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0620154196

Doc#: 0620154196 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/20/2006 03:48 PM Pg: 1 of 3

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Prepared By Finella Sporett for AmeriFirst Home Improvement Finance Co.
When Recorded Return to: AmeriFirst Home Improvement Finance Co.
4405 So. 96TH Street
Omaha, NE 68127



MORTGAGE

998016059

I (we), the undersigned NATHAN S WALKINGTON hereafter "Mortgagor" whether one or more), whose address is 2060 OLD NAPLES RD, MEREDOSIA, IL, 62665 do hereby

mortgage and warrant to P. ANDERSON (hereafter "Mortgagee"), whose address is 1050 S. OUTER ROAD #300, BLUE SPRINGS, MO 64015, its successors and assigns, that

immovable property and the improvements thereon situated in the County of St. Louis ^{n.s.v.} Morgan ^{TK}, State of Illinois, and legally described as: Tax Parcel # 01-22-300-005 Morgan

SEE EXHIBIT A

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated June 10 ^{N.S. 10 TC}, 20 06, having an Amount Financed of \$15537.

together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on July 16, 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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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 10 day of June, 2008.

X

Mortgagor

X

Mortgagor

STATE OF ILLINOIS)

COUNTY OF Morgan)

) SS:

The foregoing instrument was acknowledged before me this 10 day of

June, 2008, by Nathan S. Walkington, 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.

MY COMMISSION EXPIRES 4-24-2010.

NOTARY PUBLIC



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EXHIBIT A

Part of the West half (W 1/2) of the Southwest quarter (SW 1/4) of Section

Twenty-Two (22), Township Sixteen (16) North, Range Thirteen (13) West of the

Third Principal Meridian, Morgan County, Illinois, described as follows:

Beginning at a point 840 feet South of Lot Nine (9) in Brady's Subdivision of part of the West half of the Southwest quarter of 23-16-13, on the East side of the tract of land belonging to the Wabash Railroad Company, thence South 210 feet, thence East 210 feet, thence North 210 feet and thence West 210 feet to the place of beginning; EXCEPT the South half thereof.

TAX PARCEL #01-22-300-005

Property of Cook County Clerk's Office