

BY: **UNOFFICIAL COPY**

9 2 2 4 1 9 7 6

92410937

RECORD AND RETURN TO:

UNIVERSAL AMERICAN MORTGAGE COMPANY  
730 NW 107 AVENUE, SUITE 410  
MIAMI, FLORIDA 33172

[Space Above This Line For Recording Data]

**MORTGAGE**

74758-4

922-11976

THIS MORTGAGE ("Security Instrument") is given on **MARCH 27, 1992**  
OLE H. RIISE  
AND ANN L. MC BETH, HIS WIFE

RECORDING: The mortgagor is  
74758-4 TRAN 6403 06/10/92 12:29  
0-314-3 R. #--92-4 1093  
COOK COUNTY RECORDER

("Borrower"). This Security Instrument is given to  
**UNIVERSAL AMERICAN MORTGAGE COMPANY**

RECORDING:  
74758-4 TRAN 6403 06/10/92 12:29  
0-314-3 R. #--92-4 1093  
COOK COUNTY RECORDER

which is organized and existing under the laws of **THE STATE OF FLORIDA**  
address is **730 NW 107 AVENUE, SUITE 410**

, and whose

**MIAMI, FLORIDA 33172** ("Lender"). Borrower owes Lender the principal sum of  
**ONE HUNDRED EIGHTY SIX THOUSAND SEVEN HUNDRED FIFTY**  
**AND 00/100** Dollars (U.S. \$ **186,750.00**).

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 **APRIL 1, 2007**.  
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (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 1319 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN  
THE COMMON ELEMENTS IN 900-910 LAKE SHORE DRIVE CONDOMINIUM  
AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS  
DOCUMENT NUMBER 25134005, IN THE SOUTHWEST 1/4 OF SECTION  
3, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.**

17-03-215-013-1209

92410937

THIS MORTGAGE IS BEING RE-RECORDED TO CORRECT THE CONDOMINIUM RIDER.

which has the address of **910 N. LAKE SHORE DRIVE #1319, CHICAGO**  
Illinois **60611** (**Property Address**);  
Zip Code

Street, City,

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
VMP MORTGAGE FORMS - 03131293-8100 - 18001521-7201

Page 1 of 5

DPA 1088  
Form 3014 8/99  
Initialed *J.R.* *A.M.*

3350

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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.

## UNIFORM COVENANTS.

**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") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. 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. Borrower and Lender may agree in writing, however, that interest shall be paid 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 all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale 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 any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

**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 secured 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 (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.

DPS 1080  
Form 3014 B/90

Inmate: *J.R.*  
*A.M.*

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Form 3014 D/99  
GPO 100-1

8. Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan secured by this Security instrument, Borrower shall pay the premium required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premium required to maintain it, and Lender may require that Borrower pay the premium required by Lender to replace the coverage previously in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Losses reserve be in effect, Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Losses reserve one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect.

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

7. Protection of Lender's Rights in the Property. 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 forfeiture or to enforce laws or regulations), when Lender may do and include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney fees and costs incurred in the property to make repairs. Although Lender may take action under this paragraph

and of Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the real estate included within the term, excluded coverage) and any other hazards, including flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods required by law, and against loss by fire, hazards included within the term, excluded coverage) and any other hazards, including flooding, for which Lender requires insurance. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval. The insurance company shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the property in accordance with paragraph 7.

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payments may no longer be required at the option of Lender if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**9. 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.

**10. 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, 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. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails 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 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.

**11. Borrower Not Released; 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 operate 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 successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of 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 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.

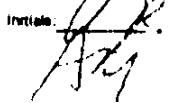
**13. Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any 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 make 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.

**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 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 other 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.

**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 effect 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.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

DPS 1082  
Form 3014 7/90

Initials: 

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Wiff

Form 3014 8/98  
OPB 1083

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10101

23. Waiver of Homestead, Borrower waives all right of homestead exemption in the Property.

without charge to Borrower. Borrower shall pay my recording costs of this instrument.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument.

21. Including, but not limited to, reasonable attorney fees and costs of title evidence.

proceeding, Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph

secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial sale before the date specified in the notice, Lender, at his option, may require immediate payment in full of all sums or before the date of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on non-existent Borower of the right to reinstate after acceleration and the right to recover preexisting damages

secured by this Security Instrument, Lender may rescind any notice of the Property. The notice shall further secure to cure the default on or before the date specified in the notice may result in acceleration of the sums

(d) that failure to cure the default on or before the date specified in the notice is given to Borrower, by which the default must be cured; and

(c) a date, not less than 30 days from the date the notice is given to Borrower, by which the action required to cure the default

of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default;

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach

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

relative to health, safety or environmental protection.

thus paragraph 20, "Environmental Law," means federal laws and laws of the jurisdiction where the Property is located that

protects and preserves, available to victims, materials containing asbestos or formaldehyde, and radioactive materials. As used in

Environmental Law and the following subsections: gunklide, kerosene, other flammable or toxic petroleum products, toxic

and hazardous substances defined as toxic or hazardous substances by

All used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by

all necessary remedial actions in accordance with Environmental Law.

any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take

any which Borrower has actual knowledge. If Borrower learns, or is notified by any regulatory authority

removal or regulatory agency or private party involving the Property and any Hazardous Substance under Environmental Law

Borrower shall promptly give Lender notice of my investigation, claim, demand, lawsuit or other action by any

Hazardous Substance on or in the Property. Borrower shall not allow anyone else to do, anything affecting the

Property that is in violation of any Environmental Law. The proceeding two sections shall not apply to the presence, use, or

storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal

use and to minimize of the Property of any Environmental Substance affecting the Property is necessary, Borrower shall promptly take

any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall

address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other

changes of the Note is a sale of the Note. If there is a change of the Loan Servicer, Borrower will be one

or more changes of the Loan Servicer unrelated to a sale of the Note. The note is a change of the Loan Servicer. Borrower will be one

as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one

instrument may be sold or more times without prior notice to Borrower. A sale may result in a change in the entity known

