

# UNOFFICIAL COPY

P3617.001 JCV/dv 10-18-17 – 2nd

MUIRFIELD HOMEOWNERS' )  
ASSOCIATION, an Illinois )  
not-for-profit corporation, )  
 )  
Plaintiff, )  
 )  
v. )  
KHALED EL ZAYYAT )  
 )  
Defendant. )



Doc# 1729846091 Fee \$44.00  
RHSP FEE:\$9.00 RPRF FEE: \$1.00  
KAREN A. YARBROUGH  
COOK COUNTY RECORDER OF DEEDS  
DATE: 10/25/2017 10:04 AM PG: 1 OF 4

## NOTICE AND CLAIM FOR LIEN FOR \$663.12

**KNOW ALL MEN BY THESE PRESENTS** that the MUIRFIELD HOMEOWNERS ASSOCIATION, an Illinois not-for-profit corporation, has and claims a lien pursuant to the Declaration of Covenants, Conditions, Restrictions and Easements for MUIRFIELD SUBDIVISION, Orland Park, Illinois (hereinafter the "Declaration"). The Declaration was recorded with the Cook County Recorder of Deed's Office on February 19, 1998 as Document Number 98131815, as amended. In particular, Article VII of the Declaration sets forth the lot owners' obligation to pay assessments and related charges to the Association. The Association claims a lien against the Owner **KHALED EL ZAYYAT**, ("Owner") upon property described herein as follows:

Lot 17 in Huguelet & Holly's Muirfield Subdivision being a part of the west one-half of the Northeast quarter of Section 29, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

ADDRESS: 10630 Tower Drive  
Orland Park, Illinois 60467

PIN: 27-29-205-019

The above-described property is subject to the Declaration and Bylaws which establishes a homeowners' association for the property commonly referred to as the *Muirfield Subdivision*. The Declaration in Article VII provides for the creation of a lien for the delinquent assessments and other monetary charges and obligations imposed pursuant to the Declaration if said charges become

**This Document Prepared By and Return to:**  
**John C. Voorn**  
**Hiskes, Dillner, O'Donnell, Marovich & Lapp, Ltd.**  
**10759 West 159th Street**  
**Suite 2021**  
**Orland Park, Illinois 60467**  
**(708) 403-5050**

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delinquent to include fees and costs attributable to the collection of delinquent assessments and other charges imposed by the Association.

The balance due unpaid and owing for delinquent assessments and late charges pursuant to the aforesaid Declaration is \$425.00 as of October 19, 2017.

In addition, there is due and owing attorneys' fees and costs attributable to the Association's collection action against the Owner **Khaled El Zayyat** in the amount of \$238.12 as of October 19, 2017 for a total due and owing of \$663.12 from the aforesaid owners.

The Federal Fair Debt Collection Practices Act Notice is attached hereto and made a part hereof.

Dated: October 19, 2017


**MUIRFIELD HOMEOWNERS' ASSOCIATION, an Illinois not-for-profit corporation**

By:   
John C. Voorn, Its Duly Authorized Attorney and Agent

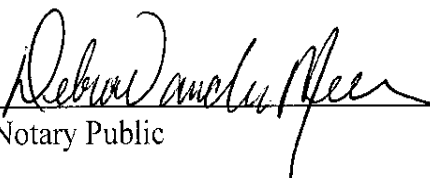
STATE OF ILLINOIS        )  
  ) SS  
COUNTY OF COOK        )

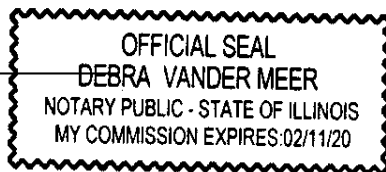
### ACKNOWLEDGMENT

John C. Voorn being first duly sworn on oath, deposes and states that he is the duly authorized attorney and agent for the MUIRFIELD HOMEOWNERS' ASSOCIATION, an Illinois not-for-profit corporation, and that he is empowered to execute the aforesaid Notice and Claim for Lien on behalf of the MUIRFIELD HOMEOWNERS' ASSOCIATION and that he has read the above and foregoing Notice and Claim for Lien, knows the contents thereof and that the same are based upon information provided him by agents of the Board of Directors of the Association.

