

COPY



Doc#: 0517240125
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 06/21/2005 02:19 PM Pg: 1 of 16

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This instrument was prepared by:

When recorded return to: (Name and Address)

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 05-05-2005 together with all Riders to this document.

(B) "Borrower" is JULIO LAIZ A. SINOLO M.D.

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is FIRST BANK OF THE AMERICAS, SSB

Lender is a organized and existing under the laws of THE STATE OF ILLINOIS Lender's address is 5310 W. CERMAK ROAD, CICERO, IL 60804 Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated 05-05-2005 The Note states that Borrower owes Lender ONE HUNDRED THIRTY TWO THOUSAND NINE HUNDRED AND NO/100 Dollars (U.S. \$ 132,900.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 06-01-2035.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider, Balloon Rider, 1-4 Family Rider, Condominium Rider, Planned Unit Development Rider, Biweekly Payment Rider, Second Home Rider, Other(s) [specify]

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

Form 3014 1/01

ILLINOIS—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Bankers Systems, Inc., St. Cloud, MN Form MD-1-IL 10/16/2000

ref: 1/2001

(page 1 of 10 pages)

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