PREPARED BY: LINDA EDMONDS UNOFFICIAL GORY 6

SCHAUMBURG, IL

RECORD AND RETURN TO: METROPOLITAN FINANCIAL MORTGAGE CORPORATION 1000 E. WOODFIELD ROAD-SUITE 240

SCHAUMBURG; ILLINOIS 60173

91059976

(Space Above Inis Line For Recording Data)

0057481158

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on FEBRUARY
The mortgagor is PHILIP N. HABLUTZEL
AND NANCY HABLUTZEL, HUSBAND AND WIFE

("Borrower"). This security instrument is given to METROPOLITAN FINANCIAL MORTGAGE CORPORATION.

THE STATE OF LINNESOTA , and whose address is 425 ROBERT STR which is organized and existing under the laws of , and whose address is 425 ROBERT STREET NORTH, SUITE 500

ST. PAUL MIN E OTA 55101-2019

Borrower owes Lender the principal sum of ONE HUNDRED EIGHTY FOUR T THOUSAND FIVE HUNDRED AND 00/100

Dollars (U.S. \$ 184,500.50). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), whis improvides for monthly payments, with the full debt, if not paid earlier, due and payable MARCH 1, 2006 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renew is, 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 Sounty, Illinois:

SEE ATTACHED RIDER FOR LEGAL DESCRIPTION

\$17.29 DEPT-01 RECORDING TRAN 8545 02/07/91 11:10:00 T#7777 *-91-059976 #4600 # DOOK COUNTY RECORDER

17-10-202-062-1056

JUNE CLONE which has the address of 680 N. LAKE SHORE DRIVE-UNIT 819 (Street)

CRICAGO

Illinois

60611 (Zip Code) ("Property Address");

TOGETHER, WITH all the improvements now or hereafter erected on the property, and a lasements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and a lixtures 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 seised 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.

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

. 1. PAYMENT OF PRINCIPAL and INTEREST; PREPAYMENT and LATE CHARGES. Borrower shall promptly pay when due the principal of and interestion the debtievidenced by the Note and any prepayment and late charges due under the Note.

ILLINOIS—Single Family—FNMA/FHLMC:UNIFORM:INSTRUMENT

Borrower(s) Initials: W8-264 Rev. 10/89 14684*

P.n. F.

Page 1 of 4

Form 3014: 12/83

DPS-420

Amended 5/87

Lender may take action under this paragraph 7, Lender does not have to do so.

Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Property. Lender's actions may include paying any sume secured by a lien which has priority over this Security reguistions), then the Properties of and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or tootis glinestingle yem tent gnibeocorq legal a si erent to themustril tylinost sint in benistnootstnemeergs braissnanevos

MATHER DIECTION OF LENDER'S RIGHTS IN The PROPERTY MORTGAGE INSURANCE. If Borrower fails, to perform the lessehold and fee title shall not merge unless Lender agrees to the merger in writing.

Basehold, Borrower shall comply with the provisions of the lease, and it Borrower acquires fee title to the Property, the substantially change the Property, allow the Property to deteriorate or commit waste. If this Socurity Instrument is on a ##67#BRESERVATION SANGMAINTENANCE OF PROPERTY; PLEASEHOLDS, Borrower shall not destroy, damage or

Instrument immediately prior to the acquisition. Viruse sinf yd beruses amus ent to tnetxe ent of rebned of assenting and singly prior of roling viregorial entropy of ent frunder paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting same merchang the interest of the monthly payments referred to in paragraphs of change the amount of the payments. To brishe for flade ladicing of abssocia, to noitsailigas yns april series salvishto reworned brished sessing

begin when the notice is given.

restore/their roperty or to pay sums secured by this Security instrument, whether or not then due. Inc. 30-day period will estine and it is the frone of the first same of the sa applied to the sums secured by this Security instrument, whether or not then due, with any e.c.ss. paid to Borrower. restoration or trepair its not economically teasible or Lender's security would be lessened, the transference proceeds shall be effective at the restoration or repair is economically reasible and Lender's 7e unity is not lessened. If the Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of

arrier and Lender. Lender may make proof of loss if not made promptly by Borrower. especial paid premiums and renewal notices. In the event of loss, Borrower Snall give prompt notice to the insurance lis. sender and sendicies and renewals. If Lender requires, to ver shall bromptly give the Lender all

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender

unressonably withheld.

insurance carrier providing the insurance shall be chosen by Borrowe suchect to Lender's approval which shall not be equires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The Pebred abland in the series has "egenevos tebi exe", miej erin, initiiw bebulani sbissari erilire, traissa benuzni WESWELD IN CONTROL BOTTOWER STATE IN PROPERTY OF THE PROPERTY OF THE STATE PROPERTY

