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DEPT 01 RECORDING \$37.50
T37777 TRAN 5906 02/23/95 10:13:00
#5433 + SA *-95-125952
COOK COUNTY RECORDER

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on February 18, 199 5. The mortgagor is John Aniol, a bachelor and Barbara Aniol, married to Julian Aniol, whose address is 9473 Bay Colony, #1E, Des Plaines, IL 60016

("Borrower"). This Security Instrument is given to Centennial Mortgage Company, a Division of Superior Bank FSB, which is organized and existing under the laws of the United States, and whose address is 9525 West Bryn Mawr, Rosemont, Illinois 60018 ("Lender"). Borrower owes Lender the principal sum of Sixteen Thousand and no/100's Dollars (U.S. \$ 16,000.00).

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 February 24, 2010.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest at the rate set forth in the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 6 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 these purposes Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

THIS IS NOT HOMESTEAD PROPERTY AS TO BARBARA ANIOL OR JULIAN ANIOL

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If this box is checked see Schedule A annexed hereto and made a part hereof.

which has the address of 9473 Bay Colony, #1E
Des Plaines, Illinois 60016 ("Property Address"):
(City) (Zip Code)

3750
BANK

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0012000

DEPT. OF REVENUE
TAXES
PROPERTY TAX
PROPERTY TAX
PROPERTY TAX

MORTGAGE

0012000

THE MORTGAGE ("Mortgage") is a security instrument which is subject to the provisions of the Security Instrument Law ("SIL") and the Security Instrument Law ("SIL") which are hereby incorporated by reference into this Mortgage. The Mortgage is a security instrument which is subject to the provisions of the Security Instrument Law ("SIL") and the Security Instrument Law ("SIL") which are hereby incorporated by reference into this Mortgage. The Mortgage is a security instrument which is subject to the provisions of the Security Instrument Law ("SIL") and the Security Instrument Law ("SIL") which are hereby incorporated by reference into this Mortgage.

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0012000

If this document is a duplicate of a previously recorded document, please indicate the document number and date of recording.

Document Number	Document Date	Document Type	Document Status
0012000	01/12/2000	Mortgage	Recorded
0012000	01/12/2000	Mortgage	Recorded

Handwritten notes and signatures in the bottom left corner.

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 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. Borrower warrants and will defend generally the title to the Property against all claims and demands subject to any encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Other Charges.** Subject to paragraph 10 below, Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any late charges, collection costs and expenses and dishonored check charges as provided in the Note.

2. **Application of Payments.** Unless applicable law provides otherwise, Lender will apply each of Borrower's payments under the Note first to accrued and unpaid interest under the Note to the date of payment and the remainder, if any, to the unpaid principal balance under the Note. Any late charges, collection costs and expenses, dishonored check charges and payments made by Lender to enforce the Note and/or to protect Lender's interests under this Security Instrument will be assessed separately.

3. **Prior Mortgages; Charges; Liens.** 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 on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph, and receipts evidencing such payments.

Borrower shall perform all of Borrower's obligations under any security deed, mortgage, deed of trust or other security instrument with, creating or having a priority over this Security Instrument, including but not limited to, Borrower's covenant to make payments when due. Borrower shall promptly discharge any lien which has priority over this Security Instrument (other than a senior security deed, mortgage, deed of trust or other security instrument approved by Lender at the time of origination of this Security Instrument and with respect to which Borrower complies with the provisions of the immediately preceding sentence) 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, legal proceedings which in 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 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.

4. **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, not to exceed the full replacement cost of the buildings and improvements on the Property. 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 6.

All insurance policies and renewals must be acceptable to Lender and must include a standard mortgage clause in favor of and in a form acceptable to Lender. 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

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TOGETHER WITH all the improvements now or hereafter made or to be made on the property, and all easements, rights, appurtenances, tenures, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All improvements 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 seized of the estate herein conveyed and has the right to mortgage, grant and convey the Property and the Property Instruments, 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.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Other Charges.** Subject to paragraph 10 below, Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any collection costs and expenses and disbursements, check charges as provided in the Note.

