

# UNOFFICIAL COPY



Doc#: 0604656011 Fee: \$28.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/15/2006 08:54 AM Pg: 1 of 3

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## MORTGAGE

99966030  
I (we), the undersigned ROSIE L COLEMAN and DONALD T COLEMAN

(hereafter "Mortgagor" whether one or more), whose address is 1837 BUCKINGHAM,

WESTCHESTER, IL 60154, do hereby mortgage and warrant to BEST

INTERIORS INC (hereafter "Mortgagee"), whose address is 4591 N ELSTON AVE,

CHICAGO, IL 60630, 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 9/17, 2005, having an Amount

Financed of \$ 24635, together with finance charges described therein (hereafter the

"indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature

on Feb. 19, 2026

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 17<sup>th</sup> day of September, 2005.

X Donald T. Coleman  
Mortgagor Donald T. Coleman

X Rosie L. Coleman  
Mortgagor Rosie L. Coleman

STATE OF ILLINOIS )  
COUNTY OF Cook ) SS:

The foregoing instrument was acknowledged before me this 17<sup>th</sup> day of September, 2005, by Donald T. Coleman and Rosie L. Coleman, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced ED as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 2/3/2008

Curtis Thompson  
NOTARY PUBLIC  
Curtis Thompson  
NOTARY PRINTED NAME



This instrument prepared by  
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

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EXHIBIT A

Lot 386, together with the West 1/2 of the vacated alley lying East of and adjoining said Lot 386, in George F. Nixon and Company's 22nd Street Addition to Westchester, being a subdivision of the West 1/2 of the Southeast 1/4 of Section 20, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

TAX PARCEL #15-20-404-021-0000

Property of Cook County Clerk's Office