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COOK COUNTY, ILLINOIS
FILED FOR RECORD

1990 NOV 27 PM 1:13

90574854

[Space Above This Line For Recording Date]

MORTGAGE

277796-7

\$ 16.00

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 26
1990 The mortgagor is ANTHONY CASCIO, WIDOWER AND
JOHN SHERIDAN AND SHARON SHERIDAN, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to THE TALMAN HOME FEDERAL SAVINGS AND
LOAN ASSOCIATION OF ILLINOIS
which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is
4242 NORTH HARLEM
NORRIDGE, ILLINOIS 60634
Borrower owes Lender the principal sum of
NINETY TWO THOUSAND AND NO/100

Dollars (U.S. \$ 92,000.00). 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 DECEMBER 1, 2020. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
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
located in COOK County, Illinois:

LOT 336 IN BROOK HILLS PLANNED UNIT DEVELOPMENT, UNIT 5, BEING A
PLANNED UNIT DEVELOPMENT IN THE SOUTH 1/2 OF SECTION 30, TOWNSHIP
36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

27-30-300-005

90574854

which has the address of 17350 BROOK HILL DRIVE
[Street] ORLAND PARK
[City]

Illinois 60462 ("Property Address");
[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.

ILLINOIS—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

MP-6F(1) 1990

VMP MORTGAGE FORMS • 313-293-8100 • 1-800-521-7291

Form 3014 12/83
Amended 5/87

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CCS XOS

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF MILLINOCKET

ATTENTION: MARTHA Y. VILLA
ORLAND PARK, ILLINOIS 60462
9208 WEST 159TH STREET
COPY

RECORD AND RETURN TO:

My Commission expires: July 2nd, 1953

Given under my hand and official seal, this 26th day of October, 1990.

Sci. forth.

THEIR
signified and delivered the said instruments as
free and voluntary act, for the uses and purposes therein

subscribed to the foregoing instruments, appeared before me this day in person, and acknowledged that

JOHN SHERIDAN AND SHARON SHERIDAN, HUSBAND AND WIFE
do hereby certify that ANTHONY CASCIO, WIDOWER AND
P
ARE
, personally known to me to be the same person(s) whose name(s)
is

, a Notary Public in and for said county and state,

County ss:

STATE OF ILLINOIS,

Yannick et al. 2011

(Space Below This Line For Acknowledgment)

ANTHONY CACCIOTTO/MIDOWER —Borrower
(Seal) —
JOHN SHERIDAN —Borrower
(Seal) —
SHARON SHERIDAN/HIS WIFE —Borrower
(Seal) —
ROBERT M. COOPER —Borrower
(Seal) —

BY SIGNING BELOW, BOTH PARTIES AGREE TO THE TERMS AND CONDITIONS CONTAINED IN THIS SECURITY INSTRUMENT and in any rider(s) executed by Borrower and recorded with it.

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input checked="" type="checkbox"/> Family Rider	<input type="checkbox"/> Graduate Development Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> Other(s) [Specify] _____
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but not limited to, reasonable attorney fees and costs of due diligence.

20. Lender in Possession. Upon acceleration under Paragraph 19 or abandonment of the Property and at any time prior to the expiration of the period to redeem following judicial sale, Lender (in person, by agent or by judiciable application) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by the receiver shall be applied first to payment of the costs of management of the Property including those past due. Any rents collected by Lender shall be applied first to payment of the costs of management of the Property including those past due. Any rents collected by the receiver shall be applied first to payment of the rents collected by Lender, and to collect the rents of the Property including those past due. Any rents collected by Lender shall be applied first to payment of the rents collected by the receiver, and to collect the rents of the Property including those past due.

21. Releases. 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.

22. Waiver of Homestead. If one or more creditors shall be incorporated into Borrower and recorded together with this Security Instrument, if one or more documents and agreements of each such creditor shall be incorporated into this Security Instrument as if the creditor(s) were a part of this Security Instrument.

23. Riders to this Security Instrument, if one or more documents and agreements of each such creditor shall be incorporated into this Security Instrument, the documents and agreements of each such creditor shall amend and supplement it in accordance with the terms of this Security Instrument as if the creditor(s) were a part of this Security Instrument.

Check applicable boxes(es)

19. Acceleration of Remedies; Remedies shall give notice to Borrower prior to acceleration of any covenant 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 date of acceleration; (b) the covenants required to cause the debt to become due; (c) a date, not less than 30 days from the date the notice is given to Borrower; (d) that failure to cure the defect on or before the date specified in the notice may result in acceleration of the sums secured by this Security instrument; (e) that failure to cure the defect the date specified in the notice may result in acceleration of the sums secured by this Security instrument, notwithstanding the date specified in the notice; (f) the creditor must be cured; and (g) that failure to cure the defect the date specified in the notice is given to Borrower to assert in the foreclosure action all rights available to provide remedies in this Security instrument without further demand and may foreclose this security instrument by judgment.

