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Borrower wurrants and will defend generally the title to the Property against all claims and demands, subject to any mortgings, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. BOISIOMISE COMINAMES that Buttower is lawfully select of the estate hereby conveyed and has the right to

Toorgrafie With all the improvements now or hereufter erected on the property, and all easements, appurionances, and fixtures now or hereufter a part of the property. All replacements and additions shall also be covered by this Security Instrument, as the "Property."

limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Permanent Index Number: 06-21-204-020

1300 MOODEIELD ROAD, #201 VCCUBVIC MORTOAGE CORPORATION

Return to:

SCHAUMBURG, IL 60173

The morigago: F-BERNARD R LEUZZI AND TRICIA A. LEUZZI, HIS WIFE

THIS MORTGAGE ("Security Instrument") is given on 5th day of Movember, 1992.

Above This Line for Recording Dala

20047766

MORTGAGE

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Data ID:

BOX 809089, DALLAY TEXAS 75251 This Security Instantant is given to ACCUBANG MORTOAGE CORPORATION, A CORPORATION, which is organized and existing unler the laws of the State of TEXAS, and whose address is 12377 MERIT DRIVE, #600, PO.

convey to Lender the following described property located in GOOM County, Illinois: agreements under this Security Instrument and .ne Note. For this purpose, Borrower does hereby mortgage, grant and ριτιπβιάμη 3 το protect the security of the Security instrument, and (c) the performance of Borrower's coverants and Security Instrument secures to Let. (a) the repayment of the debt evidenced by the Note, with interest, and sill enterty interest, advanced under renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under which provides for monthly payme devit the full debt, it not paid earlier, due and payable on December 1, 2022. This Botrower ower Lender the p incipal sum of ONE HUNDRED FIFTY THOUSAND and MO/100----Dollars ("Note"), (U.S. \$ 150,000,00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), :("12bn3.1")

THE PLAT THEREOF RECORDED SEPTEMBER 23, 1987 AS DOCUMENT 87522492, IN COOK TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE NORTHEAST 1/4 OF SECTION 22, 4 A A TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE THIRD PRINCIPAL MERIDIAN ACCOR

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("Property Address"); STREAMWOOD,

(salled g fo policie) This Security instrument combines uniform covenints for national use and non-uniform covenants with

COOK COUNTY ILLINO

BOTTOWOT: BERNARD R LEUZZI ESSOORIO : ON GROOSES

UNIFORM COVENANTS. Borrower and Lender 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. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") 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 mortgage insurance premiums, if any; and (f) any sums payabic by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow 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 Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, 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 law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow 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-time charge for an independent real erate 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 Borrower any ir celest or earnings on the Funds. 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 Funds are pledged

as additional security for all turns secured by this 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 Fundr in accordance with the requirements of applicable law. If the amount 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 writing, and, in such case Borrower shall pay to londer the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve a onthly payments, at Lender's sole discretion.

Upon payment in full of all surns secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under priagraph 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 Lender under paragraphs 1 and 2 shall be applied: first, to any prosyment 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 taxe, as essments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these paymer is directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priorit; over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, leg 1 pipceedings 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 Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject (2) to a lien which may attain priority over this Security Instrument, Lender may give Borrower a netice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on T 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 fails to maintain of wrage 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 pro aprily give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prorint 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 30day 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.

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necessary to reduce the charge to the permitted limit; and (b) my sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lendor may choose to make this refund by reducing the principal owed under the Mote of by making a direct payment to Borrower. If a refund reduces principal, the reducing will be treated 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

13. Loun Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan

Note without that Borrower's consent. agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may Brant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally 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, of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the

payment or otherwise modify amortization of the sums accured by this Security instrument by reason of any demand made by the original Borrower or Borrower's successors in inferent. Any forbeatance by Lender in exercising any right or temedy shall not be a waiver of or preclude the exercise of any right or temedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Several Liability; Co-signers. Lender shall not be required to commence proceedings against any successor in inserest or reduse to extend time for 11. Borrower Not Released; Forbearance By Londer Not a Waiver. Extension of the time for payment or modification of smortization of the sums secured by this Security Instrument granted by Lender of any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's 8.00 easors in interest.

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or positione the due date of the mentiby payments referred to in paragraphs I and 2 or charge the amount of such

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 or principal shall not extend notice is given, Lender is authorized to collect and apply the proceeds, at its option, ciri,er to restoration or repair of the

If the Property is inhundoined 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 falls to respond to Lender within 30 days after the date the

whether or not the sums are then due, following fraction: (a) the total amount of the sums accured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, market being of the Property immediately before the taking in the units 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 Borrow is and Lender otherwise agree in writing or amount of the sums secured immediately before the taking, unless Borrow is and Lender otherwise agree in writing or amount of the sums secured immediately before the taking, unless applied to the sums secured by this Security Instrument unless applies has otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument in writing, the sums secured by this Security instrument shall be reduced by the amount of the proceeds multiplied by the Instrument, whether or not then due, with any execus paid to) fortower. In the event of a partial taking of the Property in which the fair market value of the Property immediates, holore the taking is equal to or greater than the amount of the sum secured by this Security Instrument immediately before two taking, unless Borrower and Lender otherwise agree in the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security

ussigned and shall be paid to Lender. shall give Borrower notice at the time of or prior to the property, or for conveyance in iteu of condemnation, are hereby with any condemnation or other taking of any part of the Property, or for conveyance in iteu of condemnation, are hereby with any condemnation or other taking of any part of the Property, or for conveyance in iteu of condemnation, are hereby assisted and shall be paid to tender.

