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Doc#: 0609612074 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/08/2006 02:20 PM Pg: 1 of 3

Property of Cook County Clerk's Office

(Space Above This Line For Recording Data)

Prepared By: Jami Niveter for AmeriFirst Home Improvement Finance Co.
When Recorded Return to: AmeriFirst Home Improvement Finance Co.
4405 So. 96th Street
Omaha, NE 68127

999785959

MORTGAGE

I (we), the undersigned SONIA URGILES and ANGEL P & EDISON URGILES hereafter

"Mortgagor" whether one or more), whose address is 2215 N KARLOV AVE, CHICAGO,

IL,

60639 do hereby mortgage and warrant to SERVICE CONSTRUCTION INC (hereafter

"Mortgagee"), whose address is 9245 FORESTVIEW AVE, EVANSTON, IL 60203, 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 Jan. 21, 2006, having an Amount Financed of \$19317,

together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on Mar 1, 2016.

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.

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M-1

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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.

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 21 day of JAN, 2006.

X Sonia Urgiles
Mortgagor Sonia Urgiles
X Angel Urgiles
Mortgagor Angel P. Urgiles
X Edison Urgiles
Edison Urgiles

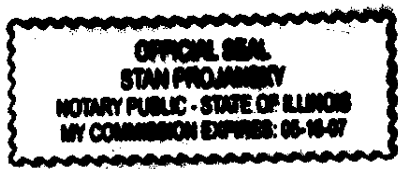
STATE OF ILLINOIS)
COUNTY OF Cook) SS:

The foregoing instrument was acknowledged before me this 1-21-06 day of _____, 2006, by Sonia, Angel P., & Edison Urgiles, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced 6247 9373 8120 as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 5-16-07

[Signature]
NOTARY PUBLIC
STAN PROJANSKY
NOTARY PRINTED NAME

Prepared by & returned:
Amerifirst Home
Improvement Finance Co
4405 S. 96th St.
Omaha, NE 68127
Jami Mueller



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EXHIBIT A

Lot 14 in William Zuetell's Subdivision of Lots 29 to 45 inclusive in Block 50

in Keeney's Addition to Pennock, being a subdivision of the Southeast 1/4 of
the Northeast 1/4 of the Northeast 1/4 of Section 34, Township 40 North, Range
13 East of the Third Principal Meridian, in Cook County, Illinois.

Address of Real Estate: 2215 North Karlove Avenue, Chicago, Illinois 60639

TAX PARCEL #13-34-215-017-0000

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