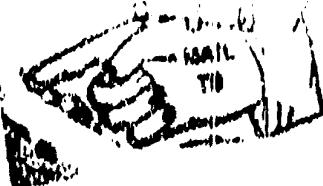


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CMIL
008466198

RETURN TO:
BANK UNITED OF TEXAS FSB
DBA COMMONWEALTH UNITED MTG
1301 N. BASSWOOD, 4TH FLOOR
SCHAUMBURG, ILLINOIS 60173



REC'D. 01 GEN 00 1993 130-20
MAIL TO
931 W 93RD ST 112-20-52
COOK COUNTY REC'D. DEPT.

93079372

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JANUARY 25TH, 1993
The mortgagor is VIVIEN TROMBETTA AND TINA TROMBETTA, HUSBAND AND WIFE

(Borrower"). This Security Instrument is given to
BANK UNITED OF TEXAS FSB
which is organized and existing under the laws of UNITED STATES
3800 SOUTHWEST FREEWAY, #2000, HOUSTON, TEXAS 77027
, and whose address is

("Lender"). Borrower owes Lender the principal sum of
SEVENTY FIVE THOUSAND AND 00/100
Dollars (U.S. \$ 75000.00). 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
FEBRUARY 1ST, 2008. 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 COOK

County, Illinois:
LOTS 7 AND 8 IN BLOCK 59 IN MELROSE, BEING A SUBDIVISION OF LOT 3
4 AND 5 IN THE SUBDIVISION OF THE SOUTH 1/2 OF SECTION 3 AND ALL
OF SECTION 10 LYING NORTH OF THE CHICAGO AND NORTH WESTERN RAIL-
ROAD, IN TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX I.D.#15-03-410-006
TAX I.D.#15-03-410-007

which has the address of 1307 N. 15TH AVENUE
(Street)
Illinois 60160 ("Property Address")

MELROSE PARK
(City)

35,00

ILLINOIS Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1070 (9002)

Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc. ■■■
To Order Call: 1-800-830-8081 • FAX 016-701-1131

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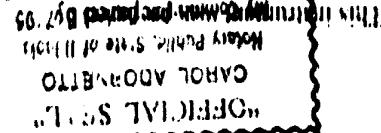
Form 5014 9/90 (Page 4 of 4 pages)

1501 N. BASSWOOD, 4TH FLOOR, SCHAUERBURG, IL 60173
 (Address)

(Name)

Noisy Public

Carol Adornato



My Commission expires May 7, 1995

Given under my hand and official seal, this 25th day of January, 1993

forth.

and delivered the said instrument to THE TR free and voluntary act, for his uses and purposes herein set upacribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed , personally known to me to be the same person(s) whose name(s) appear

do hereby certify that VINCENT TROMBETTA AND TINA TROMBETTA , a Notary Public in and for said county and state, County ss:

1. THE UNDERSIGNED

STATE OF ILLINOIS,

Witness:

Notarized
 (Seal)

Notarized
 (Seal)

Witness:

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in pages 1 through 6 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

[Other(s) (specify)]

- Adjustable Rate Rider
- Condominium Rider
- 1-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Balloon Rider
- Rate Improvement Rider
- Second Home Rider

[Check applicable box(es)]

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 a part of this Security Instrument.

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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 Substance 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 environmental 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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Form J01A 9/90 (Page 2 of 6 pages)

PROPERTY INSURED AGAINST LOSS BY FIRE, THEft, BURGLARY AND OTHER HAZARDS AS SET FORTH IN THIS INSTRUMENT SHALL KEEP THE PROPERTY INSURED AGAINST LOSS BY FIRE, THEft, BURGLARY AND OTHER HAZARDS AS SET FORTH IN THIS INSTRUMENT, FOR WHICH LENDER REQUIRES PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT.

3. LIENHOLD OF PROPERTY INSURANCE. BORROWER SHALL KEEP THE PROPERTY INSURED AGAINST LOSS BY FIRE, THEft, BURGLARY AND OTHER HAZARDS AS SET FORTH IN THIS INSTRUMENT, FOR WHICH LEADER REQUIRES PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT.

BORROWER AGREES THAT THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT SHALL BE PAID BY BORROWER ON OR BEFORE THE DATE OF PAYMENT OF THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT.

