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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/09/2015 02:51 PM Pg: 1 of 7

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KMI No. IL-002281

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

BANK OF AMERICA, N.A,

Plaintiff

v

JACQUELINE HEYDECKER; AMERIFIRST HOME
IMPROVEMENT FINANCE CO.; UNKNOWN
OWNERS AND NON RECORD CLAIMANTS;
JOSIE DRISCOLL A/K/A JOSEPHINE DRISCOLL;
COREY HEYDECKER; THOMAS QUINN; SPECIAL
REPRESENTATIVE OF THE DECEASED
MORTGAGOR, JEFFREY C. HEYDECKER A/K/A
JEFFREY HEYDECKER; UNKNOWN HEIRS AND
LEGATEES OF JEFFREY C. HEYDECKER A/K/A
JEFFREY HEYDECKER, IF ANY;

Defendants

RESIDENTIAL

MORTGAGE FORECLOSURE

Case No. 09 CH 13921

Property Address:
1231 Alisson Lane
Schaumburg, IL 60194

CONSENT JUDGMENT OF FORECLOSURE

This day comes the Plaintiff, BANK OF AMERICA, N.A, by and through its attorneys,
Kozeny & McCubbin Illinois, LLC, and it appearing to the Court that the Plaintiff, BANK OF

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AMERICA, N.A, heretofore commenced this action by filing its Complaint for Foreclosure of Mortgage against the defendants, JACQUELINE HEYDECKER, AMERIFIRST HOME IMPROVEMENT FINANCE CO., JOSIE DRISCOLL A/K/A JOSEPHINE DRISCOLL, COREY HEYDECKER, UNKNOWN HEIRS AND LEGATEES OF JEFFREY C. HEYDECKER A/K/A JEFFREY HEYDECKER, IF ANY, UNKNOWN OWNERS-TENANTS and NON-RECORD CLAIMANTS.

That the affidavits required to make such unknown parties and non-record claimants defendants to this action were duly filed; and UNKNOWN OWNERS and NON-RECORD CLAIMANTS have been duly and regularly made parties defendant to this action in the manner provided by law;

And it is further appearing to the Court that the parties made defendants to this action by the name and description of UNKNOWN OWNERS as set forth above include those persons who are interested in this action and who have or claim to have some right, title, interest or lien in, to or upon the real estate or some part thereof, hereinafter in the Judgment described; it appearing from the above mentioned affidavit as to unknown parties that the name of each such other persons is unknown and on diligent inquiry cannot be ascertained.

And it further appearing to the Court that the parties made defendants to this action by the name and description of NON-RECORD CLAIMANTS as set forth above include those persons who are interested in this action and who have or claim to have some right, title, interest, claim or lien in, to or upon the real estate or some part thereof, hereinafter in the Judgment described, as may arise pursuant to the Code of Civil Procedure of Illinois, Section 5/15-1210, *et seq.*; it appearing from the above-mentioned affidavit as to NON-RECORD CLAIMANTS that the name of each of such persons is unknown and on diligent inquiry cannot be ascertained.

The Court having examined the files and records in this cause and being fully advised in

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the premises FINDS THAT:

1. The following defendants were each duly served with summons by personal service in this cause in the manner provided by law: JACQUELINE HEYDECKER (“mortgagor”) and COREY HEYDECKER. The following defendants were each duly served with summons by substitute service in this cause in the manner provided by law: JOSIE DRISCOLL A/K/A JOSEPHINE DRISCOLL. The following defendants were each duly served with summons by corporate service in this cause in the manner provided by law: AMERIFIRST HOME IMPROVEMENT FINANCE CO. The following defendants were each served by publication in this cause in the manner provided by law: UNKNOWN HEIRS AND LEGATEES OF JEFFREY C. HEYDECKER A/K/A JEFFREY HEYDECKER, IF ANY, UNKNOWN OWNERS-TENANTS and NON-RECORD CLAIMANTS.
2. The date that the mortgagor was served by summons or publication or has otherwise submitted to the jurisdiction of this Court was March 31, 2009.
3. Each of the named defendants has duly and regularly been served a sufficient time to authorize this Court to proceed with the hearing and the entry of this Judgment. It further appears to the Court that all notices required to be given have duly and properly been given and due notice of the presentation of this Judgment has been given to all parties entitled thereto and to each of the defendants, as required by law, and this Court has acquired and now has jurisdiction of all the parties to this cause and the subject matter hereof.
5. And this cause coming on now by agreement of the Parties the Court further finds:
 - (a) That on April 18, 2007, JACQUELINE HEYDECKER and JEFFREY C. HEYDECKER (deceased), being indebted in the sum of \$300,000.00, made, executed and delivered their mortgage and note to Bank of America, N.A., with interest at the rate of 6.625%

