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P3347.001 jcv/kml 10/13/09 3d



Doc#: 0930334082 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/30/2009 03:15 PM Pg: 1 of 6

FLOSSWOOD-B)
CONDOMINIUM)
ASSOCIATION, an Illinois)
not-for-profit corporation,)
)
Plaintiff,)
)
v.)

CYNTHIA J. LAUGHLIN)
2311 West 183rd Street)
Unit 108)
Homewood, Illinois 60430)
Defendant)

NOTICE AND CLAIM FOR LIEN FOR \$2,273.50

KNOW ALL MEN BY THESE PRESENTS that the **FLOSSWOOD-B CONDOMINIUM ASSOCIATION**, an Illinois not-for-profit corporation, has and claims a lien pursuant to the Declaration of Condominium Ownership and Easements, Restrictions and Covenants for **FLOSSWOOD-B CONDOMINIUM** (hereinafter "Declaration"). The Declaration was recorded with the Cook County Recorder of Deed's Office on November 6, 1973 as Document Number 22537317 and registered with the Torrens office on November 6, 1973 as Document Number T2726217. The Declaration along the Illinois Condominium Property Act 765 ILCS 605/9 (g) sets forth the responsibility of the Unit Owner to pay condominium assessments and other monetary charges and states that the delinquent assessments and related charges as set forth therein constitute a lien against the unit of the owners legally obligated to pay them. The lien is for amounts due and owing from of **CYNTHIA J. LAUGHLIN** ("Owner") upon the property described herein as follows:

Legal: See Attached Exhibit "A"

ADDRESS: 2311 West 183rd Street, Unit 108
Homewood, Illinois 60430

PINs: 32-06-100-066-1008

This Document Prepared By and Return to:
John C. Voorn
Attorney for Flosswood-B Condominium Association
Hiskes, Dillner, O'Donnell, Marovich & Lapp, Ltd.
10759 West 159th Street
Orland Park, Illinois 60467
(708) 403-5050

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The above-described property is subject to the Declaration, as amended, which establishes a plan of condominium ownership of the property commonly referred to as Flosswood-B Condominium Association.

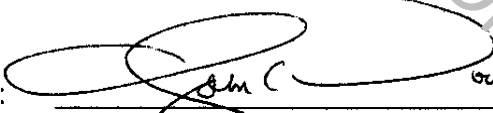
The Declaration provides for the creation of a lien for delinquent assessments and other monetary obligations due and owing from the unit owner which are imposed pursuant to the Declaration as amended and the Condominium Property Act as such charges become delinquent.

That the balance of assessments, late fees and amounts due and owing as of October 13, 2009 is \$1,617.00. The current monthly assessment is \$245.00. If said assessment is not paid by the tenth (10th) of the month, a \$24.50 late charge is assessed. In addition there are attorneys' fees and costs attributable to the Association's collection action against the owner, **CYNTHIA J. LAUGHLIN** totaling \$656.50 as of October 13, 2009. This makes a total due and owing from the owner of \$2,273.50.

The Federal Fair Debt Collection Practices Act Notice is attached hereto and made a part hereof.

Dated: October 13, 2009

FLOSSWOOD-B CONDOMINIUM ASSOCIATION, an Illinois not-for-profit corporation

By: 
John C. Voorn, Its Duly Authorized Attorney and Agent

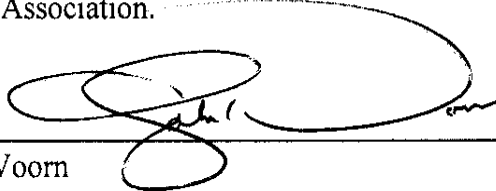
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

ACKNOWLEDGMENT

John C. Voorn being first duly sworn on oath, deposes and states that he is the duly authorized attorney and agent for the **FLOSSWOOD-B CONDOMINIUM ASSOCIATION** and that

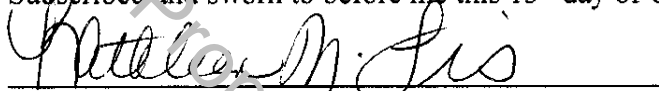
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he is empowered to execute the aforesaid Notice and Claim for Lien on behalf of the **FLOSSWOOD-B CONDOMINIUM ASSOCIATION** and that he has read the above and foregoing Notice and Claim for Lien, knows the contents thereof and that the same are based upon information provided him by agents of the Board of Directors of the Association.



