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Doc#: 0623308119 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/21/2006 10:37 AM Pg: 1 of 5

MAIL TO:
KELLEY, KELLEY & KELLEY
P.O. Box 681189
Schaumburg, IL 60168-1189

RECORDER'S STAMP

MORTGAGE

(ATTACHED HERETO AND MADE A PART HEREOF)

MORTGAGOR: DREAM HOME CONCEPTS, INC.
COMMON ADDRESS: 3208 West 186th Street, Homewood, IL 60430
PERMANENT INDEX NO: 31-02-203-096-0000

LEGAL DESCRIPTION:

LOT 2 IN WOOD SUBDIVISION BEING A SUBDIVISION IN THE SOUTH SIX (6) ACRES OF THE SOUTH HALF OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 2, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART TAKEN FOR HIGHWAY PURPOSES), ACCORDING TO THE PLAT OF SUBDIVISION THEREOF RECORDED DECEMBER 29, 1999 AS DOCUMENT NO. 09203545 IN COOK COUNTY, ILLINOIS.

This instrument was prepared by:

Mark L. LeFevour
KELLEY, KELLEY & KELLEY
1535 West Schaumburg Road
Suite 204
Schaumburg, Illinois 60194
(847) 895-9151

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MORTGAGE

1.00. DEFINITIONS.

1. The singular tense includes the plural. The masculine gender included the feminine and the neutral.
2. Title to section are descriptive only, and do not alter, limit or amend the substance of the section itself.

2.00. PARTIES.

1. Mortgagor's name and address:

Dream Home Concepts, Inc.
P.O. Box 1544
Frankfurt, IL 60422

2. Mortgagee's name and address:

Homewood Disposal Service, Inc.
17532 Duvan Drive
Tinley Park, IL 60477

3.00 MORTGAGE; WAIVER OF HOMESTEAD EXEMPTION.

1. For valuable consideration, receipt whereof is acknowledged by the mortgagee, the mortgagor **MORTGAGES AND WARRANTS** to the mortgagee, the real estate described in Section 4.01.

2. The mortgagor releases and waives all rights under and by virtue of the homestead exemption laws of the State of Illinois to the real estate described in Section 4.01.

4.00 LEGAL DESCRIPTION.

1. The legal description of the real estate herein mortgages is:

Lot 2 in Wood Subdivision being a Subdivision in the South Six (6) acres of the South Half of the North Half of the Southeast Quarter of the Northeast Quarter of Section 2, Township 35 North, Range 13 East of the third Principal Meridian (except that part taken for highway purposes), according to the Plat of Subdivision thereof recorded December 29, 1999 as Document No. 09203545 in Cook County, Illinois.

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5.00 PROMISSORY NOTE.

1. This mortgage secures payment of one promissory note (the "Note"), which bears the same date as this mortgage.
2. The Note recites that mortgagor has agreed to pay to the mortgagee the principal sum of Seven Thousand Nine Hundred One and 73/100's Dollars (\$ 7,901.73), the terms and conditions stated in the Note.
3. This mortgage secures the prompt performance of the covenants and agreements set forth in this document and secures the prompt payment of all moneys paid or liability incurred by the legal or equitable owner of the Note or this mortgage under any covenant or agreement of the mortgage or note.

6.00 GENERAL CONDITIONS.

1. The mortgagor covenants and agrees:
 - a. To promptly pay when due all general and special taxes, assessments and impositions on the real estate, and not to commit or suffer waste thereto, to pay all money paid or liabilities incurred by the legal or equitable owner of the note of this mortgage on account of costs, attorneys' fees or expenses in any suit or proceeding at law or in equity to which such owner may be a party on account of the Note or this mortgage.
 - b. To keep all buildings that may at any time be upon the real estate insured against fire until the indebtedness hereby secured is fully paid, in such companies as the mortgagee may direct, for the full insurable value, with loss, if any payable to and deposit the policy of insurance with the mortgagee. The mortgage shall in no even be responsible or chargeable by reason of any failure to collect insurance on account of insolvency of the insurance company, or otherwise.
 - c. If mortgagor fails to pay any general or special taxes, assessments or imposition on the real estate at least ten days before the time fixed for the sale of the real estate therefore, at its option, the mortgagee may do the same, and any monies paid out therefore shall become a part of the principal indebtedness which is secured by this mortgage.
 - d. In case of default be made in the payment of said principal indebtedness, or any part thereof or the interest thereon, or any part thereof, or of a breach of any of the covenants or agreements herein contained, then the whole of said principal sum, with interest, until paid, and attorneys' fees, secured by this mortgage, shall thereupon at the option of the mortgagee, without notice, become immediately due and payable, and this mortgage may be foreclosed to pay the same, and it shall be lawful for the mortgagee to enter into and upon the real estate hereby mortgaged, or any part thereof, and to receive and collect all rents, issues and profits thereof.
 - e. If this mortgage is foreclosed, or bill, answer, cross-bill, motion or

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intervening petition filed for that purpose or to collect or protect the indebtedness hereby secured, a reasonable sum for the mortgagee's attorney's fees shall be fixed by the court and shall be included in the decree or in case of settlement before decree, taxed as costs.

2. Upon the filing of any bill, answer cross-bill or intervening petition to foreclose this mortgage or to collect the indebtedness secured thereby, the court may appoint any proper person receiver, with power to collect the rents, issues and profits arising out of said premises during the pendency of such suit or proceedings and until the time to redeem the same from any sale that may be made under any decree therein shall expire; such rents, issues and profits when collected to be applied on the indebtedness and costs herein mentions and described.

7.00 DATE; SIGNATURE.

1. The date of this mortgage is January 27th, 2006.
2. Mortgagor's signature:

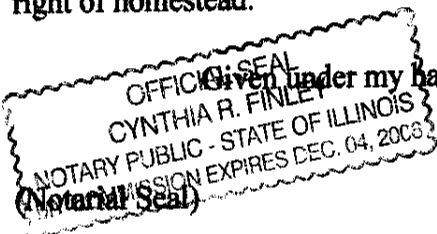
Dream Home Concepts, Inc.

By: [Signature]
Its president

8.00 ACKNOWLEDGMENT.

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, the undersigned, a notary public in and for Cook County, Illinois, do hereby certify that Steven Amu, president of Dream Home Concepts, Inc. ("mortgagor"), personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered this instrument as his free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.



Given under my hand and notarial seal this 27th day of January, 2006.

[Signature]
Notary Public

9.00 MAIL TO.

1. To the recorder: Please return this mortgage to the mortgagee at the address given in Section 2.20, unless otherwise stated.

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This mortgage was prepared by:

Jeffrey S. Keller
P.O. Box 450
Warrenville, IL 60555
(630) 393-3834

Mail to:

Property of Cook County Clerk's Office