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Doc#: 0527745076 Fee: \$28.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/04/2005 09:48 AM Pg: 1 of 3

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**MORTGAGE**

0999570567  
I (we), the undersigned BELINDA BEN (hereafter "Mortgagor" whether one or more), whose address is 5145 S HONORE, CHICAGO, IL 60609, do hereby mortgage and warrant to AMERI-CRAFT EXTERIORS, INC (hereafter "Mortgagee"), whose address is 6139 WEST TOUHY AVE, CHICAGO, IL 60646, 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 August 7th, 20 05, having an Amount Financed of \$ 4633.5, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on Aug 7, 2008.

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 7th day of August, 2005.

X Betha Ben  
Mortgagor

X \_\_\_\_\_  
Mortgagor

STATE OF ILLINOIS }  
COUNTY OF COOK } SS:

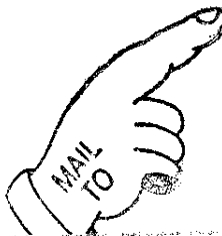
The foregoing instrument was acknowledged before me this 7th day of August, 2005, by Roy J. Amatore, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced \_\_\_\_\_ as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES \_\_\_\_\_

Roy J. Amatore  
NOTARY PUBLIC  
OFFICIAL SEAL  
ROY J. AMATORE  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 7-23-2006  
Roy J. Amatore  
NOTARY PRINTED NAME

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

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



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EXHIBIT A

Lot 23 in Block 1 in White Land Coleman's Subdivision of Blocks 41 to 44 inclusive  
in Stone and Whitney's Subdivision of the West 1/2 of the South East 1/4 of Section 6  
and the North 1/2 of the West 1/2 of the South East 1/4 of Section 7, Township 38  
North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

Address of Real Estate: 5145 S. Honore; Chicago, IL

TAX PARCEL #20-07-403-023-0000

Property of Cook County Clerk's Office