2. **Application of Payments.** Unless applicable law provides otherwise, Lender will apply each of Borrower's payments under the Note first to accrued and unpaid interest under the Note to the date of payment and the remainder, if any, to the unpaid principal balance under the Note. Any late charges, collection costs and expenses, disbursements check charges and payments made by Lender to enforce the Note and/or Borrower's interest under this Security Instrument will be assessed separately.

3. **Prior Mortgages.** Borrower shall pay all taxes, assessments, charges, liens and impositions attributable to the Property which may have priority over this Security Instrument, and satisfactory payments of record shall be made. Borrower shall pay these obligations on the Property to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Security Instrument, and receipts, satisfactory copies of records.

Borrower shall perform all of Borrower's obligations under any security deed, mortgage, deed of trust or other security instrument with respect to the Property, including but not limited to, making or having a party make payments when due. Borrower shall promptly discharge any lien which has priority over the Security Instrument, including a certain security deed, mortgage, deed of trust or other security instrument approved by Lender at the time of origination of this Security Instrument and this respect to which Lender complies with the provisions of the automatic foreclosure statute, unless Borrower (a) agrees in writing to the payment of the obligation secured by the Security Instrument to Lender, (b) consents in good faith to the lien by or holds the obligation of the Security Instrument, which in Lender's opinion operates to prevent the enforcement of the lien, or (c) consents in the holder of the lien as a condition precedent 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 have priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or the one or more of the liens set forth above within 10 days of the giving of notice.

4. **Liability or Property Instruments.** Borrower shall keep the improvements now existing or hereafter created on the Property insured against fire by fire insurance 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 for the periods the Lender requires, not to exceed the full replacement cost of the buildings and improvements on the Property. 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, in Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 10.

All insurance policies and coverages and coverages shall be deposited to Lender and shall include standard mortgage clauses in favor of and to a form acceptable to Lender. Lender shall have the right to hold the policies and coverages. Lender reserves, Borrower shall promptly give to Lender all receipts of said premiums and renewal notices. In the

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event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 or change the amount of the payments. If under paragraph 17 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.

5. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds; Condominiums; Planned Unit Developments.** Unless Borrower's loan application and Lender's loan approval provided that the Property was not required to be occupied as Borrower's principal residence, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least 1 year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall not permit, or alleged to have permitted, the Property to be used in connection with any illegal activity. In that regard, Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

If this Security Instrument is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

6. **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, paying insurance premiums, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 6, Lender does not have to do so.

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...of law, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may, at its discretion, make prompt payment of loss from assets primarily by Borrower.

Lender and Borrower shall agree in writing, in the Security Instrument, whether or not the restoration of repair is economically feasible and Lender's security is not restored. If the restoration or repair is not economically feasible, the insurance proceeds shall be applied to the amount secured by the Security Instrument, whether or not the due date has been reached. 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 some amount by the Security Instrument, whether or not the due date has been reached. The 30-day period will begin when the notice is given.

Lender and Borrower shall agree in writing, in the Security Instrument, whether or not the restoration of repair is economically feasible and Lender's security is not restored. If the restoration or repair is not economically feasible, the insurance proceeds shall be applied to the amount secured by the Security Instrument, whether or not the due date has been reached. 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 some amount by the Security Instrument, whether or not the due date has been reached. The 30-day period will begin when the notice is given.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application, Lender's Loan Commitment; Lender's Loan Approval Lender and Borrower shall agree in writing, in the Security Instrument, whether or not the restoration of repair is economically feasible and Lender's security is not restored. If the restoration or repair is not economically feasible, the insurance proceeds shall be applied to the amount secured by the Security Instrument, whether or not the due date has been reached. 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 some amount by the Security Instrument, whether or not the due date has been reached. The 30-day period will begin when the notice is given.

If this Security Instrument is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants existing or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and consistent herewith.

6. 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, paying insurance premiums, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 6, Lender does not have to do so.

