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IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

14

CANDICE COMPANY, INC., an Illinois corporation)

Plaintiff)

v.)

Case No. 94 (31) 3985

DEREK BLAND, HOME FAMILY MORTGAGE CORP., INDEPENDENCE ONE MORTGAGE CORP., NONRECORD CLAIMANTS and UNKNOWN OWNERS)

Defendants.)

DEC 30 1994

DEC 30 1994

JUDGMENT OF FORECLOSURE AND SALE

RECORDING FEE	31.00
SALES FEE	0.50
TOTAL	31.50

This cause having been heard by the Court upon the pleadings and affidavits filed herewith, the Court finds:

1. That it has jurisdiction of the parties to and the subject matter of this suit.
2. That all of the material allegations in the Complaint herein are true and proved.
3. That the equities of this cause are with the Plaintiff.
4. That the following named Defendants were served by publication in the Chicago Daily Law Bulletin on May 5, 1994, May 12, 1994, and May 19, 1994:

Derek Bland, Home Family Mortgage Corp., Independence One Mortgage Corp., Nonrecord Claimants, and Unknown Owners

5. That the time for said Defendants, except for Home Family Mortgage Corp. whom has previously been dismissed from this suit, to file their answers or otherwise plead to the Complaint or to move in regard to said Complaint has now expired and that the following Defendants are in default for failure to enter their respective appearances or pleadings to the Complaint, and the Complaint thereby was taken and is hereby again taken as confessed against the following Defendants:

Derek Bland
Independence One Mortgage Corp.
Nonrecord Claimants
Unknown Owners

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6. That the mortgage designated in the Complaint and hereby foreclosed by this Judgment appears of record in the Office of Recorder of Deeds, in Cook County, Illinois as Document No: 92817683 , recorded on November 3, 1992, and the property referred to and directed to be sold is described as follows:

Lot 25 in Block 22 in Hulbert's St. Charles Road Subdivision, being a Subdivision in the North 1/2 of Section 8, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

c/k/a: 125 S. 48th Avenue, Bellwood, Illinois 60104
PIN #: 15-08-212-010

7. That under the provisions of the mortgage sought to be foreclosed herein, the cost of the foreclosure suit is an additional indebtedness which the Plaintiff should be reimbursed and that such expense are hereby allowed the Plaintiff.

8. That the Plaintiff has a valid and subsisting second lien and is superior to any other liens of any and all parties hereto. The Plaintiff's second lien is for the sums of the total amounts stated below with interest as stated, and for the fees, costs and commission on sale.

LOAN BALANCE THROUGH

Unpaid principal balance	\$28,964.44
Uncollected interest	\$ 5,422.37
Accrued late charges	\$ 185.00
Subtotal	\$ 34,571.81

ADVANCES

Fleet Mortgage Company
(First Mortgage Payoff)

\$74,059.36 76,906.93 m/18

FORECLOSURE COSTS:

Clerk	\$ 220.00
Sheriff	\$ 75.40
Publication for Service	\$ 264.12
Title Search	\$ 42.00
Subtotal	\$ 601.52

Attorney's Fee \$ 1,500.00

TOTAL	\$ 110,732.69
	113,579.76 m/18
	- 1500
	112,079.76 m/18

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9. The lien rights of the Plaintiff and the right, title, interest, claim or lien of any and all parties in this foreclosure and all non-record claimants shall be terminated upon the confirmation of the judicial sale.

IT IS THEREFORE ORDERED:

I. It is adjudged that the owners of the equity of redemption were served with summons as shown in paragraph four above.

II. That unless, within time allowed by law, the Defendant(s) pay to the Plaintiff the amounts set forth in paragraph 8 of this judgment, with the mortgage rate of interest thereon except for interest on attorneys' fees or, if the premises are not redeemed within the time allowed by law as prescribed by Sections 15-1603(b) (d) (e) and (f) of the Illinois Mortgage Foreclosure Law (Illinois Revised Statutes, Chapter 110, paragraphs 15-1603(b) (d) (e) and (f), and after the expiration of the reinstatement period provided by Section 15-1603 (b) (2) of the Illinois Mortgage Foreclosure Law (Illinois Revised Statutes, Chapter 110, par. 15-1603(b) (2), the real estate described as follows with all improvements, fixtures and appurtenances thereto, or so much of said real estate which may be divisible and sold separately without material injury to the parties in interest, shall be sold at a Sheriff's Sale to the highest bidder for cash by the Sheriff of Cook County, Illinois, at a time and place to be selected by the Sheriff's Office.

