

# UNOFFICIAL COPY

File# 29342  
MEMORANDUM OF JUDGMENT

IN THE CIRCUIT COURT OF  
COOK COUNTY, ILLINOIS

CAVALRY PORTFOLIO SERVICES LLC,  
Plaintiff,

vs.

EVERETT SMITH,  
Defendant



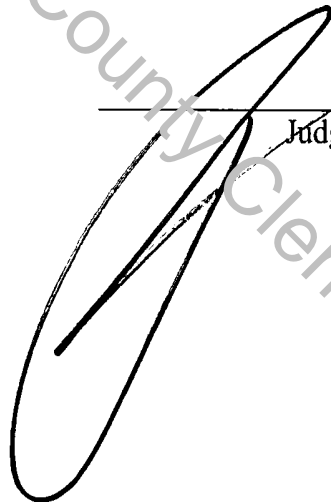
Doc#: 0736040008 Fee: \$26.00  
Eugene "Gene" Moore  
Cook County Recorder of Deeds  
Date: 12/26/2007 09:55 AM Pg: 1 of 2

No.: 06-M1-182132

## MEMORANDUM OF JUDGMENT

On June 4, 2007, a judgment was entered in this court in favor of Plaintiff,  
CAVALRY PORTFOLIO SERVICES LLC, and against Defendant, EVERETT SMITH, whose  
address is 8740 S. MAY ST, CHICAGO, IL 60620, in the amount of \$1258.42, plus costs.

*PII# 25-05-200-024-0000*  
Law Office of Keith S. Shindler, Ltd.  
Attorney for Plaintiff  
1040 S. Milwaukee Ave., #110  
Wheeling, IL 60090  
(847) 537-1000

  
\_\_\_\_\_  
Judge

Judge Pamela E. Hill Veal

JUN 04 2007

Circuit Court - 1896

**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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**LOT 33 AND 34 IN ROY AND NOURSE'S SUBDIVISION OF BLOCK 18 IN H.O. COLE'S SUBDIVISION OF THE NORTH 90.37 ACRES OF THAT PART WEST OF RAILROAD IN THE NORTHEAST 1/4 OF SECTION 5 TOWNSHIP 37 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.**

Parcel ID #: 25-05-206-024

which has the address of 8740 S. MAY STREET, CHICAGO

Illinois 60620 [City]  
 ("Property Address");  
 [Zip Code]

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 or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized 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 by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

#### UNIFORM COVENANTS.

**1. Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

**2. Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under Paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended