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this against the court of the first type of the first spirit for the second street with the former of the court o("Borrower") a This Security Instrument is given to corown. Mort gage (Co) and the contract of the contract to the contract the contract of t

our related arrived their explorated and published from the first of the first of the first sections of most win which is organized and existing under the laws of the Statute 1111 note and whose

6141 W. 95th Street Oak Lawn, JL 60453 goes schonged and ender the principal to game and one one ("Linker"). Borrower owes Lender the principal sum of

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Dollars (U.S. \$ 1997 1972) 800 : 00 10). 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 deat, it not paid earlier, due and payable on November 1, 2023 This Security Instrument secures to Le. ler (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications, (b) the payment of all other sums, with interest, advanced under paragraph 6 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 g purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

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Transport (a) to provide and the method COOK DOUNTY IS a month of the form of the control of the FILED FOR RECORD

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which has the address of 155 NORTH HARBOR DRIVE #1007, CHICAGO, Illinois 60001 ("Property Address");

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

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except to experiment to any 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.

- 1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.
- 2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiur is for insurance required by paragraph 4.

Each monthly installment for items (a), (b), and (c) shall equal one twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one sixth of the estimated amounts. The full aniture mount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b), and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b), and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one sixth of the estimated payments or credit the excess over one sixth of the estimated payments to subsequent payments by Borrowe; at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date, the item becomes due.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year-in-which the Lender-must pay a mortgage injurance premium to the Secretary, each monthly hayment shall also include either: (i) an installment of the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium; if this Security Instrument is held, by the Secretary. Bach monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium is due to the Secretary, or if this Security Instrument is held by the Secretary, ach monthly charge shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due or the Note.

If Borrower tenders to Lender the full payment of all sums secured by this Security Instructer. Borrower's account shall be credited with the balance remaining for all installments for items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall or omptly refund my excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, porrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

Pirst, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note:

Fourth, to amortization of the principal of the Note;

Fifth, to late charges due under the Note. 11 H.

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4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpor 3 he due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security instrumentshall be paid to the entity legally entitled thereto.

In the event of foregloruse of this Security Instrument or other transfer of title to the Property that extinguishes the indehtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

- 5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, extra lish, and use the Property as Borrower's principal residence within sixty days after the execution of this. Security, hatroment and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extent ating circumstances exist which are beyond Borrower's control. Borrower shall notify Lenders of any extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lenders of any extenuating circumstances exist which are beyond Borrower's control. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear, and tear excepted, Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information on 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 Ramper in writing.
- governmental or municipal charges, lines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If there to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2; or alls to perform any other covenants and agreements contained in this Sectifity Instrument; or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankfuptcy; for condemnation or coenforce laws or regulations), then Lendermay do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. 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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of

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the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto. a man all me of shorte grandings while

- 8. Fees. Lender may collect fees and charges authorized by the Secretary.
- 9. Grounds for Acceleration of Debt.
 - (a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in
- (b) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or

otherwise transferred (other than by devise or descent) by the Borrower, and

(ii) The Properties not occupied by the purchaser or grantee as his or her principal residence or the purchaser or granter does so occupy the Property but his or her credit has not been approved in accordance with the requirement, of the Secretary. with the Court of more than the man were that Provide the language of the provide the provider of the party of the provider of the party of the part

- (c) No Waiver. If circumstatic's occur that would permit Lender to require immediate payment in full but Lender does not require such payments. Lender does not waive its rights with respect to subsequent events.
- Control of the contro (d) Regulations of HUD Secretary In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment de aults to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the ecretary, to the control of the second of th The country of a manage of a graph and the first of the f
- (e) Mortgage Not Insured. Borrower agrees that should this Security Instrument and the Note secured thereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option and notwithstanding anything in paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written stateme to of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is sole in due to Lender's failure to remit a mortgage insurance premium to the Secretary and ered a country and an employ of personal description of a mice filter and the land and the second of the country of the countr
- 10. Reinstatement. Borrower has a right to be reinstated if Lender has required; immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower sozial ender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are collections of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender, had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.
- 11. Borrower Not Released; Porbearance By Lender Not a Waiver, Extension of the time of 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 successor 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.

