

UNOFFICIAL COPY



Doc#: 1418418047 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/03/2014 11:36 AM Pg: 1 of 6

Line above is for recording purposes.

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

PNC MORTGAGE, A DIVISION OF INC BANK, N.A.)
Plaintiff,)

v.)

No.: 10 CH 02974

LALITHA VARGHESE; THOMAS VARGHESE;)
BEULU VARGHESE; HOUSEHOLD FINANCE)
CORPORATION III, SHEFFIEDL MANOR)
TOWNHOME ASSOCIATION FKA CASTLEROCK)
HOMEOWNERS ASSOCIATION; UNKNOWN)
OWNERS AND NON-RECORD CLAIMANTS,)
Defendants.)

Calendar No. 60

Property Address:
2302 Hyde Ct.
Schaumburg, Illinois 60194

CONSENT JUDGMENT OF FORECLOSURE PURSUANT TO 735 ILCS 5/15-1402

THIS CAUSE HAVING BEEN HEARD By the Court upon the pleadings and affidavits filed
herewith, the Court finds:

1. That it has jurisdiction of the parties to and the subject matter of this suit.
2. That all of the material allegations in the Complaint herein are true and proved.
3. That the equities of this cause are with the Plaintiff.

UNOFFICIAL COPY

4. That the following named Defendants were served with summons on the date following their name.

Lalitha Varghese	- Served by publication
Thomas Varghese	- Served by publication
Beulu Varghese	- Served by publication

6. Lalitha Varghese, Thomas Varghese and Beulu Varghese (hereinafter the "Defendants" or "Vargheses") appeared through counsel and filed a Motion to Dismiss on August 16, 2010, which was fully briefed and denied on January 3, 2011.

7. Thereafter, Defendants filed their answer to Plaintiff's Complaint on May 8, 2011, which contained four affirmative defenses.

8. On or about January 30, 2012, the Defendants filed amended affirmative defenses.

9. On February 10, 2012, Plaintiff filed a Motion to Strike Defendants' first and second affirmative defenses and its answer to Defendants' third, fourth and fifth affirmative defenses.

10. Subsequently, Defendants' counsel withdrew from the matter.

11. Defendants have agreed to execute a stipulation to entry of consent judgment of foreclosure pursuant to 735 ILCS 5/15-1402, and based on the stipulation filed herewith there appears to be no material issue of fact and judgment is hereby entered against the following Defendants:

Lalitha Varghese, Thomas Varghese and Beulu Varghese

12. 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. 0715760012, and the property herein referred to is described as follows:

UNOFFICIAL COPY

LOT 23 IN SHEFFIELD MANOR UNIT 1, BEING A SUBDIVISION OF PART OF THE WEST ½ OF THE SOUTHEAST ¼ OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON DECEMBER 3, 1971, AS DOCUMENT NUMBER LR 2596883, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2302 Hyde Court, Schaumburg, Illinois 60194
 TAX PARCEL NUMBER: 07-18-403-203

13. The Mortgage herein referred to secures a Mortgage Note in the sum \$167,982.00 which has been fully accelerated pursuant to the terms of said Note and executed by: Lalitha Varghese, Thomas Varghese and Beulu Varghese.

14. That under the provisions of the mortgage sought to be foreclosed herein, the cost of the foreclosure suit is an additional indebtedness which the Plaintiff should be reimbursed and that such expenses are hereby allowed the Plaintiff.

15. That Plaintiff, PNC Mortgage, a division of PNC Bank, National Association, has a valid and subsisting mortgage lien and that the mortgage lien is superior to the lien of any and all parties hereto for the sums of the total amounts stated below with interest as stated, and for the fees, costs and commission on sale.

LOAN BALANCE THROUGH July 2, 2014*:

Principal Balance	\$164,613.95
Interest at 6.50000%	\$ 57,233.68
Escrow/Impound Overdraft	\$ 19,768.51
Pro Rata PMI (Private Mortgage Insurance)	\$ 125.94
Late Charges	\$ 56.04
Other Fees	\$ 453.00
Recordation Fee	\$ 50.00
Outstanding Advances	<u>\$ 3,597.00</u>
Subtotal	<u>\$245,798.12</u>

*The interest continues to accrue on this Note at a per diem rate of \$29.31 after July 2, 2014.

