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Doc#: 0616622022 Fee: \$28.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 06/15/2006 01:57 PM Pg: 1 of 3

Prepared By Stone 1 for Stone Co.

When Recorded Return to: Ameri-First Home Improvement Finance Co.

Adde Stone Co. 4405 Sc. 96TH Street Omaha, NE 63127

#### MORTGAGE

I (we), the undersigned PATRICIA FORD hereafter "Mortgagor" whether one or more), whose address is 8737 S HARVARD, CHICAGO, IL, 60620 do hereby mortgage and warrant to ASTER REMODELING, INC (hereafter "Mortange"), whose address is 1526 W CHICAGO AVE, CHICAGO, IL 60622, its successors and assigns, that immovable property and the improvements thereon situated in the County of Cock 999939390 legally described as: SEE EXHIBIT A (hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment , 20 6, having an Amount Financed of \$4250 5, Contract, dated 4-39 together with finance charges described therein (hereafter the "indebtedness"). Unless sconer paid, the indebtedness secured by this Mortgage will mature on June 5. acil

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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#### **MORTGAGE PAGE 2**

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, 'Acrtgagee 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 weives 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 Mortjagee.

Dated this 29 day of 1	x / Tehia I
	Mortgagor Patricia Ford
STATE OF ILLINOIS )	Mortg Lgor
COUNTY OF COOK )SS:	79
The foregoing instrument was acknowled April 20 0b, by PATRI	CLA FORD
as identifi	rsonally known to me or who has (have) produced cation and who did (did not) take an oath.
MY COMMISSION EXPIRES  Gregg Cerino  Notary Public, State of Illinois My Commission Exp. 10/19/2008	NOTARY JUBLIC CONTO
Profession and Control of the Contro	NOTARY PRINTID NAME

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### EXHIBIT A

Lot 20 in Block 2 in James A. Stoddard's Subdivision of Part of the South 3/4 of the Northwest 1/4 of the Northeast 1/4 of Section 4, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 8737 S. Harvard, Chicago, Illinois 60620

TAX PARCEL #25-04-202-002-0000