1991 APR 29 PM 2: 34

91197225

91197225

-(Space Above This Line For Recording Data)-

509663

#### MORTGAGE

\$ 17.00

THIS MORTGAGE ("Security Instrument") is given on 91. The morrager is JERRY J. ERJAVEC AND BARBARA R. ERJAVEC , HIS WIFE

APRIL 26TH

, and whose address is

("Borrower"). This Security Instrument is given to

DRAPER AND KRAMER , INCORPORATED

which is organized and existing under the laws of

ILLINOIS

33 WEST MONROE STARET CHICAGO, ILLINOIS 60603

("Lender").

Borrower owes Lender the principal sum of

ONE HUNDRED THOUSAND AND 00/100

Dollars (U.S. \$ ). This debt is evidenced by Borrower's note dated the same date as this Security Instrumer. ("Note"), which provides for monthly payments, with the full debt, if not This Security Instrument paid earlier, due and payable on secures to Lender: (a) the repayment of the debrevider ed by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, or unneed under paragraph 7 to protect the security of this Security Instrument; and (e) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. OUNT CORTS OFFICE For this purpose, Borrower does hereby mortgage, gran, and convey to Lender the following described property County, Illinois: located in COOK

SEE LEGAL RIDER ATTACHED

TAX IDENTIFICATION NUMBER: 27/62090/8

which has the address of

9870 W. TREETOR DRIVE

Illinois

7284652 W 927608

("Property Address");

IZIPEQAF2

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 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.

ILLINOIS - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83

·B(IL) 189021

VMP MORTGAGE FORMS + (313)293-8100 + (800)521-7291

My Commission expires: Given under my hand and official seal, this set torth. free and voluntary act, for the uses and purposes therein signed and delivered the said instrument as subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that , personally known to me to be the same person(s) whose name(s) do hereby certify that genry of Enjance , a Motary Public in a.10 for said county and state STATE OF ILLINOIS, Space Below This Line For Acknowled gman ([seg]) BOTTOWER (Seal) BORDWER (Seal) (Seal) and in any rider(s) executed by Borrow'r and recorded with it. BY SIGNING BELOW, Bor, on or occepts and agrees to the terms and covenants contained in this Security Instrument Other(s) [specify] Planned Unit Development Rider Oraduated I aym ant Rider Adjusteb's Rate Rider 1-4 Family Rider Condominium Rider [Check applicab e srx(es)] ment the cover and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. Security Instrument and showing and agreements of each such rider shall be incorporated into and shall amend and supple-23: Edders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this ment without charge to Borrower. Borrower shall pay any recordation costs. on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument, Lender shall release this Security Instrument, Lender shall release this Security Instrument, the costs of management of the Property and collection of tents, including, but not limited to, receiver's fees, premiums pointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially ap-20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time attorneys' fees and costs of title evidence. Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to, reasonable to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security of a default or any other defense of Borrower to acceleration and foreclosure. It the default is not cured on or before the sonsisks-non off galbescord suscissively of the insert of the right of ban nolunishes attended in the right of the constant by this Security Lastrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) and less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless 19 Acceleration; Remedies, Lender shall give notice to Borrower prior to acceleration following Borrower's breach NON-DUIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

EFICIAL COPY Hotery Public, State of Ithnois

> CHICYGO' ITTINOIS 00003 33 MEST MOUROE STREET

лони в ралек THIS INSTRUMENT PREPARED BY:

PATRICIA DAVIS "JASE JAISING

BOX 333

UNIFORM COVER LIST BOTTONE And Lender Coverant and Light Co. Co.

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 serow 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. It 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 sum's 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 axes, 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 payment, directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has reto ity over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the ien 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 Proper's; 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 of 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 mandard 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, it 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 be grower. 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.

Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument,

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. 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

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with

assigned and shall be paid to Lender. any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

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

to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers balance shall be paid to Borrower.

of the Property or to the sums secured by this Security Instrument, whether or not then due. the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair

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

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modificapayments.

or remedy shall not be a waiver of or preclude the exercise of any right or remedy. made by the original a rito ver or Borrower's successors in interest. Any forbearance by Lender in exercising any right payment or otherwile inortization of the sums secured by this Security Instrument by reason of any demand Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for of Borrower shell not operate to release the liability of the original Borrower or Borrower's successors in interest. tion of amort 23 ion of the sums secured by this Security instrument granted by Lender to any successor in interest

rower may agree to extend, modify, for hee or make any accommodations with regard to the terms of this Security sountly obligated to pay the sums seen ed by this Security Instrument; and (c) agrees that Lender and any other Borgrantiand convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not perthis Security Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgage, sions of paragraph 17. Borrower of covenants and agreements shall be joint and several. Any Borrower who co-signs Security instrument shall bing an I benefit the successors and assigns of Lender and Borrower, subject to the provi-11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this

ed permitted limits will be refunded to Botrower. Lender may, choose to make this refund by reducing the principal necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceedconnection with the loan exceed the permitted limits, than; (a) any such loan charge shall be reduced by the amount charges, and that law is finally interpreted sering the interest or other loan charges collected or to be collected in Instrument or the Note without that Borrower, a consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan

13. Legislation Affecting Lender's Rights. If enactment or explication of applicable laws has the effect of renderbe treated as a partial prepayment without any prepayment charge under the Mote. owed under the Note or by making a direct payment to liort wer. If a refund reduces principal, the reduction will

of paragraph 17 permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies ing any provision of the Note or this Security Instrument unenforc at he according to its terms, Lender, at its option,

when given as provided in this paragraph. rower. Any notice provided for in this Security Instrument shall be deemed to have been even to Borrower or Lender be given by first class mail to Lender's address stated herein or any other address Len se designates by notice to Borto the Property Address or any other address Borrower designates by notice to Lenders Any notice to Lender shall by mailing it by first class mail unless applicable law requires use of another me hod. The notice shall be directed Motices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or

ment and the Note are declared to be severable. the Mote with oan be given effect without the conflicting provision. To this end the provisions of this Security Instruthe Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or jurisdiction in which the Property is located. In the event that any provision or clause of this 5 certify Instrument or 15. Coverning Law; Severability. This Security Instrument shall be governed by federal lets and the law of the

sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is properson) without Lender's prior written consent. Lender may, at its option, require immediate payment in full of all in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest to Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period hibited by federal law as of the date of this Security Instrument.

and Borrower, sobilgation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument shall continue unchanged. Upon reinstate as it no acceleration had occurred. However, the right to reinstate that apply in the case of a celeration under paragraphs as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no mithis Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained enforcement of this Security Instrument discontinued at any time prior to the earlier of; (a) 5 days (or such other period 38 Borrower's Right to Relatate. If Borrower meets certain conditions, Borrower shall have the right to have

## UNOFFICIAL COPY 5

UNIT NUMBER 8 IN CAMBRIDGE/TREETOP CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: CERTAIN LOTS IN TREETOP SUBDIVISION UNIT 1 AND TREETOP SUBDIVISION UNIT 2, BEING SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF THE NORTH EAST 1/4 OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AUGUST 22, 1989 AS DOCUMENT 89391221, AS AMENDED TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Sylvinox Cook MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION OF CONDOMINIUM.

CLARAL AND ST THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, FASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

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# UNOFITAL ROLD PY

THIS CONDOMINIUM RIDER is made this 26TH day of APRIL , 19 91 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

DRAPER AND KRAMER , INCORPORATED

(the "Lender")

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

9870 W. TREETOP DRIVE , ORLAND PARK , ILLINOIS 60462

[Property Address]

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

CAMBRIDGE/TREETOP

[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.

CONDOMY, UNI COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further cryenant 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 i surrace 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 appount, 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 useigned 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 Levae, 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, exert, 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 or lerage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Leader 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.

Dan 2 Azur.	(Seal)
JERRY J. ERJAVEC	Borrawer
Barbara R. Erjavec	(Seal)
	-Borrower
BARBARA R. ERJAVEC	(Seal)
	-Borrower
	(Seal)
	-Borrower

(Sign Original Only)

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