9. Inspection. Lender or its agent nast make reasonable entries upon and inspections of the Property. Lender

if mortgage insurance coverage (in 10c amount and for the period that Lender requires) provided by an insurance coverage (in 10c amount and for the period that Lender requires) provided by an insurance in effect, or to provide a lost res irve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law. socialistics of the state of the social state of the social socia substantially equivalent in the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage this Security Instructor, Borrower shall pay the premiums required to maintain the mortgage insurance in effect, Borrower shall pay the my reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required it obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost premiums required it obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost premium required it obtains the coverage substantially equivalent to the mortgage insurance previously in effect, at a cost premium required it obtains the coverage substantially equivalent to the mortgage insurance previously in effect, at a cost premium required it obtains the coverage substantially equivalent to the mortgage insurance previously in effect, at a cost premium required it obtains the coverage substantially equivalent to the mortgage insurance previously in effect, at a cost premium required it obtains the coverage of the

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B. Ma to Me was Insurance. If Lender required mortgage insurance as a condition of making the loan secured by the Me to Me to Me maintain the mortgage insurance in effect, If, for

Property. Lender's actions may include paying any sturis secured by a lien which has prorily over this Security Instrument, approaching in court, paying reasonable attorneys" fees and entering on the Property to make repairs. Although Lender may inke action under this paringraph 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, there amounts shall beat interest from the date of disbursement, at the Note rate and Lender agree, with interest, upon notice from Lender to Borrower requesting the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting the date of dispursement. 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 hunkrupter, 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 necessary to protect the value of the Property and Lender's rights in the necessary to protect the value of the Property and Lender's rights in the necessary of the property and Lender's rights in the process of the property and Lender's rights in the necessary of the property and Lender's rights in the necessary of the property and Lender's rights in the necessary of the property and Lender's rights in the necessary of the property and Lender's rights in the necessary of the property and Lender's rights in the necessary of the property and Lender's rights in the necessary of the property and Lender's rights in the necessary of the property of the necessary of the necessar

Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements 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 Vote, 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 shall not merge unless Lender agrees to the merger in writing.

3. Finishting of Lender's the first and the first and the property, the leasehold and the lease the lease of the merger in writing.

instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application Borrower shall be in default it any forteliure action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forteliure 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 stellon or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes by causing the Borrower's interest in the Property or other material impairment of the lien created by this Security Institute of the forth capital and the first country of the forth country of the forth forth property or other material in preclude.

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14. Notices. Any notice to porrower 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.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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 secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrover's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the corlier of: (a) 5 days (or such other period as 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) pass Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurr. 4; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instruction, 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 sur a recured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument of all the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to rein the shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; Change of Lan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or no e 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 charges of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be giver 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 cruse or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Box of er shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Lav. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hezerdous Substances that are generally recognized to

be appropriate to normal residential uses and to maintenance of the Troperty.

Borrower shall promptly give Lender written notice of any in atigation, 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 actue! knowledge. If Borrower lear a, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazarar as 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 subctances 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.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as Colour:

- 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 accelerate a 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 dute 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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with this Security Instrument, the covenant and supplement the covenants and agreen Instrument. [Check applicable box(cs)]	s and agreements of each such rider shall leads of this Security Instrument as if the	be incorporated into and shall amend rider(s) were a part of this Security
Adjustable Rate Rider Graduated Payment Rider Balloon Rider Other(s) [specify]	☐ Condominium Rider ☐ Planned Unit Development Rider ☐ Rate Improvement Rider	☐ 1-4 Family Rider ☐ Biweekly Payment Rider ☐ Second Home Rider
BY SIGNING BELOW, Borrower a Instrument and in any rider(s) executed by	accepts and agrees to the terms and co y Borrower and recorded with it.	ovenants contained in this Security
	Bund	Serial (Scal) BERNARD P. LEUZZI -Borrower
DO ON	Ticia S	TRICIA A. LEUZZI -Borrower
20,		(Scal) -Borrower
	Cot C	(Scal) -Borrower
	Space Below This Line For Acknowledgment]	
State of ILLINOIS County of LAKE	\$ \$ \$ \$\text{\$\exitt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\exittit{\$\text{\$\exittit{\$\text{\$\exittit{\$\text{\$\exititt{\$\text{\$\exititit{\$\text{\$\text{\$\text{\$\text{\$\text{\$\texitt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{	
The foregoing instrument was acknowledge	ed before me this day of	19/12, by
BERNARD P. LEUZZI AND TRICIA A	. LEUZZI	T'0
	Danny (Notary Public Parinted Name)
My commission expires: ユーリー ユト	OFFICIAL SEAT TAMMY V COLLI NOTARY PUBLIC STATE MY COMMISSION EXP. I	(, , , , , , , , , , , , , , , , , , ,

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