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Doc#: 1301818003 Fee: \$44.00 Karen A. Yarbrough RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 01/18/2013 08:34 AM Pg: 1 of 4

space reserved for recording information

## RECORDING COVER SHEET NOTICE OF COURT ORDER REFORMING MORTGAGE

This notice is being recorded to provide notice to all parties that a court order was entered in case 12 CH 11234 *MidFirst Bank v. Newton, Joseph, et al.*, an order was entered reforming the legal description of the mortgage recorded March 22, 2006 as document 0608140052. A copy of the order is attached hereto.

Plaintiff,

Bv.

One of its Attorneys
Alimed Motiwai

Dated:

State of Illinois County of Lake

County of Earle

Signed or attested before me on

Signature of Notary Public

Prepared by and return to:

This instrument was prepared by/return to: FISHER AND SHAPIRO, LLC 2121 Waukegan Road, Suite 301 Bannockburn, IL 60015 (847)291-1717

OFFICIAL SEAL MICHELLE A. BREITZMAN NOTARY PUBLIC, STATE OF ILLINOS

MY COMPRISSION EXPIRES 10-23-2014

DEPOSIT IN RECORDER'S BOX #254

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

MIDFIRST BANK

PLAINTIFF.

NO. 12 CH 11234

-V\$-

PROPERTY ADDRESS: 15701 PEGGY LANE UNIT 9

JOSEPH NEWTON; SHIBUI SOUTH CONDOMINIUM ASSOCIATION

OAK FOREST, IL 60452

DEFENDANTS

#### ORDER OF REFORMATION

THIS CAUSE coming before the Court upon Plaintiff's Motion for Judgment on the portion of its Complaint seeking the reformation of a mortgage, due notice having been given, and the Court being fully advised in the premises:

THE COURT FINDS:

- On or about March 7, 2006, Joseph Newton executed a mortgage granting a security interest in 1. the Mortgaged Premises to Plaintiff or Plaintiff's predecessor herein.
- The legal description on the Subject Mortgage contains errors and is stated on the mortgage, with 2. said errors, as follows:

#### See attached Exhibit A

That the Subject Mortgage correctly purports to affect the property with a common street address 3. of 15701 Peggy Lane, Unit 9, Oak Forest, IL 60452, bearing a permanent index number of 28-17-416-009-1117. The accurate legal description is:

> UNIT 10-9 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SHIBUI SOUTH CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 93168945, AS AMENDED FROM TIME TO TIME, IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

It was the intent of the parties that the mortgage be an encumbrance against the property 4. commonly known as 15701 Peggy Lane, Unit 9, Oak Forest, IL 60452, bearing permanent index No. 28-17-416-009-1117 and that the legal description on the mortgage be accurate.

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- 5. The error/omission appearing in the mortgage legal description was inadvertent and without the knowledge of either of the parties to the mortgage.
- 6. Notwithstanding this inadvertent omission, the mortgage still contains sufficient information necessary to identify the property commonly known as 15701 Peggy Lane, Unit 9, Oak Forest, IL 60452.
- 7. Notwithstanding this inadvertent omission, the mortgage still encumbers, and is a valid lien upon the property commonly known as 15701 Peggy Lane, Unit 9, Oak Forest, IL 60452.

#### IT IS THEREFORE ORDERED:

- A) That the Mortgage dated March 7, 2006 and recorded March 22, 2006 as document number 0608140052, ic and remains a valid lien against the property commonly known as 15701 Peggy Lane, Unit 9, Oak Forest II 60452.
- B) That the Mortgage dated March 7, 2006 and recorded March 22, 2006 as document number 0608140052, together with any subsequent assignments thereof, are hereby reformed to reflect the correct legal description, which is as folk ws:

UNIT 10-9 TOGETHE? WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SHIBUI SOUTH CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 93168945, AS AMENDED FROM TIME TO TIME, IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINGIS.

- C) That the plaintiff is authorized to record this order to reflect the correct legal description for the property commonly known as 15701 Peggy Lane, Unit 9, Oak Folest, II. 60452, IL bearing a permanent index number of 28-17-416-009-1117; and
- D) That the Court finds no just reason to delay either enforcement or appeal of this order pursuant to III. Supreme Court Rule 304(a).

Dated:	Entered:
	ludas

Jonathan Kaman Fisher and Shapiro, LLC Attorneys for Plaintiff 2121 Waukegan Road, Suite 301 Bannockburn, IL 60015 (847)291-1717 847-770-4138 Attorney No: 42168



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# EXHIB

of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in County, Illinois: Cook

THE LAND REFERRED TO IN THIS COMMITMENT IS LOCATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, AND DESCRIBED AS FOLLOWS: UNIT 10-9 TOGETHER WITH ITS PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SHIBUI SOUTH CONDOMINIUM, AS DELINEATED AND DEPINED IN THE DECLARATION RECORDED AS DOCUMENT JOJER 93168945, AS AMENDED FROM TIME TO TIME, IN THE EAST 1/2 OF THE COUTLEAST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCY AL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID #: 28-17-416-009-1117 which has the address of

15701 PEGGY LANE

OAK FOREST

60452 [City], Illinois

[Zip Code] ("Property Address");

TOGETHER WITH all the improvements post 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 and 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 Security Instrument; but, if necessary to comply with law or custom. MERS, (as nominee for Lender and Lender's speciment) has the dishipt to average any or all of these interests, including but and limited to the right. successors and assigns), has the right: to exercise any or all of those it terests, 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 in estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencua. except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against o', c' ims and demands, subject to any

THIS SECURITY INSTRUMENT combines uniform covenants for nation ase and non-uniform covenants encumbrances of record. with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due tile 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 it each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (1) axes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground cuts on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender mu c pay a respectly, and to premium for insurance required under paragraph 4. In any year in which the Letther fine t pay it 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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