Illinois Predatory Lending Database Pilot Program

Certificate of Exemption

The property identified as: **PIN:** 31-34-104-006-0000

Address:
Street: 22519 LATONIA LN
Street line 2:
City: RICH TOWNSHIP **State:** IL **ZIP Code:** 60471

Lender: AMERFIRST HOME IMPROVEMENT FINANCE CO

Borrower: MARGARITE A JOHNSON

Loan / Mortgage Amount: $11,783.50

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

Certificate number: 478529CB-D618-4B7E-903E-A17B53CA31FA **Execution date:** 11/09/2006

—————————— (Space Above This Line For Recording Data) ——————————

Prepared By: _Deborah Comstock_ 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 MARGARITE A JOHNSON hereafter "Mortgagor" whether one or

more), whose address is 22519 LATONIA LANE, RICH TOWNSHIP, IL, 60471 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 # : 31341040060000

Lot 46, Unit 1, Sect 34,

998164123   SEE EXHIBIT A Township 35 North, Range 13

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment

Contract, dated ___9-7___, 20 06, having an Amount Financed of $11,783.5,

together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the

indebtedness secured by this Mortgage will mature on Dec. 8, 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.

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 _7TH_ day of _SEPTEMBER_, 20 _06_.

Margarite A. Johnson

X _____
Mortgagor

X _____
Mortgagor

STATE OF ILLINOIS)
) SS:
COUNTY OF _COOK_)

The foregoing instrument was acknowledged before me this _7TH_ day of _SEPTEMBER_, 20 _06_, by _MARGARITE JOHNSON_, 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

Exhibit A

9305

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY
OF COOK, STATE OF ILLINOIS, TO WIT: LOT 46 IN RICHTON CROSSING
UNIT NO. 1, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE
NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 35
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.