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IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION

NORTH COMMUNITY BANK, Successor by Merger to
EDENS BANK,
Plaintiff,

vs.

SCOTT G. STEPHEN; JENNIFER STEPHEN;
CITY OF CHICAGO, DEPARTMENT OF WATER;
UNKNOWN OWNERS and NONRECORD CLAIMANTS,
Defendants.

)
)
)
)
) No. 10CH54570
)
) Property Address:
) 3731 N. Hermitage
) Chicago, IL
)

CONSENT JUDGMENT OF FORECLOSURE ON COUNT 1

Plaintiff, NORTH COMMUNITY BANK, Successor by Merger to EDENS
BANK, by and through its attorneys, MARTIN & KARCAZES, LTD., and in support
of the entry of a Consent Judgment of Foreclosure to Foreclose Mortgage against the
Defendant, SCOTT G. STEPHEN and JENNIFER STEPHEN; CITY OF CHICAGO,
DEPARTMETN OF WATER and UNKNOWN OWNERS AND NON RECORD
CLAIMANTS, states as follows:

The affidavits required to make such unknown parties defendants to this
action were duly filed and UNKNOWN OWNERS and NON RECORD CLAIMANTS

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have been duly and regularly made parties defendant to this action in the manner provided by law;

This cause now coming to be heard upon agreement of the parties for entry of a Consent Judgment of Foreclosure, and the Court being fully advised in the premises, finds as follows:

1. That all the material allegations of the Complaint are true and proven.
2. That the principal balance of the Note as of the date the complaint was filed on \$788,944.69.
3. Pursuant to the subject Mortgage of Record, Plaintiff has a valid and subsisting first lien on the subject property located at 3731 N. Hermitage in the amount stated above, plus fees, costs, interest and advances and all other amounts provided by in the note and mortgage.
4. That pursuant to said mortgages it is provided that the attorneys for Plaintiff are entitled to reasonable attorney's fees.
5. The Mortgage described in Count I of the Complaint and hereby foreclosed appears of record in the Office of the Recorder of Deeds of Cook County, Illinois as Document No. 0431335025. The premises herein referred to and directed to be sold is commonly known **3731 N. Hermitage., Chicago, IL.** (the "Property") and legally described as follows.

LOT 37 IN BLOCK 4 IN THE SUBDIVISION OF BLOCKS 3 AND 4 IN JAMES ROOD JR'S SUBDIVISION OF BLOCKS 17 AND 20 IN THE SUBDIVISION BY OGDEN AND OTHERS OF PART OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN(s): 14-19-222-011-0000.

Common Address: 3731 N. Hermitage, Chicago, Illinois.

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6. That the rights and interest of all the other parties to this cause in and to the property hereinbefore described are inferior to the lien of the Plaintiff heretofore mentioned.

7. That the mortgages sought to be foreclosed were executed after August 7, 1961.

8. That Plaintiff specifically waives its right to seek any personal deficiency against Defendants SCOTT G. STEPHEN and JENNIFER STEPHEN in this cause but only to the extent as agreed to in the Settlement Agreement and Change In Terms Agreement referenced herein.

9. That, Defendants herein, have filed with the Court their stipulation for the entry of a Consent Judgment of Foreclosure without right of redemption and vesting absolute title in the Plaintiff, as of this date, pursuant to 735 I.L.C.S. 5/15-1402.

NOW THEREFORE IT IS HEREBY ORDERED that absolute title to the real estate is vested in Plaintiff, free and clear of all claims, liens and interests of the mortgagors and of all persons claiming by, through or under the mortgagor and of all the Defendants in this cause.

IT IS FURTHER ORDERED AND ADJUDGED that any in personam deficiency against the mortgagor, SCOTT G. STEPHEN and JENNIFER STEPHEN and any other person liable for the indebtedness or other obligations secured by the mortgage, if any, be an is hereby waived and released by Plaintiff, *except to the extent as agreed to in the settlement agreement & change in agreement* (MB)

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The Court hereby retains jurisdiction of the subject matter of this cause and of all the parties hereto, for the purpose of enforcing this Judgment and Stipulation filed herein to enforce the terms of the Settlement Agreement referenced herein and expressly finds that there is no reason for delaying the enforcement of this Judgment or an appeal therefrom.

DATE: _____
APPROVED BY: _____

ENTERED: _____
CIRCUIT COURT 1023

JUDGE _____
CIRCUIT COURT 1023

PREPARED BY:
Miranda E. Byrd
Martin & Karczas, Ltd.
161 N. Clark Street, Ste. 550
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Property of Cook County Clerk's Office