

UNOFFICIAL COPY

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WHEN RECORDED MAIL TO:

1st FEDERAL SAVINGS AND LOAN ASSOCIATION OF WESTCHESTER
2121 S. MANNHEIM RD
WESTCHESTER, IL 60154-4391

DEPT-01 RECORDING 131.5
T#5555 TRAN 8213 10/14/92 15:56:00
63699 * E * -92-764676
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 28, 1992. The mortgagor is MARK E. WITTEBEL, A SINGLE NEVER MARRIED PERSON ("Borrower"). This Security Instrument is given to 1st FEDERAL SAVINGS AND LOAN ASSOCIATION OF WESTCHESTER, which is organized and existing under the laws of the United States of America and whose address is 2121 S. MANNHEIM RD, WESTCHESTER, IL 60154-4391 ("Lender"). Borrower owes Lender the principal sum of One Hundred Sixty Eight Thousand & 00/100 Dollars (U.S. \$168,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2022. 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:

SEE LEGAL DESCRIPTION WHICH IS ATTACHED AND MADE A PART OF THIS DOCUMENT

92764676

which has the address of 11153 INDIAN WOODS DRIVE, INDIAN HEAD PARK, Illinois 60825 ("Property Address");

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. 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 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 6, 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, instrumentally, 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

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Section 1.1. The Funds held by Lender... Section 1.2. Upon payment in full... Section 1.3. Application of payments... Section 1.4. Changes; Lien... Section 1.5. Lender's right to... Section 1.6. Lender's right to... Section 1.7. Lender's right to... Section 1.8. Lender's right to... Section 1.9. Lender's right to... Section 1.10. Lender's right to... Section 1.11. Lender's right to... Section 1.12. Lender's right to... Section 1.13. Lender's right to... Section 1.14. Lender's right to... Section 1.15. Lender's right to... Section 1.16. Lender's right to... Section 1.17. Lender's right to... Section 1.18. Lender's right to... Section 1.19. Lender's right to... Section 1.20. Lender's right to... Section 1.21. Lender's right to... Section 1.22. Lender's right to... Section 1.23. Lender's right to... Section 1.24. Lender's right to... Section 1.25. Lender's right to... Section 1.26. Lender's right to... Section 1.27. Lender's right to... Section 1.28. Lender's right to... Section 1.29. Lender's right to... Section 1.30. Lender's right to... Section 1.31. Lender's right to... Section 1.32. Lender's right to... Section 1.33. Lender's right to... Section 1.34. Lender's right to... Section 1.35. Lender's right to... Section 1.36. Lender's right to... Section 1.37. Lender's right to... Section 1.38. Lender's right to... Section 1.39. Lender's right to... Section 1.40. Lender's right to... Section 1.41. Lender's right to... Section 1.42. Lender's right to... Section 1.43. Lender's right to... Section 1.44. Lender's right to... Section 1.45. Lender's right to... Section 1.46. Lender's right to... Section 1.47. Lender's right to... Section 1.48. Lender's right to... Section 1.49. Lender's right to... Section 1.50. Lender's right to... Section 1.51. Lender's right to... Section 1.52. Lender's right to... Section 1.53. Lender's right to... Section 1.54. Lender's right to... Section 1.55. Lender's right to... Section 1.56. Lender's right to... Section 1.57. Lender's right to... Section 1.58. Lender's right to... Section 1.59. Lender's right to... Section 1.60. Lender's right to... Section 1.61. Lender's right to... Section 1.62. Lender's right to... Section 1.63. Lender's right to... Section 1.64. Lender's right to... Section 1.65. Lender's right to... Section 1.66. Lender's right to... Section 1.67. Lender's right to... Section 1.68. Lender's right to... Section 1.69. Lender's right to... Section 1.70. Lender's right to... Section 1.71. Lender's right to... Section 1.72. Lender's right to... Section 1.73. Lender's right to... Section 1.74. Lender's right to... Section 1.75. Lender's right to... Section 1.76. Lender's right to... Section 1.77. Lender's right to... Section 1.78. Lender's right to... Section 1.79. Lender's right to... Section 1.80. Lender's right to... Section 1.81. Lender's right to... Section 1.82. Lender's right to... Section 1.83. Lender's right to... Section 1.84. Lender's right to... Section 1.85. Lender's right to... Section 1.86. Lender's right to... Section 1.87. Lender's right to... Section 1.88. Lender's right to... Section 1.89. Lender's right to... Section 1.90. Lender's right to... Section 1.91. Lender's right to... Section 1.92. Lender's right to... Section 1.93. Lender's right to... Section 1.94. Lender's right to... Section 1.95. Lender's right to... Section 1.96. Lender's right to... Section 1.97. Lender's right to... Section 1.98. Lender's right to... Section 1.99. Lender's right to... Section 2.00. Lender's right to...