19. Sale of Note. Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security

Instrument not apply in the case of acceleration under paragraph 17.

not apply in the case of acceleration under paragraph 17.

obligations secured hereby remain fully effective as if no acceleration had occurred. However, this right to repossess shall

this Security Interest shall continue unchanged. Upon remittance by Borrower, this Security Instrument is secured by

that the Lender of this Security Interest, Lender's rights in the Property and Borrower's obligation to pay the sums secured by

including, but not limited to, reasonable attorney fees, and (d) like such action as Lender may reasonably require to assure

curves any default of any other covenant or agreement; (c) pays all expenses incurred in enforcing this Security Instrument,

Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (a) pays

Security Interest, or (b) entry of a judgment enjoining this Security Interest instrument. Those conditions are that Borrower: (a) pays

applicable law may specifically disclaim a right to the earlier of (a) 5 days (or such other period as

enforcement of this Security Interest instrument at my time prior to the earlier of: (a)

18. Borrower's Right to Reminate. If Borrower meets certain conditions, Borrower shall have the right to have

permitted by this Security Instrument without further notice or demand on Borrower.

Security instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies

less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not

of this Security Instrument.

provided (or if a beneficial interest in Borrower is sold or transferred and Borrower is sold or transferred and natural person), without

Security instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date

prior, written consent, Lender may, at his option, require immediate payment in full of all sums secured by

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24. 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 shall 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))

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider

- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) (specify)

- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

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.

Witness

OLE H. RIISE

(Seal)  
Borrower

Witness

ANN L. MC BETH

(Seal)  
Borrower(Seal)  
Borrower(Seal)  
Borrower

STATE OF ILLINOIS, COOK

County ss:

I, THE UNDERSIGNED  
county and state do hereby certify that  
OLE H. RIISE AND ANN L. MC BBTH, HIS WIFE

, a Notary Public in and for said

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed 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 27th day of MARCH,

1992

My Commission Expires

"OFFICIAL SEAL"

Joan Y. Konieczki

Notary Public, State of Illinois

My Commission Expires 9/20/95 Page 8 of 8

Notary Public

DPS 1084

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WILKINSON STATE CONDOMINIUM MIDRANGE FAMILY - Foothills Area/Providence Metro UNIFORM INSTRUMENT FORM 2140 S/90 DPC 1115

**OLE H. RILSE** ANN L. MC BETH  
**(S600)** **(S600)**

F. REMEDIES. If Borrower does not pay condominium dues and assessments when due, Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Lender's right to payment rate and shall be payable, with interest upon notice from Lender to Borrower requesting payment.

G. SIGNING BELOW. Borrower accepts and agrees to the terms and provisions contained in this condominium Rider.

(iii) Application of professional management and assumption of self-managements of the Owner  
expenses bearing by Lender;

termination required by law in the case of domestic debt or in the case of a taking by condemnation or eminent domain;

prior written consent, either partition or subdivide the Property or consent to:

LENDER'S PRIOR CONSENT. Borrower shall not, except as provided in this Agreement, render to the Lender or to the Lender's security instrument as provided in this Agreement, such procedures shall be applied to the sums secured by the Security Instrument as provided in this Agreement.

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 or of the units or of the common elements, or for any convenience in lieu and subject to coverage to Lender.

C. PUBLIC LIABILITY INSURANCE, WITH THE EXCEPTED PROVISION TO FURTHER PROVIDE THAT THE OWNERS ASSOCIATION MAINTAINS A PUBLIC LIABILITY INSURANCE POLICY ACCEPTABLE IN FORM, SAME

Following a loss to the Property, whether it is a unit or to common elements, any proceeds payable shall be paid to Lender for application to the sums secured by Borrower's notes and any excess paid to Borrower.

The property is deemed suitable to the extent that no damage is caused to the property by the association policy.

(ii) **Earthquake**: Provides the Policyholder with coverage for damage to the building and its contents due to an earthquake.

jurisdictions, however, a majority of the disaster preparedness plans do not contain minimum standards for emergency shelter.

and (iv) other equivalent documents. Both ways, such property may, when appropriate, be used and made available to the Constituent Document.

A CONDOMINIUM COVENANTS, BORROWER SUBJ PERTAINING TO BORROWER'S OWNERSHIP OF THE PROPERTY SHALL PREVAIL OVER ANY OTHER DOCUMENTS WHICH CREATE THE CONDOMINIUM PROJECT; (III) CODE OF REGULATIONS ARE THE: (I) DECLARATION

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made by the owners of the units or portions of the building, the following covenants and agreements shall prevail as follows:

CONFORMITY DECLARATION  
000-910 ELEKTRONIK DİJİTAL DİFİGİ CONFORMITY DECLARATIONS  
(Name of Conformity Project)  
16 The Company declares above to other entity which acts for the Government  
("Standardization Bureau")

The Property includes a unit in, together with an undivided interest in the common elements  
(Property Address) (Address)

(the "Lender") of the same date and covering the Property described in the Security Instrument located at:  
910 N. LAKE SHORE DRIVE #1319, CHICAGO, ILLINOIS 60611

of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned  
Borrower(s) to Secure Borrower's Note to  
UNIVERSAL AMERICAN MORTGAGE COMPANY

THIS CONDOMINIUM RIDER is made this 27TH day of MARCH  
1992 , and is incorporated into and shall be deemed to amend and supplement the Mortgage.

**CONDOMINIUM RIDER**

**UNOFFICIAL COPY**

Property of Cook County Clerk's Office

9224226

406,71626