  
John C. Voorn

Subscribed and sworn to before me this 19th day of October, 2017.

  
Notary Public



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**FEDERAL FAIR DEBT COLLECTION PRACTICES ACT NOTICE  
THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION  
WE OBTAIN WILL BE USED FOR THAT PURPOSE**

**NOTICE REQUIRED BY THE  
FEDERAL FAIR DEBT COLLECTION PRACTICES ACT  
15 U.S.C. §1692(g)**

1. The amount of debt you owe to the Muirfield Homeowners' Association is \$425.00 in assessments, late charges and legal fees and costs of \$238.12 as of October 19, 2017, for a total of \$663.12.
2. The name of the creditor to whom the debt is owed is the Muirfield Homeowners' Association (the "creditor").
3. The debt described in the attached letter will be assumed to be valid by Hiskes, Dillner, O'Donnell, Marovich & Lapp, Ltd. (the creditor's "law firm") unless you notify the creditor's law firm within thirty (30) days after receipt of this notice that you dispute the validity of this debt, or any portion thereof.
4. If you notify the creditor's law firm within the thirty (30) day period mentioned above that the debt, or any portion thereof, is disputed, the creditor's law firm will obtain verification of the debt and a copy of the verification will be mailed to you by the creditor's lawfirm.
5. **NOTHING CONTAINED HEREIN SHALL BE DEEMED TO LIMIT THE CREDITOR'S RIGHT TO PURSUE ANY OF ITS RIGHTS OR REMEDIES AGAINST YOU UNDER THE LAW PRIOR TO THE EXPIRATION OF THE THIRTY (30) DAYS EXPIRATION PERIOD.**
6. The creditor seeks to collect a debt and any information obtained will be used for that purpose.
7. The name of the original creditor is set forth in Number 2 above. If the creditor named above is not the original creditor, and if you make a request to the creditor's attorneys within thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to you by the creditor's lawfirm.
8. Requests should be addressed to

**John C. Voorn, Esq.  
Hiskes, Dillner, O'Donnell, Marovich & Lapp, Ltd.  
10759 West 159<sup>th</sup> Street, Suite 201  
Orland Park, Illinois 60467  
(708) 403-5050**

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## AFFIDAVIT OF SERVICE

I, Debra Vander Meer, being first duly sworn on oath deposes and states that she is over twenty-one (21) years of age and that on the 23rd day of October, 2017, she mailed a copy of the above and foregoing Notice and Claim for Lien upon the following:

**OWNER:**

**KHALED EL ZAYYAT**  
10630 Tower Lane  
Orland Park, Illinois 60467

**MORTGAGEE:**

Provident Funding Associates, LP  
1501 E. Woodfield Road, Suite 204  
Schaumburg, IL 60173

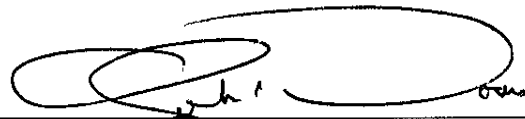
**Copy by E-mail:**

Board of Directors  
Muirfield Homeowners' Association  
16710 Muirfield Drive  
Orland Park, Illinois 60467

Service was made on the above named Owner and mortgagee by depositing said counterpart enclosed in an envelope, at a United States mailbox, Village of Orland Park, Illinois by certified mail, return receipt requested, postage prepaid and properly addressed and likewise mailing an additional counterpart by regular mail on October 23, 2017.

  
Debra Vander Meer

Subscribed and sworn to before me this 23rd day of October, 2017.

  
Notary Public

