

# UNOFFICIAL COPY

File# 32335

MEMORANDUM OF JUDGMENT



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Eugene "Gene" Moore  
Cook County Recorder of Deeds  
Date: 05/19/2009 10:59 AM Pg: 1 of 2

IN THE CIRCUIT COURT OF  
COOK COUNTY, ILLINOIS

HUDSON AND KEYSE, LLC,  
Plaintiff,

vs.

STEVEN R FAUSZ,  
Defendant

No.: 08-M1-125152

## MEMORANDUM OF JUDGMENT

On 12/01/2008 a judgment was entered in this court in favor of Plaintiff,  
HUDSON AND KEYSE, LLC and against Defendant, STEVEN R FAUSZ, whose address is  
534 GREENBAY AVENUE , CALUMET CITY, IL 60409 in the amount of \$ 11,653.45 plus  
costs.

Judge William E. Gomolinski

DEC 01 2008

Judge

Circuit Court-1973

Pin # 30-07-414-014-0000

Prepared By and Return to:

The Shindler Law Firm  
Attorney for Plaintiff  
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Schaumburg, IL 60173  
(847) 537-1000

**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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COOK COUNTY CLERK'S OFFICE

Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in **COOK** County, Illinois: *X R.T.F. X R.T.F.*

**FORD**  
LOT 3 IN BLOCK 18 IN **FORM CALUMET HIGHLANDS ADDITION TO WEST HAMMON**, BEING A SUBDIVISION OF THE EAST 1316 FEET OF THE NORTH 1/4 OF THE SOUTHEAST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

*1/2  
R.T.F.*

PIN #: 30-07-414-014

Parcel ID #: 30-07-414-014  
which has the address of 534 GREENBAY, CALUMET CITY, Illinois 60409 (Street, City), (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 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 from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

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