CONSULT YOUR LAWYER BEFORE SIGNING THIS ENSTRUMENT—THIS ENSTRUMENT SHOULD BE USED BY LAWYERS CHLY.

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THIS MORTGAGE, made the 25 day of SYPT

, mineteen hundred and eighty-two

both residing at 132-46 114th Place, Ozone Park, Queens, New York,

REEL 1482 PG 213

, the mortgager,

SEC. 51 ANTHONY PICIULLO and LOUISA PICIULLO, his wife, residing at 132-46 114th Place, Ozone Park, Queens, New York,

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, the mortgagee,

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WITNESSETH, that to secure the payment of an indebtedness in the sum of FIFTEEN THOUSAND (\$15,000.00)-----

dollars

lawful money of the United States, to be paid within six (6) years

Water Brown of the March Acceptance

With the But with

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with interest thereon to be computed from the date hereof, at the rate of six (6) per centum per annum, and to be paid on the day of OCT 1982, next ensuing and monthly thereafter, in equal installment payments of \$248.60 each,

according to a certain hond,

note or obligation bearing even date herewith, the mortgagor hereby mortgages to the mortgages

All that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Fourth Ward of the Borough and County of Queens, City and State of New York, bounded and described as follows:

BEGINNING at a point on the westerly side of 114th Place, distant 140 feet northerly from the corner formed by the intersection of the westerly side of 114th Place with the northerly side of 133rd Avenue; running thence westerly, at right angles to 114th Place, 100.005 feet; thence northerly parallel with 114th Place, 40 feet; thence easterly, again at right angles to 114th Place, 100.005 feet to the westerly side of 114th Place; thence southerly, along the westerly side of 114th Place, 40 feet to the point or place of beginning.

SAYD PREMISES known as 132-46 114th Place, Ozone Park, Queens, New York.

TOGETHER with all right, title and interest of the mortgagor in and to the land lying in the streets and roads in front of and adjoining said premises;

TOGETHER with all fixtures, chattels and articles of personal property now or hereafter attached to or used in connection with said premises, including but not limited to furnaces, boilers, oil burners, radiators and piping, coal stokers, plumbing and bathroom fixtures, refrigeration, air conditioning and sprinkler systems, wash-tubs, sinks, gas and electric fixtures, stoves, ranges, awnings, screens, window shades, elevators, motors, dynamos, refrigerators, kitchen cabinets, incinerators, plants and shrubbery and all other equipment and machinery, appliances, fittings, and fixtures of every kind in or used in the operation of the buildings standing on said premises, together with any and all replacements thereof and additions thereto;

TOGETHER with all awards heretofore and hereafter made to the mortgagor for taking by eminent domain the whole or any part of said premises or any easement therein, including any awards for changes of grade of streets, which said awards are hereby assigned to the mortgagee, who is hereby authorized to collect and receive the proceeds of such awards and to give proper receipts and acquittances therefor, and to apply the same toward the payment of the mortgage debt, notwithstanding the fact that the amount owing thereon may not then be due and payable; and the said mortgagor hereby agrees, upon request, to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning said awards to the mortgagee, free, clear and discharged of any encumbrances of any kind or nature whatsoever.

AND the mortgagor covenants with the mortgagee as follows:

