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COOK COUNTY, ILLINOIS  
FILED FOR RECORD

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## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on ..... May 24, ..... 1990. The mortgagor is ...Marvin Fullett and Rita G. Fullett, husband and wife. ("Borrower"). This Security Instrument is given to .....

THE COSMOPOLITAN NATIONAL BANK OF CHICAGO ..... which is organized and existing under the laws of The United States ..... and whose address is 801 N. Clark Street ..... Chicago, Illinois, 60610. ("Lender").

Borrower owes Lender the principal sum of Forty Thousand & No/100 Dollars (U.S. \$ 40,000.00). 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 .... Jun. 1, 2020. .... 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 with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in ..... Cook, County, Illinois:

Unit No. 10J in 5757 Sheridan Road Condominium as delineated on a survey of described real estate: Commencing at the intersection of the East line of Sheridan Road as widened and the North line of Lot 13 in Block 21 in Cochran's 2nd Addition to Edgewater in the East Fractional Half of Section 5, Township 40 North, Range 14 East of the Third Principal Meridian, thence East 230 Feet along said North line and the said North line extended East; thence Southeasterly 99.26 Feet more or less to a point in the South line extended East of Lot 14 Block 21 aforesaid, which Point is 236.41 Feet East of the East line of Sheridan Road as widened; thence West on said South line extended and on the South line of said Lot 14 aforesaid a distance of 236.41 Feet to the East line of Sheridan Road as widened thence Northerly in a straight line along said East line of Sheridan Road as widened 99.03 Feet more or less to the point of beginning in Cook County, Illinois which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document Number 24384882 together with its undivided percentage interest in the common elements and amended by Document Number 24388740 in Cook County, Illinois.

P.I.N. 14-05-407-016-1085

\$17.00

which has the address of ..... 5757 North Sheridan Road 10J ..... Chicago .....  
(Street) ..... (City)  
Illinois ..... 60660 ..... ("Property Address");  
(Zip 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 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 foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized 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.

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RECORDED BY: GREGORY P. FRANKE, NATIONAL BANK OF CHICAGO  
CARL W. HIRSCH, CHIEF, TELETYPE SECTION, ILLINOIS STATE POLICE

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This instrument was prepared by Bill Clark Scientific, Ltd., 60510

<p><b>333 - CG</b></p>	<p><b>NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES APRIL 15, 1991</b></p>
<p><b>Eartha L. MISTER Notary Public (Seal)</b></p>	<p><b>Eartha L. MISTER Notary Public (Seal)</b></p>

Witnesses my hand and official seal this  
day of April 1916

*...which is a Notary Public in and for said county and state, do hereby certify that  
I, MARY ANN FULLESTON, have executed said instrument for the purposes and acts herein set forth.*

STATE OF *ILLINOIS* }  
CITY OF *CHICAGO* }  
COUNTY OF *DUKE* }  
SS: {

**BY SIGNING BELOW, BURROWER AGGREES TO THE TERMS AND CONDITIONS CONTAINED IN THIS SECURITY AGREEMENT AND IN ANY DEED(S) EXECUTED BY BURROWER AND RECORDED WITH IT.**

22. WHETHER OR NOT REQUESTED, FORPOWER WILIVES ARE TO RECEIVE A DOCUMENTED EXPLANATION IN THE PROPERTY.

23. RIDEERS TO THIS SECURITY INSTRUMENT. IF ONE OR MORE RIDEERS ARE EXECUTED BY BORROWER AND RECORDED TOGETHER WITH THIS SECURITY INSTRUMENT, THE COVENANTS AND AGREEMENTS OF EACH SUCH RIDEER SHALL BE INCORPORATED INTO AND SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS SECURITY INSTRUMENT AS IF THE RIDEER(S) WERE A PART OF THIS SECURITY INSTRUMENT. CHECK APPROPRIATE BOX(ES).)

2-4 Family Rider  
 2-4 Family Rider  
 Adjustable Rate Rider  
 Condominium Rider  
 Grandfathered Payment Rider  
 Planned Unit Development Rider  
 Other(s) [Specify] D-4 Family Rider

19. **Accessories:** Remedies. Lender shall give notice to Borrower of any modification or amendment to this Security Interest (but not prior to acceleration following default) under Paragraph 13 and 17 before the date specified below.

19. **Accessories:** Remedies. Lender shall be entitled to collect all expenses incurred in pursuing further collection of any amount due under this Agreement or any instrument covering any debt or obligation of Borrower, including attorney's fees and costs of collection, and to receive payment in full of all sums so incurred by Borrower. Lender shall be entitled to collect all expenses incurred in pursuing further collection of any amount due under this Agreement or any instrument covering any debt or obligation of Borrower, including attorney's fees and costs of collection, and to receive payment in full of all sums so incurred by Borrower.

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UNIFORM COVENANTS, BORROWER AND LENDER (Version 2-1 Dec. 5, 1978) 67

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

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

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. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, 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 that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the 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 Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to 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 amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation covered by the lien in a manner acceptable to Lender; (b) contests in good 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 an agreement satisfactory to Lender subordinating the lien to 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 take one or more of the actions set forth above within 10 days of the giving of notice.

**5. Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible 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 that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender 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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this 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.

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"[Lender] hereby executes this option, and [Borrower] 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 with reasonable postage prepaid, for [Borrower] to cure any default or omission in the 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.

