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Form MP<sub>1</sub>8, Revised 8/89

# ILLINOIS HOUSING DEVELOPMENT AUTHORITY SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II 1989 SERIES A AND BOTTGAGE

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3	RAAH	TO	<b>1</b> ·	nent was prepared by: GAGE CORPORATION
う	MAIL	( ) managements	211 S. WHEATON	(APRY) SUITE 405
<u>~</u>			WHEATON, IL 60	(Address)
THIS MORTGAGE is mad	e this 31ST	day of	JANUARY	<u> 19 90 .</u>
→	AKEENA S. BAIG AND MIR	ZAH A. BAIG, AHLE	/v/v/e/e/ HER HUS	BAND SOAS
	(herein "Borrowe	r"), and the Mortgagee		
UNIVERSAL MORTO	CORPORATION		an association	organized and existing
under the laws of WIS	Sconein_	, whose address is	744 N. FOURTH S	TREET
)	3203	(herein "Lend	er").	
IAILIEDEAG Partougrain in	labled to Leader in the original	TWENT	Y EIGHT THOUSAND	EIGHT HUNDRED 65
AND NOVIOUTHS 'S ""	debted to Lender in the principal	Dollars wh		denced by Borrower's
) JANI	JARY 31, 1990		ding for monthly installe	
/ INCID GRIEG	e indebtedness, if not soo ier pe		•	
Interest, with the balance of the	a indepteaness, it not soo ier pe	d, due and payable on .		, in
) <del></del> :	* (			•
TO SECURE to Lender (a)	the repayment of the indebtednes	s evidenced by the Note	, with interest thereon, t	he payment of all other
sums, with interest thereon, ad	vanced in accordance herewith	to protect the security	of this Mortgage, and ti	ne performance of the
covenants and agreements of B	orrower herein contained, and (b	) the repay nent of any f	uture advances, with int	erest thereon, made to
Borrower by Lender pursuant to	paragraph 21 hereof (herein "Fu	uture Advances") Borrov	ver does hereby mortga	ge, warrant, grant and
convey to Lender the following	described property located in th	ne County of COOK	., State of Illinois:	
SEE ATTACHED LEGA	L DESCRIPTION.		JEF (-01 RECORD	
			1	903 02/08/90 11:16:00 •90065358
P. I. N 14-06-	21-011-1089, VOLUME 4	74.	ל ארים)	RECORDER
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		900	)6 <b>5358</b>	401
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which has the address of	6116 N. DAMEN #A		CHICAGO	
_	(Street)	······································	(City)	
ILLINOIS 60659 (State and Zip Code	(herein "Property	y Address");		
frame and rish code				

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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

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Of Colynx	
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	ML COMMISSION EXPIRES 2/25
\$ 510 \$ No	DEVITOL BUISAMOHT
New Public	* OFFICIAL SEM
The state of the s	76/52/7
	My Commission expires:
Jalet January day of day of Jale	act, for the uses and pur sers therein set forth.  Given under my hand and chicks seal, this
Tied+	entruit bise enti benevileb bing b. wileen
	subscribed to the foregoing instrument, appeared bef
sig and to be the same seconds) whose name(s)	
, a Notary Public in and for said county and state,	hangiarabau adi "
HER HOSBAND	STATE OF ILLINOIS, WILL
MINION AS BALLS, PASSAGE 1 JOHN STORE STORE	
James John Later American	
SAKRENA S, BAIG BOHOWS	
S Mongage.	IN WITNESS WHEREOF, Borrower has executed this

ADDENDUM. The rights and obligations of the parties to this I fortgage and the Mote which is secured by the Mortgage are expressly made sub, 7ct if this Addendum, in the event of any conflict between the provisions of this Addendum, and it a provisions of the Mortgage or the More are provisions of the Addendum shall cor. (\*\*C.\*\*).

The Borrower agrees that the Lender or its assignes may, at any tims without prior other remedy allowed by law for breach of the Mortgage and Note and exercise any other remedy allowed by law for breach of the Mortgage and Note and exercise any other remedy allowed by law for breach of the Mortgage and Note and exercise any of lithe BC. Ower settls, or fails to occupy the property described in the Mortgage as his or he primarent and primary residency, or (ii) the statements made by Borrower in the Parties of (litinois Housing Development Contained for the Utvy in a full and in the Borrower in the Complete of the Mortgage and the Complete of the Utvy in a failed of the Borrower of the Borrower in the Complete of the Mortgage and the Complete of the Borrower fails to allow the Blinois Housing Development Authority tings in and allowed in said Affidavit to be untrue.

The Borrower understands that the egreements and statements of tact contained in the finderit of duyer are necessary conditions for the granting of the loan.

NOTICE TO BORROWER: THE PROVISIONS OF THIS ADDENDUM SUBSTANTIALLY MODIFY THE TERMS OF THE LOAN, DO NOT SIGN THEODER THIS MORTGAGE UNLESS YOU READ AND UNDERSTAND THESE PROVISIONS.