- 1. That the mortgagor will pay the indebtedness as hereinbefore provided.
- 2. That the mortgagor will keep the buildings on the premises insured against loss by fire for the benefit of the mortgagee; that he will assign and deliver the policies to the mortgagee; and that he will reimburse the mortgagee for any premiums paid for insurance made by the mortgagee on the mortgagor's default in so insuring the buildings or in so assigning and delivering the policies.
- 3. That no building on the premises shall be altered, removed or demolished without the consent of the mortgagee.
- 4. That the whole of said principal sum and interest shall become due at the option of the mortgagee: after default in the payment of any instalment of principal or of interest for fifteen days; or after default in the payment of any tax, water rate, sewer rent or assessment for thirty days after notice and demand; or after default after notice and demand either in assigning and delivering the policies insuring the buildings against loss by fire or in reimbursing the mortgagee for premiums paid on such insurance, as hereinbefore provided; or after default upon request in furnishing a statement of the amount due on the mortgage and whether any offsets or defenses exist against the mortgage debt, as hereinafter provided. An assessment which has been made payable in instalments at the application of the mortgagor or lessee of the premises shall nevertheless, for the purpose of this paragraph, be deemed due and payable in its entirety on the day the first instalment becomes due or payable or a lien.
- 5. That the holder of this mortgage, in any action to foreclose it, shall be entitled to the appointment of a receiver.
- 6. That the mortgagor will pay all taxes, assessments, sewer rents or water rates, and in default thereof, the mortgagee may pay the same.
- 7. That the mortgagor within five days upon request in person or within ten days upon request by mail will furnish a written statement duly acknowledged of the amount due on this mortgage and whether any offsets or defenses exist against the mortgage debt.
- 8. That notice and demand or request may be in writing and may be served in person or by mail.
- 9. That the mortgagor warrants the title to the premises.

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- 10. That the fire insurance policies required by paragraph No. 2 above shall contain the usual extended coverage endorsement; that in addition thereto the mortgagor, within thirty days after notice and demand, will keep the premises insured against war risk and any other hazard that may reasonably be required by the mortgages. All of the provisions of paragraphs No. 2 and No. 4 above relating to fire insurance and the provisions of Section 254 of the Real Property Law construing the same shall apply to the additional insurance required by this paragraph.
- 11. That in case of a foreclosure sale, said premises, or so much thereof as may be affected by this more-gage, may be sold in one parcel.
- 12. That if any action or proceeding be commenced (except an action to foreclose this mortgage or to collect the debt secured thereby), to which action or proceeding the mortgage is made a party, or in which it becomes necessary to defend or uphold the lien of this mortgage, all sums paid by the mortgage for the expense of any litigation to prosecute or defend the rights and lien created by this mortgage (including reasonable counsel fees), shall be paid by the mortgagor, together with interest thereon at the rate of six per cent. per annum, and any such sum and the interest thereon shall be a lien on said premises, prior to any right, or title to, interest in or claim upon said premises attaching or accruing subsequent to the lien of this mortgage, and shall be deemed to be secured by this mortgage. In any action or proceeding to foreclose this mortgage, or to recover or collect the debt secured thereby, the provisions of law respecting the recovering of costs, disbursements and allowances shall prevail unaffected by this covenant.

13. That the mortgagor hereby assigns to the mortgagee the rents, issues and profits of the premises as further security for the payment of said indebtedness, and the mortgagor grants to the mortgagee the right to enter upon and to take possession of the premises for the purpose of collecting the same and to let the premises or any part thereof, and to apply the rents, issues and profits, after payment of all necessary charges and expenses, an account of said indebtedness. This assignment and grant shall continue in effect until this mortgage is paid. The mortgagee hereby waives the right to enter upon and to take possession of said premises for the purpose of sellecting said rents, issues and profits, and the mortgagor shall be entitled to collect and receive said rents, issues and profits until default under any of the covenants, conditions or agreements contained in this mortgage, and agrees to use such rents, issues and profits in payment of principal and interest becoming due on this mortgage and in payment of taxes, assessments, sewer rents, water rates and carrying charges becoming due against said premises, but such right of the mortgagor may be revoked by the mortgagee upon any default, of five days' written notice. The mortgagor will not, without the written consent of the mortgagee, receive or collect rent from any tenant of said premises or any part thereof for a period of more than one month in advance, and in the event of any default under this mortgage will pay mentally in advance to the mortgagee, or torany receiver appointed to collect said rents, issues and profits, the tax and reasonable rental value for the use and occupation of said premises or of such part thereof as may be in the possession of the mortgagee or to such receiver, and in default thereof may be evicted by summary proceedings.

or to such receiver, and in default thereof may be evicted by summary proceedings.