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Any amounts disbursed by Lender under this paragraph 6 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 rate set forth in the Note if permitted by law or, if not, at the highest lawful rate and shall be payable, together with such interest, upon notice from Lender to Borrower requesting payment.

7. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

8. **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 and applied to the amount secured by this Security Instrument. Any excess will be paid to the persons legally entitled to it.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner 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 paragraph 1 or change the amount of such payments.

9. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extensions of the time for payment or modifications of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or 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 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.

10. **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 (B). 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 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 and without thereby impairing that Borrower's obligations and liability hereunder.

11. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law or regulation which sets maximum loan charges, and that law or regulation 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 interest and/or other loan charges shall be reduced by the amount necessary to reduce the interest and/or other loan charges 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.

12. **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

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any amount disbursed by Lender under this paragraph shall become additional debt of Borrower secured by the Security Instrument. Lender and Borrower agree to amend this paragraph to reflect the date of distribution of the proceeds of the Note if permitted by law or if not, at the highest interest rate and shall be payable together with such interest, upon notice from Lender to Borrower regarding payment.

7. Inspection. Lender or its agent may make reasonable copies and inspections of the Property. Lender shall give Borrower notice in the time or of prior to an inspection specifying reasonable cause for the inspection.

8. Condemnation. The proceeds of any grant or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property or for convenience in lieu of condemnation, has hereby assigned and shall be paid to Lender and shall be applied to the amount secured by this Security Instrument. Any excess will be paid to the person legally entitled to it.

If the Property is abandoned by Borrower or if, after notice by Lender to Borrower that the condempner 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 same extent for the Security Instrument, whether or not such due.

Lender, Lender and Borrower, together with any other persons who are parties to this Security Instrument, shall not extend or postpone the due date of the monthly payments referred to in Section 6 or change the amount of such payments.

9. Borrower Not Released. Borrower's obligation to Lender for a Note shall not be released by the time for payment of modifications of the terms of the Note or by the Security Instrument granted by Lender to Borrower or to any successor in interest of Borrower that does not contain a release of 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 to refuse to extend time for payment or to effect an assignment of the sums secured by this Security Instrument by reason of any assignment made by the original Borrower or Borrower's successors in interest. Any assignment by Lender in exercising any right or remedy shall not be a release of or prejudice the exercise of any right or remedy.

10. Successors and Agents Bound; Joint and Several Liability; Co-Signers. The covenants and obligations of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower subject to the provisions of Section 11. Lender's covenants and obligations shall be joint and several. Any Borrower who signs this Security Instrument or who does not execute the Note (a) is co-signing this Security Instrument only to mortgage, pawn and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is a co-borrower obligated to pay the sums secured by this Security Instrument and (c) agrees that Lender and any other lender may vary to extend, modify, forbear or make any accommodations with respect to the terms of the Security Instrument or the Note without the Borrower's consent and without thereby impairing the Borrower's obligations and liability hereunder.

11. Lien Charges. If the loan secured by this Security Instrument is subject to a law or regulation which sets maximum loan charges and that law or regulation 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 interest and/or other loan charges shall be reduced by the amount necessary to reduce the interest and/or other loan charges to the permitted limits and (b) any sums already collected from Borrower which exceed permitted limits will be returned to Borrower. Lender may choose to make the refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund is not paid, the refund will be treated as a partial prepayment.

12. 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

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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 12.

13. **Governing Law; Severability.** This Security Instrument shall be governed by federal law, Illinois law and any local law that applies in the place 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.

14. **Borrower's Copy.** Borrower acknowledges receipt of photocopy or a conformed copy of the Note and of this Security Instrument.

15. **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 12 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.

16. **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 use 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 16, "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 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

17. **Lender's Rights if Borrower Fails to Keep Promises and Agreements.** If any of the events or conditions described in subparagraphs (A), (B), (C), (D), (E) or (F) of this paragraph 17 shall occur, Lender, after giving Borrower any timely notice of Borrower's right to cure as may then be required by applicable law and Borrower's failure to cure within the time period set forth in such notice, may require that Borrower pay immediately the entire amount remaining unpaid under the Note and this Security Instrument. This requirement will be called "Immediate Payment in Full."

