



Doc#: 0520315131  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 07/22/2005 12:07 PM Pg: 1 of 3

(Space Above This Line For Recording Data)

**MORTGAGE** 999474661

I (we), the undersigned MART WATSON and CAROLYN J WATSON (hereafter "Mortgagor" whether one or more), whose address is 926 MARSHALL, BELLWOOD, IL 60104, do hereby mortgage and warrant to US DESIGN & REMODELING, LLC (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:

SEE EXHIBIT A

Tax Parcel ID# 15-16-108-041-0000  
(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated 5-31, 2005, having an Amount Financed of \$ 11440.5, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on May 31, 2020.

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.

5-11  
D-3  
MAY  
JH

# UNOFFICIAL COPY

## 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 31 day of May, 2005.

Mat Watson Jr  
Mortgagor

Carolyn J. Watson  
Mortgagor

STATE OF ILLINOIS }  
COUNTY OF Cook } SS:

The foregoing instrument was acknowledged before me this 31 day of May, 2005, by Mat Watson Jr and Carolyn J. Watson, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced DRIVERS LICENSES as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 7/1/07

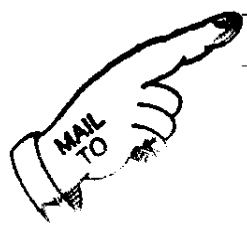
Chester Pietrusiewicz  
NOTARY PUBLIC

Chester Pietrusiewicz  
NOTARY PRINTED NAME



This instrument prepared by:  
Jamie Schuler  
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



# UNOFFICIAL COPY

EXHIBIT A

Lot 168 in Madison Street Westchester "L" Subdivision in Section 16, Township 39

North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

TAX PARCEL #15-16-108-041-0000

Property of Cook County Clerk's Office