14. That the whole of said principal sum and the interest shall become due at the option of the mortgagee:

(a) after failure to exhibit to the mortgagee, within ten days after demand, receipts showing payment of all taxes, water rates, sewer rents and assessments; or (b) after the actual or threatened alteration, demolition or removal of any building on the premises without the written consent of the mortgagee; or (c) after the assignment of the rents of the premises or any part thereof without the written consent of the mortgagee; or (d) if the buildings on said premises are not maintained in reasonably good repair; or (e) after failure to comply with any requirement or order or notice of violation of law or ordinance issued by any governmental department claiming jurisdiction over the premises within three months from the issuance thereof; or (f) if on application of the mortgagee two or more fire insurance companies lawfully doing business in the State of New York refuse to issue policies insuring the buildings on the premises; or (g) in the event of the removal, demolition or destruction in whole or in part of any of the fixtures, chattels or articles of personal property covered hereby, unless the same are promptly replaced by similar fixtures, chattels and articles of personal property at least equal in quality and condition to those replaced, free from chattel mortgages or other encumbrances thereon and free from any reservation of title thereto; or (h) after thirty days' notice to the mortgagor, in the event of the passage of any law deducting from the value of land for the purposes of taxation any lien thereon, or changing in any way the taxation of mortgages or debts secured thereby for state or local purposes; or (i) if the mortgagor fails to keep, observe and perform any of the other covenants, conditions or agreements contained in this mortgage.

15. That the mortgagor will, in compliance with Section 13 of the Lien Law, receive the advances secured hereby and will hold the right to receive such advances as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same first to the payment of the cost of the improvement before using any part of the total of the same for any other purpose.

16. The within premises are improved by a two-family dwelling only.

17. This mortgage may be prepaid at any time, in whole or in part, without penalty, provided interest is paid to date of prepayment.

18. This mortgage shall become due and payable in full upon any transfer of the property by the mortgagor herein.

19. This is a purchase money mortgage given to secure part of the purchase price for the aforementioned premises.

This mortgage may not be changed or terminated orally. The covenants contained in this mortgage shall run with the land and bind the mortgagor, the heirs, personal representatives, successors and assigns of the mortgagor and all subsequent owners, encumbrancers, tenants and subtenants of the premises, and shall enure to the benefit of the mortgagee, the personal representatives, successors and assigns of the mortgagee and all subsequent holders of this mortgage. The word "mortgagor" shall be construed as if it read "mortgagees" whenever the sense of this mortgage so requires.

IN WITNESS WHEREOF, this mortgage has been duly executed by the mortgagor

IN PRESENCE OF:

Strike out th clause 16 if impolicable.

William Giplmonti

Agelina Toni Girimonti

17.

On the and day of August Sept 1982, before me STATE OF NEW YORK, COUNTY OF On the before me personally came
WILLIAM GIRIMONTI and ANGELINA personally came REEL 1482 PC TONI GIRIMONTI, his wife, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that they executed the same to me known to be the individual executed the foregoing instrument, executed the same. described in and who ROBERT A. CICOLA NOTARY PUBLIC, State of New York No. 52-4639175, Suffolk County Yorm Expires March 30, 19 STATE OF NEW YORK, COUNTY: OF SYATE OF NEW YORK, C On the day of On the personally came personally came to me known, who, being by me duly sworn, did depose and the subscribing witness to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that he resides at No. say that he resides at No. αf that he knows in and which executed the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of directors of said corporations. to be the individual described in and who executed the foregoing instrument; that he, said subscribing witness, was present and saw execute the same; and that he, said witness, tion, and that he signed h name thereto by like order. at the same time subscribed h NLOCK. LOT Queens PICIULLO : GIRIMONTI RETURN BY MAIL TO: LERNER & SERWER ESQS. TRANS-AMERICA ABSTRACT SERVICE INC 87 WEST SUFFOLK AVE. CENTRAL ISLIP, N.Y. 11722 185 HILLSIDE AVENUE WILLISTON PARK, N.Y.-11596 (516) 747-4824 Zip No. 185231 285231 OFFICE OF CITY REGISTER Queens County RECORDED Witness my hand and official seal