If Lender requires Immediate Payment In Full, Lender may bring a lawsuit to take away all of Borrower's remaining rights in the Property and to have the Property sold. At this sale Lender or another person may acquire the Property. This is known as "foreclosure and sale." If the proceeds of this sale are insufficient to repay Lender the amounts due to Lender from Borrower under the Note and under this Security Instrument, Lender may, to the extent not limited or prohibited by law, obtain a court judgment against Borrower personally for the difference between

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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 12.

13. Governing Law. This Security Instrument shall be governed by Federal law. However, if any local law that applies in the place in which the Property is located, in the event that any provision or clause of this Security Instrument or the laws which are applicable law, such conflict shall not affect other provisions of this Security Instrument or the laws which can be given effect without the conflicting provision. To this end, the provisions of this Security Instrument and the laws are declared to be severable.

14. Borrower's Copy. Borrower acknowledges receipt of a copy of this Security Instrument and a confirmed copy of the Note.

15. Sale of Property. The Note or a partial interest in the Note shall be sold 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 title to the Property as the "Lender" or "Borrower" as the "Lender" or "Borrower" under the Note and this Security Instrument. There shall not be any change in the Lender or Borrower as the "Lender" or "Borrower" as a result of the Note. If there is a change in the Lender or Borrower, Borrower will be given written notice of the change in accordance with paragraph 12 above and applicable law. The notice will state the name and address of the new Lender and the address to which payments should be made. The notice will also contain any other information required by applicable law.

16. Hazardous Substances. Borrower shall not cause or allow the presence, use, disposal, storage, or release of any hazardous substance on or in the Property. The release shall not be any release of any substance which is in violation of any applicable law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of any substance if Lender has written notice in advance that an activity is to be performed to be appropriate to normal residential use and to compliance 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 on the Property or which Lender has actual knowledge. If Borrower fails to so notify Lender or if any governmental or regulatory agency or private party involving the Property or hazardous substance with Lender's actual knowledge is necessary, Lender shall promptly take all necessary remedial actions to recover damages with Lender's actual knowledge.

As used in this paragraph 16, "hazardous substance" means substances defined as toxic or hazardous substances by Environmental Law and the following substances: asbestos, lead, radon, lead-based paint, polychlorinated biphenyls, polycyclic aromatic hydrocarbons, volatile organic compounds, heavy metals, pesticides and herbicides, asbestos, radon, lead-based paint, polychlorinated biphenyls, polycyclic aromatic hydrocarbons, volatile organic compounds, heavy metals, pesticides and herbicides.

17. Lender's Right to Stop Foreclosure and Agreement. If any of the events or conditions described in subparagraphs (A), (B), (C), (D), (E) or (F) of this paragraph 17 shall occur, Lender, after giving Borrower any such notice of Borrower's right to cure as may then be required by applicable law and Lender's failure to cure within the time period set forth in such notice, may require that Borrower pay immediately the entire amount remaining unpaid under the Note and this Security Instrument. This requirement will be called "immediate Payment in Full."

If Lender requires immediate Payment in Full, Lender may bring a lawsuit to take away all of Borrower's remaining rights in the Property and to force the Property sold. At this time, Lender or another person may acquire the Property. This is known as "foreclosure and sale." If the proceeds of this sale in satisfaction to repay Lender the amount due to Lender from Borrower under the Note and under this Security Instrument, Lender may, to the extent not limited or prohibited by law, obtain a court judgment against Borrower personally for the difference between

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all amounts due from Borrower under the Note and this Security Instrument and the sale proceeds. In any lawsuit for foreclosure and sale, Lender will have the right to collect all costs and expenses of the foreclosure and sale allowed by law. This includes attorney's fees and costs of title evidence permitted by applicable law and Rules of Court, and reasonable attorney's fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction). All such sums as may come due will be secured by the lien of this Security Instrument.

