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ILLINOIS -Single Family- Fannie MacFreddie Mac UNIFORM INSTRUMENT

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THIS MORTGAGE ("Security Instrument") is given on	NOVEMBER 4.
993. The mortgagor is GREGORY A. BARWICK, A BACHELOR	APPRINTED TO THE PROPERTY OF T
का संस्थिती । विकासिक होते करणा प्रश्निक विकास है। विकास स्थान विकास स्थान विकास स्थान विकास स्थान विकास स्थान स्थान	er nager van Merikaan magekele van die bestel van die de van die bestel van die bestel van die bestel van die Merikaanse van die bestel van die b
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201: EUCLID AV EN DERBOOK STATE OF THE CONSTITUTION OF THE CONSTIT	WS, IL 60008 ("Lender"). Borrower owes
AND DESCRIPTION OF THE STATE OF	
Dollars (U.S. \$ 69,00 lated the same date as this for all instrument ("Note"), which provides I paid earlier, due and payable or NOVEMBER 1: 2013 secures to Lender: (a) the rejectment of the debt evidenced by the Note, modifications of the Note; (b) the princet of all other sums, with intersecurity of this Security Instrument; and (c) the performance of Borrov instrument and the Note. For this purpose, Los ower does hereby mortging lescribed property located in COOK	for monthly payments, with the full debt, if not  This Security Instrument with interest, and all renewals, extensions and rest, advanced under paragraph 7 to protect the wer's covenants and agreements under this Security age, grant and convey to Lender the following
nit 552-38 in the 534-52 W. frompton Condurvey of the following described real except the Easterly 10 feet of said Lot	state: Lot 7. 8. 9. 10
nd Warner's Subdivision of Block 12 in E	fundlar's Subdivision of
ots 3 to 21 and 33 to 37 inclusive, in Pin	sunutey s auduly (Sion of
ractional section 21, Township 40 North	re drove a subdivision of
nird Principal Meridian, together with vac	n tange 14 East Of the
id trust of land lying Vantonia and all	cated attey in said block
ed tract of land lying Easterly and adjo	uning said block 12 and
esterly of the Westerly line of North Sho	le Drive (except streets
reviously dedicated) in Cook County, IU	linois; which Survey is
ttached as Exhibit "A" to the Declaration	of Condominium recorded
s Document No. 25380581; together with i	ts undivided percentage
nterest in the common elements.	
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TOGETHER WITH all the improvements now or hereafter ereck	
and fixtures now or hereafter a part of the property. All replacements and	t additions shall also be covered by this Convince.
nstrument. All of the foregoing is referred to in this Security Instrument	e the "Dennerty"
dere a complete sur executive desiration des desiration of the control of the con	
BORROWER COVENANTS that Borrower is lawfully seised o	
to mortgage, grant and convey the Property and that the Property is unen	n are estate hereby conveyed and has the right
Borrower warrants and will defend generally the title to the Property again	cumbered, except for encumbrances of record.
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1993 A THIS SECURITY INSTRUMENT combines uniform covenants	for national use and non-uniform coverants

with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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(page 1 of 5 pages)

to Lender on the day monthly by ment and may arisin priority over the decimal the first on the first on the Property. If more (a) yearly flood insurance and answers or ground rents on the Property. If more (a) yearly flood insurance are a lies on the Property. nt as a lion on the Property; (b) (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any se Borrower to Lender, in accordance with the provisions of paragraph 8, in lies of the payment of mortgage insurance pro These items are called "Escrow Items." Lander may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loss may require for Borrower's excrew account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. \$2601 et seq. ("RESPA"), unless another law that applies to the Funds see a leaser amount. If so, Leader may, at any time, collect and hold Funds in an amount not to exceed the leaser amount. Lender may estimate the amount of Punds due on the basis e 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 latered 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 Eacrow 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 France and applicable has 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 carnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall (10) 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 accurity for all sures secured by this security Instrument.

If the Funds sold by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excest Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is ne refricient 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 lengraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquirition 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 Insurument.

3. Application of Payments. Unlike applicable law provides otherwise, all payments received by Lander under paragraphs 1 and 2 shall be applied: first, to every prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to price of due; and last, to any late charges due under the Note.

4. Charges; Liene. Borrower shall pay aid axes, assessments, charges, fines and inspositions attributable to the Property which may attain priority over this Security In aun ent, and lessehold payments or ground roots, 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. Be tro wer shall promptly furnish to Londer all notices of amounts to be paid under this paragraph. If Borrower makes these pay news directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has prioricy of er this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien is a manner acceptable to Londor; (b) contents in good faith the lien by, or defends against enforcement of the lien in, logal processing a which in the London's opin prevent the enforcement of the lien; or (c) secures from the holder of the lien and et actiofactory to Lander sui the lien to this Security Instrument. If Lender determines that any part of the Far, ty is subject to a lien which may at priority over this Security Instrument, Lender may give Borrower a notice identify the lies. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of waites.