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per annum on the principal balance remaining from time to time unpaid, payable in monthly installments of \$1,920.94, commencing on the 1st day of June, 2007, and monthly thereafter until fully paid, said mortgage and note being secured by a lien on the fee simple interest on the following described real estate in Lake County:

LEGAL DESCRIPTION:

LOT 561 IN STRATHMORE, SCHAUMBURG UNIT 7, BEING A SUBDIVISION OF PARTS OF SECTIONS 16, 17 AND 20, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 5, 1971 AS DOCUMENT NUMBER 21469627 IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1231 ALLISON LANE, SCHAUMBURG, IL 60194

PERMANENT INDEX NO: 07-17-408-005-0000

(b) Said mortgage was duly filed for record in the Office of the Recorder of Deeds of Cook County, Illinois, April 30, 2007 as Document No. 0712055042.

(c) Said mortgage and note are valid obligations of the defendant, JACQUELINE HEYDECKER and JEFFREY C. HEYDECKER (deceased), and the plaintiff, Bank of America, N.A., is the legal holder and owner of the mortgage, note and indebtedness and entitled to foreclose the same pursuant to the provisions thereof.

(d) That default has occurred in the payment of the principal and interest due pursuant to the terms of said mortgage and note, plaintiff has the right and power to declare immediately due and payable all indebtedness secured by the mortgage and that there remains an unpaid principal balance of \$295,872.47, with interest and advances due thereon from September 1, 2008, the date of default. Interest accrues under the mortgage and note at the rate of \$53.5454 per day after default.

(e) The Court further finds that by virtue of the mortgage and note, there is due to the plaintiff, Bank of America, N.A., the following sums:

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Principal, Accrued Interest, Late Fees, and Advances due to and made by Plaintiff as of January 7, 2015:	\$ 463,101.74
Per Diem Interest from January 8, 2015 through Judgment, accruing at \$53.5454:	\$ 7,442.81
Attorneys' Fees: Incurred by Plaintiff	\$ 600.00
TOTAL DUE TO PLAINTIFF:	\$ 471,144.55

6. 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 JACQUELINE HEYDECKER.

(c) That upon entry of this Consent Judgment of Foreclosure, Plaintiff shall be entitled to possession of the premises described herein on May 26, 2015 and that any of the other parties to this cause and any persons claiming possession through them, shall surrender

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possession of said premises.

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

DATED: _____

ENTER:



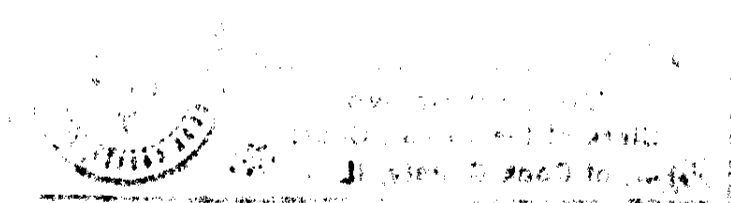
Judge Pamela McLean Meyerson

MAY 26 2015

JUDGE Circuit Court – 2097

Kozeny & McCubbin Illinois, LLC
105 West Adams Street, Suite 1850
Chicago, Illinois 60603
Phone: (312) 605-3500 ext. 1533
Attorney ID: 56284

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

Date **DOROTHY BROWN JUN 0 2 2015**

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

