## UNOFFICIAL CQPY

NOTE IDENTIFIED NOTE IDENTIFIED

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## MORTGAGE

....., which is organized and existing under the laws of the Inited States of America, and whose address is
//S E. Planticld Road, Willowbrook, Illinois 60521
(\*\*The Company of the Initial Company of modifications; (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 

RIDER ATTACHED HERETO IS MADE A PART HEREOF:

UNIT 10-A AS DESCRIBED IN SURVEY DELINEATED ON AND ATTACHED TO AND A PART OF A DECLARATION OF CONDOMINIUM OWNERSTIP REGISTERED ON THE 29th DAY OF AUGUST, 1968 AS DOCUMENT NUMBER 2407502 WITH AN UNDIVIDED 11.15 PERCENT INTEREST (EXCEPT THE UNITS DELINEATED AND DESCRIBED IN SAID SURVEY) IN AND TO THE FOLLOWING DESCRIBED PREMISES: THAT PART OF LOT 2, IN VALLEY LO-UNIT ONE, BEING A SUBDIVISION IN SECTION 76, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT THE MOST NORTHERLY NORTHEAST CORNER OF SAID LOT 2 AND RUNNING THENCE SOUTH ALONG AN EAST LINE OF S/ID LOT 2, A DISTANCE OF 196.13 FEET TO THE NORTHEAST CORNER OF SAID PART OF LOT 2 HEREINAFTER DESCRIBED, AND THE POINT OF BEGINNING FOR THE DESCRIPTION THEREOF; THENCE CONTINUING SOUTH ALONG SAID EAST LINE OF LOT 2, A DISTANCE OF 74.70 FEET; THENCE WEST ALONG A LINE PARALLEL WITH THE MOST NORTHERLY STRAIGHT NORTH LINE OF SAID LOT 2, AND THE WESTWARD EXTENSION OF SAID PARALLEL LINE, A DISTANCE OF 309.74 FEET TO AN INTERSECTION WITH THE NORTHWESTEDLY LINE OF SAID LOT 2; THENCE NORTHEASTWARDLY ALONG SAID NORTHWESTERLY LINE OF LOT 2, A DISTANCE OF 81.27 FEET TO AN INTERSECTION WITH THE WESTWARD  $\Delta Y$  ENSION OF A LINE WHICH IS 196.13 FEET (MEASURED ALONG SAID EAST LINE OF LOT 2), SOUTH FROM AND PARALLEL WITH THE MOST NORTHERLY STRAIGHT NORTH LINE OF SAID LOT 2, AND THENCE EAST ALONG SAID WESTWARD EXTENSION AND ALONG SAIL TARALLEL LINE, A DISTANCE OF 279.04 FEET TO THE POINT OF BEGINNING.

04-26.103-035-1001

...... ( Property Audress ); [Zip Code]

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 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.

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

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19. 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 paragraphs 13 and 17	o acceleration under paragraphs 15 and 1 /	y Instrument (but not prior t	tiruoe2 eidt ni taemeertin this	breach of any covens

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

limited 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

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

appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and slock 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." TOGETHER WITH all the improvements now or hereafter crected on the property, and all easements, rights,

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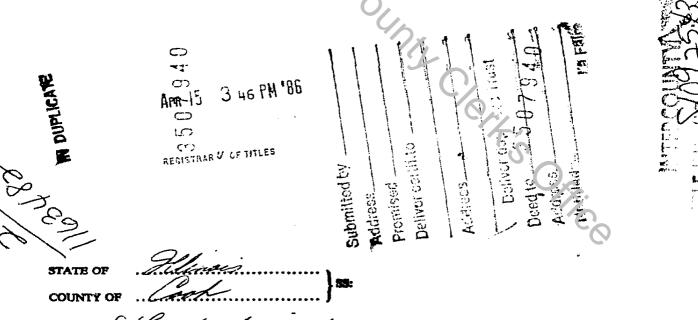
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19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable 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 nonexistence 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially

the Property costs of man receiver's bor 21. R Instrument v 22. W 23. Ri this Security	including those past due. Any agement of the Property and nds and reasonable attorneys' telease. Upon payment of all without charge to Borrower. By aive: of Homestead. Borrower to this Security Instrument, the covenants and	er upon, take possession of and manage y rents collected by Lender or the receive collection of rents, including, but not fees, and then to the sums secured by this sums secured by this Security Instrumorrower shall pay any recordation costs. It waives all right of homestead exemption that I fone or more riders are executed that agreements of each such rider shall be its of this Security Instrument as if the	er shall be applied first to plimited to, receiver's fees, security Instrument, nent, Lender shall release on in the Property.  by Borrower and recorded incorporated into and shall release incorporated into and shall recorded into an accorded into accorded	e this Security  I together with all amend and
Instrument. [	[Check applicable box(es)]		72-4 Fami	
	djustable Kale Rider	Condominium Rider	ت	ly Kidei
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□ O <sub>1</sub>	ther(s) [specify]			
Instrument a	ind in any rider(s) executed by	H audruf	D. Halloran  Valloran  P. Halloran, Audre	(Seal) —Borrower  (Seal) y P. Harbloran
gning this	Mortgage Solely for	the purpose of waiving any space Below The Deep For Acknowledgment) -	and all nomestead	Rights A
e V	C) APR-15 3 46 PM		2000	Sepo



