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THIS KICK TO ACUS ("Security Instrument") is given on

JOHAN L. PAGLIARI JR. AND KARES P. PAGLIARI, MUSKICKEL & WILLE

("Harrawer"). This Security Instrument is given to DRLONG RESTORNITAL HORIGAGES

which is organized and existing under the laws of Trainord

and whose

miditent in lad many ogden ave., suppe 134, hinsdale, it coesi ONE RUNDERD WEN THOUSANDAND 00/100

Dallary (U.S. \$ 110000.00

This dold is evidenced by Borrower's now dated the same date on this Security Instrument ("Note"), which provides for monthly paymonis, with the full debt, if not paid earlier, due and payable on APRIL 01, 2009 Instrument segures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all tenewals, 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 morigage, grant and convoy to Lender the following described property located in County, Illinois:

TAX TEDER 109-26-427-011-0000 11 11-11-11

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EAST HALF OF LOT 36 IN BLOCK SEIN BRICKTON, BEING PENNY AND MEAGHAM'S SUBDIVISION OF PART OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 41 NORTH, RANCE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, TILINOIS.

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which has the puldress of 300 grant prace. Illinois 60060

[Zip Coda]

ILLIMOIS - Single Family - Pannie Mae/Freddia Mae UNIFORM INSTRUMENT - 17(1L) (1:105)

VMP MCATGAGG FORMD - (313)293-1100 - (600)621-7281

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 select of the estate hereby conveyed and has the right to morigage, 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 with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Burrower and Leader covenant and 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. Randa for Taxes and Ensurance. 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 pull in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly moregage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in the of the payment of mortgage insurance premiums. These items are called "Excrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Secretary account under the federal Real Listale Settlement Procedures Act of 1974 as amounted from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If no, Lender may, at any drive, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable in v.

The Funds shall be held in an institution where deposits are insured by a federal agency, instrumentality, or entity (including Londer, if Londer is such an institution) or in try Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrivitions. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the ilserow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge, However, Lender may require Borrower to pay a one-tion charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Porrower any interest or earnings on the Punds. Borrower and Lender may agree in writing, however, that interest shall be paid 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 Punds are pledged as additional security for all suchs secured by the Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the an oun, of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in young, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this

Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Larger under paragraphs 1 and 2 shall be applied; first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions stributable 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 parson owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower spakes 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 Londer; (b) contests in good faith the lien by, or defauls against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Londer subordinating the lien to this Security Instrument. If Londer 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.

Form 3014 9/90

5. Harrid or Property Insurance. Borrower shall keep the improvements now existing or intenter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding 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. If Borrower falls 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 Insurance, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does no asswer within 30 days a notice from Lender that the insurance carrier has offered to scale 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 Bor ower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly particular 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, Maintonance and Protection of the Property; Borrower's Loan Application; Leaseholds. Burrower shall occupy, establish, and use the P ope ty as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occur, the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender officewise agrees in writing, which consent shall not be unreasonably withheld, or unless extenualing chaumstances exist which are beyond Borrow as control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriornic, 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 a good faith Judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Insular out or Lender's security interest, Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the arrive or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's increst 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 tom application process, gave materially false of ineccurate information or statements to Lender (or failed to provide Lender with ony material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Horrower'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 little to the Property, the teaschold and the fee little shall not merge unless Londer agrees to the merger in writing.

7. Protection of Lander's Rights in the Property. If Borrower falls to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Londer's rights 1; the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), ment ander may do and pay for whatever is necessary to protect the value of the Property and Londer's rights in the Property. Londer accilons may include paying any some secured by a lien which has priority over this Security Instrument, appearing in court, saying reasonable attorneys' free and entering on the Property to make repairs. Although Londer may take action under this paragraph 7, Londer

doca 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 Horrower 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.

