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Karen A. Yarbrough  
Cook County Recorder of Deeds  
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Calendar Number 58

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

Bayview Loan Servicing, LLC  
PLAINTIFF

Vs.

Luis G. Arcos; Darina Arcos; Mill Creek Condominium  
Association; Unknown Owners and Nonrecord Claimants  
DEFENDANTS

No. 10 CH 042237

1115 Miller Lane Unit # 204  
Buffalo Grove, IL 60089

**CONSENT JUDGMENT FOR FORECLOSURE**

THIS CAUSE having been duly heard by this Court upon the record herein on the merits of the Complaint for Foreclosure filed by the Plaintiff and on Plaintiff's Motion for entry of Consent Judgment for Foreclosure (hereinafter referred to as Judgment), and Defendants-Mortgagors consenting, the Court **FINDS**:

(1) **JURISDICTION**: The Court has jurisdiction over the parties hereto and the subject matter hereof.

(2) **PROPERTY FORECLOSED UPON**: The Mortgage described in the Complaint and hereby foreclosed appears of record in the Office of the Recorder and/or Registrar for Cook County, Illinois, as Document No. 0822640202, and the property herein referred to is described as follows:

UNIT 3-204 TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, IN MILL CREEK CONDOMINIUM, IN THAT PART OF THE WEST HALF OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE DECLARATION OF CONDOMINIUM

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OWNERSHIP AND PLAT OF SURVEY ATTACHED THERETO AS EXHIBIT "A" RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS, COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 24872257. SITUATED IN COOK COUNTY, STATE OF ILLINOIS.

COMMONLY KNOWN AS: 1115 Miller Lane Unit # 204  
Buffalo Grove, IL 60089

TAX PARCEL NUMBER: 03-08-101-017-1060

(3) **MORTGAGE NOTE:** The Mortgage herein referred to secures a Mortgage Note in the sum \$130,173.00 which has been duly accelerated pursuant to the terms of said Note and executed by:

Luis G. Arcos

Luis G. Arcos has filed a Chapter 7 bankruptcy and is not subject to any personal deficiency.

(4) **EXHIBITS:** That true and correct copies of the original mortgage and the original note are attached to the Complaint filed herein.

(5) **REDEMPTION AND WAIVER OF DEFICIENCY:** The owner(s) of the equity of redemption are the Mortgagors, Property Owners and any other Party Defendant named in the Complaint with the statutory right of redemption, with the exception of the Registrar of Titles, if named, and any party dismissed by order of Court.

(a) The subject real estate is Condo/Townhouse as defined in 735 ILCS 5/15-1219.

(b) The Court has obtained jurisdiction over the owners of the right of redemption as set forth in The Attorney's Certificate of Service and Defaulted Parties.

(c) That the Mortgagor(s) have waived any and all rights to redeem the mortgaged premises whether by statute or in equity pursuant to 735 ILCS 5/15-1601(c).

(d) That in consideration of entry of this Judgment by Consent, the plaintiff hereby waives any and all rights to a personal judgment for deficiency against the Mortgagor(s), and against all other persons liable for the indebtedness or other obligations secured by the mortgage described herein. This is pursuant to 735 ILCS 5/15-1402(c).

(e) That no party has filed an objection to entry of this Judgment by Consent, nor paid the amount required to redeem in accordance with 735 ILCS 5/15-1603.

(6) Based upon the pleadings, proofs and admission(s), Plaintiff has standing, capacity and authority to maintain this cause.

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- (7) The pleadings and proofs presented in the cause are sufficient to support the entry of this judgment.

## IT IS HEREBY ORDERED AND ADJUDGED THAT:

- (1) **JUDGMENT:** A Consent Judgment for Foreclosure be entered pursuant to 735 ILCS 5/15-1506 and 735 ILCS 5/15-1402.
- (2) **VESTING TITLE:** Title to the real estate described herein is vested absolutely in Bayview Loan Servicing, LLC, and this executed, recorded order shall be deemed sufficient evidence to establish title vesting in Bayview Loan Servicing, LLC. Defendants shall deliver to Plaintiff all applicable documentation as may be required by the Office of the Recorder of Deeds of Cook County, Illinois.
- (3) **TERMINATION OF SUBORDINATE INTERESTS:** The Court gained jurisdiction over all parties to the foreclosure as required by law; and no objections to this consent judgment having been filed of record, then the defendants and all persons claiming by, through or under them, or any of them since the commencement of this suit are forever barred, and foreclosed of any right, title, interest, claim, lien or right to redeem in and to the mortgaged real estate.
- (a) This Judgment and all orders entered pursuant to said judgment are valid as stated above. The inadvertent failure to name a subordinate record claimant will not invalidate this judgment. Plaintiff may take title and file a subsequent action to determine the redemptive rights of such a party. Should such a claimant not exercise its redemptive rights within the stated time, they shall be forever barred and foreclosed of any right, title, interest, claim, lien or right to redeem or otherwise enforce its claim against the subject property.
- (4) **POSSESSION:** The plaintiff or his or her legal representative or assigns be let into possession of said premises 90 days after execution of the consent stipulation, and that any of the parties to this cause who shall be in possession of said premises or any portion thereof, or any person who may have come into such possession under them or any of them since the commencement of this suit shall surrender possession of said premises.
- (5) **JURISDICTION:** The Court retains jurisdiction over the parties and subject matter of this cause for the purpose of enforcing this Judgment or vacating said Judgment.
- (6) **APPEALABILITY:** This is a final and appealable order and there is no just cause for delaying the enforcement of this judgment or appeal therefrom.
- (7) The Sheriff of Cook County is hereby directed to evict Luis G. Arcos; Darina Arcos; Mill Creek Condominium Association from the premises commonly known as 1115 Miller Lane Unit # 204, Buffalo Grove, IL 60089 without further delay and without further order of the court 90 days after execution of the consent stipulation.

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(8) IT IS FURTHER ORDERED that the Consent Judgment to be issued hereunder is a transaction that is exempt from all transfer taxes, either state or local, and the County Recorder of Deeds is ordered to permit immediate recordation of the Judgment issued hereunder without affixing any transfer stamps.

735 ILCS 5/9-117 is not applicable to this Judgment. This is a final and appealable Judgment with no just cause for further delay.

(9) This order may be recorded with the appropriate county recorder.

ENTER: TD-38 JUDGE DARRYL B. SIMKO

DATED: 3/17/14 MAR 17 2014  
CIRCUIT COURT - 1823

**Notice pursuant to 735 ILCS 5/15-1509.5**

**Grantee:** Bayview Loan Servicing, LLC

**Contact:**

Jenaia Farah  
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**Prepared by and Mail to After Recording:**

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