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Form 3019 (page 1 of 6 pages)  
Great Lakes Business Forms, Inc.  
TO ORDER CALL: 1-220-526-8223 [MAIN 818-781-1151]

ILLINOIS -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
ITEM 1876L1 (9/02)

Illinois which has the address of  
60068 (Zip Code)  
113 PROSPECT (Street)  
PARK RIDGE (City)  
("Property Address");

P. I. N. NUMBER: 09-26-426-034-0000

LOT 2 IN DEMBO'S RESUBDIVISION OF LOT 17 AND  
THE SOUTH 100 FEET OF THE WEST 2.0 FEET OF  
LOT 16 IN BLOCK 5 IN PARK RIDGE A RESUBDIVISION  
OF PARTS OF BLOCKS 1, 3, 4 AND 5 IN PART  
AND MEACHAM'S SUBDIVISION OF THE SOUTH EAST 1/4  
OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12 EAST  
OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO  
THE MAP RECORDED MAY 31, 1873 AS DOCUMENT  
106031, BOOK 4 OF PLATS, PAGE 85, IN COOK  
COUNTY, ILLINOIS.

COOK County, Illinois:

grant and convey to Lender the following described property located in  
covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage,  
interest, advanced under paragraph 10 to protect the security of this Security Instrument; and (c) the performance of Borrower's  
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on  
May 1, 2008. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced  
Dollars (U.S. \$ 30,000.00). This debt is evidenced by Borrower's note dated the same date as this Security  
THIRTY THOUSAND AND 00/100'S ("Lender"). Borrower owes Lender the principal sum of

ROBERT P DENARDIS , HUSBAND AND MARY ANN DENARDIS , WIFE  
SECURITY FEDERAL SAVINGS & LOAN ASSOCIATION OF CHICAGO  
which is organized and existing under the laws of THE UNITED STATES OF AMERICA  
1209 N. MICHIGAN AVE., CHICAGO, ILLINOIS 60622  
and whose address is:

THIS MORTGAGE ("Security Instrument") is given on APR. 9, 1993

MORTGAGE

112100923

(Space Above This Line For Recording Data)

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COOK COUNTY ILLINOIS  
FILED FOR RECORD  
20 APR 14 AM 11:34

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Property of Cook County Clerk's Office

Box 218

Form 3014 (page 2 of 6 pages)  
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Great Lakes Business Forms, Inc.

ITEM 107012 (0202)

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 amount and

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing 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 amount and

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property, including but not limited to property taxes, and shall pay all other charges due under the Note.

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

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.

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.

BORROWER COVENANTS that Borrower has 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, encumbrances of record.

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."

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Form 3014 (page 3 of 6 pages)  
Great Lakes Business Forms, Inc.  
1121 9th St. N.W. Grand Rapids, MI 49503  
1-800-330-3033

ITEM 187613 (8/2021)

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall agreement between Borrower and Lender or applicable law.

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. 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.

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 expenses on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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, or commit waste on the Property. Borrower shall not be in default if any forcible 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 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 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.

5. **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, or commit waste on the Property. Borrower shall not be in default if any forcible 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 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 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.

4. **Insurance.** Borrower shall obtain and maintain fire and theft insurance on the Property in accordance with paragraph 7. Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, 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 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 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.

3. **Restoration or Repair.** 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 repair is economically infeasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument or Lender's security in writing, 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.

2. **Payments.** 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 2.1 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.

1. **Acquisition.** Borrower shall immediately prior to the acquisition of the Property by Lender, or by any other person, give to Lender a copy of all insurance policies and proceeds resulting from damage to the Property prior to the acquisition.

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Box 218

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

Instrument, which or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in

secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following

fraction: (i) 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. 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 otherwise 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, Borrower 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 then 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. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or

modification 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 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 amortization of the sums secured by this Security Instrument by reason of any demand made by the

original Borrower or Borrower's successors in interest. Any forbearance 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-signers. 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 the

Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally 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. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets 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

refunded 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 office or 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.

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)

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Form 3014 9/90 (Page 4 of 6 pages)  
Great Lakes Finance System, Inc.  
To Order Call: 1-800-530-8482  
112200223

ITEM: 87624 (8/202)

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Form 1041 (page 1 of 6 pages)  
Great Lakes Business Forms, Inc.  
To Order Call: 1-800-390-3000 (TX, OK, KS, MO, IL, IN, OH)  
12100888

ITEM 1020L6 (02/2)

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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 obligations 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 Substances 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 federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**21. Acceleration; Remedial Actions.** 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 may require immediate payment in full of all sums secured by this Security Instrument without further demand and may require the release of 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 recording or other costs.

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

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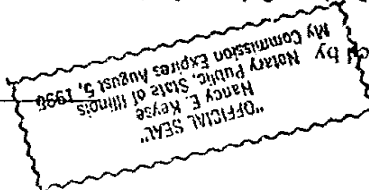
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Form 3014 (page 6 of 6 pages)  
 Great Lakes Business Forms, Inc.  
 1-800-520-0282 FAX (717) 111-1131  
 112100523

ITEM 1876L8 (9202)

Security Federal Savings & Loan Ass'n.  
 1209 N. MILWAUKEE AVE.  
 CHICAGO, ILLINOIS 60622

Sophia Rontis



Notary Public

*Nancy E. Keyse*

My Commission expires:

Given under my hand and official seal, this

9th day of April 1993

forth.

and delivered the said instrument as subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed free and voluntary act, for the uses and purposes therein set forth.

I, Nancy E. Keyse, a Notary Public in and for said county and state, do hereby certify that Robert P. Denardis and Mary Ann Denardis, personally known to me to be the same person(s) whose name(s)

Cook County ss:

STATE OF ILLINOIS,

\_\_\_\_\_  
 (Seal) -Borrower

\_\_\_\_\_  
 (Seal) -Borrower

Mary Ann Denardis  
 (Seal) -Borrower

Robert P. Denardis  
 (Seal) -Borrower

Witness:

Witness:

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

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> 1-4 Family Rider       | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Adjustable Rate Rider   |
| <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Graduated Payment Rider |
| <input type="checkbox"/> Second Home Rider      | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Balloon Rider           |
|   |   | <input type="checkbox"/> Other(s) [specify]      |

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. [Check applicable box(es)]

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