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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."

which has the address of 7404 WEST 59th STREET SUMMIT Illinois 60501 ("Property Address");

Property of Cook County Illinois
COOK COUNTY ILLINOIS
FILED FOR RECORD
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PERMANENT INDEX NUMBER: 18-13-228-037
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SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE SOUTH 1/2 OF THE
NORTHWEST 1/4, LYING SOUTHEASTERLY OF ARCHER ROAD, IN SECTION 13,
TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.

Borrower owes Lender the principal sum of Ninety Thousand and No/100 Dollars (U.S. \$ 90,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on June 1, 2023. 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:

whose address is 9060 EAST VILANDA STREET, SCOTTSDALE, AZ 85258-5146 ("Lender");
This Security Instrument is given to MESA V MORTGAGE CORPORATION ("Borrower");
The mortgagor is MICHAEL MADONIA and LISA MADONIA, HIS WIFE
THIS MORTGAGE ("Security Instrument") is given on May 3, 19 93

MORTGAGE

(Space Above This Line For Recording Data)

MESA V MORTGAGE CORPORATION
DOCUMENT CONTROL, PO BOX 60610
PHOENIX, AZ 85082-0610
Loan #: 6539022
Process #: 93348908

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cost to Borrower of the mortgage insurance coverage substantially equivalent to the mortgage insurance coverage required by Lender... 8. Mortgage Insurance. Lender shall pay the premiums required to maintain the mortgage insurance in effect...

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.

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 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.

6. Occupancy, Preservation, Maintenance and Protection of Property. Borrower's Loan Application, Leasehold, 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 be deemed to have abandoned the Property, or to have vacated the Property, or to have committed waste on the Property, if any foreclosure action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or other action or proceeding, or if the action or proceeding is 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 the loan application 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. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter 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 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.

4. Charges; Taxes. Borrower shall pay all taxes, assessments, 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 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 Lender; (b) consents in good faith to 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 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.

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 paragraph 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 to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum of "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; (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 payable 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, instrumentally, 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 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 Borrower any interest 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 debt to the Funds was made. The Funds are pledged as additional security for the sums 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 Funds 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 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.

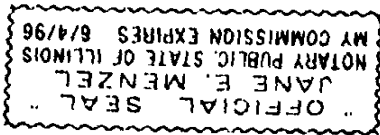
Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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Notary Public

Jane E. Menzel

Witness my hand and official seal.

MICHAEL MADONIA and LISA MADONIA

The foregoing instrument was acknowledged before me this

State of Illinois, COOK

County of Cook, day of May, 1983, by

[Space Below This Line For Acknowledgment]

Social Security Number:

Borrower:

Social Security Number:

Borrower:

Social Security Number: 488-76-3056

Borrower:

LISA MADONIA

Social Security Number: 337-58-6045

Borrower:

MICHAEL MADONIA

Michael Madonia

Jane E. Menzel

Witnesses:

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

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) (Specify)
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Bi-weekly Payment Rider
- Second Home Rider

[Check applicable box(es)]. Supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

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.

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.

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.

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.

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

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(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

LISA MADONIA

MICHAEL MADONIA

Lisa Madonia

Michael Madonia

93348908

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider. be a breach upon 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 interest shall Security Instrument are paid in full. any other right or remedy of Lender. This assignment of Rents or the Property shall terminate when all the sums secured by the the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain 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 by the Security Instrument pursuant to Uniform Covenant 7. collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of Property and collect the Rents and profits derived from the Property without any showing as to the adequacy of the Property as the Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property to Lender or Lender's agents upon Lender's written demand to the tenant; (vii) unless applicable law provides otherwise, all receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the assignment for additional security only.

Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the pay the Rents to Lender or Lender's agent. However, Borrower shall receive the Rents until (i) Lender has given Borrower payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are H. Assignment of Rents; Appointment of Receiver; Lender in Possession. Borrower absolutely and unconditionally assigns shall mean "sublease" if the Security Instrument is on a leasehold. terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or G. Assignment of Leases. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security Covenant 6 shall remain in effect.

concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform F. Borrower's Occupancy. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 E. "Borrower's Right to Relinquish" Deleted. Uniform Covenant 18 is deleted. insurance is required by Uniform Covenant 5.

D. Rent Loss Insurance. Borrower shall maintain insurance against rent loss in addition to the other hazards for which Instrument to be perfected against the Property without Lender's prior written permission. C. Subordinate Liens. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security regulations and requirements of any governmental body applicable to the Property. its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, B. Use of Property; Compliance with Law. Borrower shall not seek, agree to or make a change in the use of the Property or a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

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 cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, security and access distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or instrument; building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or the following items are added to the Property description, and shall also constitute the Property covered by the Security, A. Additional Property Subject to the Security Instrument. In addition to the Property described in the Security Instrument, Lender further covenants and agrees as follows:

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and 1-4 FAMILY RIDER is made this 3rd day of May, 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 MESA MORTGAGE CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

7404 WEST 59th STREET, SUMMIT, IL, 60501

(Property Address)

MESA MORTGAGE CORPORATION

(the "Lender")

"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

THIS 1-4 FAMILY RIDER is made this 3rd day of May, 1993

Process #:

Loan #: 6539022

1-4 FAMILY RIDER Assignment of Rents