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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 9.b. 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. 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 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.
- 14. 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.
 - 15. Borrower's Copy, Borrower shall be given one conformed copy of this Security Instrument.

16. Assignment of Rents, Borrover unconditionally assigns and transfers to Lender all the cents and revenues of the Property, Borrower authorizes Londer or Londer's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all entereceived by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured of the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each consult of the Property shall pay all rents due and unpaid to

Lender or Lender's agent on Lender's written demand to the tenant Borrower has not executed any prior assignment of the rents and has not and will not perform any act that Would

provent Lender from exercising its rights under this paragraph 16.

ent Lender from exergising its rights under this paragraph 10.

Lender shall not be required to entir upon, take control of or maintain un. Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver way to so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other trait or remedy of Lender. This assignment of cents of the Property shall terminate when the debt secured by the Security Inscrement is paid in full.

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

- 17. Foreclosure Procedure, If Lender requires immediate payment in full under pringraph 9, Lender may foreclose this Security Instrument by judicial proceedings Lender shall be entitled to collect all expenses? incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 18, Rolease, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower, Borrower shall pay any recordation costs.
 - 19. Waiver of Homestead, Borrower waives all right of homestead exemption in the Property.

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EXHIBIT I

PARCEL 1: UNIT NUMBER 1007 IN HARBOR DRIVE CONDOMINIUM, AS DELINEATED ON THE SURVEY PLAT OF THAT CERTAIN PARCEL OF REAL ESTATE (HEREAFTER CALLED PARCEL): LOTS 1 AND 2 IN BLOCK 2 IN HARBOR POINT UNIT NUMBER 1, BEING A SUBDIVISION OF THE LANDS LYING EAST OF AND ADJOINING THAT PART OF THE SOUTHWEST FRACTIONAL QUARTER OF FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, INCLUDED WITHIN FILED IN THE OFFICE OF THE REGISTRAR OF TITLES DEARBORN ADDITION TO CHICAGO, BEING THE WHOLE OF THE SOUTHWEST FRACTIONAL QUARTER OF SECTION 10, TO INSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH ALL, THE LAND PROPERTY AND SPACE OCCUPIED BY THOSE PARTS OF BELL, CAISSON, CAISSON CAP AND COLUMN LOTS A-1, 1-B, "1-C", "2-A", "2-B", "2-C", "3-A", "3-B", "3-C", "4-A", "4-B", "4-C", "5-A", "5-B", "5-C", "6-A", "6-B", "6-C", "7-A", "7-B", "7-C", 19-A", "8-B", "8-C", "9-A", "9-B", "9-C", "M-LA" AND "MA-LA" OF THE PARTS THEREOF, AS SAID LOTS ARE DEPICTED, ENUMERATED AND DEFINED ON SAID PLAT OF HARBOR POINT NUMBER 1, FALLING WITHIN THE BOUNDARIES, PROJECTED VERTICALLY UPWARD AND DOWNWARD OF SAID LOT 1 IN BLOCK 2 AFORESAID, AND LYING ABOVE THE UPPER SURFACE OF THE LAND PROPERTY, AND SPACE TO BE DEDICATED AND CONVEYED TO THE CITY OF CHICAGO FOR UTILITY PURPOSES, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM OF SAID AND EASEMENTS, COVENANTS AND RESTRICTIONS AND BY-LAWS FOR THE 155 HARBOR DRIVE CONDOMINIUM ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 58912, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935653 (SAID DECLARATION HAVING BEEN AMENDED BY AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935654; TOGETHER WITH ITS UNDIVIDED .11778 FEFCENT INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AS AMENDED AS AFORESAID, AND SURVEY), IN COOK COUNTY, ILLINOIS PARCEL 2: EASEMENTS OF ACCESS FOR THE BENEFIT OF PARCEL 1 AFOREDESCRIBED THROUGH, OVER AND ACROSS LOT 3 IN BLOCK 2 OF SAID HARBOR POINT NUMBER 1, ESTABLISHED PURSUANT TO ARTICLE II OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, AND EASEMENTS FOR THE HARBOR POINT PROPERTY OWNER'S ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST MUMBER 58912 AND UNDER TRUST NUMBER 58930, RECORDED IN THE OFFICE OF UNDER TRUST MUMBER 58912 AND UNDER TRUST NUMBER 58930, RECORDED IT THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935651 (SAID C) DECLARATION HAVING BEEN AMENDED BY AMENDMENT THERETO RECORDED IN THE CFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 229386652) IN COOK COUNTY, ILLINOIS, AND AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 158912 TO BRUCE BIRKETT AND DALLAS R. BOLAN DATED DECEMBER 13, 1974 AND RECORDED DECEMBER 17, 1975 AS DOCUMENT NUMBER 23327140 IN COOK COUNTY, ILLINOIS PARCEL 3: EASEMENTS OF SUPPORT FOR THE BENEFIT OF PARCEL 1 AFOREDESCRIBED AS SET FORTH IN RESERVATION AND GRANT OF RECIPROCAL EASEMENTS AS SHOWN ON PLAT OF HARBOR POINT UNIT NUMBER 1, AFORESAID, AND AS SUPPLEMENTARY BY THE PROVISIONS OF ARTICLE III OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, AND EASEMENTS FOR THE HARBOR POINT PROPERTY OWNER'S ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 58912, AND UNDER TRUST NUMBER 58930, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935651 (SAID DECLARATION HAVING BEEN AMENDED BY AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 229356521, ALL IN COOK COUNTY, ILLINOIS, AND AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 58912 TO BIRKETT AND BOLAN DATED DECEMBER 13, 1974 AND RECORDED DECEMBER 17, 1975 AS DOCUMENT NUMBER 23327140 IN COOK COUNTY, ILLINOIS

