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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/07/2015 03:20 PM Pg: 1 of 5

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KMI No. 12-0897

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

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT
IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS
OWNER TRUSTEE FOR QUEEN'S PARK REAL ASSET
HOLDING TRUST,

Plaintiff,

-vs-

DONNA DHEIN A/K/A DONNA ROWE A/K/A DONNA
J. DHEIN, REGENT PARK PROPERTY OWNERS
ASSOCIATION, UNKNOWN OWNERS-TENANTS AND
NON-RECORD CLAIMANTS,

Defendant(s).

RESIDENTIAL
MORTGAGE FORECLOSURE

Case No. 12 CH 28528

Calendar No. 56

Property Address:
15 South Regency Court W,
Arlington Heights, IL 60004

CONSENT JUDGMENT OF FORECLOSURE

CCRD REVIEWER Rv

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This matter, coming to be heard upon Plaintiff's Motion for Judgment of Foreclosure, the Court, having examined the file and record, including all pleadings, exhibits, affidavits, and matters of record in this cause, and being fully advised in the premises, FINDS THAT:

1. **Jurisdiction.** This Court has subject matter jurisdiction and jurisdiction over the parties to this lawsuit. Each defendant herein has been duly and properly served with process and all copies of applicable legal notices, and all other requirements for personal jurisdiction have been met.
2. **Promissory Note.** On MARCH 26, 2012, DONNA DHEIN, made, executed, and delivered a promissory note ("Note") to UNIVERSAL FINANCIAL GROUP, in the amount \$34,041.00.
3. **Mortgage.** On MARCH 26, 2012, DONNA DHEIN, made, executed, and delivered a mortgage ("Mortgage") securing the aforementioned Note by lien on the fee simple interest on the following described real estate in Will County (hereinafter referred to as the "Mortgage Premises"):

LEGAL DESCRIPTION:

LOT 66 (EXCEPTING THEREFROM THE SOUTHERLY 47.5 FEET THEREOF, MEASURED ON THE EASTERLY LINE THEREOF) IN REGENT PARK UNIT 1, A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 11 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 JANUARY 16, 1964 AS DOCUMENT LR131431. SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS.

COMMONLY KNOWN AS: 15 South Regency Court W, Arlington Heights, IL 60004

PROPERTY IDENTIFICATION NO: 03-28-407-020

4. **Holder and Owner of the Obligations.** The Mortgage being foreclosed in this matter is a valid obligation of DONNA DHEIN, and the Note secured by the Mortgage being foreclosed in this matter is a valid obligation of DONNA DHEIN. The Plaintiff is, and was at the time of filing of the Plaintiff's Complaint for Foreclosure of Mortgage ("Complaint"), the legal holder and owner of the Note secured by the Mortgage being foreclosed in this matter. Since the time this action commenced, Plaintiff had and continues to have standing to bring this matter and is entitled to foreclose the Mortgage pursuant to the Illinois Mortgage Foreclosure Law and the terms of both the Mortgage and Note.
5. **Existence of Default on Obligation.** DONNA DHEIN, have defaulted on the Note by failing to pay all sums due thereunder. Plaintiff has properly declared all indebtedness secured by the Mortgage immediately due and payable.
6. **Compliance with Rules and Notice.** Sufficient time having passed since all Defendants were served, Plaintiff is therefore authorized to proceed with the hearing and the entry of this Judgment. Due notice of the presentation of this Judgment has been provided to all parties entitled to same.
7. **Default Judgment.** The defendants, REGENT PARK PROPERTY OWNERS ASSOCIATION, UNKNOWN OWNERS-TENANTS AND NON-RECORD CLAIMANTS, have failed to appear and/or plead to the allegations contained in Plaintiff's Complaint within the time required by law and this Court finds them to be in default. Evidence of every allegation contained in the Complaint, as well as

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those allegations deemed and construed to have been pled as set forth in 735 ILCS 1504(c), are deemed true and proven. These allegations have been taken as confessed by and against all of the above mentioned defendants.

