

dated the same date as this Security Instrument "Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JULY 1, 2019

This Security Instrument 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, viti interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borre, wer's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby morigage, grant and convey to Lender the following described property

located in

 $\infty$ OK

County, Illinois:

UNIT NUMBER 3-'E' OF 616-618 WAVELAND AVENUE CONDONNIUM AS DELINEATED ON THE SURVEY OF THE EASTERLY 55 FEET OF THE SOUTHERLY 157-1/2 FEET OF THE WESTERLY 170 FEET OF LOTS 6 AND 7 IN BLOCK 6 IN HUNDLEY'S SUPERIVISION OF LOTS 3 TO 21 AND 33 TO 37 BOTH INCLUSIVE IN PINE GROVE IN SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINICPAL MERIDIAN, (HEREINAFTER REFTRRED TO AS "PARCEL") WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM MADE BY THE 1ST NATIONAL BANK OF BLUE ISLAND AS TRUSTEE UNDER TRUST ATREEMENT DATED OCTOBER 30, 1944 AND KNOWN AS TRUST NUMBER 658 RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS AS DOCUMENT; 23566297 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAIL PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED 'S SET FORTH IN SAID DECLARATION AND SURVEY) IN COOK COUNTY, ILLINOIS.

TAX I.D.#14-21-106-028-1005

which has the address of

616 W. Waveland Avenue, #3E

Chicago (Carri

Illinois

60613 PLB HAS

foregoing is referred to in this Security Instrument as the "Property."

("Property Address");

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

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

Form 3014 12/83

6 (IL) (6704)

"OFFICIAL SEAL"

Notary Public, State of Illinois

Cook County

My Commission Expires 10/1/91

Metary Public	"OFFICIAL SEAL"  eborah Kerr Hards	
Last Walles	edate;	
•	resign expires:	Му Соп
98 91, ≘wan⊈ ìo ⊻ab	ven under my hand and official seal, this 27th,	и́Ð
•	·e	firs) see
free and voluntary act, for the uses and purposes therein	nd delivered the said instrument as their	s bangiz
this day in person, and acknowledged that they	od to the foregoing instrument, appeared before me	dirəzduz
e to be the same person(s) whose name(s) are	nt ot nwoniy lisnostag ,	
. BULL, HIS WIFE	by certify that Harry C. Bull and Pamela K	do here
, a Motary Public in and so said county and state,	THE UNDERSIGNED	ı,
County is:	DE ILLINOIS, COOK	S ETATE
	[apace ablow Time Lit	
	( the many	
(1s>2) werenoß-	<del>_</del>	
<b>%</b>		
(Seal)	7	
PAMELA K. BULL  PRINCE  PRINCE  (Seal)	040*	
HARRY C. BUIL BOTT	- 9	
to the terms and covenants contained in this Security ded quith it.	3Y SIGNING BELOW, Borrov'er accepts and agrees ent and in any rider(s) executed by Enrower and recor	A Instrum
3	Other(s) [apecify] DSD  SDSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS	X)
Development Rider	Graduated Payersnt Rider   Planned Unit	
Rider 🔲 2-4 Family Rider	ent. [Check Ap;licable box(es)]   Adjustable Rate Rider   Tondominium	
ideas are executed by Borrowers and recorded together with a such rider shall be incorporated into and shall amend and instrument as if the rider(s) were a part of this Security	3. Riders to this Security Instrument. If one or more in the No. 1. Wides of each in the coverants and agreements of this Security is the coverants and agreements of this Security is	2 upp Seint malqque
_	ent without charge to Borrower. Borrower shall pay an La Walver of Homestead, Borrower waives all right of I	
sums secured by this Security Instrument.  iis Security Instrument, Lender shall release this Security	's bonds and reasonable attorneys' fees, and then to the 's bonds and then to the 's'. Release, Upon payment of all sums secured by the	
ender or the receiver shall be applied first to payment of the including, but not limited to, receiver a fees, premiums on	management of the Property and collection of rents,	lo sizos
i judicial sale, Lender (in person, by agent or by judicially sion of and manage the Property and to collect the rents of son of and manage the Property and to collect the rents of	ed receiver) shall be entitled to enter upon, take posses	appointe
agraph 19 or abandonment of the Property and at any time	imited to, reasonable attorneys' tees and couts of title e	Z
suing the remedies provided in this paragraph 19, including,	ru <mark>q ni berruoni sesneqxe fis toell</mark> oo of belfifne ed lis <i>h</i> e	Lender :
y require immediate payment in full of all aums secured by oreclose this Security Instrument by judicial proceeding.	he date specified in the notice, Lender at its option ma	before t
id the right to assert in the foreclosure proceeding the non- seleration and foreclosure. If the default is not cured on or		
pecified in the notice may result in acceleration of the sums roceeding and sale of the Property. The notice shall further		
pecify; (a) the default; (b) the action required to cure the es is given to Borrower, by which the default must be cured;	applicable law provides otherwise). The notice shall a	unless a
Ti ban El adgrugaraq rebau nottaretecci et roing ton tud) to	of any coverant or agreement in this Security Instrume	breach (

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's

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

rednesting payment.

