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Doc#: 0604153059 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/10/2006 08:52 AM Pg: 1 of 4

Property of Cook County Clerk's Office

(Space Above This Line For Recording Data)

499548900

MORTGAGE

I (we), the undersigned JAMES E WILLIAMS and CAROLE A WILLIAMS

(hereafter "Mortgagor" whether one or more), whose address is 1018 N LAWDALE AVE

, CHICAGO, IL 60651, 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 # 16-02-314-035-0000

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated 8-8, 20 05, having an Amount

Financed of \$ 13773.85, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on 9-8-2015.

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.

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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 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.

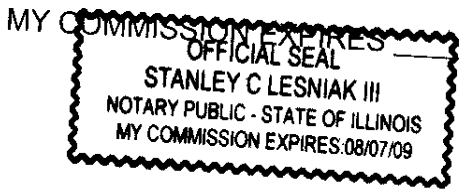
Dated this 8TH day of AUGUST, 20 05.

X James E. Williams
Mortgagor

X Carole A. Williams
Mortgagor
James E. Williams
Carole A. Williams

STATE OF ILLINOIS
COUNTY OF COOK } SS:

The foregoing instrument was acknowledged before me this 8TH day of AUGUST, 20 05, by JAMES E. + CAROLE A. WILLIAMS, 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.



8-7-09

Stanley C. Lesniak III
NOTARY PUBLIC
STANLEY C. LESNIAK III
NOTARY PRINTED NAME

This instrument prepared by:
Glenda K. Serna
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 17 in Block 6 in Treat's Subdivision of the Northeast 1/4 of the Southwest

1/4 of Section 2, Township 39 North, Range 13, East of the Third Principal

Meridian, in Cook County, Illinois.

Address of Real Estate: 1018 N. LAWNDALE, Chicago, Illinois 60651

TAX PARCEL #16-02-314-035-0000

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