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Doc#: 0425327111
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 09/09/2004 12:30 PM Pg: 1 of 3

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MORTGAGE

I (we), the undersigned Yerrell D. Hyatt, Sr.
(hereafter "Mortgagor" whether one or more) whose address is 726 W. 118th Street Chicago
, do hereby mortgage and warrant
to US Design & Remodeling, LLC, (hereafter "Mortgagee") whose
address is 2521 N. Pulaski Road Chicago
its successors and assigns, that immovable property and the improvements thereon situated in the County of
Cook, State of Illinois, and legally described as:

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract,
dated July 13, 2004, having an Amount Financed of \$ 7,388.75, together
with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by
this Mortgage will mature on _____

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MORTGAGE PAGE 2

The Mortgagor covenants with the Mortgagee, while this Mortgage remains in force, as follows:

1. To pay the indebtedness represented by the above-described, Illinois Home Improvement Retail Installment Contract together with all finance charges described therein, in the time and manner therein provided.
2. To pay all taxes, assessments and other charges that may be levied or assessed upon or against the premises within 30 days after the same shall become due and payable.
3. To keep all the improvements erected on the premises continually intact and in good order and repair and to permit or suffer no waste of said premises.

If default shall be made in the payment of the indebtedness or any part thereof, or in the performance of any of the covenants and agreements contained in said Illinois Home Improvement Retail Installment Contract and/or herein contained, the entire indebtedness secured hereby remaining unpaid shall at once become due and collectible if the Mortgagee so elects, without notice of such election except as may be required by law.

In the event the ownership of the premises or any part thereof becomes vested in a person other than the Mortgagor, Mortgagee may deal with such successor or successors in interest with reference to this Mortgage and the indebtedness hereby secured in the same manner as with the Mortgagor, without in any manner vitiating or discharging the Mortgagor's liability hereunder, or the liability for the indebtedness hereby secured.

Mortgagor hereby waives all homestead exemptions relating to the premises to which Mortgagee may be entitled under the constitution and laws of the State of Illinois and of the United States of America.

In the event of any breach of the foregoing covenants, Mortgagee shall be entitled to all available remedies under Illinois law, including, without limitation, foreclosure of this Mortgage.

Payment of this Mortgage is subject to the terms of a home improvement installment contract of even date between Mortgagor and Mortgagee.

Dated this July 13 day of July, 2004.

Um
ad

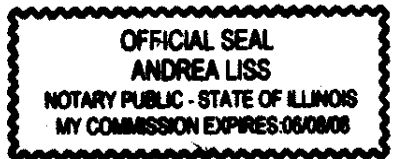
Vernell D. Myart, Sr.
MORTGAGOR

MORTGAGOR

STATE OF ILLINOIS)
) SS:
COUNTY OF COOK)

The foregoing instrument was acknowledged before me this 13 day of July, 2004, by Vernell D. Myart Sr, who is (are) personally known to me or who has (have) produced Drivers licence as identification and who did (did not) take an oath. MY COMMISSION EXPIRES 6/8, 2008.

Andrea Liss
NOTARY PUBLIC
Andrea Liss
NOTARY PRINTED NAME



This instrument prepared by:
US Design & Remodeling, LLC
2521 N. Pulaski Road
Chicago, IL 60639

MAIL TO: Kenwood Associates Inc.
4041 Powder Mill Road
Suite 204
Calverton, MD 20705

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EXHIBIT A

SITUATED IN COOK COUNTY, ILLINOIS:

LOT 174 (EXCEPT THE WEST 3 FEET AND EXCEPT THE EAST 17 FEET) IN SHARPSHOOTERS PARK SUBDIVISION IN THE WEST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 21 TOWNSHIP 37 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, IL.

ADDRESS: 720 W 118ST; CHICAGO, IL 60628 TAX MAP OR
PARCEL ID NO.: 25-21-320-025

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