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Doc#: 0714949033 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/29/2007 12:29 PM Pg: 1 of 3

Property of Cook County Clerk's Office

(Space Above This Line For Recording Data)
Prepared By: Deborah Cook 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 JOSE MUNOZ and MARIA J RIOS hereafter "Mortgagor" whether one or more), whose address is 1441 S 60TH COURT, CICERO, IL, 60804 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 # 16-20-122-015-0000 Lot 6, Block 11, Sect. 20, Township 39 North, Range 13 East, SEE EXHIBIT A 998 103162 (hereafter the "premises") to secure payment of a certain Illinois Home Improvement Retail Installment Contract, dated Aug. 18, 2006, having an Amount Financed of \$13920.50, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on Oct. 18, 2006.

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 18 day of Aug 2006.

X Jose A. Munoz
Mortgagor Jose Munoz
X Maria Rios
Mortgagor Maria Rios

STATE OF ILLINOIS)
COUNTY OF Cook) SS:

The foregoing instrument was acknowledged before me this 13th day of April, 2007, by Jose Munoz + Maria Rios, the above-named Mortgagor(s), who is (are) personally known to me or who has (have) produced Driver's License as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 3/13/07

Peter Kritikos
NOTARY PUBLIC
Peter Kritikos
NOTARY PRINTED NAME



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Exhibit
SCHEDULE A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN COOK COUNTY, ILLINOIS,
DESCRIBED AS FOLLOWS:

LOT 6 IN JOHN SHEEHAN SUBDIVISION OF LOT 6, IN BLOCK 11 IN MANDELL AND HYMAN'S
SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE
NORTHEAST 1/4 OF SECTION 20, 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.

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