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In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or encumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, asser mont, or tax lien upon or against the premises described nervin or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a cour, of competent jurisdiction, which shall operate to prevent the consecuency of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagor further covenants and agrees as follows:

That privilege is reserved to pay the debt in whole or in part, on any installment due date.

That, together with, and in addition to, the monthly payr lents of principal and interest payable under the terms of the nure secured hereby, the Mortgagor will pay to the Mortgagoe, on the first day of each month until the said note is fully paid, the following sums:

- (a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows;
- (1) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or
- (II) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;
- (b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured

hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagoe to the following items in the order set forth:

- (I) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may be;
- (II) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (III) interest on the note secured hereby;
 - (IV) amortization of the principal of the said note; and
 - (V) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection $^{\{9\}}$ of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor, If, however, the monthly payments made by the Mortgagor under subsection (*) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deliciency, on or before the date when payment of such ground rate, taxes, assessments, or insurance premiums shall be due. If at any time the Morigagor shall tender to the Morigages, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee inail, in computing the amount of such indebtedness, eredit to the secount of the Mortgagor all payments made under the provisions of subsection (3) of the preceding paragraph which the Mortgagee has not wor e obligated to pay to the Secretary of Housing and Urban Day to ment, and any balance remaining in the funds accumulated under the provisions of subsection (8) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Nortgagee acquires the property otherwise after default, the Mortgagee man apply, at the time of the commencement of such proceeding, or > , the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (b) of the procedure paragraph as a credit against the amount of principal then remaining unpaid under said note and shall properly adjust any paymon. Which shall have been made under subsection (3) of the preceding paragraph.

And an additional security for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

That he will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore.

UNOFFICIAL CO 89300994

LENDER'S # 02-58-98688

State of Illinois

Mortgage

FHA Case No. 131 5763828-734

JUNE . 1989 291H This Indenture, Made this day of KIMBERLY J. WASHER AND JOSEPH R. WASHER, HER HUSBAND . Mortgagor, and SEARS MORIGAGE CORPORATION a corporation organized and existing under the laws of THE STATE OF OHIO Mortgagee. Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgages, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of SIXIY-SEVEN THOUSAND EIGHT HUNDRED FIFTY AND 00/100----Dollars (\$ 67,850.00-------) payable with interest at the rate of ELEYEN----per centum (-----11,0000%) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in BIVERWOODS. ILL1N01S 60015 such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of SIX HUNDRED FORTY SIX AND 15/100-----Dollars (\$ 646,15-----) , 1989 , and a like sum on the first day of each and every month thereafter until the note is fully paid, JULY except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of 19

20 Now, therefore, the said Martinger, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and graments herein contained, does by these presents Mortgage and Warrant unto the Mortgages, its successors or assigns, the following described Real Estate situate, lying, and being in the county of COOK and the State of Illinois, to wit:

*** SEE LEGAL ATTACHED AND MAPS A PART OF

89-300994

SEE ATTACHED FHA ASSUMABILITY TOPEN

Together with all and singular the tenements, hereditaments and a purtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures in, or that may be placed in, any building now to be related standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

To have and to hold the above described premises, with the appurtenances and fixtures, unto the said Mortgages, its succ and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

And said Mortgagor covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value

thereof, or it is security intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to sair p. mises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay al. taxes and assessments on said premises, or any tax or assessment that he be levied by authority of the State of Illinois, or of the county town, village, or city in which the said land ininois, or of the county, to n. village, or city in which the said said is situate, upon the Morigago or account of the ownership thereof; (2) a sum sufficient to keep all wildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Morigages in tuch forms of insurance, and in such amounts, as may be required by the Mortgages.

