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Doc#: 0604706059 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/16/2006 11:10 AM Pg: 1 of 3

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MORTGAGE

999726680
I (we), the undersigned JIMMY SMITH (hereafter "Mortgagor" whether one or more),
whose address is 12323 S PERRY, CHICAGO, IL 60643, do hereby mortgage and
warrant to CLIMATEGUARD (hereafter "Mortgagee"), whose address is 155 W 84TH
ST

,
CHICAGO, IL 60620, 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 January 14th, 2006, having an Amount
Financed of \$ 15263, together with finance charges described therein (hereafter the
"indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature
on Feb. 27, 2021.

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.

S
J
M

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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 14th day of January, 2006.

X *Jimmy Smith*
Mortgagor Jimmy Smith
X _____
Mortgagor

STATE OF ILLINOIS)
COUNTY OF COOK) SS:

The foregoing instrument was acknowledged before me this 14th day of January, 2006, by Jimmy Smith, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced IL DL as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES _____

Chester Pietrusiewicz
NOTARY PUBLIC

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

The South 8 feet of Lot 13 and all of Lot 14 in Block 2 in Cook's Subdivision

of Blocks 1 and 9 of Andrews Subdivision of the East half of the Southwest quarter

and the Southeast fractional quarter of Section 28, Township 37 North, Range 14,

East of the Third Principal Meridian, in Cook County, Illinois.

TAX PARCEL #25-28-404-041-0000

Property of Cook County Clerk's Office