## **UNOFFICIAL COPY**



STATE OF ILLINOIS COUNTY OF COOK

RELEASE OF CREDITOR'S CLAIM FOR LIEN

IN THE OFFICE OF THE RECORDER OF DEEDS, COOK COUNTY, ILLINOIS Doc#: 1427922092 Fee: \$50.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 10/06/2014 03:16 PM Pg: 1 of 7

(Above Space for Recorder's use only)

Pursuant to and in compliance with 735 ILCS 5/12-101 the Illinois statute relating to judgment liens, the United States Northern District of Illinois Bankruptcy Court's Order of Discharge of Joint Debtors a copy of which is attached thereto as Exhibit A, and for valuable consideration, receipt whereof is hereby acknowledged, the undereigned does hereby release the Claim for Lien, Document Number 88309162, and related easement Document Number 88309169, recorded on February 21, 2012, in the County of Cook, State of Illinois as Document No. 1205216005 against the property located at 505 N. Lake Shore Drive — Unit 4601, Chicago, Illinois i0611; PIN: 17-10-214-016-1258, legally described on Exhibit B.

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE LIEN WAS FILED.

DATED this <u>a4 day of Dept.</u>, 2514.

BANK OF AMERICA, N.A., successor by reason of merger

with LaSaile Bank, National Association.

dame: Janice Boels an Its: Vice President

STATE OF MISSOURI

COUNTY OF Clay ) SS

The Affiant, Janice Boelsen, being duly sworn on oath deposes and says that the is the Vice President of Bank of America, N.A., successor by reason of merger with LaSalie Bank, National Association; that she has read the foregoing release and knows the contents thereof; and that all

statements therein contained are true.

Subscribed and Sworn to before me this day of Spreamour, 2014.

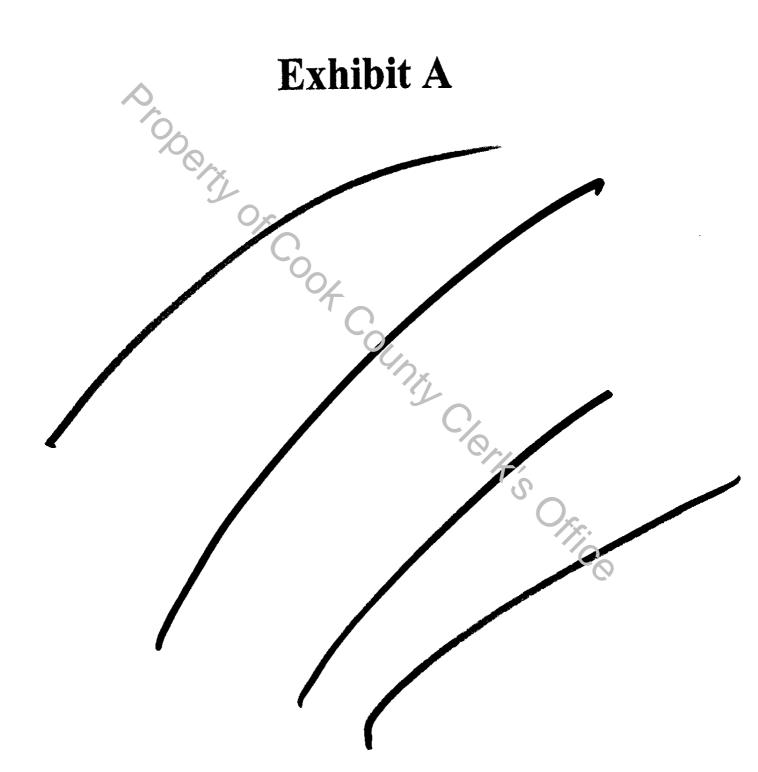
Juan & William

TYANN L. WILLIAMS
Notary Public - Notary Seal
State of Missouri
Commissioned for Jackson County
My Commission Expires: June 22, 2016
12407668

This instrument was prepared by/return to: Kevin C. Driscoll, Jr., BARNES & THORNBURG, One North Wacker Drive, Suite 4400, Chicago, Illinois, 60606; (312) 357-1313.