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

  1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and the Interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.
- 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 installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to onetwelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

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 said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, 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 at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on Funds. Lender 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 this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments,

borrower on mon.in; "Istallments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the determined by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 here if the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquistion by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by the Prortgage.

- 3. Application of Payments. In ass applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be replied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.
- 4. Charges: Liens. Borrower shall pa ⁄ 🕼 exes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgagu, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borro ver risking payment, when due, directly to the payee thereof. Borrower shall promptly hereof or, if not paid in such manner, by Borro ver making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due und\notices half payment, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing suct payments. Borrower shall promptly discharge any lien which has priority over this promptly furnish to Lender receipts evidencing suct payments. Borrower shall promptly discharge any lien which has priority over this payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operar to prevent the enforcement of the lien or forfeiture of the Property or any part
- 5. Hazard insurance. Borrower shall keep the improvement you existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by For ower subject to approval by Lender, provided, that such approval shall not be unreasonably withheld. All premiums on insurance policitial shall be paid in the manner provided under paragraph 2

approval shall not be unreasonably withheid. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall 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 applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of the Mantagene year. The Impaired thereby impaired. If such

restoration or repair is not economically feasible or if the security of this Mortgage would be impaired thereby, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to the Borrower. If the Property is abandoned by the Borrower, or if Borrower falls to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the

insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principe's all not extend or postpone the due date of the monthly installment referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any line rance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

- 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof. were a part hereof.
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which ch amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall '.ender to incur any expense or take any action hereunder.

is. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

Borrower shall pay all costs of recordation, if any

e. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower.

advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Mote.

21. Future Advances. At no time shall the principal amount of the indebtedness secured by this Mongage, not including sums

to receiver's fees, premiums on receiver's bonds and reasonable attomey's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received. the receiver shall be applied first to payment of the coats of management of the Property and collection of rents, including but not limited

possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or 20. Assignment of Rente: Appointment of Receiver; Lender in Possession. As additional secundry hereunder, Borrower hereby assigns to a the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, and at any time prior to the expiration of any period of Upp. have the right to collect and retain such rents as they become due and payable.

Uppon acceleration under paragraph 18 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption followers shall be entitled to enter upon, take redemption followers as a first property and in collected to collected to the property and in collected to colle

Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, resconsble attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage and the sums secured by this Mortgage and the broperty and Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no such symmetric and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no such sequences. contained in this Mongage. (c) Borrower pays all ressonable expenses incurred by Lender in enforcing the covernants and agreements of Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower 19. Borrower's Right to Reinstein, Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall be then discontinued at any time prior o winy of a judgment the right to have any proceedings begun by Lender to enforce this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Nuclear Lender all sums which would be then due under this Mortgage, the Nuclear and a second some constant and a second some constants of Borrower Entered and a supplier of Borrower.

attomey's fees, and costs of documentary evidence, abstracts and title reports. secured by this Mortgage to be immediately due and payable without further demand and may forec ost this Mortgage by judicial proceeding. Lander shall be entitled to collect in such proceeding all expenses of foreclosure, including, but in the limited to, reasonable strongs of forections, including, but in the limited to collect in such proceeding all expenses of foreclosure, including, but in the limited to reasonable are all the such processing the such proces foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's Lo. on may deciste all of the sums by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to assert in the foreclosure proceeding the non-existence of a default or any other detends to acceleration and Borrower in this Mortgage, including the covenants to pay when due any sums secured or this Mortgage, Lender prior to acceleration askin mail notice to Borrower as provided in paragraph 14 hereot specifylng: (1) the breach; (2), ne action required to cure such breach must be cured by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the arm secured by this Mortgage, foreclosure cure breach on or before the date specified in the notice may result in acceleration of the sum secured by this Mortgage, foreclosure

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon borrow are breach of any coverient or NON-UNIFORM COVENANTS. Borrower and Lender further convenant and agrine at follows:

on Borrower, invoke any remedies permitted by paragraph 18 thereof. If Lender exercises such option to accelerate, Lender shall mail Borrd. As notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date into notice is mailed within which Borrower may pay the sums declared due. If Borrower fells to pay such sums prior to the expiration of the Angeriad, Lender may, without further notice or demand

of a purchase money security interest for household appliancies, o (c) a transfer by operation of taw upon the death of a joint tender may, at Lender's option, declare all sums secured by this Morigage to be immediately due and payable.

Lander's prior written consent, excluding (a) the creation of a Hero-encumbrance subordinate to this Mortgage, (b) the creation Transfer of the Property. If all or any part of the Prope (y.)) can interest therein is sold or transferred by Borrower without

recordation hereof.

