

91060594

*[Handwritten signature]*

*[Handwritten initials]*

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal 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 pay (or shall pay) priority over this Security Instrument; (b) yearly installment payments or ground rents on the property; (c) any other taxes, assessments, or ground rents; and (d) any other insurance premiums, if any. These items are called "escrow items." Lender may advance 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 depository or accounts of which are insured or guaranteed by a Federal Reserve Bank or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items, and shall not charge for holding and applying the Funds, analyzing the amount or verifying the amount, 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 which is 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, 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. If the amount of the Funds held by Lender, together with the interest earned by this Security Instrument, is not sufficient to pay the amount of the escrow items, then the escrow items shall be paid by Lender in full. 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.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraph 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. Lender shall pay all taxes, assessments, charges, fines and penalties, including but not limited to the property which may attach to the property, and 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.

5. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. (a) Borrower shall agree in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. (b) Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. (c) Borrower shall agree in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. (d) Borrower shall agree in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. (e) Borrower shall agree in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, tenancies, mortgages, interests, 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 seized 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.

which has the address of 540 N 26TH STREET BERNY, (City) ILLINOIS 60402 (Zip Code)

(Property Address):

THE EAST 33 PER. OF LOT 3 IN HERBERT M. ROBERTS SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 33 NORTH, RANGE 13 EAST OF THE THIRD MERIDIAN, (EXCEPT THE SOUTH 889.2 FEET THEREOF), IN COOK COUNTY, ILLINOIS (4-30-04-086)

Instrument is given to RETROBOLIAN FINANCIAL MORTGAGE CORPORATION, which is organized and existing under the laws of Minnesota, and whose address is 425 ROBERT STREET NORTH ST. PAUL, MN 55101 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED THIRTY THREE THOUSAND AND NO/100 DOLLARS (\$133,000.00). 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, it not paid earlier, due and payable on the first day of FEBRUARY, 2024. This Security Instrument secures to Lender: (a) the payment 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 2 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 the purpose of the instrument. Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

AND LUCIA CENTENO (HUSBAND AND WIFE)

THIS MORTGAGE ("Security Instrument") is given on 02TH day of FEBRUARY, 2024. The mortgagor is PAMELO CENTENO

MORTGAGE

BEING SENT FOR RE-RECORDING FOR INDICATION OF 1-4 FAMILY RIDER

[Space Above This Line for Recording Data]

91060594 91098257

91060594

*[Handwritten signature]*



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91069157

Borrower (Name) \_\_\_\_\_

Borrower (Name) \_\_\_\_\_

Borrower (Name) \_\_\_\_\_

Borrower (Name) \_\_\_\_\_

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

- ( ) Other(s) (Specify) \_\_\_\_\_
- ( ) Graduated Payment Rider \_\_\_\_\_
- ( ) Adjustable Rate Rider \_\_\_\_\_
- (X) 2-4 Family Rider \_\_\_\_\_
- ( ) Commercial Rider \_\_\_\_\_

Instrument. [Check applicable box(es)]

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.

18. 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.

19. Borrower's Right to Reinstatement. 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) 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 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 19 or 20.

20. 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 19 and 20 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 default of Borrower to acceleration and the right to assert in the future 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 will be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, reasonable attorneys' fees and costs of this evidence.

21. 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 appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those held in escrow. Any rents collected by Lender or the receiver shall be applied to payment on Lender's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. Lender shall retain this Security Instrument, including, but not limited to, the deed, until the sums secured by this Security Instrument are paid in full.

22. Waiver of Borrower's Rights. Borrower hereby waives any right of redemption or other rights in the Property without limitation. Lender shall pay any recording costs.

23. Matters 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 a part of this Security Instrument. [Check applicable box(es)]

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ILLINOIS - Single Family  
FHA/VA Uniform Instrument

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FORM 3014 (12/83)  
CIDOK 977 (3/90)

65090594

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Property of Cook County Clerk's Office

Record and Return to:  
METROPOLITAN FINANCIAL MORTGAGE CORPORATION  
1000 E. Woodfield Road, Suite 240  
Schauhanburg, IL 60173

This instrument was prepared by METROPOLITAN FINANCIAL MORTGAGE CORPORATION, 1000 East Woodfield Road, Suite 240, Schauhanburg, IL 60173.  
(Space Below This Line Reserved for Lender and Recorder)

My commission expires:

Notary Public

GIVEN under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.  
I, \_\_\_\_\_, a Notary Public in and for said county, and State, DO HEREBY CERTIFY THAT DAVID LO GRIFFINO AND LUCIA GRIFFINO HUSBAND AND WIFE WHO ARE PERSONALLY KNOWN TO ME TO BE THE SAME PERSON(S) WHOSE NAME ARE 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 County ss:

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MULTIPLATE 1-4 FAMILY RIDER  
Form #4101-39 5 7  
Fannie Mae/Freddie Mac Uniform Instrument

Page 2 of 2

FORM 3170 (10/85)

CLBK961 (03/90)

91060594

91098157

Property of Cook County Clerk's Office

91098157

\_\_\_\_\_  
\_\_\_\_\_

LEITICIA CENTENO  
-Borrower

(Seal)

PANFLO CENTENO  
-Borrower

(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

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