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UNIFORM COVENANT. Borrower and Lender covenant 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 ("Funds") equal to 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 mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax reporting service shall not be a charge for purposes of the preceding sentence. Borrower and Lender may agree in writing that interest shall be paid on the Funds. 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. 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 the sums secured by this Security Instrument.

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

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 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application 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 late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

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 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 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 forfeiture of any part of the Property; or (c) secures 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 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 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.

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 19 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.

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

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the 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 enforce 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. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this 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.

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paragraphs 13 or 17.

(c) cause any damage to any part of this Security Instrument, including, but not limited to, reasonable attorney's fees; and (d) takes such action as it may reasonably require to assert the lien of this Security Instrument, including, but not limited to, reasonable attorney's fees.

18. Borrower's Right to Remonstrate. If Borrower meets certain conditions, Borrower shall have the right to have acceleration declared if any sums due under this Security Instrument or any other contract of any kind between Borrower and Lender are unpaid.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of no 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.

17. Transfer of the Property or Beneficial Interest in Borrower. If all or any part of the property or beneficial interest in the Borrower is sold or transferred to any third party, the Lender shall have the right to require the transferor to assign to the Lender all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise

15. **GOVERNMENT CONTRACTS; SEVERABILITY**. In the event of any provision in this Note which conflicts with applicable law, such conflict shall not affect other provisions of this Note or the Note itself. To the extent that any provision of this Note is held invalid or unenforceable, the Note will nevertheless remain valid and enforceable to the greatest extent possible without the invalid or unenforceable provision.

Any notice provided for in this Security Instrument shall be deemed to have been given if it is delivered to Borrower or Lender when given as provided in this Paragraph.

12. **Loan Charges.** (1) The loan executed by this security instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so other loan charges collected or to be collected in connection with the loan exceed the limits set by such law. (2) Any sum charged shall be reduced to the amount necessary to reduce the charge to the permitted limit, and (b) any sum already collected from Borrower which exceeded the permitted limit will be repaid to him, less the amount necessary to repaymen

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. 10. Borrower Not Relieved; Forgiveness By Lender Not A Waiver. Extension of the time for payment of amortization of the sums secured by this Security instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower's successors in interest for payment of the amounts due under this Note. Any modification of the terms of this Note or any other agreement between Lender and Borrower shall not affect the rights and remedies of either party under this Note.

11 The Property is abandoned by Borrower, or 12, after notice by Lender to Borrower under the condominium documents to make an award of settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect the sums secured by this Security instrument, whether or not then due.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this instrument, whether or not it has been exceeded in amount, with any excess paid to Borrower. In the event of a partial taking of the Property, unless otherwise agreed by the parties, the proceeds paid to Borrower, in the sum of a sum secured by this instrument, shall be applied to the fair market value of the property immediately before the taking. Any balance shall be paid to Borrower.

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

11. Lender requires mortgagor to maintain insurance as a condition of making the loan secured by this security instrument, bond or otherwise shall pay the premiums required to maintain the insurance in effect until such time as the premium for the insurance
12. Premiums paid by the borrower shall be deducted from the principal amount of the note, except as otherwise provided in the note.
13. Premiums paid by the borrower shall be deducted from the principal amount of the note, except as otherwise provided in the note.

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THIS PLANNED UNIT DEVELOPMENT RIDER is made this 26TH day of NOVEMBER , 1990, 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

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS

(the "Lender")

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

17350 BROOK HILL DRIVE, ORLAND PARK, ILLINOIS 60462
(Property Address)

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in
THE COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD

(the "Declaration"). The Property is a part of a planned unit development known as
BROOK HILLS

(Name of Planned Unit Development)

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

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

A. **PUD OBLIGATIONS.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents.

The "Constituent Documents" are the : (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. 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 insuring the Property 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 provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds 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, or the common areas and facilities of the PUD, 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 PUD, 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 PUD 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 PUD Rider.


ANTHONY CASCIO

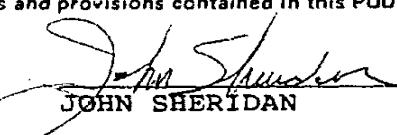
(Seal)

-Borrower


SHARON SHERIDAN

(Seal)

-Borrower


JOHN SHERIDAN

(Seal)

-Borrower

(Seal)

-Borrower

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expansion of the polymer chain.

How about some more difficult questions?

2

For more information, visit www.ams.org.

2. The following table gives the results of the experiments made by the author on the effect of the different factors on the rate of absorption of water by the soil.

在這裏，我們可以說，我們的社會主義者是沒有錯的。他們說：「我們的社會主義者是沒有錯的。」

卷之三