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Doc#: 0531349138 Fee: \$28.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Gook County Recorder of Deedb Date: 11/09/2005 03:27 PM Pg: 1 or 3

(Space Above This Line For Recording Data)

999657034

legally described as:

MORTGAGE

I (we), the undersigned VIDAL A GUDIEL (hereafter "Mortgagor" whether one or more), whose address is 2110 N LEAMINGTON, CHICAGO, IL 60629, do hereby mortgage and warrant to SERVICE CONSTRUCTION INC (hereafter "Mortgagee"), whose address is 9245 FORESTVI'-W AVE,

EVANSTON, IL 60203, its successors arri assigns, that immovable property and the improvements thereon situated in the County of () () () (), State of Illinois, and

SEE EXHIBIT A

The first of 12 - 33 - 219 - 0000(hereafter the "premises") to secure payment of a certain Illinois Flome Improvement Retail

Installment Contract, dated 10 - 3, 20 - 000, having an Amount

Financed of \$ 5715, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on 10 - 3 - 2007.

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, on the liability for the indebtedness hereby secured.

Mortgagor nereby 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 2x, 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 voltgagor and Mortgagee. Dated this 3 day of STATE OF ILLINOIS COUNTY OF _ The foregoing instrument was acknowledged before me this day of by ______, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced identification and who did (did not) take an oath. MY COMMISSION EXPIRES NOTARY PUBLIC OFFICIAL SEAL STAN PROJANSKY NOTARY PUBLIC - STATE OF ILLINOIS NOTARY PRINTED NAME This instrument prepared by Please return recorded document to: AmeriFirst Home Improvement Finance Co. Improvement Finance Co. 4405 South 96th Street 4405 S. 96th St. Omaha, NE 68127 Omaha. NE 68127

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EXHIBIT A

Lot 1 in resubdivision of South 10 feet of Lot 18 and all of Lots 19 and 20 in in C.

jok County, Illinois.

mmonly known as: 2110 N. Le.

TAX PARCEL #13-33-215-039-0000 Block 9 in Chicago Land Investment Company's subdivision in the Northeast 1/4