John C. Voorn

Subscribed and sworn to before me this 13th day of October 2009



Notary Public



AFFIDAVIT OF SERVICE

I, Kathleen M. Lis, being first duly sworn on oath deposes and states that she is over twenty-one (21) years of age and that on the 13th day of October 2009 she mailed a copy of the above and foregoing Notice and Claim for Lien upon the following:

OWNER:

CYNTHIA J. LAUGHLIN
2311 West 183rd Street
Unit 106
Homewood, Illinois 60430

MORTGAGEE:

World Savings Bank, FSB
1901 Harrison Street
Oakland, California 94612

For mortgages recorded as Document Number 0522308182
and
0522308183

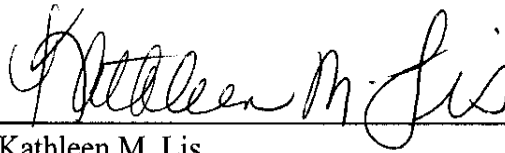
Copy by Regular Mail:

Board of Directors
c/o Flosswood-B Condominium Association
Ms. Joann Clifford, President
2311 West 183rd Street
Unit 410
Homewood, Illinois 60430

Service was made on the above Owner and Mortgagee by depositing said counterpart

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enclosed in an envelope, at a United States mailbox, Village of Orland Park, Illinois by certified mail, return receipt requested, postage prepaid and properly addressed and likewise mailing an additional counterpart by regular mail on October 13, 2009 before 4:45 p.m.

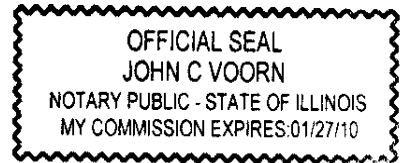


Kathleen M. Lis

Subscribed and sworn to before me this 13th day of October 2009



Notary Public



FEDERAL FAIR DEBT COLLECTION PRACTICES ACT NOTICE

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE

**NOTICE REQUIRED BY THE
FEDERAL FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. §1692(g)**

1. The amount of debt you owe to Flosswood-B Condominium Association is \$1,617.00 in assessments and late charges and legal fees and costs of \$656.50 as of October 13, 2009 for a total of \$2,273.50.
2. The name of the creditor to whom the debt is owed is the Flosswood-B Condominium Association (the "creditor").
3. The debt described in the attached notice will be assumed to be valid by Hiskes, Dillner, O'Donnell, Marovich & Lapp, Ltd. (the creditor's "law firm") unless you notify the creditor's law firm in writing within thirty (30) days after receipt of this notice that you dispute the validity of this debt, or any portion thereof.
4. If you notify the creditor's law firm in writing within the thirty (30) day period mentioned above that the debt, or any portion thereof, is disputed, the creditor's law firm will obtain verification of the debt and a copy of the verification will be mailed to you by the creditor's lawfirm.
5. **NOTHING CONTAINED HEREIN SHALL BE DEEMED TO LIMIT THE CREDITOR'S RIGHT TO PURSUE ANY OF ITS RIGHTS OR REMEDIES AGAINST YOU**

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UNDER THE LAW PRIOR TO THE EXPIRATION OF THE THIRTY (30) DAYS EXPIRATION PERIOD.

6. The creditor seeks to collect a debt and any information obtained will be used for that purpose.

7. The name of the original creditor is set forth in Number 2 above. If the creditor named above is not the original creditor, and if you make a written request to the creditor's attorneys within thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to you by the creditor's lawfirm.

