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RECORD AND RETURN TO:  
CENTRUST MORTGAGE CORPORATION, DOCUMENT CONTROL DEPARTMENT  
1251 NORTH LUM GROVE ROAD, SUITE 105  
SCHAUMBURG, ILLINOIS 60173

91013028

DEPT-01 RECORDS 118 25  
14777 TRAM 80 01/09/21 11:37:00  
M9119 # 3 91-013028  
COOK COUNTY CLERK

(Space Above This Line for Recording Date)

State of Illinois

## MORTGAGE

Case No.  
131:626 757734

24 92-5

THIS MORTGAGE (Security Instrument) is given on DECEMBER 20, 1990  
The Mortgagor is ANDRE OERTEL, A BACHELOR AND DEBRA L. KROMAN, A SPICHTER

whose address is 1321 KINGSBURY DRIVE, UNIT 4  
HANOVER PARK, ILLINOIS 60103.

(Borrower) This Security Instrument is given to

ASTOR MORTGAGE CORPORATION OF ILLINOIS  
which is organized and existing under the laws of THE STATE OF ILLINOIS  
address is 1059 NORTH SALEM DRIVE  
SCHAUMBURG, ILLINOIS 60194

and whose

FIFTY FOUR THOUSAND EIGHT HUNDRED AND 00/100

(Lender). Borrower owes to Lender the principal sum of

Dollars (U.S. \$ 54,800.00). 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 JANUARY 01, 2021.

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 6 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:  
SEE ATTACHED LEGAL DESCRIPTION. PIN: 07-30-300-006-1016

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which has the address of 1321 KINGSBURY DRIVE, UNIT 4  
(Street)

HANOVER PARK  
(City)

Illinois 60103  
(Zip Code)

(Property Address):

TOGETHER WITH all the improvements now or hereafter created on the property, and all rents, royalties, mineral, oil and gas rights and profits, water rights and dock and all fixtures, 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.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in its monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any taxes and special assessments levied or to be levied against the Property, (b) household payments or ground rents on the Property, and (c) premiums for insurance required by Paragraph 4.

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UNIT 4 IN BUILDING 20 AS DECLARED ON A SURVEY OF THE FULL AND  
UNRESERVED PARCEL OF REAL ESTATE (THE PARCEL):  
A PART OF LOT 4 OF HANOVER HIGHLANDS UNIT 10, BEING A SUBDIVISION  
IN SECTION 30, TOWNSHIP 47 NORTH, RANGE 10, EAST OF THE 10TH  
PRINCIPAL MERIDIAN, ACCORDING TO THE PLAN THEREOF RECORDED  
AS DOCUMENT 20672558, WHICH SURVEY IS ATTACHED AS EXHIBIT "A"  
TO A DECLARATION OF CONDOMINIUM FOR THE HANOVER HIGHLANDS CONDOMINIUM  
MADE BY J.F. HOLDING CORPORATION AND RECORDED IN COOK COUNTY,  
ILLINOIS, AS DOCUMENT 22155311, AND AS AMENDED BY AMENDMENT  
TO DECLARATION RECORDED AS DOCUMENT 22144708 (THE DECLARATION  
TOGETHER WITH AN UNRECORDED 205571 INTEREST INTEREST IN THE  
PARCEL (EXCEPTING FROM THE PARCEL ALL THE PROPERTY AND SPACE  
COMPRISED ALL THE UNIT NUMBER AS DEFINED AND SET FORTH IN THE  
DECLARATION AND SURVEY) IN COOK COUNTY, ILLINOIS, PARCEL  
EASEMENT FOR INGRESS AND EGRESS, APPURTENANT TO AND FOR THE USE  
OF PARCEL 1 AS CREATED BY GRANT OF EASEMENT RECORDED AS DOCUMENT  
22142312, IN COOK COUNTY, ILLINOIS.

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Each monthly installment for items (a), (b), and (c) shall equal one-twelfth of the annual amounts. Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the annual amount for each item shall be accumulated by Lender, within a period ending one month before delinquency. Lender shall hold the amounts collected in trust to pay them to (a) and (c) before they become

reasonably estimated by Lender amounts. The full amount item would become delinquent.

If at any time the total of payments held by Lender for items (a), (b), and (c) together with the future items payable to Lender prior to the due dates of such items exceed the amount then due, Lender shall be required to pay such items when due, and if payments on the Note are current, then Lender shall not require to Borrower at the option of Borrower. If the total of the payments made by Borrower for items (a), (b), and (c) when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on

by payments for such amount of payments to find the excess over frequent payments by insufficient to pay the when the date the item

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development. Most Security Instruments insured by the Secretary are insured under programs which require advance mortgage insurance premium. If this Security Instrument is or was insured under a program which requires advance mortgage insurance premium, then each monthly payment shall also include both annual mortgage insurance premium to be paid by Lender to the Secretary, and a monthly charge made premium if this Security Instrument is held by the Secretary. Each monthly installment of the mortgage shall be an amount sufficient to accumulate the full annual mortgage insurance premium with Lender, and full annual mortgage insurance premium is due to the Secretary. If the Security Instrument is insured under a program which requires advance mortgage insurance premium, then each monthly charge shall be an amount equal to one-twelfth of one-half percent of the outstanding principal

to his or her designee payment of the entire amount not require advance of an installment of the full mortgage insurance premium shall be prior to the date the by the Secretary, each time due on the Note.

If Borrower tenders to Lender the full payment of all sums accrued by this Security Instrument, it shall be credited with the balance remaining for all installments for items (a), (b), and (c) and any mortgage insurance that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any amount immediately prior to a foreclosure or sale of the Property or its acquisition by Lender, Borrower's account balance remaining for all installments for items (a), (b), and (c).

Borrower's account shall be credited with the balance remaining for all installments for items (a), (b), and (c) and any mortgage insurance that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any amount immediately prior to a foreclosure or sale of the Property or its acquisition by Lender, Borrower's account balance remaining for all installments for items (a), (b), and (c).

**3. Application of Payments.** All payments under Paragraphs 2 and 3 shall be applied by Lender as follows:  
First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly installment of the monthly mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when this Security Instrument was signed;  
Second, to any taxes, special assessments, less-tenant payments, or ground rents, and fire, flood and other hazard insurance premiums, as required;  
Third, to interest due under the Note;  
Fourth, to amortization of the principal of the Note;  
Fifth, to late charges due under the Note.

with the balance remaining for all installments for items (a), (b), and (c) and any mortgage insurance that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any amount immediately prior to a foreclosure or sale of the Property or its acquisition by Lender, Borrower's account balance remaining for all installments for items (a), (b), and (c).

**4. Fire, Flood and Other Hazard Insurance.** Borrower shall maintain all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, theft, and other hazards, and insurance shall be maintained in the amounts and for the periods that Lender requires. All improvements on the Property, whether now in existence or subsequently erected, against loss by flood shall be insured against loss by flood. All insurance shall be carried with companies approved by Lender. The insurance policies held by Lender and shall include loss payable clauses in favor of, and as a first lien acceptable to, Lender.

Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, theft, and other hazards, and insurance shall be maintained in the amounts and for the periods that Lender requires. All improvements on the Property, whether now in existence or subsequently erected, against loss by flood shall be insured against loss by flood. All insurance shall be carried with companies approved by Lender. The insurance policies held by Lender and shall include loss payable clauses in favor of, and as a first lien acceptable to, Lender.

In the event of loss, Borrower shall give to Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment of such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied, either to the reduction of the indebtedness under the Note and this Security Instrument, first to the payment of any delinquent amounts, and then to prepayment of principal, or (b) to the restoration or repair of the damaged property. Any application of the proceeds to the principal shall not extend or postpone the due date of the next payment referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over the amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legal

if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment of such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied, either to the reduction of the indebtedness under the Note and this Security Instrument, first to the payment of any delinquent amounts, and then to prepayment of principal, or (b) to the restoration or repair of the damaged property. Any application of the proceeds to the principal shall not extend or postpone the due date of the next payment referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over the amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legal

In the event of foreclosure of this Security Instrument or other transfer of title to the Property, all rights, title and interest of Borrower in and to insurance policies in force shall pass to the

that extinguishes the indebtedness, all rights, title and interest of Borrower in and to insurance policies in force shall pass to the

**5. Preservation and Maintenance of the Property, Leasehold.** Borrower shall not commit or allow to be committed any act which would substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may take reasonable action to protect and preserve the Property if the Property is vacant or abandoned or the loan is in default. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the Leasehold and the lease shall not be merged in the fee title.

that extinguishes the indebtedness, all rights, title and interest of Borrower in and to insurance policies in force shall pass to the

**6. Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all municipal charges, fees and impositions that are not included in Paragraph 2. Borrower shall pay these charges to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

all governmental or municipal charges, fees and impositions that are not included in Paragraph 2. Borrower shall pay these charges to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including the payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including the payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower under this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and shall be immediately due and payable.

and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and shall be immediately due and payable.

