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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

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

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

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

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2 or, if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings, which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) receives from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected 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 insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower, subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 8.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. 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 2, 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.

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13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

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

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial 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 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 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) 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: (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 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 reinstate 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, denial, 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 reinstate 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 remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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12. **Succesors and risks** **Bonds** don't need several **bindings**. **Congress**, the **conventions** and **agreements** of the **Secondly Interimment** will be **subjected** to the **terms** of the **Secondly Interimment** without **any** **interference**.

or postpone the date of the monthly payments referred to in paragraphs 1 and 2 of clause 10 of this Agreement and otherwise affect in writing any provision of this Agreement.

11. However, the Lender may terminate this Agreement by letter to the Borrower at any time if payment in full has been made to the Lender of the amount of the monthly payments referred to in paragraphs 1 and 2 of clause 10 of this Agreement.

If the proceeds shall be applied to the sum secured by the Security instrument whether or not the sums are due, if the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the demand offers to make an award of sale in default for damage, Borrower fails to respond to Lender within 30 days after the date the notice given Lender is authorized to collect and apply the proceeds, at his option, either to restore the title of the Property to the Lender by the sale of the same to him for the amount of the unpaid balance of the note, or to do the same as directed by the security instrument whether or not due.

Upon delivery of notice at the time of or prior to an inspection spreading reasonable cause for the inspection, the producer shall be entitled to a refund of any part of the propery tax for each county in the state of Colorado under which land is situated.

8. **Automobile Insurance** - It is a definite cause of increasing the loan secured by this company. However, it is a cause of increasing the motor-vehicle insurance in effect, if for any reason the motor-vehicle insurance goes unpaid, the premium paid by the insured to the insurance company to do the insurance necessarily decreases if he is unable to pay the premium paid by the insured to the insurance company to do the insurance.

7. **Provision of Landlord's Rights in the Property.** If there ever fails to perform the covenants and agreements contained in this instrument of lease, or if there ever fails to pay any sum due under the same, the lessor may, at his option, do any one or more of the following things:

In this section, we will introduce the basic concepts of property rights and their implications for economic efficiency and social welfare. We will also discuss how property rights can be used to analyze economic problems such as externalities and market failures.

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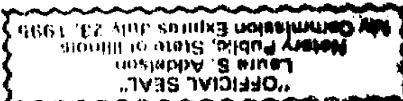
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MAIL TO: 66 CAPITAL MORTGAGE SERVICES, INC.
2339 ROUTE 70 WEST
CHERRY HILL, NJ 08034

MR. LARREL, NJ 08056
8000 MIDDANTIC DRIVE
DE CAPITAL MORTGAGE SERVICES

THIS INSTRUMENT RECORDED BY:



MY Commission expires

NOTARY PUBLIC
Laura E. Clark
LAWRENCE CLARK
33059904

IN WITNESS WHEREOF, I, hereinabove set my hand and affixed seal
and acknowledged that the above named person(s) whose name is
known to me (or satisfactorily proven) be the person(s) whose name is
subscribed to the within instrument
THERESA E. CLARK, A STRONG WOMAN, NEVER MARKED
subscribed, the undersigned officer, personally appeared
On this, the 16th day of JANUARY, 1993
before me, the
COURT
County ass

STATE OF ILLINOIS.

[Sign here for Acknowledgement]

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EXHIBIT A

93059904

LEGAL DESCRIPTION

PARCEL 1:
UNIT NO. 901 IN NANTUCKET COVE CONDOMINIUM AS DELINERATED ON PLAT OF SURVEY
(CONDOMINIUM) OF THE FOLLOWING-DESCRIBED PARCEL OF REAL ESTATE:

CERTAIN LOTS AND BLOCKS IN SUBDIVISION IN THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 16 AND THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'B' TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND EASEMENTS, RESTRICTIONS AND COVENANTS FOR NANTUCKET COVE, AS HERETOFORE OR HEREAFTER AMENDED FROM TIME TO TIME, EXECUTED BY LASALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST NO. 47172, AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 22957344, TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS, APPURTEnant TO SAID UNIT AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

PARCEL 2:
EASEMENTS APPURTEnant TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS DATED JANUARY 1, 1975 AS DOCUMENT 22957843 AND AS CREATED BY DEED FROM LA SALLE NATIONAL BANK, A. NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 24, 1974 KNOWN AS TRUST NUMBER 47172 TO RICHARD H. FERRIS AND NANCY B. FERRIS, HIS WIFE DATED NOVEMBER 13, 1979 AND RECORDED JANUARY 22, 1980 AS DOCUMENT 25330164, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

PIN: 07-26-102-055-1197

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 16TH day of JANUARY,
1993, 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

GE CAPITAL MORTGAGE SERVICES, INC. (the "Lender")
 of the same date and covering the Property described in the Security Instrument and located at:

260 NANTUCKET HARBOR, SCHAUMBURG, ILLINOIS 60193
(Property Address)

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

NANTUCKET COVE

(Place of Condominium Project)

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

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 Condo-
 minium 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 for the Condominium Project which is satisfactory to Lender and which
 provides insurance coverage in the amounts for the perils, and against the hazards Lender requires, including fire
 and hazards included within the term "extended coverage", then:

(i) Lender waives the provision of Uniform Covenant 2 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 Uniform Covenant 8 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 damage, 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 10.

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.

Witnesses:

Theresa E. Ficke
 THERESA E. FICKE

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

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