

# UNOFFICIAL COPY

## Illinois Predatory Lending Database Pilot Program

### Certificate of Exemption



Doc#: 0703704010 Fee: \$30.50  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 02/06/2007 08:54 AM Pg: 1 of 4

Property of Cook County Clerk's Office

The property identified as: **PIN:** 29-15-403-016-0000

**Address:**

**Street:** 448 E 161ST PL

**Street line 2:**

**City:** SOUTH HOLLAND

**State:** IL

**ZIP Code:** 60473

**Lender:** AMERIFIRST HOME IMPROVEMENT FINANCE CO.

**Borrower:** DARRYL AND TINESA BEYERS

**Loan / Mortgage Amount:** \$18,190.50

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

**Certificate number:** CA212EA0-1C4D-46BC-A6BA-85EFCA32C9CC

**Execution date:** 11/30/2006

SY  
R4  
SN  
MIX  
KAC

# UNOFFICIAL COPY

Property of Cook County Clerk's Office

(Space Above This Line For Recording Data)

Prepared By: Deborah Constock 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 DARRYL BEYERS and TINESA BEYERS hereafter "Mortgagor" whether one or more), whose address is 448 E. 161ST PLACE, SOUTH HOLLAND, IL, 60473

lots 11 and 12, Sect. 15, Township 36 North, Range 11 East

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:

998213854 Tax Parcel #: 29-15-403-016-0000  
SEE EXHIBIT A & 017-0000

(hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated 9-27, 20 06, having an Amount Financed of \$18190.5,

together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on Dec. 29, 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.

# UNOFFICIAL COPY

## 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.

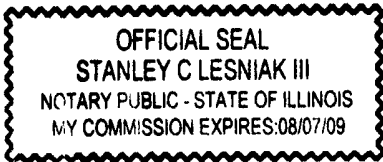
In the event the ownership of the premises or any part thereof becomes vested in a person other than the Mortgagor, Mortgagee may deal with such successor or successors in interest with reference to this Mortgage and the indebtedness hereby secured in the same manner as with the Mortgagor, without in 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 27TH day of SEPTEMBER, 20 06. Darryl Beyers



[Signature]  
Mortgagor  
[Signature]  
Mortgagee  
Tinesa Beyers

STATE OF ILLINOIS )  
COUNTY OF COOK ) SS:

The foregoing instrument was acknowledged before me this 27TH day of SEPTEMBER, 20 06, by DARRYL + TINESA BEYERS, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced DRIVERS LICENSES as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 8-7-09

[Signature]  
NOTARY PUBLIC  
STANLEY C. LESNIAK III  
NOTARY PRINTED NAME

# UNOFFICIAL COPY

## SCHEDULE A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOTS 11 AND 12 IN JOHN J. GOUWEN'S SUBDIVISION IN THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 14, 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