Lot 25 in Block 22 in Hulbert's St. Charles Road Subdivision, being a Subdivision in the North 1/2 of Section 8, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

c/k/a: 125 S. 48th Avenue, Bellwood, Illinois 60104
PIN #: 15-08-212-010

III. That the Sheriff of Cook County is appointed to execute this judgment and shall give public notice of the time, place and terms of such sale by publishing same once in each week for three consecutive calendar weeks (Sunday through Saturday), the first such notice to be published not more than forty-five (45) days prior to the sale and the last such notice to be published not less than seven (7) days prior to the sale; that said notice shall be by and advertisement in a newspaper circulated to the general public in the County in which the real estate is located, in the section where

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Legal notices are commonly placed and by a separate advertisement in the section of such newspaper (except in counties with a population in excess of 3,000,000), which may be in the same newspaper, in the section where real estate, other than real estate being sold as part of legal proceedings, is commonly advertised to the public. Provided, however, that where said newspaper does not have separate legal and real estate sections, a single advertisement shall be sufficient.

IV. That said sale may be adjourned at the discretion of the party conducting it provided, however, that if the adjourned sale date is to occur less than sixty days after the last scheduled sale, notice need not be given.

V. That Plaintiff, or any of the parties herein, may become the purchaser at such sale; that if Plaintiff is the successful bidder at said Sale, the amount due the Plaintiff, plus all costs, advances and fees hereunder, plus any and all additional costs, advances and fees allowed by law, shall be taken as a credit on its bid.

VI. That said Sheriff upon making such sale, shall immediately execute and deliver to the purchaser a Receipt of Sale and, with all convenient speed, file a report of sale and distribution with the Court for its approval and confirmation; that said Sale Officer shall include in the report of sale a breakdown of the distribution of the sale proceeds and attach a copy of the Receipt of Sale; that out of the proceeds of sale, distribution shall be made in the following order or priority:

- (a) The Sheriff for his disbursements and fees;
- (b) To the Plaintiff or its attorney, the amounts set forth in paragraph 8, together with interest thereon at the statutory judgment rate from the date of judgment, through the date of the Sale; together with the amounts of other expenses including attorneys' fees authorized by the court which the Plaintiff reasonably incurs between the date of entry of this Judgment and the date of sale or redemption, plus any additional costs and sale.

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VII. That, if after payment of the above items there shall be a remainder, said Sheriff shall hold this surplus subject to the further order of this Court; that, if there are insufficient funds to pay in full the amounts found due herein, said Sheriff shall specify the amount of this deficiency in the report of sale and Plaintiff shall be entitled to a Judgment in personam for the amount of such deficiency against: Derek Bland

VIII. That, upon payment in full of the bid amount, the party conducting said sale shall issue in duplicate a certificate of sale in recordable form describing the real estate purchased and the amount paid therefore and this certificate shall be freely assignable; upon confirmation of sale and upon payment of the purchase price and any other amounts required to be paid by the purchaser at sale, the party conducting said sale shall, upon the request of the holder of the certificate of sale, or the purchaser if no certificate of sale was issued, execute and deliver to the holder or purchaser a deed sufficient to convey title; that said conveyance shall be an entire bar to all claims of the parties to the foreclosure and all persons claiming thereunder and all claims of Nonrecord Claimants and Unknown Owners.

IX. That the parties hereto who shall be in possession of said premises, or any part thereof, or any person who may have come into such possession under them, or any of them, since the commencement of this suit, shall, as of the date 30 days after the confirmation of the sale, surrender possession of said premises to the purchaser, his representatives or assigns; that the order confirming said sale shall so provide.

X. That the court hereby retains authority during the entire pendency of the foreclosure and until disposition of all matters arising out of the foreclosure.

XI. The redemption period shall end at the later of the expiration of any redemption period provided for in Section 15-1603 of the Illinois Mortgage Foreclosure Law (Illinois Revised Statutes, Chapter 110, par. 15-1603).

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XII. That the Court finds that there is no just cause for delay in the enforcement of or appeal from this judgment.

DATE: _____

ENTER: _____
Judge _____

CIRCUIT COURT, DIV.
ENTERED
DEC 20 1994
[Signature]
JUDGE ROBERT D. ERICSSON

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CANDICE COMPANY, INC.
Legal Department
William P. Danna
26 East Avenue
Riverside, IL 60546
708/788-4870
Atty No. 16762

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