

UNOFFICIAL COPY



Doc#: 0535645046 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/22/2005 10:15 AM Pg: 1 of 3

Property of Cook County Clerk's Office

(Space Above This Line For Recording Data)

MORTGAGE

I (we), the undersigned ANTONIO HENDERSON (hereafter "Mortgagor" whether one or more), whose address is 14707 S PRINCETON, DOLTON, IL 60419, do hereby mortgage and warrant to US DESIGN & REMODELING, LLC (hereafter "Mortgagee"), whose address is 2521 N PULASKI RD, CHICAGO, IL 60639, 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 NOVEMBER 10, 2004, having an Amount Financed of \$ 4868.5, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on _____.

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.

3-
5-
P-
M-
JH

UNOFFICIAL COPY

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 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 23rd day of November, 2005.

X Antonio Henderson
Mortgagor

X _____
Mortgagor

STATE OF ILLINOIS }
COUNTY OF Cook } SS:

The foregoing instrument was acknowledged before me this 23rd day of November, 2005, by ANTONIO HENDERSON, 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 March 25, 2009.



Christopher Zanchelli
NOTARY PUBLIC
Christopher Zanchelli
NOTARY PRINTED NAME

This instrument prepared by:
JAN Bullock

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

Please return recorded document to:
AmeriFirst Home Improvement Finance Co.
4405 South 96th Street
Omaha, NE 68127

UNOFFICIAL COPY

LEGAL DESCRIPTION

The North 4.99 feet of Lot 55 and all of Lot 56 in Robertson's Addition to Ivanhoe, being a subdivision of part of the Northwest 1/4 of Section 9, Township 36 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, according to the plat of said addition recorded February 15, 1926 as Document Number 9179682, in Book 225 of Plats, Pages 18 and 19, in Cook County Illinois.

Property Address: 14707 Princeton, Dolton, Illinois

TAX PARCEL #29-09-108-083-0000

Property of Cook County Clerk's Office