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RECORD AND RETURN TO:
PREFERRED MORTGAGE ASSOCIATES, LTD.
444 EAST NORTHWEST HIGHWAY
PALATINE, ILLINOIS 60067

96503303

PREPARED BY:
H.A. DAVIS
PALATINE, IL 60067



RECORDED
INDEXED
MAY 10 1996
MAY 10 1996
MAY 10 1996

(Space Above This Line For Recording Date)

MORTGAGE

3950
1/16 1996

THIS MORTGAGE ("Security Instrument") is given on **JUNE 28**
The mortgagor is **ANDY W. FERNANDEZ, SINGLE NEVER MARRIED AND
DONNA A. HEITZ, DIVORCED AND NOT SINCE REMARRIED**

("Borrower").

This Security Instrument is given to
PREFERRED MORTGAGE ASSOCIATES, LTD.
which is organized and existing under the laws of

THE STATE OF ILLINOIS

, and whose

address is
444 EAST NORTHWEST HIGHWAY, PALATINE, ILLINOIS 60067

("Lender").

Borrower owes Lender the principal sum of **ONE HUNDRED THIRTY-THREE THOUSAND TWO HUNDRED
AND 00/100** Dollars
(U.S. \$ **133,200.00**). This debt is evidenced by Borrower's note dated the same date as this
Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable
on **JULY 1, 2026** . This Security Instrument secures to Lender: (a) the repayment of
the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of
all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the
performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose,
Borrower does hereby mortgage, grant and convey to Lender the following described property located in

County, Illinois

COOK
**UNIT NO. 1-4 IN GALENA AT BLACKBERRY CREEK CONDOMINIUM, TOGETHER WITH
ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED
AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT
NUMBER 95194293, AS AMENDED FROM TIME TO TIME, IN THE NORTHEAST 1/4
OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.**

07-07-200-251
252

NO TAX DIVISION

LAWYERS TITLE INSURANCE CORPORATION

which has the address of

1996 BLACKBERRY LANE

HOFFMAN ESTATES

Illinois

60195

("Property Address");

[State]

[Zip Code]

[Street]

[City]

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

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage,
grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants
and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ILLINOIS -Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3014 9/90 Amended 5/91

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which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval. Insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or 5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property more of the actions set forth above within 10 days of the giving of notice.

this Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the writing, to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower; (a) agrees in If Borrower makes these payments directly. Borrower shall promptly furnish to Lender receipts evidencing the payments.

the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these 4. Charges; Liens; Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which third, no interest due; fourth, to principal due; and last, to any late charges due under the Note.

and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 Security Instrument. 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 Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds

twelve monthly payments, at Lender's sole discretion. shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than is not sufficient to pay the Escrow Items when due, Lender may notify Borrower in writing, and, in such case Borrower the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or Lender, if Lender is such in institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including items or otherwise in accordance with applicable law. may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender 1974 as amended from time to time, 12 U.S.C. 1601 et seq. ("RESPA"), unless another law that applies to the Funds sets a related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items."

any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or or the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender


of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

variations by jurisdiction to constitute a uniform security instrument covering real property. THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

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

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

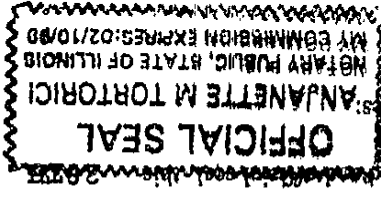
NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to 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.

22. **Release.** 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.

23. **Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.

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Given under my hand and seal this 20th day of JUNE 96
Annette M. Tortorici
 Notary Public

2/10/99

I, THE UNDERSIGNED, a Notary Public, do hereby certify that ANDY W. FERNANDEZ, SINGLE NEVER MARRIED AND NOT SINCE REMARRIED, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

STATE OF ILLINOIS, Cook - DuPage
 County ss:

(Space Below This Line For Acknowledgment)

-Borrower (Seal) _____

-Borrower (Seal) _____

-Borrower (Seal) _____
Donna A. Heitz
 DONNA A. HEITZ

-Borrower (Seal) _____
Andy W. Fernandez
 ANDY W. FERNANDEZ

Witness: _____

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

- | | | | |
|-------------------------------------|-------------------------|-------------------------------------|--------------------------------|
| <input checked="" type="checkbox"/> | Adjustable Rate Rider | <input checked="" type="checkbox"/> | Condominium Rider |
| <input type="checkbox"/> | Graduated Payment Rider | <input type="checkbox"/> | Planned Unit Development Rider |
| <input type="checkbox"/> | Balloon Rider | <input type="checkbox"/> | Rate Improvement Rider |
| <input type="checkbox"/> | V. A. Rider | <input type="checkbox"/> | Other(s) [specify] |
| <input type="checkbox"/> | | <input type="checkbox"/> | Second Home Rider |
| <input type="checkbox"/> | | <input type="checkbox"/> | Biweekly Payment Rider |
| <input type="checkbox"/> | | <input type="checkbox"/> | 1-4 Family Rider |

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were part of this Security Instrument. [Cook applicable box(es)]

2000-07-05

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RIDER - LEGAL DESCRIPTION

UNIT NO. 1-4 IN GALENA AT BLACKBERRY CREEK CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 95194293, AS AMENDED FROM TIME TO TIME, IN THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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ADJUSTABLE RATE RIDER

(1 Year Treasury Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this **28TH** day of **JUNE**, 19**96**, 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 Adjustable Rate Note (the "Note") to

PREFERRED MORTGAGE ASSOCIATES, LTD.

AN ILLINOIS CORPORATION

(the "Lender")

of the same date and covering the property described in the Security Instrument and located at:

**1996 BLACKBERRY LANE
HOFFMAN ESTATES, IL 60195**

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of **8.000 %**. The Note provides for changes in the interest rate and the monthly payments as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of **JULY 1**, 20**01**, and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **TWO AND THREE QUARTERS** percentage points (**2.750 %**) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be great than **10.000 %** or less than **8.000 %**. Thereafter my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than **14.000 %**. Nor lower than **8.00 %**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

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(Seal) -BORROWER

(Seal) -BORROWER

(Seal) -BORROWER
DONNA A HEITZ

(Seal) -BORROWER
ANDY W. FERNANDEZ

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

If Lender exercises the option to require immediate payment in full, 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.

will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing. Borrower obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that to the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan

covenant or agreement in this Security Instrument is acceptable to Lender. reasonably determine that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information 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 or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) with Lender's

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 28TH day of JUNE, 1996, 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 PREFERRED MORTGAGE ASSOCIATES, LTD., AN ILLINOIS CORPORATION (the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:
1996 BLACKBERRY LANE, HOFFMAN ESTATES, IL 60195

(Property Address)

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

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

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

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

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

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

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

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

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



(Seal)
ANDY W. FERNANDEZ -Borrower



(Seal)
DONNA A. HEITZ -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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