



Doc#: 0528048122 Fee: \$28.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/07/2005 02:20 PM Pg: 1 of 3

(Space Above This Line For Recording Data)

999505877

**MORTGAGE**

I (we), the undersigned ODESSA WOODALL (hereafter "Mortgagor" whether one or more), whose address is 11249 S HERMOSA AVE, CHICAGO, IL 60643, 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

Tax Parcel # 25-19-216-004-0000

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated JULY 2, 2005, having an Amount Financed of \$ 13826, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on July 2, 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.

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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.**

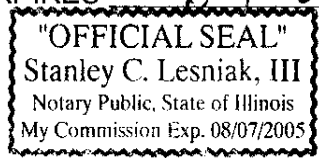
Dated this 2<sup>ND</sup> day of JULY, 20 05.

X Odessa Woodall  
Mortgagor  
Odessa Woodall  
X  
Mortgagor

STATE OF ILLINOIS }  
COUNTY OF COOK } SS:

The foregoing instrument was acknowledged before me this 2<sup>ND</sup> day of JULY, 20 05, by ODESSA WOODALL, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced DRIVERS LICENSE 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:  
Glenda Bera

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

Lot 44 and the North 1/2 of Lot 43 in Block 75 in the resubdivision of Washington Heights in the North East 1/4 of Section 19, Township 37 North, Range 14, East of the Third Principal Meridian, according to plat thereof recorded in Book 2 of Plats, Pages 45, 46 and 47 as Document No. 39778, in Cook County, Illinois.

Property Address: 11249 South Hermosa, Chicago, Illinois 60643

TAX PARCEL #25-19-216-004-0000

Property of Cook County Clerk's Office