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## **UNOFFICIAL COPY**

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B18J (Official Form 18J) (12/07)

### **United States Bankruptcy Court**

Northern District of Illinois Case No. 12-10248 Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Craig Miller

505 N. Lake Shore Dr., Suite 4601

Chicago, II 60611

Rence Susan Miller

505 N. Lake Shore Dr., Suite 4601

Chicago, IL 60611

Social Security Andividual Taxpayer ID No.:

xxx-xx-7263

xxx-xx-3127

Employer Tax ID / Other nos.:

#### DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, IT IS ORDERED: The debtors are granted a discharge under section 727 of tiue 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 10, 2012

Kenneth S. Gardner, Clerk United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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## **UNOFFICIAL COPY**

Case 12-10248 Doc 21 Filed 07/10/12 Entered 07/10/12 06:00:57 Desc Discharge of Debtor Chapter 7 Page 2 of 2

B18J (Official Form 18J) (12/07) - Cont.

### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a counter may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay may debt that has been discharged.

#### Debts That are Discharged

The chapter 7 discharge order distinates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Brinkruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

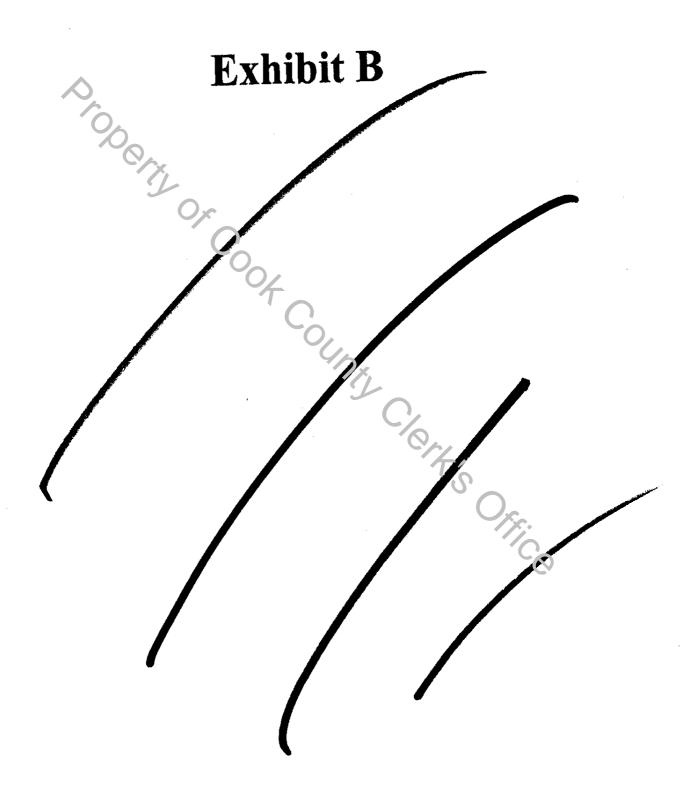
#### Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a mour vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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## **UNOFFICIAL COPY**

demorandum of Judgment	
COOR COUNTY HAINOIS IN THE CHICUIT COURT OF	Dooff: 1205216006 Fee: \$40,00 Eagane "Gena" Moore PHer Pee:\$10,00 Cook County Recorder of Ceads Date: 02/21/2012 08:29 AM Pg: 1 at 2
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### LEGAL DESCRIPTION

Unit 4601 in Lake Point Tower Condominium, as delineated on a survey of the following described real estate: A part of Lot 7 in Chicago Dock and Canal Co's Peshtigo Dock Addition in Section 10. Pownship 39 North, Range 14 East of the Third Principal Meridian, which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document No. 88300162, 28 amended from time to time, together with its undivided percentage interest in the common charges, in Cook Caunty, Illinois,

Ensements for the benefit of Parcel I for the purposes of structural support, ingress and egress. and utility services to set forth in Declaration of Covenants, Conditions, Restrictions and Basements made by American National Bank and Trust Company of Chicago, as Trustee under Trust Agreement dated James 7, 1988 and known as Trust Number 1043-99-09, dated July 13. 1988 and recorded July 14, 1988 or Document 88309160,

505 N. Lake Sucre Drive - Unit 4601 Common Address: Chiengo, Ulinor accidit County Clark's Office

Permanent Index No. 17-10-214-016-1258