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this Nineteenth day of November 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to Crown Mortgage Co.

("Lender") of the same date and covering the Property described in the Security Instrument and located at:

165 NORTH HARBOR DRIVE #1007, CHICAGO LEINOIS

[Property Address]
The Property Address in: It des a unit in, together with an undivided interest in the common elements of, a condominium project known as:

HARBOR DRIVE CONDO'S 312-565-0155

("Condominium Project"). If the owners association or other entity which acts for the Condominium Project ("Owners Association") holds (till 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:

- So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring all property subject to the condominium documents, including all improvements now existing the hereafter erected on the Property, and such policy is satisfactory to Lender and provides in unince coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards Sincluded within the term "extended coverage," and loss by 1001, to the extent required by the Secretary, then: (i) Lender waives the provision in Parpareth 2 of this Security Instrument for the monthly payment to Lender of one twelfth of the yearly premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under Paragraph 4 of this Security Instrument 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 and of any loss occurring from a hazard. 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 condominium unit or to the common elements any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.
- B. Borrower promises to pay Borrower's allocated share of the common expenses or assessments and charges imposed by the Owners Association, as provided in the condominium documents.
- C. If Borrower does not pay condominium dies and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph C shall become

FHA Multistate Condominium Rider - 2/91

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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. of the state of th (PP 3 (Seal) CARL R. FORD Divarced Not Since Remarried (Seal) (Seal) in the self-interest and give of advance Borrower ages some designs and a self-interest first the Borrower [Space Below This Line Reserved for Acknowledgman1] grice (the State of the a de creação escular puesdo e escentrolos estados as del estados de tara estados de tentrales contratos de la c racional dispers and circular c उत्पाद-सम्बंधिक । ALCOHOLD BELLEVING HOMBAN and the state of t Carry at that think ("mainstained to the tree like). Communication of the Section of the Section gradia antigiaje apagiptycie i o dobit k ne Source of Street Charles Asket to Salting Jane 1904 am ang hilastan a sa sa Sart The property of the second track of the second control of the control of the second control of the second of the sec anne an egua i commente a commente en la comba de bebita ande altitus en la fille faktif. Committee of the Committee Long my to more and have wall for governings gen la la la fille de la completa d La completa de la completa del completa de la completa del completa de la completa del la completa del la completa del la completa de la completa de la completa de la completa del ar to the country of a man even call commend all of toward and the file Salvasia leadifysi lleadini company and and as the latest consents of an artest and the first and the consent of the consent and the consent of the consen e de la Lindonese de la companya de la co one administration of a common with the way the following the first state of the common state of the common way of most links. It dissigned that there where I be become the dissertable with the control of

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