17. Transfer of the Property - Every copy of the document or copies of any other document or of any other document containing any information relating to the property or any part thereof shall be deemed to be a transfer of the property.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the state in which the Property is located. In the event that any provision of this Security Instrument conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note and the Note will be given effect without the configuration provision. To the end of the provisions of this Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

14. Notices. Any notice provided to Borrower or in this Security Interest shall be given by delivery in or by mailing it by first class mail unless otherwise required by law. The notice shall be deemed to have been given to Borrower when given as provided in this paragraph.

13. **Legislation Affecting Lender's Rights.** If enactment of application of applicable laws has the effect of rendering exercise of this option, Lender shall take such steps as specified in the second paragraph of paragraph 17.

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 interest or other loan charges selected 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 limits, (b) any such loan charge shall be reduced by the amount under which the note or by making a direct payment to Borrower, (c) to make this reduced by reducing the principal owed under the note or by making a direct payment to Borrower, (d) to make this reduced by reducing the principal owed partially prepares any preparation charge under the Note.

II. Successors and Assignees' General Liability: Co-Signers. The covenants and agreements of this Security Instrument shall bind and be binding on all successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants shall be binding on all Borrower, Any Borrower who co-signs this Security instrument but does not execute the Note is co-signing this Security instrument only to mortgage and convey that Borrower's interest in the Property and, the terms 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 extend, modify, forgive or make any accommodations with regard to the terms of this Security instrument or the Note without that Borrower's consent.

Article 9. Under 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 will Reimburse By Lender Not At Will. Extension of the time of payment of principal or modification of the payment of principal by sums received by this Security Instruments granted by Lender to any successor in interest of Borrower, in his operation of the business of Borrower of principal by Lender to any other of the liability of the original Borrower or Borrower's successors in interest, or otherwise, shall not be liable for any deficiency of the original Borrower of principal by Lender to any other of the liability of the original Borrower or Borrower's successors in interest.

make an award of damages. Borrower shall be responsible to Lender within 30 days after the date the Condemnor notices to make an award or receive a claim for damages by Borrower, or it, after notice to Borrower within 30 days after the date the Condemnor notices to make an award or receive a claim for damages by Borrower, or it, either notice by Borrower or its option, either to collect and apply the proceeds, or to sell the property to a third party or to repossess the property or to repossess the property to the same extent as if the property had been sold at a public auction.

paid to Borrower.

In the event of a certain taking of the property, the proceeds shall be applied to the sums accrued by this security until such time as the property is sold or otherwise disposed of, and the balance shall be paid to the heirs of the deceased.

any condominium unit or other takings of any part of the Property, or for conveyance in lieu of condominium, nor hereby assign and shall be paid to Lender.

8. **Slippage.** Borrower will use its best efforts to keep the time of payment of principal and interest upon all receivable contracts upon which it has a security interest as nearly as practicable to coincide with the date of payment of principal and interest upon the notes.

Borrower shall pay the premium or premium required to maintain the insurance in effect until such time as the requirement for the insurance terminates.

For more information about the study, please contact Dr. Suresh Chandra at 919-967-5123 or via email at [suresh\\_chandra@duke.edu](mailto:suresh_chandra@duke.edu).

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I-4 FAMILY RIDER  
Assignment of Rents 20067

THIS I-4 FAMILY RIDER is made this 24th day of May, 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 Borrower's Note to THE COSMOPOLITAN NATIONAL BANK, (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

5757 North Sheridan Road, 10J, Chicago, Illinois 60660.  
[Property Address]

**I-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. USE OF PROPERTY; COMPLIANCE WITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

**B. SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

**C. RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

**D. "BORROWER'S RIGHT TO REINSTATE" DELETED.** Uniform Covenant 18 is deleted.

**E. ASSIGNMENT OF LEASES.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

**F. ASSIGNMENT OF RENTS.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's Notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

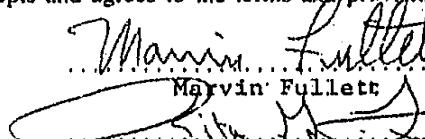
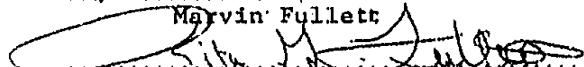
If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**G. CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this I-4 Family Rider.

  
Marvin Fullett .....(Seal)  
Marvin Fullett .....(Seal)  
  
Rita G. Fullett .....(Seal)  
Rita G. Fullett .....(Seal)

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THIS CONDOMINIUM RIDER is made this .....24th..... day of ....May....., 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 Borrower's Note to .....THE COSMOPOLITAN NATIONAL BANK..... (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: .....5757 North Sheridan Road, J.O.J., Chicago, Illinois, 60660..... [properly Address]

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

5757 North Sheridan Road 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 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. 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 one-twelfth of the yearly premium installments 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 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 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 9.

**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 a taking by condemnation or eminent domain;

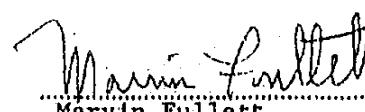
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

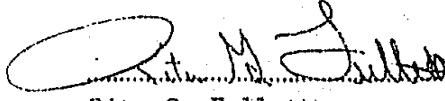
(iii) termination of professional management and assumption of self-management of the Owners Association; or

(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 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.

  
Marvin Fullett ..... (Seal)  
Borrower

  
Rita G. Fullett ..... (Seal)  
Borrower

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