**7. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, or for conveyance in place of condemnation, or for condemnation or to enforce laws or regulations, shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application

connection with any award or claim for damages, direct or consequential, or for conveyance in place of condemnation, or for condemnation or to enforce laws or regulations, shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application

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of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

**8. Fees.** Lender may collect fees and charges authorized by the Secretary.

**9. Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of present defaults, require immediate payment in full of all sums secured by this Security Instrument if:

(i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or

(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all the sums secured by this Security Instrument if:

(i) All or part of the Property is sold or otherwise transferred (other than by devise or descent) by Borrower, and

(ii) The Property is not occupied by the purchaser or grantee as his or her primary or secondary residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full but Lender does not require such payment, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

**10. Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts due under the Note, current and delinquent payments, and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon acceptance of the tender, Lender shall immediately reinstate the Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has commenced a foreclosure proceeding within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

**11. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment or modification of the Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver or preclude the exercise of any right or remedy.

**12. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who signs this Security Instrument or does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, lease, or otherwise encumber the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that the Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

**13. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivery in person or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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

**15. Borrower's Copy.** Borrower shall be given one conformed copy of this Security Instrument.

**16. 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 of them 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: (a) 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; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) 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 16.

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 assignment 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.

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

**17. Foreclosure Procedure.** If Lender requires immediate payment in full under Paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect expenses incurred in pursuing the remedies provided in this Paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

**18. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation cost.

**19. Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.

**20. Acceleration for Insurance Ineligibility.** Borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insurance under the National Housing Act within NINETY DAYS from the date hereof, Lender may, at its option and notwithstanding anything in Paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to NINETY DAYS from the date hereof, declining to insure this Security Instrument and the note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

**21. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

- Condominium Rider
- Adjustable Rate Rider
- Growing Equity Rider
- Planned Unit Development Rider
- Guaranteed Payment Rider
- Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses

*Andre Oertel* (Seal)  
ANDRE OERTEL  
Lender

*Debra L. Kroman* (Seal)  
DEBRA L. KROMAN  
Borrower

(Seal)  
Borrower

(Seal)  
Borrower

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[Space Below This Line For Acknowledgment]

STATE OF ILLINOIS,

COOK

County ss:

I, ANDRE OERTEL AND DEBRA L. KROMAN

a Notary Public in and for said county, do hereby certify

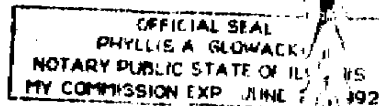
that the foregoing instrument, appeared before me this 28TH day of DECEMBER, 1990, personally known to me to be the said person(s) whose name(s) is/are ANDRE OERTEL AND DEBRA L. KROMAN and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 28TH day of DECEMBER, 1990

My commission expires:

*Phyllis A. Glowacki*  
PHYLIS A. GLOWACKI  
Notary Public

This Instrument was prepared by: Maritza Pieczynski



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CONDOMINIUM RIDER

1114 Case  
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THIS CONDOMINIUM RIDER is made this 28th day of DECEMBER, 1990, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned Borrower to secure Borrower's Note ("Note") to ASTOR MORTGAGE CORPORATION OF ILLINOIS

("Lender") of the same date and covering the property described in the Security Instrument and located at:  
1321 KINGSBURY DRIVE, UNIT 4, HANOVER PARK, ILLINOIS 60193

(Property Address)

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

(Name of Condominium Project)

("Condominium Project") If the owners association or other entity which acts for the Condominium Project ("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. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "umbrella" or "blanket" policy insuring all property subject to the condominium document, including all improvements now existing hereinafter erected on the Property, and such policy is satisfactory to Lender and provides insurance coverage in the amount, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then (i) Lender waives the provisions in Paragraph 2 of this Security Instrument 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 this Paragraph 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 and of any loss occurring from a hazard. In the event of a distribution of hazard insurance proceeds in respect of restoration or repair following a loss to the Property, whether to the condominium unit or to the common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.

E. Borrower promises to pay Borrower's allocated share of the common expenses or assessments and charges imposed by the Owners Association, as provided in the condominium document.

C. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph C 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.

*Andrea Orloff*  
ANDREA ORLOFF

(SEAL)  
Borrower

*Debra L. Roman*  
DEBRA L. ROMAN

(SEAL)  
Borrower

(SEAL)  
Borrower

(SEAL)  
Borrower

(Space Below This Line Reserved for Acknowledgment)

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