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Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 10/23/2014 02:13 PM Pg: 1 of 4

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## 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 11 CH 35491 **Ocwen Loan Servicing, LLC v. Morgan, Sharon, et al.**, an order was entered reforming the legal description of the mortgage recorded January 10, 2007 as document 0701005256. A copy of the order is attached hereto.

### Prepared by and return to:

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

11-054356

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**IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
COUNTY DEPARTMENT - CHANCERY DIVISION**OCWEN LOAN SERVICING, LLC  
PLAINTIFF,

-vs-

SHARON MORGAN  
DEFENDANTS

NO. 11 CH 35491

PROPERTY ADDRESS:  
9701 SOUTH SANGAMON STREET  
CHICAGO, IL 60643**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:**

1. On or about December 14, 2006, Sharon Morgan executed a mortgage granting a security interest in the Mortgaged Premises to Plaintiff or Plaintiff's predecessor herein.
2. The legal description on the Subject Mortgage contains errors and is stated on the mortgage, with said errors, as follows:

**See attached Exhibit A**

3. That the Subject Mortgage correctly purports to affect the property with a common street address of 9701 South Sangamon Street, Chicago, IL 60643, bearing a permanent index number of 25-08-222-001-0000. The accurate legal description is:

LOT 1 IN O'MEARA AND MACQUEEN'S SUBDIVISION OF LOTS 12 TO 22 IN BLOCK 36 IN HALSTED STREET ADDITION TO WASHINGTON HEIGHTS IN THE SOUTHEAST 1/4 OF SECTION 5 AND THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

4. It was the intent of the parties that the mortgage be an encumbrance against the property commonly known as 9701 South Sangamon Street, Chicago, IL 60643, bearing permanent index No. 25-08-222-001-0000 and that the legal description on the mortgage be accurate.
5. The error/omission appearing in the mortgage legal description was inadvertent and without the knowledge of either of the parties to the mortgage.

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6. Notwithstanding this inadvertent omission, the mortgage still contains sufficient information necessary to identify the property commonly known as 9701 South Sangamon Street, Chicago, IL 60643.

7. Notwithstanding this inadvertent omission, the mortgage still encumbers, and is a valid lien upon the property commonly known as 9701 South Sangamon Street, Chicago, IL 60643.

**IT IS THEREFORE ORDERED:**

A) That the Mortgage dated December 14, 2006 and recorded January 10, 2007 as document number 0701005256, is and remains a valid lien against the property commonly known as 9701 South Sangamon Street, Chicago, IL 60643.

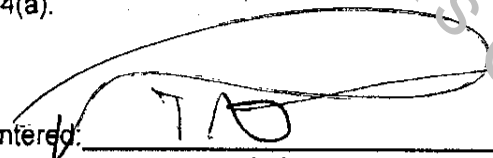
B) That the Mortgage dated December 14, 2006 and recorded January 10, 2007 as document number 0701005256, together with any subsequent assignments thereof, are hereby reformed to reflect the correct legal description, which is as follows:

LOT 1 IN O'MEARA AND MACQUEEN'S SUBDIVISION OF LOTS 12 TO 22 IN BLOCK 36 IN HALSTED STREET ADDITION TO WASHINGTON HEIGHTS IN THE SOUTHEAST 1/4 OF SECTION 5 AND THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS.

C) That the plaintiff is authorized to record this order to reflect the correct legal description for the property commonly known as 9701 South Sangamon Street, Chicago, IL 60643, IL bearing a permanent index number of 25-08-222-001-0000; and

D) That the Court finds no just reason to delay either enforcement or appeal of this order pursuant to Ill. Supreme Court Rule 304(a).

Dated: \_\_\_\_\_

Entered:  \_\_\_\_\_  
Judge

Kristina Cavallaro  
Fisher and Shapiro, LLC  
Attorneys for Plaintiff  
2121 Waukegan Road, Suite 301  
Bannockburn, IL 60015  
(847)291-1717 847-770-4190  
Attorney No: 42168

Judge Michael T. Mullen

APR 05 2014

Circuit Court - 2004

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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 Cook

County, Illinois:

Land situated in the City of Chicago, County of Cook and State of Illinois described as: Lot 1 in O'Meara and MacQueen's Subdivision of Lots 12 to 22 in Block 36 in Halsted Street Addition to Washington Heights in the Southeast 1/4 of Section 5 and the Northeast 1/4 of Section B, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel ID Number: 25-08-222-001-0000 Vol. 0454  
which has the address of 9701 S. SARGANON ST.

Chicago (City, Illinois 60643 (Zip Code) ("Property Address"))

TOGETHER WITH all the improvements now 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 legal 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 successors and assigns), has the right: to exercise any or all of those interests, 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 cancelling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

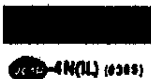
Borrower and Lender covenant and agree as follows:

### UNIFORM COVENANTS.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the 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 in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender does not pay a 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.



Initials:

# EXHIBIT A