8. Written requests should be addressed to

John C. Voorn, Esq.
Hiskes, Dillner, O'Donnell, Marovich & Lapp, Ltd.
10759 West 159th Street, Suite 201
Orland Park, Illinois 60467
(708) 403-5050

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EXHIBIT "A"

Parcel 1:

Unit No. 108 as delineated on a Survey of a tract of land legally described as follows (hereinafter referred to as the "Parcel"): That part of Lots 1 and 2 (taken as a tract) in the Subdivision of the North 462 feet of that part of the Northwest 1/4 lying Westerly of the Westerly right-of-way line of the Illinois Central Railroad and that part of the Northwest 1/4 of Section 6, Township 35 North, Range 14, East of the Third Principal Meridian, described as follows: Beginning at a point of the intersection of the Westerly right-of-way line of the Illinois Central Railroad and the South line of said Lots 1 and 2 (taken as a tract), said part being 465.08 feet Southwesterly (as measured on said right-of-way line) of a line 33 feet South (measured at right angles) of the North line of the Northwest 1/4 of Section 6; thence Southwesterly on the Westerly right-of-way line of said railroad to the point of the intersection with the North line of "Flosswood Subdivision", a Subdivision of that part of the Northwest 1/4 of Section 6; thence Westerly on the North line of "Flosswood Subdivision" to the point of the intersection with a line 350.81 feet East of and parallel to the West line of the Northwest 1/4 of Section 6; thence Northerly on said parallel line to the point of the intersection with a line 180 feet North of and parallel to the North line of "Flosswood Subdivision"; thence Easterly of the last-named parallel line to the point of the intersection with a line 581 feet East of and parallel to the West line of the Northwest 1/4 of Section 6; thence Northerly on the last-named parallel line a distance of 32 feet to a point; thence Southeasterly on a straight line a distance of 84.33 feet to the point of the intersection with a line 180 feet North of and parallel to the North line of "Flosswood Subdivision"; thence Easterly on the last-named parallel line to the point of the intersection with a line 70 feet Westerly of and parallel (as measured at right angles) to the Westerly right-of-way line of said railroad; thence Northeasterly on the last-named parallel line a distance of 80.83 feet to a point; thence Southeasterly on a straight line a distance of 70 feet to the point of beginning, all in Cook County, Illinois; which Survey is attached as Exhibit "A" to the Declaration Of Condominium Ownership made by South Chicago Savings Bank, a corporation of Illinois, not individually but solely as Trustee under the Trust Agreement dated January 21, 1970 and known as Trust Number 11-1506, filed for record in the Office of the Registrar of Titles of the County of Cook, State of Illinois as Document Number LR 2726217, and recorded with the Recorder of Deeds of the County of Cook, State of Illinois as Document Number 22537313, together with an undivided percentage interest in said Parcel (excepting from said Parcel all of the property and space comprising all the Units thereof, as defined and set forth in said Declaration and Survey); and

Parcel 2:

A perpetual easement for the benefit of Parcel 1 aforesaid (excepting that part thereof falling in Lot 1 aforesaid), for a private road for ingress and egress in every possible manner including (but not exclusively) by vehicle, foot and conveyer, and for light and air, as created by the Deed from Henry Gottschalk and Sophie Gottschalk, his wife, to Maud Cory dated December 27, 1922 and recorded December 28, 1922 as Document Number 7759972, on and over a strip of land 50 feet in width extending from the Westerly line of the "Parcel" of Parcel 1 aforesaid to the East line of Western Avenue; the Southerly line of said private road being the Southerly line of said "Parcel" of Parcel 1 aforesaid extended Westward to said public road and the Northerly line of which said road being parallel with said Southerly line and 50 feet, measured at right angles, distant therefrom, in Cook County, Illinois.