5. Hezard or Property Insurance. Borrower shall keep the improvements now equating or bereafter exected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires injurance. This insurance shall be my astal ted in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Fortower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage descript Arbaya, Lander mry, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Londor and shall include a mended at the policies and renewals. If Londor requires: Borrower shall promptly give to Londor all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt statice 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 fessible and Londer's security is not lessaned. If the restoration or repair is not economically feasible or Lender's security would be lessaned; the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Bossower. 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 21 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. The second second of same more abbitation of guidangue testinal stay.

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THE PROPERTY HE CANDON CONTRACT ON CONTRACT OF THE PROPERTY OF

- Leaseholds. Borrower and court, establish and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence at least one year after the date of occupancy, unless Leader otherwise agrees in writing, which consent shall not be for unreasonably withhold, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that; in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall not merge unless Lender agrees to the merger in writing.
- 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), then Lender may to and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's action of the property 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, Leader does not have to do so.

Any amounts or an sed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unit a Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement as the Note rate and shall be payable; with interest, upon notice from Lender to Borrower requesting payment.

- Security Instrument. Borrower shall ray the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage substructed by Lender lapses or ceases to be in effect. Borrower shall pay the premiums required to obtain coverage substructely equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost so Borro wer of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Index will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve 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 proviums 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.
- 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 dar eges, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveys 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 of 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 mater 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 is less than the amount of the sums secured 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 applied of 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 condem to 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; Forbeerance by Lender Not a Walver. 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 proclude the exercise of any right or remedy.
  - 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.

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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 Nots and of this Security Instrument.

17. Transfer of the Property or a Senatical 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 all Security Instrument. However, this option shall not be exercised by Lender if enercise is prohibited by federal law as of the date of this Security Instrument.

If Lender receives this option. Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less for 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 a serviced by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Mark so Reinstate. 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) Seays (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: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) 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 reinstantement by Borrower, this Security Instrument and the oblight ons secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not ap ay 1) the case of acceleration under paragraph 17.

Instrument) may be sold one or more times without prior to be to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly paymer a due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to take of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in a way are with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer (12) the address to which payments should be made.

The notice will also contain any other information required by applicable F.w.

20. Hazardous Substances. Borrower shall not cause or permit be practice, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, revision anyone class to do; anything affecting the Property that is in violation of any Environmental Law. The preceding two me more shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are presently 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, to hand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazar four Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified 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 of the addus substances by Environmental Law and the following substances: gasoline; kerosene, other flammable or toxic petrol-can products, toxic petrolicides and herbicides, volatile solvents, materials containing asbestos or formaldobyde, 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:

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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 then 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 accured by this Security instrument; fereciseure by judicial proceeding and sate of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defence 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 remedies provided in this paragraph 21, including, but not limited to, reasonable atternitys' fees and costs of title evidence.

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24. Riders to this Security Instrument, the covenants and supplement the covenants and agreements of Instrument. (Check applicable box(es))			TOWAR OF	
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Balloon Rider		Rate Improvement Rider		Second Home Rid
( Other(s) [Specify]				
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Instrument and in any rider(s) executed by			CONTRACTOR	a m uns saumty
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Witnesses:				
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		GREGORY A. BARW	ICK	- <b>B</b>
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OFTILLINOIS, MCHERITY		County ss:		•
1 the undersigned	j		_	
		, a Notary Public in and for said	county	and state,
do hereby certify GREGORY A. BARW C personally known to me to be the same per-				
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MY COMMISSION				
This instrument was prepared by:	ACKIE NO	XGLE		9393(
For value received, Shelter Mortgage Co			nty Bani	t, S.S.B. of Milwaul
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Witness its hand and seal this 4TH	day of N	OVEMBER . 1993.		
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By:	1993 on behalf	The foregoing instrument was acknown, by Pamela Rohlwing and Lisa D. Fleor of the corporation.  Notary Published  "OFF DIAN"	wledged eck of Si iblic	P. Bates  SEAL  P. BATES  TATE OF ILLINOIS
By:	1993 on behalf	Its: Assistant Second Its: Assistant Its:	wledged eck of Si iblic	P. Bates  SEAL  P. BATES  TATE OF ILLINOIS