Lender may require Immediate Payment In Full under this paragraph 17, if:

- (A) Borrower fails to make any payment required by the Note or this Security Instrument when it is due;
- or
- (B) Except in those circumstances in which federal law otherwise provides, all or any part of the Property, or any right in the Property, is sold or transferred without Lender's prior written consent (or, if Borrower is not a natural person, if a beneficial interest in Borrower is sold or transferred); or
- (C) On application of Lender, two or more insurance companies licensed to do business in the State in which the Property is located refuse to issue policies insuring the buildings and improvements on the Property; or
- (D) Borrower fails to make any payment required by any senior deed to secure debt, security deed, deed of trust or mortgage encumbering or affecting the Property or Borrower fails to keep any other promise or agreement in any senior deed to secure debt, security deed, deed of trust or mortgage encumbering or affecting the Property; or
- (E) Borrower fails to keep any other promise or agreement in this Security Instrument within the time set forth, or if notice is set forth in this Security Instrument, then within the time set forth in the notice sent to Borrower by Lender; or
- (F) Any representation made or information given to Lender by Borrower in connection with Borrower's application for this loan is false or misleading in any material respect.

18. **Assignment of Leases.** Borrower hereby assigns to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon Lender's notice to Borrower of Borrower's breach of any covenant or agreement in this Security Instrument, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph 18, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

19. **Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agent(s) to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agent(s), except that Lender shall not be entitled to collect such rents and revenues if and to the extent such rents and revenues are being collected by the holder of an assignment of rents which has priority over this Security Instrument. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. The assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower, and to the extent that rents are not being collected by the holder of an assignment of rents which has priority over this Security Instrument: (i) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent(s) on Lender's written demand to the tenant.

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Borrower has not executed any prior assignment of the rents, except to the holder of a security deed, mortgage, deed of trust or other encumbrance which has priority over this Security Instrument and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 19 which Lender presently has, or any rights to which Lender may become entitled in the future as a result of the release, satisfaction or invalidity of a presently existing assignment of rents.

Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall not cure or waive any default or invalidate any other rights or remedies of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

20. **Appointment of Receiver; Lender in Possession.** Upon acceleration under paragraph 17 or abandonment of the Property and at any time thereafter Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due, pursuant to paragraph 19 hereof. However, Lender shall be under no obligation to enter upon, take control of or maintain the Property. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. Lender and any receiver shall be liable to account for only those rents actually received.

21. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay all costs of recordation, if any.

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

23. **Use of Property; Compliance with Law.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

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)]

Adjustable Rate Rider

Condominium Rider

1-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Biweekly Payment Rider

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However, this does not constitute any prior assignment of the debt, except to the holder of a security debt. mortgage, bond or other encumbrance which has priority over this security instrument and has not and will not be satisfied by or for the benefit of the lender under this paragraph 19. Any other rights or interests in the property which may be acquired by the lender or any other party in connection with the release, satisfaction or discharge of a security instrument shall be subject to the provisions of this paragraph 19.

Any application of proceeds shall not constitute a release or discharge of the lender or any other party from its obligations under this security instrument. This assignment of debt of the Property shall constitute when the proceeds of the security instrument are applied to the debt.

20. **Appointing of Receiver; Lender in Possession.** Upon recording under paragraph 17 or abandonment of the Property and at any time thereafter, the lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due, pursuant to paragraph 19 hereof. However, the lender shall be under no obligation to enter upon, take control of or maintain the Property. Any rents collected by the lender or the receiver shall be applied first to payment of the cost of management of the Property and collection of rents, including, but not limited to, receiver's fees, including the receiver's reasonable attorney fees, and then to the debt secured by this security instrument. The lender and any receiver shall be liable to account for only those rents actually received.

21. **Release.** Upon payment of all debts secured by this security instrument, the lender shall discharge this security instrument without charge to borrower. However, the lender shall pay all costs of recording, if any.

