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Doc#: 0625854111 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/15/2006 12:49 PM Pg: 1 of 3

Property of Cook County Clerk's Office

(Space Above This Line For Recording Data)

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

MORTGAGE

I (we), the undersigned JOSYLAR DIXON hereafter "Mortgagor" whether one or more), whose address is 448 E 88TH ST, CHICAGO, IL, 60619 do hereby mortgage and warrant to CLIMATEGUARD (hereafter "Mortgagee"), whose address 998 027874 is 155 W 84TH ST, CHICAGO, IL 60620, its successors and assigns, that immovable property and the improvements thereon situated in the County of Cook, State of Illinois, and legally described as: Tax Parcel # 25-03-204-040-0000

SEE EXHIBIT A

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated 6-19, 20 06, having an Amount Financed of \$14425.5 together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on 8-17-2021

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.

SV
ML
PB
RS

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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 19th day of June, 2006 Josylar Dixon

X Josylar Dixon
Mortgagor
X _____
Mortgago

STATE OF ILLINOIS)
COUNTY OF COOK) SS:

The foregoing instrument was acknowledged before me this 19th day of June, 2006, by Josylar Dixon, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced Ill State Id as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 9/22/2009



Jacquelyne Jenise Jones
NOTARY PUBLIC
Jacquelyne Jenise Jones
NOTARY PRINTED NAME

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EXHIBIT A

Lot 29 in Block 29 in S.E. Gross' Subdivision of Blocks 27 to 42, both inclusive,

in Dauphin Park Second Addition, being a Subdivision of the West 1/2 of the

Northeast 1/4 of Section 3, Township 37 North, Range 14, East of the Third

Principal Meridian, in Cook County, Illinois.

Address of Real Estate: 448 East 88th Street, Chicago, Illinois 60619

TAX PARCEL #25-03-204-040-0000

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