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 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 proviously in effect, from an alternate mortgage insurance and its substantially equivalent mortgage insurance coverage is not available. Borrower shall pay to Lender each month a sum equal to one-twelfile of the yearly mortgage insurance promium being paid by Borrower when the insurance coverage lapsed or ceased to be in affect. Lender will accept, use and retain these payments as a loss reserve in tieu of mortgage insurance. Loss reserve

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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

Burrower 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 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of 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, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender office agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Horrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized 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 been 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.

11. Burrower Not Released; Furbearance By Loder Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security instance granted by Lender to any successor in interest of Borrower shall 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 amortization of the sums secured by this Security Instrument by reason of any dimend made by the original Borrower or Borrower's successors in interest. Any fortearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co slipers. The covenants and agreements of this Security Instrument shall bind and benefit 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; (a) 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 propersonally 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.

13. Lunn Charges. If the loan secured by this Security Instrument is subject to a law which see maximum loan charges, and that law is finally interpreted so that the interest 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) any sums already collected from Borrower which exceeded permitted limits will be efunded 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 refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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.

Form 3014 9/00

16. Hurrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Tensuler of the Property or a Reneficial Interest in Borrower. If all or any part of the Property or any interest in it is cold at transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lander's prior written consent, Lender may, at its option, require immediate payment in full of all sams 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 seemed by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Londer may invoke any remedies permitted

by this Security Instrument without further notice or demand on Borrower.

18. Burrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discommend at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstalement) before sale of the Property pursuant to my power of sale contained in this Security Instrument, it (b) entry of a judgment enforcing this Security Instrument. Those conditions are that the purpose of the conditions are the conditions are the conditions and the conditions are the conditions and the conditions are the conditions and the conditions are the con 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, reason of attentors, fees; and (d) takes such action as Londer may reasonably require to assure that the lien of this Security Instrument, Londer's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall conducte unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully offerive as if no acceleration and occurred. However, this right to reinstate shall not apply in the case of acceleration under paragrap! 19

1938 ble of Note; Change Wean 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 Servicor") that collects in orthly paymonts 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 Mote. 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 Substances on or in the Property. Borrows, 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 muintenance of the Property.

Borrower shall promptly give Londer written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private purty 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 removal or ot

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 fram mable or toxic petroleum products, toxic posticides and herbicides, volatile solvents, materials containing aspestos or formaldebyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, selety 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 cavenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable has 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 notat 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! feen and costs of title evidence.

22. Release. Upon payment of ult sums secured by this Security Instrument, Lender shall release this Security Instrument

without crange to Borrower. Borrower shall pay any recordation costs.

23. Walver of Homestead. Borrower waives all right of homestead exemption in the Property.

24, Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with	this
Security Instrument, the covering and agreements of each such rider shall be incorporated into and shall amend and supplien the coverants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]	
Adjustable Rate Rider Graduated Phyment Rider Balloon Rider V.A. Rider Condominium Rider Condominium Rider Planned Unit Development Rider Rate Improvement Rider Second Home Rider Other(s) [specify]	
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BY SIGNING BBLOW, Borrower accepts and agrees to the erris and covenants contained in this Security Instrument an any rider(s) executed by Borrower and recorded with it. Witnesses:	
Witnesses: JOSEPH L. PATRIARI JR. Borro	cal) iwer
KALLY J. Pagliari (So KAREN F. PAGLIARI) BOTTO	cai)
-llorrower -Borro	cal) wer
District to the best of the second of the se	hai
1, Activite Gentler, a Notary Public in and for said county and state do hereby certify the South L., Pacy L., varia. It is Karlin F. Hagliana. husband wife personally known to me to be the same person(s) whose name	٤
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that A he was signed and delivered the said instrument as A he was free and voluntary act, for the uses and purposes therein set forth.	40)
Given under my hand and official seal, this Of day of worker in 1993 My Commission Expires: 10-11-96 Notary Public	
This Instrument was prepared by: SHANNON E. LANE OFFICIAL SEAL	
Page 6 ol 6 CAURIE BARTON NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. OCT. 11,1996 or m 3014 6)/ 9 0