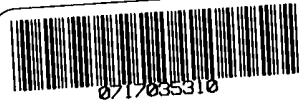


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File# 06-00228-0



Doc#: 0717035310 Fee: \$26.00
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 08/19/2007 11:43 AM Pg: 1 of 2

MEMORANDUM OF JUDGMENT

IN THE CIRCUIT COURT OF
COOK COUNTY, ILLINOIS

ERIN CAPITAL MANAGEMENT, LLC,
Plaintiff,

vs.

RONALD S FERKULA, JR,
Defendant.

No.: 06-M1-131056

MEMORANDUM OF JUDGMENT

On September 11, 2006 a judgment was entered in this court in favor of Plaintiff, ERIN CAPITAL MANAGEMENT, LLC and against Defendant, RONALD S FERKULA, JR, whose address is 6300 Scott Ct., Tinley Park, Illinois, in the amount of \$5,966.22, plus costs.



Judge

Assoc Judge Daniel T. Gillespie

Law Office of Keith S. Shindler, Ltd.
Attorney for Plaintiff
1040 S. Milwaukee Ave., #110
Wheeling, IL 60090
(847) 537-1000

SFP 11 2006

Circuit Court - 1507

PURSUANT TO THE FAIR DEBT COLLECTION AND PRACTICE ACT YOU ARE ADVISED THAT THE LAW OFFICE OF KEITH S. SHINDLER, LTD. IS TO BE DEEMED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County

[Type of Recording Jurisdiction] Of Cook [Name of Recording Jurisdiction]:

LOT 3 IN BLOCK 17 IN DIXMOOR, A SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 6, 1927 AS DOCUMENT NO. 9675674, IN COOK COUNTY, ILLINOIS.

Parcel ID Number: County: 29-31-110-006 City: which currently has the address of
2055 MAGNOLIA ROAD [Street]
HOMEWOOD [City], Illinois 60430 [Zip Code]
("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations to conform to the laws of Cook County, Illinois, governing real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

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Initials