16. Borrower's Copy. Borrower shall be furnished a con compact copy of the Note and of this Mortgage at the time of execution or after

or the Note conflicts with applicable law, such conflict about the Note provisions of the Mortgage and the Note are declared to be severable. shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage

15. Unitom coverants with limited variations by it risdic for to constitute a uniform security instrument covering real property. This Mongage

return receipt requested, to Lender's add rese stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the 14. Notice. Except for at y no ice required under applicable law to be given in another manner, (a) any notice to Borrower at a such other in this Montgage shall be given by meiling such notice by certified mail addressed to Borrower at the Property Address or at such other addresses as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail.

hoesen anoisivorg enti entitle to tengret or define the provisions hereof. bind, and the rights nare inder shall inure to, the respective successors and assigns of Lender and Borrower, and any entity designated by Lender, the successors of seasons of

ole and washing bound; John and Several Liability; Captions. The convenents and agreements herein contained shall 13. **Bucce** 

Morigage or afforded by law or equify, and may be exercised concurrently, independently or successively. 12. Hemedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this

indebtedness secured by this Mortgage. the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the 11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy, hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or

Borrower and Borrower's successors in interest.

and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or ratuse to extend the borrower's successor of any demand made by the original time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the lisbility of the original Borrower 10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage

atnemilatari daus to truoma edt egnach or dered 2 bars 1 angargana ni ot denedavi protori pratellments. If the Property is abandoned by Borrower, or it, after hotice by Lender to Borrower that the condemnor offers to make an assistance of the proceeds. Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorigage. Colfect and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone. Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone.

applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the date of taking, with the Property immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of the proceeds as its patients of the proceeds paid to Borrower. ed its Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation, are hereby assigned and shall be paid to Lender. Or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

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Form MP-9 Revised 8/87

### ILLINOIS HOUSING DEVELOPMENT AUTHORITY SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II 198\_9 SERIES A&B

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 31ST day of JANUARY 19 90 and is incorporated into and shall be deemed to amend and supplement a mortgage ("Mortgage") dated of even date herewith, given by the undersigned ("Borrower") to secure Borrower's Note to UNIVERSAL MORTGAGE CORPORATION ("Lender") and covering the Property legally described in the Mortgage. The Property comprises a unit in, together
with an undivided interest in the common elements of, a condominium project ("Condominium Project").
In addition to the covenants and agreements made in the Mortgage, Borrower and Lender further covenant and agree as follows:
A. <u>Assessments.</u> Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project ("Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project.
B. <u>Hazard I' suitance</u> . 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 "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then:
(i) Lender wanter the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the premium installments for nazard insurance on property covered by the Owners Association master policy. (This waiver does not apply to hazard insurance covering property which is not subject to coverage under the Owners Association master policy.)
(ii) the provisions in Uniform Covenant 5 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 Uniform Covenant 5. 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 insularity 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 Moltor.px, with the excess, if any, paid to Borrower.
C. <u>Lender's Prior Consent.</u> Borrower shall not, without prior written notice to Lender and 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 termination provided by law in the case of substantial destruction by fire or other casually 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 Condominium Project; or
(iii) the effectuation of any decision by the Owners Association to erminate professional management and assume self-management of the Condominium Project.
D. <u>Remedies</u> . If Borrower breaches any of Borrower's covenants and agreen en's under the terms of this Condominium Rider, including the covenant to pay when due condominium assessments, then Lender ruley invoke any remedies provided under the Mortgage, including, but not limited to, those provided under Uniform Covenant?.
IN WITNESS WHEREOF, Borrower has executed this Condominium Rider.
SA SE 50065338
SAKEENA S. BAIG  Murgah A Baig, by John fally with  Borrower  MIRZAH A. BAIG, MYS MAYE  OF THE PROPERTY OF THE
Muzah A Baig, by filter fallowing Mirzah A. BAIG, MYS MAYE HER HUSBAND STATE OF ILLINOIS
STATE OF ILLINOIS:    SS
STATE OF ILLINOIS  STATE OF ILLINOIS  A Notary Public in and for said county and state, do hereby certify that SAKETAA Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that
STATE OF ILLINOIS:    SS

Legal Description

L-205335-C2

#### Parcel 1:

Unit Number A, Building CT-4, in the Norwood Courts Condominium, as delineated on a survey of the following described real estate:

The North 3 feet of Lots 1 and 6 and all of Lots 2 to 5 in Norwood Courts Subdivision of part of the Southeast 1/4 of the Northwest 1/4 of Section 6. Township 40 North, Range 14 East of the Third Principal Meridian;

Which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document Number 25211651; together with its undivided percentage interest in the common elements, in Cook County, Illinois,

### Parcel 2:

Easements for ingress and egress for the benefit of Parcel 1 as set forth in instruments recorded as documents 15929348 and 15957209 and in Declaration of 30065,258 Condominium recorded as document 25211651, in Cook County, Illinois.