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Return To:  
Jones, Earline  
5441 W. Haddon Ave.  
Chicago, ILL. 60651



Doc#: 0429634070  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 10/22/2004 12:01 PM Pg: 1 of 3

(Space Above This Line For Recording Data)

**MORTGAGE**

I (we), the undersigned ~~Leo Jones~~ <sup>(Accepted)</sup> & Earlene Jones  
(hereafter "Mortgagor" whether one or more) whose address is 5441 W. Haddon Ave.  
Chicago, IL 60651, do hereby mortgage and warrant  
to US Design & Remodeling, (hereafter "Mortgagee") whose  
address is 2521 N. Pulaski Rd Chicago, IL 60639  
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 August 20, 2004, having an Amount Financed of \$ 10,216.50, together  
with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by  
this Mortgage will mature on \_\_\_\_\_.

pin# 16-04-303-011

3 pages

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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 Mortgagor 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 20 day of August, 2004.

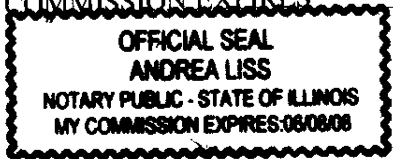
[Signature]  
 MORTGAGOR Earline Jones

[Signature]  
 MORTGAGOR Earline Jones

STATE OF ILLINOIS )  
 ) SS:  
 COUNTY OF COOK )

The foregoing instrument was acknowledged before me this 20 day of August, 2004, by Earline Jones who is (are) personally known to me or who has (have) produced drivers license as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 6/8, 2008.



[Signature]  
 NOTARY PUBLIC  
Andrea Liss  
 NOTARY PRINTED NAME

This instrument prepared by:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please return recorded document to:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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From: RightFax Page: 4/6 Date: 7/27/2004 10:14:04 AM RightFax

## EXHIBIT A

SITUATE IN THE COUNTY OF COOK AND THE STATE OF ILLINOIS TO  
WIT:

BEING LOT 26 IN THE E.A. CUMMINGS AND COMPANY'S HADDON  
AVENUE ADDITION TO AUSTIN, BEING A SUBDIVISION OF THE WEST  
1290.20 FEET OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE NORTH  
1/2 OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 4,  
TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL  
MERIDIAN; TOGETHER WITH LOT 36 OF E.A. CUMMINGS AND  
COMPANY'S PINE AVENUE ADDITION TO AUSTIN IN THE SOUTHWEST  
1/4 OF SAID SECTION 4 IN COOK COUNTY, ILLINOIS.

ADDRESS: 5441 W HADDON AVE.; CHICAGO, IL 60651 TAX MAP  
OR PARCEL ID NO.: 16-04-303-011

Property of Cook County Clerk's Office