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0623027002 Fee: \$28.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/18/2006 08:22 AM Pg: 1 of 3

(Space Above This Line For Recording Data) Prepared By When Recorded Return to: Am.riF.1st Home Improvement Finance Co. 4405 So. 96TH Street Omaha, NE 68127

MORTGAGE

I (we), the undersigned ROLANDO RANGEL and MARI CRUZ TORRES hereafter "Mortgagor" whether one or more), whose accress is 4912 W NELSON ST, CHICAGO, IL, 60641 do hereby mortgage and warrant to SERV, CE 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

____, State of Illinois, and legally described as: Tax Farce 1 SEE EXHIBIT A 13-28-210-031-0000 (hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated <u>le-20</u> ___, 20__**06**_, having an Amount Financed of \$<u>7478.5</u> together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on 8-6-2011.

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
- 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, 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 vaives all homestead exemptions related to the premises to which Mortgagor may be entitled under the constantion 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, vithout 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 20 day of June 2004 Rolando Rangel
x Kiled, P
Mortgagor
× min Crus Cores
1120 02 101.63
COUNTY OF COOK)SS:
The foregoing instrument was acknowledged before me thisQOday of
- Ni 20 06 by ROLANNE MALLER BALLER
above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced as identification and who did (sid not) take an path.
MY COMMISSION EXPIRESOFFICIAL SEAL STANDEROUSEA
NOTARY PUBLIC STATE OF ELINOIS NOTARY PUBLIC
NOTARY PROPERTY.
NOTARY PRINTED NAME

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EXHIBIT A

Lot 31 in Block 6 in Hield's Subdivision of Blocks 1 to 6 and 9 to 12 in Falconer's

Addition, being a subdivision of part of the Northeast 1/4 of Section 28,

I, bc.
Ihip 40 North,
Ity, Illinois.
Idress of Real Estate: 4912 W. 1

TAX PARCEL #13-28-210-031-0000