Page 2 of 4

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 in 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 confirmed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Property. 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 fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstale. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (1) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (2) cures any default of any other covenants or agreements; (3) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (4) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstale shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences 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 residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach 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; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstale after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the

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OFFICIAL SEAL
Mary Lou Lutens Costabile
Notary Public, State of Illinois
My Commission Expires 4/9/94

On the day before me, the undersigned Notary Public, personally appeared MARK E. WITTEBEL, A SINGLE NEVER MARRIED PERSON, to me known to be the individual described in and who executed the Mortgage, and acknowledged that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Notary Public in and for the State of Illinois

Address: 11111 W. 111th St., Blue Springs, MO 64015

Residing at: 11111 W. 111th St., Blue Springs, MO 64015

day of September 19 92

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Davage

This Mortgage prepared by: EDWARD A. MATUGA
2121 N. WYVERN ROAD
WESTCHESTER, IL 60154

943370426

MARK E. WITTEBEL-Borrower
(Seal)

Mark E. Wittebel

[Signature]

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

- Adjustable Rate Rider
- Condominium Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Second Home Rider
- 1-4 Family Rider
- Bi-weekly Payment Rider
- Other(s) (specify)

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge.
24. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument and all evidence.
25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the Security Instrument as if the riders) were a part of this Security Instrument. (Check applicable box(es)).

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Loan No. 11023-11
11153 Indian Woods Drive
Indian Head Park, IL 60525

Mark F. Wittnebe

UNIT 3B IN INDIAN WOOD TOWNHOMES CONDOMINIUM AS DELINEATED ON THE SURVEY OF PART OF THE EAST 151.00 FEET OF THE WEST 201.00 FEET OF THE SOUTH 123.20 FEET, ALL MEASURED PERPENDICULAR TO THE SOUTH AND WEST LINE OF, THAT PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WEST LINE OF SAID SECTION 29, 1069.02 FEET NORTH OF THE EAST AND WEST QUARTER SECTION LINE OF SAID SECTION; THENCE EASTERLY A DISTANCE OF 993.90 FEET TO A POINT, WHICH IS 1068.35 FEET NORTH FROM THE EAST AND WEST QUARTER LINE OF SAID SECTION 29; THENCE NORTH 263.07 FEET TO A POINT 993.40 FEET EAST OF THE WEST LINE OF SAID SECTION, 263.07 FEET NORTH OF THE PLACE OF BEGINNING; THENCE SOUTH 263.07 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS, (HEREIN AFTR REFERRED TO AS "PARCEL") WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY INDIAN WOOD DEVELOPMENT CORPORATION AND RECORDED FEBRUARY 26, 1992 IN THE OFFICE OF THE RECORDER OF DEEDS IN COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 92122984 AND AS AMENDED BY FIRST AMENDMENT RECORDED MARCH 27, 1992 AS DOCUMENT NUMBER 92204643 AND AS AMENDED BY SECOND AMENDMENT RECORDED JULY 7, 1992 AS DOCUMENT NUMBER 92489874, AND AS AMENDED BY THIRD AMENDMENT RECORDED AUGUST 13, 1992 AS DOCUMENT NUMBER 92603034 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST AS AMENDED FROM TIME TO TIME (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY.

Permanent Index Nos. 18-29-101-014
18-29-101-015

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CONDOMINIUM RIDER

Loan No. 11023-11

THIS CONDOMINIUM RIDER is made this 28th day of September, 1992, 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 1st FEDERAL SAVINGS AND LOAN ASSOCIATION OF WESTCHESTER (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

11153 INDIAN WOODS DRIVE, INDIAN HEAD PARK, Illinois 60525

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

INDIAN WOODS TOWNHOMES CONDOMINIUM

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

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

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

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

Mark E. Wittnebel

(Seal)

MARK E. WITTNEBEL-Borrower

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