22 Folkman. Their payment of the same sectived by this Sounds inspection, painted that release the Security OFFICIAL C jest repred Witzini, charge vy 22. svatrance Home received IV. Briner to die St Enthales in the community i force almost the tip in the intermediate by the conopara set villa na moga more o como este en este a servicia, a sparare il cumba cararara impolicar <mark>amazarica del m</mark>agraria par the experience of the day get about it, and any most en ein sonn makende i stät oblinion Butcheller 1771 all Marie and Association Comed mountain (Solom) are said [47]. - while the more Paradictical Test of the Table angle deservable South one proper such [1]: 17 Delvion River received character City opinana lina at homo mo longranos um servi est el calaise um seperar subarilid y 1910. Est potrar par Aix . Insurangue and in any reflect, resemped by Birming's rul on the set with Se DOMESTALE & STAVAZE A ZARBER K stammeric transpositionaries comments at particular versaging na Head County 。2008年1月2日 1997年1月2日 constant quare the of two as placed opaid as. ्रा है। इस किन्द्र के trobal bis. The management of greaters is a section of a delign which making being off of all and a making of a mesting control for the control of a feature of the control of the blue course, with the first beginning the blue field of the control ें हो। एक सेने प्रत्ये कार्यों कृत्यक्ति कर्ति मेहिनाई होते हैं को कि Mileste 184 . To water Civas addresse functions and all social the 3000 के प्रकार के सहित्र किंग्रिया । वर्षि 5000 A. A. A. A. Action made A satisfied in P.D.R. And granifit to region of results remarks to the Doming Andrew Residence with de acciente e recuete e contexe colori est dibu ma color, quinno histim fan calquela godere THE STATE OF THE PARTY TO HAVE A PROPERTY OF THE PARTY OF PROPERTY CLASS CHARACTER WAS ARRESTED WHEN and the state of t Yantorusi. rand drought was drought on a common of the second of the รากับ ขาว อาณาครั้งสิตเลือดในหม่มนี้จะ อาการทางนอย จาก gran จาก การน้ำ Margage Comments Corporation of indicates the companion of the companions. o Bywert TO MIN A DESCRIPTION OF THE STATE OF THE STA jathirii yn xw 

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## UN**CHPPWIM** REEDPY

	CONDOMINIUM RIDER is made this 4TH day of NOVEMBER , 1993 ,
	orated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the
	trument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to
SHELTER	MORTGAGE CORPORATION (the "Lender")
of the same d	late and covering the Property described in the Security Instrument and located at: BROMPTON APT, 35. CHICAGO, IL 60657
224 HEST	(Property Address)
The Dronesty	includes a unit in, together with an undivided interest in the common elements of, a condominium project
	measures a unit in, sogetime with an uncurvated miscress in the common exements of, a condomination project
known as:	PROMPTON .
334-334 W.	BROMPTON (Name of Condominium Project)
(4h. 86)	
	ninium Project"). If the owners association or other entity which acts for the Condominium Project (the ociation") holds title to property for the benefit or use of its members or shareholders, the Property also
	rower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.
INCUMES DO	Nower a mercal in the Country Association and the uses, proceeds and benefits of bostower a micrest.
CON	DOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
	i Lender further covenant and agree as follows:
	Cords minium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium
	estiment Documents. The "Constituent Documents" are the: (i) Declaration or any other document which
	and one of the consumer of the
	by pay, when the, all dues and assessments imposed pursuant to the Constituent Documents.
	lazard in the nee. So long as the Owners Association maintains, with a generally accepted insurance carrier,
	r "blanket" p 18 y on the Condominium Project which is satisfactory to Lender and which provides insurance
	the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included
	rm "extended cov 27 ge," then:
	(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of
	emium installments for haz ard insurance on the Property; and
	(ii) Borrower's obligation ander Uniform Covenant 5 to maintain hazard insurance coverage on the Property
	this fied to the extent that the require i coverage is provided by the Owners Association policy.
	ower shall give Lender prompt notice of any lapse in required hazard insurance coverage.
	e event of a distribution of hazard ans mance proceeds in lieu of restoration or repair following a loss to the
	ether to the unit or to common elements any proceeds payable to Borrower are hereby assigned and shall be
	er for application to the sums secured or the Security Instrument, with any excess paid to Borrower.
	Public Liability insurance. Borrower shall tal 2 yich actions as may be reasonable to insure that the Owners
	maintains a public liability insurance policy a scepable in form, amount, and extent of coverage to Lender.
	condemnation. The proceeds of any award or cirum for damages, direct or consequential, payable to Borrower
	it with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common
	for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds
	ied by Lender to the sums secured by the Security Instrume as provided in Uniform Covenant 10.
	ender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written
	ner partition or subdivide the Property or consent to:
	(i) the abandonment or termination of the Condominium Project, except for abandonment or termination
required by I	law in the case of substantial destruction by fire or other casualty of iv, the case of a taking by condemnation
or eminent d	omain:
	(ii) any amendment to any provision of the Constituent Documents it the provision is for the express benefit
of Lender;	<b>\Lambda</b> '
	(lii) 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 Owne	ans Association unacceptable to Lender.
F. A	temedies. If Borrower does not pay condominium dues and assessments when due, the Tender may pay them.
Any amount	s disbursed by Lender under this paragraph F shall become additional debt of Borrower secure 1 by the Security
instrument.	Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interact from the date
of disbursen	ent at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower equesting paymen
-	and the control of th
BY SIGNIN	G BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.
	S. T. S.
	Seas C. Lawred (Seal)
	GREGORY A. BARWICK -Borrower
	(Seal)
	-Borrower
	(Scal)
	-Borrower

\_\_\_\_(Scal)
-Borrower

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