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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 7th day of February, 1990, 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 the Borrower's Note to HOUSEHOLD BANK fsb (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

2020 N. LINCOLN PARK WEST, #11D CHICAGO, IL 60614
(Property Address)

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

LINCOLN PARK WEST CONDOMINIUM
(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 the property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the use, 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. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy 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", then:

- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of twelfth of the yearly premium instalments for hazard insurance on the property; and
- (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

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

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby 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 8.

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

- (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of taking by condemnation or eminent domain;
- (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;
- (iii) termination of professional management and assumption of self-management of the Owners Association;
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to the Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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

Marcia F. Friedman (Seal)
MARCIA F. FRIEDMAN Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

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Property of Cook County Clerk's Office

90073308

RELEASE OF MORTGAGE BY CORPORATION

Know All Men by These Presents, THAT THE

Fleet Finance Inc.

a corporation organized and existing under and by virtue of the Laws of the State of Delaware

having its principal office at Atlanta Ga

for and in consideration of one dollar and for other good and valuable considerations, the receipt of which is

hereby confessed, does hereby Remise, Convey, Release and Quit-Claim unto

Charles E. Koppelhoefler & Jewel M. Koppelhoefler

of the County of Cook and State of Illinois

all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by a certain

deed bearing date the 14th day of October A.D. 1986, and recorded

in the Recorder's Office of Cook County, in the State of Illinois

of Book No. 86510630 of _____ on page _____ as Document No.

to the premises therein described, situated in the County of Cook

and State of Illinois as follows, to wit:

Lot 24 in Block 2 in J.E. White's Third Rutherford Park Addition to Chicago, being a Subdivision to the North Half of the South West Quarter of Section 31, Township 40 North, Range 13, East of the Third Principal Meridian, (except the East 1520.8 feet and the West 722 feet thereof) in Cook County, Illinois.

DEPT-01 RECORDING #2080 # D * -90-073308
T#4444 TRAN 3045 02/14/90 10:26:00
\$13.25
COMMONLY KNOWN AS 1900 N NORDICA CHICAGO, IL. 60635
PERMANENT INDEX NO. 13-31-301-038
CODR COUNTY RECORDER

This Document was prepared by: Fleet Finance Inc./Sandra Wiech 4415 W. Harrison ST. Hillside, IL. 60162

This release is made, executed and delivered pursuant to authority given by (1) Board of Directors

of said corporation

(2)

IN TESTIMONY WHEREOF, The said Fleet Finance Inc.

hath hereunto caused its corporate seal to be affixed, and these presents to be signed by its

attorney in fact

and attested by its

Secretary, this 12th day of April

A.D. 1988

By _____ Attorney in fact for Fleet Finance Inc.

Geri Chaput

Attest: _____ Secretary

James Treacy

STATE OF Illinois

County of Cook } ss

I, Sandra Wiech

in and for said County in the State

of said County, personally

known to me to be the attorney in fact

of the said Corporation

and _____

James Treacy

Secretary of said Corporation, whose names are

personally known to me to be the

Secretary of said Corporation, appeared before me this day in person and severally acknowledged that

as such Attorney in fact

and _____

President and _____

Secretary, they signed and

delivered the said instrument of writing as _____

attorney in fact

and caused the seal of said Corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said Corporation as

their free and voluntary act, and as the free and voluntary act and deed of said Corporation for the uses and purposes therein set forth.

GIVEN under my hand and seal, this 12th day of April

A.D. 1988

My Commission expires: 3-27-89

(1) "The Board of Directors of Fleet Finance Inc. is authorized to execute this instrument in accordance with the powers granted to it by the By-Laws of the Corporation."

(2) "At a regular (or special) meeting of the Board of Directors of Fleet Finance Inc. held on the _____ day of _____ A.D. 1988, at _____ o'clock _____ M.,

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Property of Cook County Clerk's Office

80387006

No. _____

RELEASE OF MORTGAGE
BY CORPORATION

TO

STATE OF _____)

Iss. No. _____

County _____)

This instrument was filed for record in the Recorder's

Office of _____ County

aforesaid, on the _____ day of _____

19 _____ at _____ o'clock _____ M., and

recorded in Book _____ of _____

on Page _____

RECORDER

*Maul 40x Poppenhoefer
1900 Nordica
Chicago Ill 60635*