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 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 in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation of to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the salue of the Property and Lender's rights covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect If Borrower fails to perform the

Protection of Lender's Rights in the Property; Mortgage Insurance. 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 fille 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; Leateholds. Borrower shall not destroy, damage or substantially

Instrument immediately prior to the acquisition.

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 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 manuance policies and receds resulting

Uniess Lender and Borrower otherwise agree in writing, any application of proceeds to principal and extend or

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds the process the process the property or to pay sums secured by this Security Instrument, whether or not then due. The of the period will begin of the Property damaged, if the restoration or repair is economically fessible and Lender's security is not lessened. If the restoration or repair is not economically fessible 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 any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender (but the insurance carrier has fortestize active active the property, or does not answer within 30 days a notice from Lender (but the insurance carrier has offered to settle a class of a collect the insurance carrier has offered to settle a class of a collect the insurance carrier.

all receipts of paid premiums and renewal notices. In the event of loss, Borower shall give prompt notice to the insurance carrier and Lender may make privol of loss if not made promptly by Borower. Lender may make privol of loss if not made promptly by Borower. Lender and Borrower otherwise agree in writing, insurance proceeds and be applied 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 and shall include a standard mortgage clause.

unreasonably withheld.

requires insurance. This insurance shall be maintained in the armongla and for the periods that Lender requires. The insurance shall not be chosen by Borrowe subject to Lender's approval which shall not be insured against loss by fire, hazards included within the term 'exten led coverage" and any other hazards for which Lender 5. Mazard Insurance. Borrower shall keep the irr professions now existing or hereafter erected on the Property

of the giving of notice. agreement satisfactory to Lender subordinating the iter of 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 notice identifying the lien. Borrower shall satisfy the lien or notice identifying the lien. faith the 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 any part of the Property; or (c) secures from the holder of the lien any agrees in writing to the payment of the obligation; ecuted by the lien in a manner acceptable to Lender; (b) contests in good

receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (s) Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (s) pay them on time directly to the person timeses these payments directly, Borrower shall prompily furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower shall prompily furnish to Lender 4. Chargest Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leaschold payments or ground rents, if any. Borrower shall pay these obligations it the manner provided in paragraph 2, or if not paid in that manner, Borrower shall

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

paragraphs I and 2 shall be applied: first, to late charges due under the Mole; second, to prepayment charges due under the 3. Application of Fayments. Unless applicable law provides otherwise, all payments received by Lender under

application as a creek gainst the sums secured by this Security Instrument.

Upon psyment 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 funds held by Lender shall apply, no later than immediately refer to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

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

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

this Security Instrument.

purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

basis of current data and reasonable estimates of future escrow items. 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 one-twelfth of (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly 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 Note is paid in full, a sum ("Funds") equal to

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when d the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Borrower shall prompily pay when due

UNIFORM COVENANTS. Borrower and Lender 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 or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is a 4th prized 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 Lend or 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 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 or lization 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 benefit are successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and a treements 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 ferms 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 interpret or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any 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 resuces 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 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 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 Lender when given as provided in this paragraph.

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

# 9295995

#### UN@FFINIMENDRPY ,

THIS CONDOMINIUM RIDER is made this 27th day of June . 19 89, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

#### THE FIRST MORTGAGE CORPORATION

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

616 W. Waveland Avenue, #3E, Chicago, Illinois 60657

(Property Address

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

WAVELAND AVENUE CONDOMINIUMS

[Name of Condominium Project]

(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.

CONDOMINAM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Legar Jurther covenant and agree as follows:

- A. Condomir'am Obligations. Borrower shall perform all of Borrower's obligations under the Condominum Project's Constituent 'Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium ir ject; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all discs 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 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," them:
- (i) Lender waives the provise oin Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazara insurance on the Property; and
- (ii) Borrower's obligation under Un form Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the requires 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 instrace, proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, a ty 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 is a damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any pact of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby as a neal and shall be paid to Lender. Such proceeds shall be applied by Lender to the sams secured by the Security Instrument as provided in Uniform Covenant 9.
- E. Lender's Prior Consent. Borrower shall not, except after more 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, recept for abandonment or termination required by law in the case of substantial destruction by lire 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 r. wision is for the express benefit of Lender;
  - (iii) termination of professional management and assumption of self-management of the Owners Association;
- (iv) any action which would have the effect of rendering the public liability insural certo grage maintained by the Owners Association unacceptable to Lender.
- F. Remedies, If Borrower does not pay condominium dues and assessments when due, then i.e. der may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower sective 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 provisjons contained in this Condominium Rider.

Lauresule	/C1)
Pamela V. Bull	(Seal) -Borrower(Seal)
PAMELA K. BULL	-Borrower
	(Seal) -Borrower
	(Seal)

MULTISTATE CONDOMINIUM RIDER-Single family-FINMA/FHLMC UNIFORM INSTRUMENT

Farm 3140 12/83

OF

Property of Coof County Clerk's Office

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