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File# 34198
MEMORANDUM OF JUDGMENT



Doc#: 0805805182 Fee: \$26.00
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 02/27/2008 02:52 PM Pg: 1 of 2

IN THE CIRCUIT COURT OF
COOK COUNTY, ILLINOIS

HUDSON AND KEYSE, LLC,
Plaintiff,

vs.

ROBERT V GRALIK,
Defendant

No.: 07-m1-157832

MEMORANDUM OF JUDGMENT

On December 24, 2007, a judgment was entered in this court in favor of Plaintiff, HUDSON AND KEYSE, LLC and against Defendant, ROBERT V GRALIK, whose address is 8915 W 73 RD PL #L, JUSTICE, IL 60458 in the amount of \$9848.24 plus costs.

Pin# 18-27-205-020-0000

#27053
Law Office of Keith S. Shindler, Ltd.
Attorney for Plaintiff
1990 E. Algonquin Rd., Suite 180
Schaumburg, IL 60173
(847) 537-1000

Judge

Judge Pamela E. Veal-Hill
DEC 24 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 2 IN KLAMMER'S RESUBDIVISION OF LOT 32 IN ROBERT BARTLETT'S GREEN FIELDS, A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 26, AND THAT PART LYING SOUTH AND EAST OF THE JOLIET AND CHICAGO RAILROAD OF THE EAST 1/2 OF THE NORTHEAST FRACTIONAL 1/4 OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID #18-27-205-020-0000

Parcel ID #: _____
which has the address of: **8915 WEST 73RD PLACE, JUSTICE** [Street] [City]
Illinois **60457** ("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