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dentifying the illen. Borrower shall satisfy the lien or take on or more of the actions set forth above within 10 days of Proposts Visiables (10 all of may attain priorit, 6 /or this Security instrument, Lender may give Borrower a notice agreement satisfactory to Lender subordinating the fler to this Security Instrument. If Lender determines that any part of prevent the enforcement of the lien or torfelture or any part of the Property; or (c) secures from the holder of the lien an taithithe lieniby lordes against enforcement the lien in, legal proceedings which in the Lender's opinion operate to boog ni strafforthe payment of the contest in an anner acceptable to Lender; (b) contests in good Bortowerishall promptly discharge any tien with the priority over this Security instrument unless Borrower: (s) agrees

evidencing/the payments.

under this paragraph. It Borrower makes payments directly, Borrower shall promptly furnish to Lender receipts biaq ed of shunoms to section ile tende of delinity vigamora lishs tewortod. And on section of viscosticionity shall pay these obligation, in the large and believed in paragraph 2, or if not paid in that manner, Borrower shall pay them on Property, which may attain priorit, over this Security instrument, and leasehold payments or ground rents, it any. Borrower CHARGES TIENS: Bollow r shall pay all taxes, assessments, charges, tines and impositions attributable to the

Mote stimulation of its payers and its payers of the solution paragraphs francische applied: 'tirst, to late charges due under the Note; second, to prepayment charges due under the

application issected a sinst the sums secured by this Security Instrument.

Unless applicable law provides otherwise, all payments received by Lender under

to emit stripe and the hender of the Property or its acquisition by Lender, any Funds held by Lender at the time of mant, held, by, Lender, paragraph, 19 sthe Property, is sold or sequired, by Lender, Lender, shall, apply, on, later, than you ben't shall be sequired bight by Lender, Lender, shall be sequired by the sequi pour partie of sell sells and secured by this Security instrument, Lender shall promptly refund to Borrower any

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mount of the Eunds held by Lender, is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any Bortower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the dates the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at eub eff. the Eunds held by Lender, together with the future monthly psyments of Funds payable, prior to the due

Commuter (Alimoes sint by beaution) Alimoes length be as begond on spuil of the second of side down and the contract of the showing credits and debits to the Fund and the purpose for which each debit Lender shall motibe required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without bisq.ed of free find in equal plant and edge of the plant in service site to the solution for the purpose of the preceding sentence. Borrower and bender may agree in ast Inshendehil ne. to teo of yeq of Insmutent ytimes sentering intering and an independent tax Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. A charge assessed Lander amey morse ed for holding and applying the funds and the count or verifying the escrow items and sent or verifying the escrow state agencyatinciuding Lender it Lender is such an institution). Lender shall apply the Funds to pay the escrow items. The Funds shall be held in an institution the deposits or accounts to which are insured or guaranteed by a federal or

currentidate as on a set imates of future escrow items.

lo sized off no oub shire the the called "exerow items." Lender may estimate the Funds due on the basis of Peerly nest (a); (a); (a); (a); (b) bis: (a); (b) bis: (b) bis: (b) bis: (c) yearly hearly hearly lessentence premium; (b) yearly hearly hearl of laupe ("sbruff)) mus egilluschi bisq, zi etoN edt litnu, etoN edt neb eus stnemyaqi vidtnomi yabileti ottobreditot WESTEUNDS TO THE STATE SUPPLIES OF 10 WEI SIGN OF 10 WEI STATE SUPPLIES SUP

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PARCEL 1: UNIT 819 IN 680 SOUTH RESIDENCE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 3 IN PAUL S SUBDIVISION, BEING A SUBDIVISION OF THE LAND, PROPERTY AND SPACE IN PARTS OF LOTS 5 AND 6 AND THE TRACT MARKED "ALLEY" LYING BETWEEN SAID LOTS 5 AND 6 OF COUNTY CLERK'S DIVISION OF THE UNSUBDIVIDED ACCRETIONS LYING EAST OF AND ADJOINING THE SUBDIVIDED PARTS OF BLOCKS 43, 44 AND 54 WITH OTHER LANDS IN KINZIE'S ADDITION TO CHICAGO IN THE NORTH 1/2 OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH CONDOMINIUM SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 26188405, AND AMENDED BY DOCUMENT 26674026 AND RESTATED AS DOCUMENT 88389821, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS. PARCEL 2: FASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SEL FORTH IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT 26 120245 AND RE-RECORDED AS DOCUMENT 26407239 AND AMENDED BY DOCUMENT 26407240, AS CREATED BY DEED FROM LA SALLE NATIONAL AND AND CONTRACTOR OFFICE BANK, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 21, 1987 AND KNOWN AS TRUST NUMBER 112912.

17-10-202-062-1056

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Any amounts disbursed to Lender and this palagraph 7 ship to the Collaboration of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be ar interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. INSPECTION: Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. CONDEMNATION: The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument; whether, or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settlina claim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and B prower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of this monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. BORROWER: NOT: R = "LASED; FORBEARANCE BY LENDER NOT a WAIVER. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not o erate to release the liability of the original Borrower or Borrower's successors 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 Julius of the sums secured by Lender in exercising any right or remedy shall not be a waiver of for preclude the exer use of any right or remedy.

11. SUCCESSORS and ASSIGNS BOUNL: JOINT and SEVERAL LIABILITY; CO-signers. The covenants and agreements of this Security Instrument shall bind and berefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17: Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note. (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in 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 Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent:

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 collected 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 limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to mak, this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. LEGISLATION AFFECTING LENDER'S RIGHTS. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 175.

14. NOTICES: Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless; applicable law requires use of another method. The notice and be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lancer shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Forlower. 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.

15. 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 affect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

.16. BORROWER'S COPY:4 .. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. TRANSFER of the PROPERTY or a BENEFICIAL INTEREST in BORROWER... If all or any part of the Property or any interest in It is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender 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 within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls 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.

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PROVIDED INTELLIST A CAGRAPH 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNETS FEES AND COSTS OF UDDICIAL PROCEEDING LENDER SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURSUING THE REMEDIES THIS SECURITY TINSTRUMENT WITHOUT FURTHER DEMAND AND WAY FORECLOSE THIS SECURITY WITHOUT BY SPECIFIED IN FULL OF ALL SUMPLY STREET SUMPLING IN THE PAYMENT IN FULL OF ALL SUMS SECURED DEFOUR ON SI THE DATE DATE DATE ON OR BEFORE THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE PROPERTY THE MOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTATE ACCELERATION AND THE SOME SECURED BY THIS SECURITY INSTRUMENT, FORECLOSURE BY JUDICIAL PROCEEDING AND SALE OF THE FAILURE TO CUHE THE DEFAULT ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE MAY RESULT IN ACCELERATION OF DAYSTEROM THE DEFAULT MUST BE CURED TO BORROWER, BY WHICH THE DEFAULT MUST BE CURED; AND (D) THAT SHALL SPECIEY: #(A) THE DEFAULT; (B) THE ACTION REQUIRED TO CURE THE DEFAULT; (C) A DATE, NOT LESS THAN 30 TO MOCELERATION TUNDER PARAGRAPHS 13 AND 17 UNLESS APPLICABLE LAW PROVIDES OTHERWISE, THE NOTICE. POLITOWING BORROWER STREECH OF ANY COVENANT OF AGREEMENT IN THIS SECURITY INSTRUMENT BUT NOT PRIOR LENDER SHALL GIVE NOTICE TO BORROWER PRIOR TO ACCELERATION MAN STATEMENT OF THE ST MINIEORMICOVENATES Borrower and Lender further covenant and agree as follows:

And set in the rest of the rest of the rest of acceleration under paragraphs 13 or 17. instance and in the obligation secured hereby shall remain fully effective as it in occeleration had occurred. Obilgation topay the sums secured by this Security instrument shall continue unchanged. Door reinstatement by Borrower, reasonably frequire to assure that the for of this Security instrument, Lender's rights in the Property and Borrower's Security linstrument, including, but not ilimited to, reasonable attorneys' fees; and (d) takes such action as Lender may occurred; (b) cures any default of any other coverants or agreements; (c) pays all expenses incurred in enforcing this (a) pays Lender all sums which the nould be due under this Security instrument and the Note had no acceleration and the second said the source seems of the second ni banistnos eles 10 reword yne of fraueruq ytredord erit to eles eroled framestatent of ytrede yamiws eldesilggs as **部数3階級ORROMER**SINGHT社のINSTATE IN Borrower meets certain conditions, Borrower shall have the right to have

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(1682) -Borrower

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eubscribed to the

THIS CONDOMINIUM RIDER is made this

4TH

day of FEBRUARY

.1991 .

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 METROPOLITAN FINANCIAL MORTGAGE CORPORATION

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

680 N. LAKE SHORE DRIVE-UNIT 819, CHICAGO, ILLINOIS 60611

(Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: 680 SOUTH RESIDENCE

(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 interesting 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 Lendon further covenant and agree as follows:

- A. Condor is it in Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documert. 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 are assessments imposed pursuant to the Constituent Documents.
- B. Hazard Insurant. Co 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," them.
- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for he card insurance on the Property; and
- (ii) Borrower's obligation uruer 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 instrunce 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 1... 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 apublic 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 car, 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 Profact, 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 in 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
- (iv) any action which would have the effect of rendering the public liability insurance toverage maintained by the Owners Association unacceptable to Lender:
- F. Remedies: If Borrower does not pay condominium dues and assessments when due, the Lunder may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower serured by the Security Instrument: Unless Borrower and Lender agree to other terms of payment; these amounts shall bear in crest 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.

Philip N. Hablitel PHILIP N. HABLUTZEL	(Seal)
PHILIP N. HABLUTZEL	-Borrower
NANCY HABLUTZEL	(Seal) (Seal)
	(Seal) -Borrower
	(Seal)
	(Sign Original Only)

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