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2002-09-27 13:35:16  
Cook County Recorder 28.50

ILLINOIS MORTGAGE &  
ASSIGNMENT OF MORTGAGE

THIS INDENTURE WITNESSETH, THAT  
RUBEN VILLANUEVA  
LETICIA VILLANUEVA



of 8510 S. SAGINAW

city of CHICAGO, State of Illinois  
Mortgagor(s), MORTGAGE AND WARRANT  
TO AMERI-CRAFT EXTERIORS of  
6139 W TOUHY AVE CHICAGO, IL 60646

Mortgagee, to secure payment of that certain  
Home Improvement Retail Installment Contract  
Of even date herewith, in the amount of \$ 6,547.00 payable to the order of and delivered to the Mortgagee,  
in and by which the Mortgagor promises to pay the contract and interest at the rate and in installments as provided in said  
contract with a final payment of the balance due on the following described real estate, to wit:

3 pgs

LOT 5 IN BLOCK 52 IN HILL'S ADDITION TO SOUTH CHICAGO, BEING SUBDIVISION OF THE  
SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

21-31-320-021  
COMMONLY KNOWN AS: 8510 S. SAGINAW, CHICAGO, ILLINOIS

situated in the county of COOK in the State of Illinois, hereby releasing and waiving all rights  
under and by virtue of the Homestead Exemption Laws of the State of Illinois, and all right to retain possession of said  
premises after any default in payment or breach of any of the covenants or agreements herein contained.

AND IT IS EXPRESSLY PROVIDED AND AGREED, That if all or any part of the property or an interest in the property is  
sold or transferred by Mortgagor without Mortgagee's prior written consent, Mortgagee, at Mortgagee's option, may require  
immediate payment in full of the entire amount due under the Mortgage and Home Improvement Retail Installment Contract.  
Mortgagee, at Mortgagee's option, may waive the right to declare the balance immediately due and may accept in writing an  
assumption agreement executed by the person to whom the Mortgagor is transferring or selling the interest in the property. If  
Mortgagee does allow Mortgagor's successor in interest to assume the obligation, Mortgagor will be released from further  
obligation under this Mortgage and the Home Improvement Retail Installment Contract. The following types of transfers will  
not give Mortgagee the right to require immediate payment in full:

- (a) the creation of liens or other claims against the property which are inferior to this Mortgage;
- (b) a transfer of rights in household appliances to a person who provides the Mortgagor with the money to buy these in order to protect that person against possible losses;
- (c) a transfer of the land to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law;
- (d) leasing the property for three years or less; so long as the lease does not include an option to buy;
- (e) a transfer of Mortgagor's resulting from death of the Mortgagor's;
- (f) a transfer where Mortgagor's spouse or children become owners of the property;
- (g) a transfer to Mortgagor's spouse resulting from a divorce decree, separation agreement, or property settlement agreement;
- (h) a transfer into an inter vivos trust in which the Mortgagor is and remains a beneficiary, so long as there is no transfer of rights of occupancy in the property.

Initials: R.V.

IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That if default be made in the payment of the said contract, or of any part thereof, or in the case of waste or non-payment of taxes or assessments on said premises, or of a breach of any of the covenants of agreements herein contained, then in such case the whole of said sum, less unearned charges, secured by the said contract in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, his or its attorneys or assigns, and as provided by law, become due and payable, and this mortgage may be foreclosed to pay the same, and it shall be lawful for the said mortgagee, his or its attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

UPON THE FORECLOSURE AND SALE of said premises, there shall be first paid out of the proceeds of such sale all expenses of advertisement, selling and conveying said premises, and reasonable attorney's fees, to be included in the decree, and all moneys advanced for taxes, assessments and other liens; then there shall be paid the unpaid balance of said contract whether due and payable by the terms thereof or not.

DATE: 9/6/02

Rubén Villanueva  
RUBEN VILLANUEVA

Leticia Villanueva (Seal)  
-Borrower LETICIA VILLANUEVA (Seal)  
-Borrower

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

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

STATE OF ILLINOIS  
County of Cook } SS

I, THE UNDERSIGNED, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

Ruben Villanueva & Leticia Villanueva

personally known to me to be the same person(s) whose name(s) RUBEN subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Matthew V. Sexton  
Notary Public

MATTHEW V. SEXTON  
NOTARY PUBLIC STATE OF INDIANA  
LAKE COUNTY  
MY COMMISSION EXPIRES 5/16/03

Prepared by:  
AMERI-CRAFT EXTERIORS  
6139 W TOUHY AVE CHICAGO, IL 60646

ASSIGNMENT

The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to HARBOR FINANCIAL GROUP LTD. all right, title and interest in and to the foregoing Mortgage and the money due and to become due on the Home Improvement Retail Installment contract secured thereby and warrants that no liens have been filed by Assignor on the property described in the Mortgage.

AMERI-CRAFT EXTERIORS (Seal) -Seller

By [Signature]

Vice Pres Title

STATE OF Illinois County of Cook }SS

On this 16th day of September 2002, there personally appeared before me

Matthew W. Saylor

, known or proven to me to be the person whose name is subscribed to the within assignment, and acknowledged that he/she executed the same, as his/her free and voluntary act of the purposes therein contained and (in the event the assignment is by a corporation) that he/she is Vice Pres and was authorized to execute the said assignment and the seal affixed thereto, if any, is the sale of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

After recording mail to: HARBOR FINANCIAL GROUP, LTD 1070 SIBLEY BLVD CALUMET, IL 60409

[Signature] Notary Public

OFFICIAL SEAL TAMMY L. CORREA NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 8-22-2005