16. The lien rights of the Plaintiff and the right, title, interest, claim or lien any and all

UNOFFICIAL COPY

parties in this foreclosure and all non-record claimants shall be terminated upon entry of this judgment of foreclosure, as provided under 735 ILCS 5/15-1402.

IT IS THEREFORE ORDERED:

I. IT IS ADJUDGED that the owners of the equity of redemption were served with summons as shown in paragraph four above.

II. IT IS FURTHER ORDERED AND ADJUDGED that Title to the real estate legally described as:

LOT 23 IN SHEFFIELD MANOR UNIT 1, BEING A SUBDIVISION OF PART OF THE WEST ½ OF THE SOUTHEAST ¼ OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON DECEMBER 3, 1971, AS DOCUMENT NUMBER LR 2596883, IN COOK COUNTY, ILLINOIS.

TAX PARCEL NUMBER: 07-18-403-203

commonly known as 2302 Hyde Court, Schaumburg, Illinois 60194 (hereinafter the "Premises") shall be conveyed to the Plaintiff immediately upon entry of this Judgment. That upon entry of this Judgment all title, claims, interest and liens of all parties herein, and all clouds in title arising therefrom shall cease and Plaintiff shall have fee simple title of the Premises free and clear of said claims, interest and liens.

III. IT IS FURTHER ORDERED AND ADJUDGED that upon entry of this Judgment that the Defendants

Lalitha Varghese

Thomas Varghese

Beulu Varghese

and all other persons claiming by, under or through any of them since the commencement of this suit,

UNOFFICIAL COPY

be forever barred, foreclosed of and from all rights and equities, in and to said Premises, or any part thereof.

IV. IT IS FURTHER ORDERED AND ADJUDGED that there shall be no Personal Deficiency Judgment surviving entry of this Judgment.

V. IT IS FURTHER ORDERED AND ADJUDGED that, barring any objection filed by any other party other than the Mortgagor in the above captioned cause within 30 days of the date of this Consent Judgment for Foreclosure, and redemption by any such parties within 30 days of the date of this Consent Judgment for Foreclosure pursuant to 735 ILCS 5/15/1402, title to the real estate described herein is vested absolutely in PNC Bank, National Association and this executed, recorded order shall be deemed sufficient evidence to establish title vesting in PNC Bank, National Association. Defendants shall deliver to Plaintiff all applicable documentation as may be required by the Office of the Recorder of Deeds of Winnebago County, Illinois.

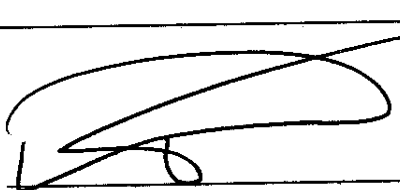
VI. IT IS FURTHER ORDERED AND ADJUDGED that the Plaintiff or his or her legal representative or assigns are granted immediate possession of said premises upon entry of this order, and that any of the parties to this cause who shall be in possession of said premises or any portion thereof, or any person 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.

VII. IT IS FURTHER ORDERED AND ADJUDGED that the Court hereby retains jurisdiction to and over the subject matter of this case and of all parties hereto for the purpose of enforcing this Judgment.

VIII. IT IS FURTHER ORDERED AND ADJUDGED that this is a final and appealable Judgment and that there is no just reason for delay in its enforcement or its appeal or both.

UNOFFICIAL COPY

IX. IT IS FURTHER ORDERED AND ADJUDGED that the Sheriff of Cook County is hereby directed to evict Lalitha Varghese, Thomas Varghese and Beulu Varghese from the premises commonly known as 2302 Hyde Court, Schaumburg, Illinois 60194 without further delay and without further order of the court.

DATE: _____
ENTER:  _____
JUDGE

Notice pursuant to 735 ILCS 5/15-1509.5

Grantee: PNC Bank, National Association

Judge Michael T. Mullen

Contact: Gail Klein
3232 Newmark Drive
Miamisburg, OH 45342
(800) 367-9305 ext. 54952

JUL 02 2014

Circuit Court - 2084

Prepared by and Mail to After Recording:

James M. Crowley (ARDC #: 6182597)
Jennifer E. Frick (ARDC #: 6299794)
CROWLEY & LAMB, P.C.
Attorneys for PNC Bank, N.A.
221 North LaSalle Street, Suite 1550
Chicago, Illinois 60601
(312) 670-6900
Attorney No. 41373