BORROWER AGREES TO PAY THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT, WHETHER DUE OR NOT DUE, ON THE DATE OF PAYMENT OF THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT.

BORROWER AGREES THAT THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT SHALL BE PAID BY BORROWER ON OR BEFORE THE DATE OF PAYMENT OF THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT.

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BORROWER AGREES THAT THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT SHALL BE PAID BY BORROWER ON OR BEFORE THE DATE OF PAYMENT OF THE PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT.

4. CHARGES; LIENS. BORROWER SHALL PAY ALL TAXES, ASSESSMENTS, CHARGES, FEES AND EXPENSES INCURRED IN THE PAYMENT OF PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT.

5. APPLICATION OF PAYMENTS. UNLESS APPLICABLE LAW PROVIDES OTHERWISE, ALL PAYMENTS MADE BY LENDER UNDER THIS AGREEMENT,

SHALL BE APPLIED FIRST, TO ANY PREMISES DUE UNDER THE NOTE; SECOND, ACCORDING TO THE REQUIREMENTS PROVIDED IN THIS AGREEMENT;

SHOULD THERE BE A DEFICIENCY, TO THE LENDER; PROVIDED, HOWEVER, THAT LENDER SHALL NOT BE LIABLE FOR ANY DEFICIENCY, UNLESS APPLICABLE LAW PROVIDES OTHERWISE.

IF THE LENDER HELD BY THIS AGREEMENT IS HELD BY ANY PERSON AS SECURITY FOR THE PAYMENT OF PREMIUMS AND ADDITIONAL FEES AS PROVIDED IN THIS AGREEMENT, LENDER SHALL NOT BE LIABLE FOR ANY DEFICIENCY, UNLESS APPLICABLE LAW PROVIDES OTHERWISE.

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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. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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 21 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. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. 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 forfeiture 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.

8. Mortgage Insurance. 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 mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. 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.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any

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Sample Form 2 - Uniform Model/Freddie Mac SECURITY INSTRUMENT - (Uniform Coverage) 9/90 (page 4 of 6 pages)

enforcement of this Security Instrument at any time prior to the earlier of: (a) 5 days (or such other period as 18. Borrower's Right to Release). If Borrower meets certain conditions, Borrower shall have the right to have remedies permitted by this Security Instrument further notice or demand on Borrower.

17. Security instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any security instrument. If Borrower is delayed or unable within which Borrower must pay all sums secured by this Note less than 30 days from the date the notice is given, Lender shall give Borrower notice of acceleration. The notice shall provide a period of 15 calendar days from the date of acceleration to the date of this Security Instrument.

16. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument. Lender shall give Borrower a period of 15 calendar days from the date of this Security Instrument to pay this Security instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law or this Security instrument. Without written consent, Lender may, at his option, require immediate payment in full of all sums secured by this Security instrument for it to benefit him if Borrower is sold or transferred and Borrower is not a natural person it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person).

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 by Borrower, such transfer shall be governed by federal law and the law of the state where the Property is located, in the event that any provision of this Security Instrument and the Note are

18. Governing Law; Severability. This Security instrument shall be governed by federal law and the law of the state in which the Property is located, in the event that any provision of this Security Instrument and the Note are governed by applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note unless it is sold or transferred by Borrower, if all or any part of the Property or any interest in it is sold or transferred and Borrower is not a natural person.

19. Notes. Any notice to Borrower provided for in this Security instrument shall be given by Lender to the Note and the Note prepared to be severable. This Security instrument shall be governed by federal law and the law of this State without regard to the choice of law provision. To this end the provisions of this Security Instrument and the Note are to be given effect without the conflicting provision. Any notice given to Lender under this Security instrument and the Note are to be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are to be given effect without the conflicting provision. Any notice given to Lender under this Security instrument and the Note are to be given effect without the conflicting provision. Any notice given to Lender under this Security instrument and the Note are to be given effect without the conflicting provision. Any notice given to Lender under this Security instrument and the Note are to be given effect without the conflicting provision.

20. Notices. Any notice to Borrower provided for in this Security instrument shall be given by Lender to the Note and the Note prepared to be severable.

21. Lien Clauses. If the loan secured by this Security instrument is subject to a law which sets maximum loan charges, and that law is fairly interpreted so that the interest of 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) any such loan charge shall be given by Lender to the Note and the Note prepared to be severable.

