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Illinois Predatory Lending Database Pilot Program



06319495210

Certificate of Exemption

Doc#: 0631949521 **Fee:** \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/15/2006 03:47 PM Pg: 1 of 4

Property of Cook County Clerk's Office

The property identified as: **PIN:** 16-04-422-020-0000

Address:

Street: 4850 W. IOWA ST

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60651

Lender: AMERIFIRST HOME IMPROVEMENT FINANCE CO.

Borrower: NICHOLAS GONZALES

Loan / Mortgage Amount: \$13,326.50

The residential property is in the designated area and the loan was originated by an exempt entity.

Certificate number: 306068866-E8FA-4EC1-A8DA-3D0E4EB7DD74

Execution date: 10/23/2006

Handwritten initials and numbers: 4X 50 40

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Property of Cook County Office

(Space Above This Line For Recording Data)
Prepared By: Deborah C. Steads 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 NICHOLAS GONZALEZ hereafter "Mortgagor" whether one or more), whose address is 4850 W. IOWA ST., CHICAGO, IL, 60651 do hereby mortgage and warrant to DANLEYS GARAGE WORLD (hereafter "Mortgagee"), whose address is 3000 DUNDEE RD STE 106, NORTHBROOK, IL 60062, 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 #: 460044220200000

SEE EXHIBIT A
998216707 Lot 26, Block 2, Sect. 4, Township 39 North, Range 13

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated 9-26, 20 06, having an Amount Financed of \$13326.5.

together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on Nov. 20, 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 28TH day of SEPTEMBER, 2006 Nicholas Gonzalez

Nicholas Gonzalez
Mortgagor

X _____
Mortgagee

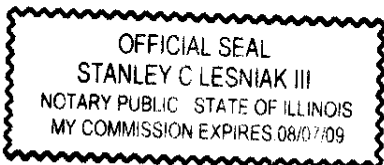
STATE OF ILLINOIS)
COUNTY OF COOK) SS:

The foregoing instrument was acknowledged before me this 28TH day of SEPTEMBER, 2006, by NICHOLAS GONZALEZ, 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 8-7-09

Stanley C. Lesniak III

NOTARY PUBLIC
STANLEY C. LESNIAK III
NOTARY PRINTED NAME



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LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE, THE REAL ESTATE SITUATED IN COOK COUNTY, ILLINOIS LEGALLY DESCRIBED AS:
LOT 26 IN BLOCK 2 IN M.D. BIRGO AND COMPANY'S SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.
SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

Property of Cook County Clerk's Office