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Doc#: 0630056107 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/27/2006 10:13 AM Pg: 1 of 3

Property of Cook County Clerk's Office

(Space Above This Line For Recording Data)

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

MORTGAGE 999919913

I (we), the undersigned DENISE WORRILL and OSCAR WORRILL hereafter
"Mortgagor" whether one or more), whose address is 2009 E 74TH ST, CHICAGO, IL,
60649

do hereby mortgage and warrant to CLIMATEGUARD (hereafter "Mortgagee"), whose
address 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 # 20-25-221-045-0000

SEE EXHIBIT A

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment
Contract, dated June 3rd, 2006, having an Amount Financed of \$6028.5
together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the
indebtedness secured by this Mortgage will mature on 8-17-2012

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, 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 3rd day of June, 2006

X Oscar Worrill
Mortgagor
X Denise Worrill
Mortgagee
Denise Worrill

STATE OF ILLINOIS)
COUNTY OF COOK) SS:

The foregoing instrument was acknowledged before me this 3rd day of June, 2006, by Denise + Oscar Worrill, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced STATE ID as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 9-22-09



Jacquelyne Jenise Jones
NOTARY PUBLIC
Jacquelyne Jenise Jones
NOTARY PRINTED NAME

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EXHIBIT A

The East 23.52 feet of Lot 1, the East 23.52 feet of Lot 2, the East 23.52 feet of Lot 3, and the East 23.52 feet of Lot 4 in D. W. Storr's Subdivision of Lot 10 in Block 7 in Stave and Klemm's Subdivision of the Northeast Quarter (1/4) of Section 25, Township 38 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 2009 East 74th Street, Chicago, Illinois 60649

TAX PARCEL #20-25-221-045-0000

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