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EDWARD H. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 04/09/2019 02:22 PM PG: 1 OF 5

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

Quicken Loans Inc.

Plaintiff,

v.

Patricia J. McMahon; Park Terrace Condominium
Association; Guaranty Home Equity Corporation
dba GB Home Equity; American General Finance,
Inc.; Unknown Owners and Non-Record
Claimants

Defendant.

Case Number: 18 CH 15396

Property Address: 764 Terrace Ct
Elgin, IL 60120

CONSENT JUDGMENT OF FORECLOSURE

This day comes the Plaintiff, QUICKEN LOANS, INC., and the Defendant Mortgagor, PATRICIA J. MCMAHON, by stipulation expressly consenting to the entry of this Consent Judgment; and it appearing to the Court that the Plaintiff, heretofore commenced this action by filing its Complaint for Foreclosure of Mortgage against the Defendant, PATRICIA J. MCMAHON:

This cause now coming to be heard upon the express agreement of the mortgagee and mortgagors for the entry of a Consent Judgment, the Court having examined the files and records

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in this cause and being fully advised in the premises, FINDS THAT:

1. The following defendants were each duly served with summons in this cause in the manner provided by law:
 - PATRICIA J. MCMAHON VIA PERSONAL SERVICE AT 135 S. CHURCH AVENUE, UNIT A, CAMDEN, TN 38320.
 - PARK TERRACE CONDOMINIUM ASSOCIATION VIA CORPORATE SERVICE AT C/O AGENT – MARY KIRKMAN 764-F TERRACE COURT, ELGIN, IL 60120.
 - AMERICAN GENERAL FINANCE, INC. VIA CORPORATE SERVICE C/O CT CORPORATION SYSTEM 208 SO LASALLE STREET, SUITE 814, CHICAGO, IL 60604.
 - AMERICAN GENERAL FINANCE, INC. VIA CORPORATE SERVICE C/O CT CORPORATION SYSTEM 208 SO LASALLE STREET, SUITE 814, CHICAGO, IL 60604. GUARANTY HOME EQUITY CORPORATION D/B/A GB HOME EQUITY VIA PUBLICATION SERVICE.

2. 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 Consent 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 Consent 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.

And this cause coming on now to be heard upon the Complaint for Foreclosure of Mortgage, and upon all other pleadings, exhibits, affidavits, and matters of record herein, the COURT FURTHER FINDS:

1. That the mortgage being foreclosed herein is a first lien on the fee simple interest on the following described real estate (the “Real Estate”) in Cook County:

Legal Description:

UNIT 764-A TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN PARK TERRACE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS

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DOCUMENT NUMBER 92402804, LOCATED IN LOT 7 AND 8 IN LORD'S PARK TERRACE, A PART OF LOT 16 OF THE COUNTY CLERK'S SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Commonly known as: 764 Terrace Ct, Elgin, IL 60120

Permanent Index Number: 06-18-300-079-1001

2. Said mortgage and note are valid obligations of the Defendant, PATRICIA J. MCMAHON, and the Plaintiff is now the legal holder and owner of the mortgage, note and indebtedness and entitled to foreclose on the same pursuant to the provisions thereof.
3. The Court further finds that the Note and Mortgage are currently in default for failure to make principal and interest payments, as more fully set forth in the Complaint for Foreclosure of Mortgage filed by the Plaintiff in the instant cause.
4. That the mortgage being foreclosed specifically provides that the aforesaid attorneys fees, costs, expenses and advances, incurred in connection with this foreclosure, shall be recovered by the Plaintiff.
5. That the Plaintiff and the Defendant, PATRICIA J. MCMAHON, have stipulated to the entry of the Consent Judgment of Foreclosure.
6. That the described real estate is residential real estate as defined by the Code of Civil Procedure of Illinois, Section 5/15-1219.
7. The Court further finds that the Defendant PATRICIA J. MCMAHON is the present owner of record of the mortgaged Real Estate.

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

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1. That the Plaintiff's mortgage constitutes a valid, prior and paramount lien upon the fee simple interest in the mortgaged Real Estate, and the rights of each defendant in this cause are subject and subordinate to the lien of the Plaintiff's mortgage foreclosed in this proceeding.
2. That the Mortgagor, PATRICIA J. MCMAHON, has expressly consented to the entry of this Consent Judgment by stipulation (the "Stipulation") filed with the Court pursuant to the provisions of 735 ILCS 5/15-1402.
3. That no other party, by Answer or by Response to either the Motion for Entry of Consent Judgment or the Stipulation, within the time allowed for such Answer or Response, has objected to the entry of this Consent Judgment.
4. That the Plaintiff hereby waives any and all rights to a personal judgment for deficiency against PATRICIA J. MCMAHON, and against all other persons liable for the indebtedness or other obligations secured by the Mortgage, and pursuant to the provisions of 735 ILCS 5/15-1402, the Plaintiff shall be barred from obtaining such a deficiency judgment against the Mortgagors or any other person liable for the indebtedness or other obligations secured by the Mortgage.
5. That pursuant to 735 ILCS 5/15-1402, this Consent Judgment vests absolute title to the Real Estate in the Mortgagee, QUICKEN LOANS, INC, free and clear of all claims, liens and interest including all rights of reinstatement and redemption, of the Mortgagor, PATRICIA J. MCMAHON, and of all rights of all other Defendants in this cause, whose interests are subordinate to that of the Mortgagee, QUICKEN LOANS, INC.
6. That the Mortgagor, PATRICIA J. MCMAHON, and any other unknown owners, tenants, or claimants, shall remove all of their personal property; repair all damage to the Real Estate

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caused by such removal; vacate the Real Estate and leave such Real Estate in reasonably good, broom swept clean condition and deliver the keys to the Real Estate to the Plaintiff, or Plaintiff's agents, successors, or assigns, in compliance with the terms found in the Stipulation.

7. That for the purposes of future taxes:

Grantee or Mortgagee: Quicken Loans Inc.
 Contact: Lydia Vitale
 Address: 1050 Woodward Ave, Detroit, MI 48226-1906
 Telephone Number: 800-508-9044

8. Whereas, in connection with the Settlement of the Dispute, Plaintiff has provided the Defendant with the opportunity to evaluate the full range of loss mitigation options including loan modification or alternative repayment plans as well as options that did not involve retaining the property. The Defendant elected not to be evaluated for such property retention options and chose to pursue a consent judgment with an extended possession date within sixty (60) days upon the entry of the Consent Judgment of Foreclosure.
9. The Court expressly finds that there is no just reason for delaying the enforcement of this judgment, or an appeal therefrom.

Dated: _____

Judge: _____

Judge Cecilia A. Horan

APR 04 2019

Circuit Court - 2186

EXEMPT UNDER PROVISIONS OF PARAGRAPH L
 SECTION 4, REAL ESTATE TRANSFER TAX ACT

DATE

BUYER, SELLER OR REPRESENTATIVE