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Doc#: 0526945038 Fee: \$28.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 09/26/2005 09:49 AM Pg: 1 of 3

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999542004

MORTGAGE

I (we), the undersigned VANESSA NEELY (hereafter "Mortgagor" whether one or more), whose address is 17652 LARKIN LN, COUNTRY CLUB HILLS, IL 60478, do hereby mortgage and warrant to EURO-TECH, INC (hereafter "Mortgagee"), whose address is 313 W. IRVING PARK ROAD, BENSENVILLE, IL 60106, 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 # 28-34-100-005-0000
(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated 7.18, 2005, having an Amount Financed of \$ 12103.46, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on July 18, 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 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.

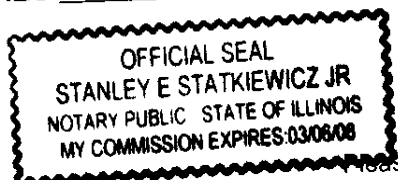
Dated this 18th day of July, 2005.

X Vanessa Neely
Mortgagor
Vanessa Neely
X _____
Mortgagor

STATE OF ILLINOIS }
COUNTY OF _____ } SS:

The foregoing instrument was acknowledged before me this 17/23/05 day of 28, 2005, by Vanessa Neely, 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 _____



Stanley E. Statkiewicz Jr.
NOTARY PUBLIC
NOTARY PRINTED NAME

This instrument prepared by:
Cundra Bero
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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EXHIBIT A

Lot 277 in J.E. Merrion's Country Club Hills Unit Number 8, a subdivision of part of the North 1/2 of the Northwest 1/4 and part of the Southwest 1/4 of said Northwest 1/4 of Section 34, Township 36 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.

Address of Real Estate: 17652 Larkin Lane, Country Club Hills, Illinois 60478

TAX PARCEL #28-34-100-005-0000

Property of Cook County Clerk's Office