This form is used in connection with mortgages insured under the one- to four-family programs of the National Housing Act which provide for periodic Mortgage insurance Premium payment

VERSION 1.2 XC10000AAA

XC10000

HUD-92 119 1 110-85 Edition)

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Kinberly () (1)	ogtgagor, the day and year first written. [SEAL] JOSEPH R. WA	ight RUDSVOT [SEAL]
KUMBERLY J. NASNED)	[SEAL]	(SEAL)
	[SEAL]	[SEAL]
	[SEAL]	[SEAL]
£ .	thusband miscribed to the forming instrument, appulivered the said instrument in their dwaiver of the right of comestead.	
Doc. No.	Filed for Record in the Recorder's County, Illinois, on the	's Office of dry of A.D. 19
at o'clock	m., and duly recorded in Book	of page .
\		

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All insurance shall be carried in companies approved by the Mortgages and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgages. In event of loss Mortgagor will give immediate notice by mail to the Mortgages, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgages at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to ray insurance policies then in force shall pass to the purchaser or grances,

That if the promises, ir any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the commit antion for such acquisition, to the extent of the full amount of indept remaining unpaid, are hereby assigned by the Mortgager to the Mortgages and shell be paid forth with to the Mortgages to be applied by it on account of the indebtedness secured hereby, whether due or not.

The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within SIXIY days from the drive hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the SIXIY days' time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgages or the holder

In the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued intercet thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

of the note may, at its option, declare all sums secured hereby

immediately due and payable,

And in the event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver, or for an order to place Mortgages in possession of the premises, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the

payment of the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said Mortgages shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgages, in its discretion, may: keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgages; lease the said premises to the Mortgager or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in case of foreclosure of this mortgage by said Mortgages in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgages shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgages, so made parties, for services in such still or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

And there shall be included in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in purposes of any such decree: (1) All the costs of such suit or suits, advertiging, sale, and conveyance, including attorneys', solicitors', and startigr phers' fees, outlays for documentary evidence and cost of said abstrac' and examination of title; (2) all the moneys advanced by the Mortgages, if any, for the purpose authorized in the mortgage with 'also est on such advances at the rate set forth in the note secured hereby, 'rom the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (4) all the usid principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this remission and shall be null and void and Mortgagoe will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby review the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagos.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgages to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

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UNIT NO. 1902 IN STREETERVILLE CENTER CONDOMINIUM AS DELINEATED ON SUR-VEY OF THE FOLLOWING: ALL OF THE PROPERTY AND SPACE LYING ABOVE AND EXTENDING UPWARD FROM A HORIZONTAL PLANE HAVING AN ELEVATION OF 119.30 FEET ABOVE CHICAGO CITY DATUM (AND WHICH IS ALSO THE LOWER SURFACE OF THE FLOOR SLAB OF THE NINTH FLOOR, IN THE 26-STORY BUILDING SITUATED ON THE PARCEL OF LAND HEREINAFTER DESCRIBED) AND LYING WITHIN THE BOUN-DARIES PROJECTED VERICALLY UPWARD OF A PARCEL OF LAND COMPRISED OF LOTS 20, 21, 22, 23, 24 AND 25 (EXCEPT THAT PART OF LOT 25 LYING WEST OF THE CENTER OF THE PARTY WALL OF THE BUILDING NOW STANDING ON THE DIVIDING LINE BETWEEN LOTS 25 AND 26), TOGETHER WITH THE PROPERTY AND SPACE LYING BELOW SAID HORIZONTAL PLANE HAVING AN ELEVATION OF 119.30 FEET ABOVE CHICAGO CITY DATUM AND LYING ABOVE A HORIZONTAL PLANE HAVING AN ELEVATION OF 118.13 FEET ABOVE CHICAGO CITY DATUM (AND WHICH PLANE CDINCIDES WITH THE LOWEST SURFACE OF THE ROOF SLAB OF THE 8-STORY BUILDING SIZUATED ON SAID PARCEL OF LAND AND LYING WITHIN THE BOUN-DARIES PROJECTED VERTICALLY UPWARD OF THE SOUTH 17.96 FEET OF THE AFORESAID PARCEL OF LAND, ALL IN THE SUBDIVISION OF THE WEST 394 FEET OF BLOCK 32, EXCERT THE EAST 14 FEET OF THE NORTH 80 FEET THEREOF IN KINZIE'S ADDITION TO CHICAGO IN SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED TO DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASE-MENTS, RESTRICTIONS, CONVENANTS AND BY-LAWS FOR STREETERVILLE CENTER CONDOMINIUM ASSOCIATION RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 26 017 897 TOGETHER WITH