22. Successors and Assigns; Board; Joint and Several Liability; Co-signers. The covenants and agreements of this instrument shall bind and benefit the successors and assigns of Lender and Borrower who co-signs this Security instrument but does not execute the Note: (a) to assigning this Security instrument only to mitigate, furnish and convey that instrument to the property under the terms of this Security instrument or the Note without Lender's consent; (b) to make any accommodations with regard to the terms of this Security instrument or the Note without Lender's consent; (c) agrees with Lender and any other Borrower may agree to extend, modify, forgive or make any accommodations with regard to the terms of this Security instrument or the Note without Lender's consent; (d) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (e) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (f) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (g) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (h) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (i) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (j) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (k) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (l) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (m) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (n) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (o) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (p) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (q) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (r) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (s) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (t) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (u) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (v) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (w) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (x) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (y) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument; (z) is not personally obligated to pay the sums Borrower's interest in the property under the terms of this Security instrument.

23. Governing Law and Severability; Joint and Several Liability; Co-signers. The covenants and agreements of this instrument shall bind and benefit the successors and assigns of Lender and Borrower who co-signs this Security instrument but does not execute the Note and the Note prepared to be severable.

24. Lender and Borrower Not in Waiver. Extension of the time for payment of principal or interest or payment of interest or prepayment of principal or any unpaid or earned interest of Borrower's successors in interest, if made by Lender, does not constitute a waiver of any provision of this Security instrument, whether or not such provision is applicable to Lender.

25. Lender is authorized and Borrower otherwise agrees in writing, any application of proceeds to principal shall not exceed or exceed the amount of such payments.

26. Lender is authorized and Borrower otherwise agrees in writing, any application of proceeds to principal shall not exceed the amount of such payments.

27. Lender is authorized to collect and apply the proceeds, at his option, either to restoration of repairs of the Property or to the payment of actual damages, Borrower fails to respond to Lender within 30 days after the due date the note is given, in which case Lender may sue for the amount of the note plus interest from the due date.

28. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offers to make up the total amount of the sums secured by this Security instrument before the date the note is given, Borrower fails to respond to Lender within 30 days after the due date the note is given, in which case Lender may sue for the amount of the note plus interest from the due date.

29. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offers to make up the total amount of the sums secured by this Security instrument before the date the note is given, Borrower fails to respond to Lender within 30 days after the due date the note is given, in which case Lender may sue for the amount of the note plus interest from the due date.

30. Lender may sue for the amount of any part of the Property, or for conveyance in lieu of condemnation, the hereby retained and

9/20/93/2

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9-5-0 / 9-5-12

I-4 FAMILY RIDER Assignment of Rents

THIS I-4 FAMILY RIDER is made this 25TH day of JANUARY, 1993
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
**BANK UNITED OF TEXAS FSB, 3200 SOUTHWEST FREEWAY, #2000, HOUSTON,
TEXAS 77027** (the "Lender")
of the same date and covering the Property described in the Security Instrument and located at:

1307 N. 15TH AVENUE, MELROSE PARK, ILLINOIS 60160

(Property Address)

I-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this I-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the

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Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

TINA TRONBETTA

VINCENT TRONBETTA

*Family Rider
Vincent Tronbetta*

1-4 Family Rider

Instrument

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this instrument.

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Interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security instrument.

1. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an

all the sums secured by the Security Instrument are paid in full.

any default or invalidation of Lender. This assignment of Rents of the Property shall terminate when judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive judgment the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a manager of Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or

not perform any act that would prevent Lender from exercising its rights under this paragraph.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will

not perform any act that would prevent Lender from exercising its rights under this paragraph.

collected by the Rents, any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender

according to the Security Instrument pursuant to Uniform Convention.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of

showing as to the inadequacy of the Property as security.

to take possession of and manage the Property and collect the Rents and profits derived from the Property without any liability to account for or only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver, receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and collectible of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to the benefit of Lender only, to be applied to the sums received by Borrower shall be held by Borrower as trustee for

If Lender gives notice of breach to Borrower; (i) all Rents received by Borrower shall be held by Borrower as trustee for

Rents until (ii) Lender has given Borrower notice of default pursuant to paragraph 2) of the Security Instrument and (ii)

Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents

contains an absolute assignment and not an assignment for additional security only.