Vincent D. Halloran, Married to Audrey P. Halloran, his wife, do hereby certify that before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be . . . ..... free and voluntary act and deed and that (his, her, their)

..... executed said instrument for the purposes and uses therein set forth. (he, she, they)

Witness my hand and official seal this. My Commission Expires: 4

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Notary Public

## UNOFFICIAL CORY ...

requesting payment.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from Any amounts disbursed by Lender this paragraph 7 shall become additional debt of Borrower secured by this

Lender may take action under this paragraph 7, Lender does not have to do so.

Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to curforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property and Lender's rights. 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the

fee title shall not merge unless Lender agrees to the merger in writing.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

Instrument immediately prior to the acquisition. from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shell not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amour of the payments. If postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amour of the payments. If

when the notice is given.

appread to the sums secured by this Security Instrument, whether or not then due. The so-day period will begin the Property or to pay sums secured by this Security Instrument, whether or not then due. The so-day period will begin the Property or to pay sums secured by this Security Instrument, whether or not then due. The so-day period will begin restoration or repair is not economically feasible or Lender's security would be lessen d, 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 Unless Lender and Borrower otherwise agree in writing, insurance proceeds, hall 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

carrier and Lender. Lender may make proof of loss if not made promptly by Bor swer.

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, Berryver shall give prompt notice to the insurance All insurance policies and renewals shall be acceptable to Lender, and shall include a standard mortgage clause.

unreasonably withheld. requires insurance. This insurance shall be maintained in the analycet to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrowir subject to Lender's approval which shall not be insured against loss by fire, hazards included within the tern, "extended coverage" and any other hazards for which Lender 5. Hazard Insurance. Borrower shall keep the inprevements now existing or hereafter erected on the Property

of the giving of notice.

agrees in writing to the payment of the obligation escured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the obligation operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) security in the Lender sopinion operate to agreement of the lien or forfeiture of any part of the Property; or (c) security to Lender subordinating the lien to this Security Instrument. It Lender determines that any part of the Property is subject to a lien which may attain prio ity over this Security Instrument, Lender above within 10 days notice identifying the lien. Borrower shall satisfy the lier or take one or more of the actions set forth above within 10 days of the giving of paying the lien. Borrower shall promptly discha ge a by lien which has priority over this Security instrument unless Borrower: (a)

receipts evidencing the payments.

pay them on time directly to the paragraph. If the recent makes these payments directly, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If the rewer makes these payments directly, Borrower shall promptly furnish to Lender approximan as a gite's regainst the sums secured by this Security Instrument.

3. Application as a gite's regainst the sums secured by this Security Instrument.

3. Application of Payments. Unless applieable law provides otherwise, all payments received by Lender under the paragraphs I and 2 stall b : applied: first, to late charges due under the Note; bird, to amount charges due under the Note; third, to amount charges due under the Note; third, to amount charges due under the Note; third, to amount charges and impositions attributable to the Property which may attain prictity over this Security Instrument, and leasehold 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 Littor, owed naviment. Possessing them on time directly to the Littor, owed naviment.

any Funds held of Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately raior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

Upor or yment in fuil of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower вшопит песеядату то make up the deficiency in one or more payments as required by Lender.

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the due dates of the eserow items, shall exceed the amount required to pay the eserow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

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 the sums secured by requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable haw Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrow items. mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly 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 ("Funds") equal to a Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to

the principal 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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

## **UNOFFICIAL COPY**

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. 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 lieu of condemnation, are hereby

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award a settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is at thorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrowe Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shah not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify an ortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower, successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the e-croise of any right or remedy.

11. Successors and Assigns Round: Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and be left; the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (i) 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.

12. 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 jate est 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) way 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 record reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or explication of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforce ble according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the energy specified in the second paragraph of

paragraph 17.

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 had no acceleration 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 paragraphs 13 or 17.

THIS CONDOMINIUM RIDER is made this
of the same date and covering the Property described in the Security Instrument and located at:  1945. A. Tanglewood, Glenview Illinois 60025  [Property Address]
The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project
VALLEY LO CONDOMINIUM [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. Concominium 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 du, all dues and assessments imposed pursuant to the Constituent Documents.
B. Hazard Instruct. 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 in and insurance on the Property; and
(ii) Borrower's obligation racer 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 rotice of any lapse in required hazard insurance coverage.
In the event of a distribution of hazing insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common element, its, 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 recrotable 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 9.  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 it to est 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.
Vincent D. Halloran (Seal)
(Scai)

TO SECTION OF THE PROPERTY OF