

# UNOFFICIAL COPY



Doc#: 0520847074  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 07/27/2005 08:16 AM Pg: 1 of 3

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0999417900

## MORTGAGE

I (we), the undersigned SILVIO QUEZADA and ADELA QUEZADA (hereafter "Mortgagor" whether one or more), whose address is 4625 S KEDVALE, CHICAGO, IL 60632, do hereby mortgage and warrant to DANLEYS GARAGE WORLD (hereafter "Mortgagee"), whose address is 3100 DUNDEE RD STE 910, NORTHBROOK, IL 60062, 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

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated APRIL 22, 20 05, having an Amount Financed of \$ 11565.5, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on APRIL 22 2015.

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.

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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 22ND day of APRIL, 20 05.

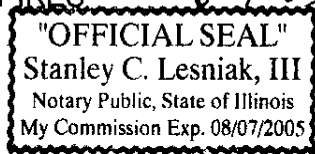
X Silvio Quezada  
Mortgagor

X Adela Quezada  
Mortgagor

STATE OF ILLINOIS }  
COUNTY OF COOK } SS:

The foregoing instrument was acknowledged before me this 22ND day of APRIL, 20 05, by SILVIO QUEZADA AND ADELA QUEZADA, 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 8-7-05



Stanley C. Lesniak III  
NOTARY PUBLIC  
STANLEY C. LESNIAK III  
NOTARY PRINTED NAME

This instrument prepared by:

Please return recorded document to:

Amerifirst Home  
Improvement Finance Co  
4405 S. 96th St.  
Omaha, NE 68127

Amerifirst Home  
Improvement Finance Co  
4405 S. 96th St.  
Omaha, NE 68127



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## EXHIBIT A

The following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

Lot 161 (except the North 62 feet) in Frederick H Bartlett's 47th Street  
Subdivision of Lot "C" in Circuit Court Partition of the South 1/2 of Section  
3, and that part of the Northwest 1/4 lying South of Illinois Michigan Canal  
of Section 3, Township 38 North, Range 13 East of the Third Principal  
Meridian, in Cook County, Illinois.

Property Address: 4625 S KEDVALE, CHICAGO, IL 60632

TAX PARCEL #19-03-418-027-0000

Property of Cook County Clerk's Office