8. Lien Priority. The Mortgage was duly recorded in the Office of the Recorder of Deeds of Cook County, Illinois on APRIL 10, 2009 as Document No. 0910004100 and is a valid, prior, and paramount lien upon the fee simple interest in the Mortgaged Premises, and the rights of each and all defendants in this cause is subject and subordinate to the lien of the Plaintiff's mortgage foreclosed herein.

9. Amount Due, Costs, and Judgment Amount. There remains an unpaid principal balance of \$305,405.91, with interest and advances due thereon from FEBRUARY 01, 2011, the date of default.

(a) As a result of DONNA DHEIN, breach, and pursuant to the terms of the Mortgage and Note, and the Illinois Mortgage Foreclosure Law, Plaintiff has retained Illinois attorneys to file this foreclosure action and Plaintiff is entitled to recover reasonable attorneys' fees, costs, expenses, and advances incurred in connection with same.

(b) Interest accrues under the Mortgage and Note at the rate of \$42.81936 per day and the following sum is due to Plaintiff pursuant to the terms of the Mortgage and Note:

Principal, Accrued Interest, Late Fees, and Advances due to and made by Plaintiff as of 08/05/2014:	\$ 380,615.54
Per Diem Interest from 08/05/2014 through Judgment, accruing at \$39.74:	\$ 10,014.48
Costs of Suit:	\$ 1,309.00
Attorneys' Fees: Incurred by Plaintiff	\$ 2,620.00
TOTAL DUE TO PLAINTIFF:	\$ 394,559.02

(c) The attorneys' fees, costs, expenses, and advances incurred in connection with this foreclosure are reasonable in nature and amount.

10. Reinstatement and Redemption. The last of the mortgagors was served by summons or publication or has otherwise submitted to the jurisdiction of this Court on AUGUST 11, 2012 ("Baseline Service Date").

(a) Reinstatement - The statutory right to reinstate, pursuant to Section 15-1602 of the Illinois Code of Civil Procedure (735 ILCS 5/15-1602), did expire on NOVEMBER 09, 2012.

(b) Nature of Property - The Mortgaged Premises is residential real estate pursuant to section 5/15-1219 of the Illinois Code of Civil Procedure. 735 ILCS 5/15-1219.

(c) Owners of Redemption - Defendants, DONNA DHEIN, is/are the present owner(s) of the right of redemption as defined by 735 ILCS 5/15-1212 and have waived their right to redemption pursuant to 735 ILCS 5/15/1402 by stipulation filed with this Court.

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AND THE COURT HEREBY ORDERS:

11. All matters in controversy by the parties hereto as reflected by the pleadings on file are adjudged and determined by this Judgment, and the Court having heard the representations of counsel and being fully advised in the premises, it is hereby ORDERED and ADJUDGED by agreement of the parties as follows:

(a) That upon entry of this Consent Judgment of Foreclosure, in accordance with 735 ILCS 5/15-1402, absolute title to the real estate described herein (paragraph 5(a)) shall immediately vest in the Plaintiff herein, free and clear of all claims, liens and interest of the Defendants herein, including all rights of reinstatement and redemption. That the Defendants herein 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 reinstate or redeem in and to the mortgaged real estate.

(b) That upon entry of this Consent Judgment of Foreclosure, the mortgage indebtedness described herein is satisfied in full and that Plaintiff, its successors and/or assigns are barred from obtaining a deficiency judgment against DONNA DHEIN.


(c) That upon entry of this Consent Judgment of Foreclosure, Plaintiff shall be entitled to possession of the premises described herein on **APRIL 13, 2015** and that any of the other parties to this cause and any persons claiming possession through them, shall surrender possession of said premises.

(d) That this court shall retain jurisdiction to enforce this Consent Judgment of Foreclosure.

DATED: _____

ENTER: _____

Brendan McClelland
Kozeny & McCubbin Illinois, LLC
105 West Adams Street, Suite 1850
Chicago, Illinois 60603
Phone: (312) 605-3500
Attorney ID: 6313238



Judge Pamela McLean Meyerson
JUDGE

APR 13 2015
Circuit Court 2097

Office

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I hereby certify that the document to which this certification is affixed is a true copy.

DOROTHY BROWN APR 23 2015
Date

Dorothy Brown
Clerk of the Circuit Court
of Cook County, IL