PARCEL 2:

EASEMENT FOR THE BENEFIT OF LOT 25 OF THE RIGHT TO MAINTAIN PARTY WALL AS ESTABLISHED BY AGREEMENT BETWEEN EDWIN 8. SHELDON AND HEATON ONSLEY RECORDED AUGUST 11, 1892 AS DOCUMENT NUMBER 17 15 549 ON THAT PART OF LOTS 25 AND 26 IN KINZIE'S ADDITION AFURESAID OCCUPIED BY THE WEST 1/2 OF THE PARTY WALL, ALL IN COOK COUNTY, ILLINOIS.

ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 3:

ALL THOSE CERTAIN EASEMENTS, PRIVILEGES, RIGHTS OF USE AND ALL DTHER BENEFITS DESCRIBED IN THAT CERTAIN DECLARATION OF COVENTANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 26 017 894, AS GRANTED FOR THE BENEFIT OF PARCEL 1, BY A DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANK-ING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 11, 1980 AND KNOWN AS TRUST NO. 51534 TO WENDY YOUNG DATED OCTUBER 1, 1981 AND RECORDED OCTOBER 2, 1981 AS DOCUMENT NUMBER 26 017 897.

PIN:1710-203-027-1102

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FHA CASE \$ 131 5763828-734 LENDER'S \$ 02-58-98688

FHA	Assumability Rider(Owner Occupant)

THIS FHA ASSUMABILITY RIDER is made this

291H

day of JUNE

19 89 and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure the Borrower's note to

SEARS MORTGAGE CORPORATION, AN OHIO CORPORATION

("the Lender")

of the same date and covering the property described in the Security Instrument and located at: 233 E. ERIS ST. U-1902 CHICAGO, 11, 2180IS 60611

(Property Address)

"This Mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured of this mortgage to be immediately due and payable if all or a part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the mortgager, pursuant to a contract of sale executed not later than 12 months after the date on which the mortgage is executed, to a purchase whose credit has not been approved in accordance with the requirements of the Commissioner."

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

Witnesses:		14/2004	
ann Glasper	Limberty	L Wasner	(Seal)
	KIMPERLY J. WASINER	(13), 1	Borrower
	(Buh	VIII DEVON	(Seal)
	JOSEPH /R. WASHER	<u></u>	Borrower
	<i>V</i>	O	(Seal)
		//>	Borrower
		· Co	(Seal)
			Berrower

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CONDOMINIUM RIDER

LENDER'S # 02-58-98688

THIS CONDOMINIUM RIDER is made this 291H 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 SEARS MORTGAGE CORPORATION, AN OHIO CORPORATION (the "Lender")

of the same date and covering the Property described in the Security Instrument and located at: 233 E. ERIE ST, U-1902, CHICAGO, IL 60611

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known.

[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.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condribum 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 due, all divariant assessments imposed pursuant to the Constituent Documents.

B Hazard Insurrice So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" pointy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, fix the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

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

(ii) Borrower's obligation and recirciform 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 no ice i)f any lapse in required 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 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 time such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy accentable in form, amount, and extent of coverge to Lender.

D. Condemnation. The proceeds of any award to climit or damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all nr 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 alice volice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandomment or termination of the Condominium Project, except for abandomment or termination required by law in the case of substantial destruction by fare or other casually 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 the the express benefit of Lender;

(iii) termination of professional management and assumption of self-management 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 die, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Burrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shill be interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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

J. WOUNCE (Sea	KIMBERLY J. WASNER
CWDWO) (Seal	JOSEPH R. WASNER
(Seal	<i>V</i>
(Seal	

MULTISTATE CONDOMINIUM RIDER - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT Form 3140 12/83