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

23. **Use of Property; Compliance with Law.** The borrower shall not lease, agree to or make a change in the use of the Property or its zoning classification, unless the lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

24. **Rights in this Security Instrument.** If one or more rights are exercised by borrower and recorded together with this security instrument, the provisions and agreements of each such right shall be incorporated into and shall amend and supplement the covenants and agreements of this security instrument as if the parties were a part of this security instrument.

(Check applicable boxes)

- Adjustable Rate
- Condominium/Other
- 1-4 Family
- Second Payment
- Planned Unit Development/Other
- Biweekly Payment

CONTINUED ON PAGE 2

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Other(s) [(specify)

Rate Improvement
Rider

Second
Home Rider

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR DEEDS TO SECURE DEBT, MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any deed to secure debt, mortgage, deed of trust or other encumbrance which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page one of this Security Instrument, or at any other address for notice provided by Lender to such holder, of any default under any such superior instrument or encumbrance and of any sale or other action to enforce such superior instrument or encumbrance.

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.

John Aniol (Seal) Barbara Aniol (Seal)
 Borrower John Aniol Borrower Barbara Aniol
 _____ (Seal) _____ (Seal)
 Borrower Borrower

STATE OF ILLINOIS)
)SS
COUNTY OF Cook)

I, Samuel M. Elnhorn Lori R. Ader, a notary public in and for said County and State, do hereby certify that John Aniol, a bachelor and Barbara Aniol, married to Julian Aniol personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she (he) (they) signed and delivered the said instrument as her (his) (their) free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 18th day of February, 1995.



Notary Public

Please Record and Return to:

Centennial Mortgage Company
a Division of Superior Bank FSB
135 Chestnut Ridge Road
Montvale, New Jersey 07645
Attn: Recorded Documents Department

This instrument was prepared by:



Midwest Land Title Company, Inc.
9525 W. Bryn Mawr, Suite 130
Rosemont, Illinois 60018

951281952

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Home Mail

First Impression Rider

Other (Specify)

REQUEST FOR NOTICE OF DEED AND FORECLOSURE UNDER SENIOR DEEDS TO SECURE DEBT MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any deed to secure debt mortgage, deed of trust or other encumbrance which has priority over the security instrument to first notify in writing to Lender at Lender's address set forth on page one of this security instrument, or at any other address for notice provided by Lender to such holder, of any default under any such encumbrance and of any sale or other action to enforce such security instrument or encumbrance.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and in any terms associated by Borrower and recorded with it.

(Name)	Borrower	(Signature)	
(Name)	Borrower	(Signature)	

STATE OF ILLINOIS
COUNTY OF COOK

I, _____, a person legally able to act in this County and State, do hereby certify that _____ a borrower, and _____ a lender, whose names are set forth in the foregoing instrument, are parties to the same instrument whose names are set forth in the foregoing instrument, and that the said instrument was signed and delivered by the said parties as set forth herein and voluntarily act for the use and purpose therein set forth.

GIVEN under my hand and official seal this _____ day of _____, 19__.

Notary Public

This instrument was prepared by _____
Please Record and Return to:
Illinois Mortgage Company
a Division of Suncoast Bank FSB
137 Chestnut Ridge Road
Stowville, New Jersey 07082
Attn: Recording Department

Legal Description:

UNIT 236 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN BAY COLONY CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT #22400645, AS AMENDED, IN THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.# 09-16-201-033-1296

C/K/A 9473 Bay Colony, #1E, Des Plaines, IL 60016

Property of Cook County Clerk's Office

95125952

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Local Description

UNIT 238 TOGETHER WITH THE UNDIVIDED PROPORTIONATE INTEREST IN THE
COMMON ELEMENTS IN SAY COLONY CONDOMINIUM AS DELINEATED AND
DEFINED IN THE DECLARATION RECORDED AS DOCUMENT #1340044, AS
AMENDED, IN THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 41
NORTH, RANGE 11, EAST OF THE THIRD MERIDIAN, IN COOK
COUNTY, ILLINOIS.

11-11-2011 10:00 AM

COOK COUNTY CLERK'S OFFICE

Property of Cook County Clerk's Office