



Doc#: 0510849019
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 04/18/2005 07:46 AM Pg: 1 of 3

_____(Space Above This Line For Recording Data)_____

MORTGAGE

I (we), the undersigned FRANK ESQUIVEL (hereafter "Mortgagor" whether one or more), whose address is 11000 S GREENBAY, CHICAGO, IL 60617, do hereby mortgage and warrant to AFFORDABLE REMODELING (hereafter "Mortgagee"), whose address is 3459 W FOSTER, CHICAGO, IL 60625, its successors and assigns, that immovable property and the improvements thereon situated in the County of COOK, State of Illinois, and legally described as:

SEE EXHIBIT A

999347644

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated MARCH 11, 2005, having an Amount Financed of \$ 9320.5, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on March 11, 2012.

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.

3

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MORTGAGE PAGE 2

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 related 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 11 day of March, 2005.

X [Signature]
Mortgagor

X _____
Mortgagor

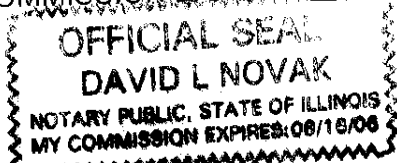
STATE OF ILLINOIS)
COUNTY OF COOK) SS:

The foregoing instrument was acknowledged before me this 11 day of MARCH, 2005, by _____, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced _____ as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 8/16/06

[Signature]
NOTARY PUBLIC

DAVID L. NOVAK
NOTARY PRINTED NAME



This instrument prepared by:
Amerifirst Home
Improvement Finance Co
4405 S. 96th St.
Omaha, NE 68127

Please return recorded document to:
Amerifirst Home
Improvement Finance Co
4405 S. 96th St.
Omaha, NE 68127

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F N M C, LLC
13031 Arbor Street
Omaha, Nebraska 68144
TOLL FREE (800) 419-4721 Fax (800) 419-4732

LEGAL DESCRIPTION ORDER INFORMATION

NAME FRANK ESQUIVEL
ADDRESS 11000 S. GREENBAY
CITY CHICAGO
COUNTY COOK
STATE IL
FDS JOB # 999-347644
SUBSCRIBER # 99
Attention JULIE
FNMC ORDER # L44191
Date 15-Mar-2005

LEGAL DESCRIPTION

Lot 1 and the North half of Lot 2 in Block 2 in Russell's Subdivision of that part lying East of the Calumet River of the South half of Section 18, Township 37 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.

Address of Real Estate: 11000 SOUTH GREEN BAY AVENUE,
CHICAGO, IL 60617

TAX PARCEL #26-18-406-016-0000

LEG2