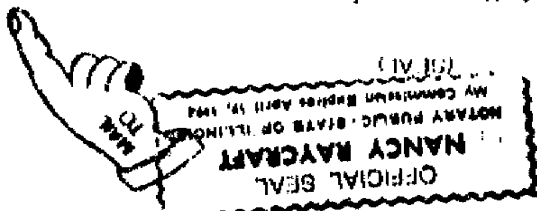


UNOFFICIAL COPY

CHAMPION FEDERAL SAVINGS AND LOAN ASSOCIATION, BLOOMINGTON, IL 61701

This instrument was prepared by Champion Federal Savings and Loan Association



Nancy Maycraft
 Notary Public

I, **Carl B. Sneed**, ASST. VICE PRESIDENT, do hereby certify that **Carl B. Sneed** and **GARY A. MARTIN**, who are jointly known to me to be the same persons whose names are subscribed to the foregoing instrument as such VICE PRESIDENT and ASST. VICE PRESIDENT of said CORPORATION, before me this day in person and acknowledged that they signed, sealed and delivered the said instrument of writing in their true and voluntary act, and in the free and voluntary act of said CORPORATION and that they are duly authorized to execute and perform the same and to bind the corporation to the same and to cause the same to be recorded for the same purposes.

ATTEST
 BY *Carl B. Sneed*
 Carl B. Sneed
 ASST. VICE PRESIDENT
 STATE OF ILLINOIS
 COUNTY OF COCKER
 THE UNDERSIGNED
 92

9254188

Assignor: **CHAMPION FEDERAL SAVINGS AND LOAN ASSOCIATION**
 BY *Carl B. Sneed*
 Carl B. Sneed
 ASST. VICE PRESIDENT

TOGETHER WITH the note described in said Mortgage and the monies due and to be paid thereon with interest, TO HAVE AND TO HOLD the same unto the Assignee and to the successors, legal representatives and assigns of the Assignor forever.
 The words "Assignor" and "Assignee" shall be construed as if they read "Assignors" and "Assignees" whenever the intent of this instrument so requires.
 IN WITNESS WHEREOF, the Assignor has duly executed this Assignment this _____ day of JULY 19 92

DEPT-01 RECORDING 123.50
 10111 TRAM 3460 08/04/92 1312100
 92-584462
 DEPT. RECORDING RECORDER 23.50
 10000 TRAM 0280 02/04/93 14143100
 1448 * 93-25-2514 1294
 COOK COUNTY RECORDER

9254462

FAX 106 28-19-308-022-1003

UNIT 103 IN WINSTON COMMON NUMBER 1 CONDOMINIUM, AS DEFINED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 33 AND 34 IN SECTOR SUBDIVISION (A PART OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN), IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 2619204 ON SEPTEMBER 4, 1979 TOGETHER WITH ITS UNPAID PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

(\$ 55,550.00) and recorded in the Office of the Recorder of Deeds of Cook County, Illinois in document number 9254462, on real estate legally described as follows:
 Assignor to the principal sum of FIFTY FIVE THOUSAND FIVE HUNDRED FIFTY AND NO/100THS, made by MARIO GRACA, A SINGLE PERSON, hereby assigns and conveys unto the Assignee that certain Mortgage dated JULY 1, 1992 (hereinafter called the "Mortgage"), in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and authenticity of which is hereby acknowledged, paid by the ILLINOIS HOUSE DEVELOPMENT AUTHORITY, a body politic and corporate (hereinafter called the "Assignee"), hereby sells, assigns, warrants and conveys unto the Assignee that certain Mortgage dated JULY 1, 1992

KNOW THAT CHAMPION FEDERAL SAVINGS AND LOAN ASSOCIATION CORPORATION (hereinafter called the "Assignor"), in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and authenticity of which is hereby acknowledged, paid by the ILLINOIS HOUSE DEVELOPMENT AUTHORITY, a body politic and corporate (hereinafter called the "Assignee"), hereby sells, assigns, warrants and conveys unto the Assignee that certain Mortgage dated JULY 1, 1992 (hereinafter called the "Mortgage"), in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and authenticity of which is hereby acknowledged, paid by the ILLINOIS HOUSE DEVELOPMENT AUTHORITY, a body politic and corporate (hereinafter called the "Assignee"), hereby sells, assigns, warrants and conveys unto the Assignee that certain Mortgage dated JULY 1, 1992

ST. AMERICAN TITLE INSURANCE # C051506

9254188

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93001208

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Property of Cook County Clerk's Office

92502716

93004168

ILLINOIS HOUSING DEVELOPMENT AUTHORITY
SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II
199 91 SERIES C & D
CONDOMINIUM RIDER

905/1907

THIS CONDOMINIUM RIDER is made this 1st day of JULY, 1992, and is incorporated into and shall be deemed to amend and supplement a mortgage ("Mortgage") dated of even date herewith, given by the undersigned ("Borrower") to secure Borrower's Note to CHAMPION FEDERAL SAVINGS AND LOAN ASSOCIATION ("Lender") and covering the Property legally described in the Mortgage. The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project ("Condominium Project")

In addition to the covenants and agreements made in the Mortgage, Borrower and Lender further covenant and agree as follows:

A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project ("Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project

B. Hazard Insurance. So long as the Owners Association maintains a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one twelfth of the premium installments for hazard insurance on property covered by the Owners Association master policy. (The waiver does not apply to hazard insurance covering property which is not subject to coverage under the Owners Association master policy.)

(ii) the provisions in Uniform Covenant 5 regarding application of hazard insurance proceeds shall be superseded by any provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of Uniform Covenant 5. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such 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 such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Mortgage, with the exception of any paid to Borrower.

C. Lender's Prior Consent. Borrower shall not, without prior written notice to Lender and Lender's prior written consent, partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided 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 material amendment to the declaration, by-laws or code of regulations of the Owners Association or equivalent constituent document of the Condominium Project including, but not limited to, any amendment which would change the percentage interests of the unit owners in the Condominium Project; or

(iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project.

D. Remedies. If Borrower breaches any of Borrower's covenants and agreements under the terms of this Condominium Rider, including the covenant to pay when due condominium assessments, then Lender may invoke any remedies provided under the Mortgage, including, but not limited to, those provided under Uniform Covenant 7.

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider

Mario Gracia
MARIO GRACIA
Borrower

Borrower

STATE OF ILLINOIS)
COUNTY OF COOK) SS
I, THE UNDERSIGNED)
MARIO GRACIA)
whose name(s) IS)
that he)
has signed and delivered the said instrument as his)
liberty and forth)

a Notary Public in and for said county and state, do hereby certify personally known to me to be the same person(s) who appeared before me this day in person, and acknowledged free and voluntarily act for the uses and purposes therein set forth.

Given under my hand and official seal this 1 day of JULY 1992

OFFICIAL SEAL
ROSALBA VERDIN
Notary Public - State of Illinois
My Commission Expires September 3, 1993

Rosalba Verdini
Notary Public

County Clerk's Office

92062716

92062716