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IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

COUNTY DEPARTMENT, CHANCERY DIVISION

NORTH SOUTH LAND CO., Assignee
of Burton R. Abrams, as Agent for
Beneficiaries of Drovers National
Bank of Chicago Trust Number 805,

Plaintiff(s),

vs.

ARTHUR JOYNER, UNKNOWN SPOUSE OF
ARTHUR JOYNER, ABRAMS JOYNER, as
Tax Assessor, FIRST OF AMERICA
BANK, f/k/a GOLF HILL STATE BANK,
under Mortgage Registered November
20, 1984, as Document Number LR
3406161, CITY OF CHICAGO, under
Judgment Recorded July 17, 1991,
as Document Number 92 051 651,
AMERICAN NATIONAL BANK AND TRUST
COMPANY OF CHICAGO, as Trustee,
under Trust Agreement Dated June
14, 1983, under Trust Number 58032
UNKNOWN BENEFICIARIES OF AMERICAN
NATIONAL BANK AND TRUST COMPANY
OF CHICAGO TRUST NUMBER 58032,
NONRECORD CLAIMANTS, UNKNOWN
TENANTS and UNKNOWN OWNERS,

Defendant(s).

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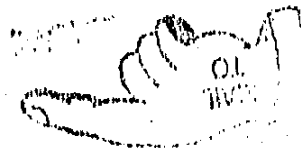
COOK COUNTY RECORDER

Case No. 93 CR 7108

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JUDGMENT OF FORECLOSURE BY CONSENT

THIS CAUSE COMING on to be heard upon the Complaint heretofore
filed by the Plaintiff, NORTH SOUTH LAND CO., Assignee of Burton R.
Abrams, as Agent for Beneficiaries of Drovers National Bank of
Chicago Trust Number 805, by and through its attorney, LAW OFFICES
OF IRA T. NEVEL, and it appearing to the Court that the Plaintiff
heretofore commenced this action by filing its Complaint against



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the Defendants, ARTHUR JOYNER, UNKNOWN SPOUSE OF ARTHUR JOYNER, ABRAMS JOYNER, as Tax Assessee, FIRST OF AMERICA BANK, f/k/a GOLF MILL STATE BANK, under Mortgage Registered November 20, 1984, as Document Number LR 3406161, CITY OF CHICAGO, under Judgment Recorded July 15, 1991, as Document Number 92 051 651, AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, as Trustee, under Trust Agreement dated June 14, 1983, under Trust Number 58032, UNKNOWN BENEFICIARIES OF AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO TRUST NUMBER 58032, NONRECORD CLAIMANTS, UNKNOWN TENANTS and UNKNOWN OWNERS, that the Affidavits required to make such UNKNOWN OWNERS parties defendant to this action were duly filed and UNKNOWN OWNERS have been duly and regularly made parties defendant to this action in the manner provided by law;

THAT THE PERSONS designated as UNKNOWN OWNERS included other persons who are interested in this action and who have, or claim, some right, title, interest or lien in, to or upon the real estate or some part thereof in this Complaint, described as tenants in possession; that the name of each of such other persons interested in this action is unknown to the Plaintiff and upon diligent inquiry cannot be ascertained, and all such persons are, therefore, made parties defendant to this action by the name and description of UNKNOWN OWNERS.

THE COURT ADVISED that pursuant to Illinois Revised Statutes, Chapter 110, Section 15-1402, the parties being in agreement that

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the Plaintiff specifically waives all rights to reinstatement, redemption and a deficiency judgment and that the Defendant in title to the subject premises is desirous of issuing a deed of conveyance to the Plaintiff in consideration for the aforementioned waiver. Further, that pursuant to the statutory language in Section 15-1402, that all junior lien claimants, UNKNOWN OWNERS or unknown parties in interest shall be forever foreclosed and barred from any rights in the subject premises.

THE COURT HAVING examined the files and records in this cause, the Court having received an Affidavit of Prove Up and being fully advised in the premises, finds that each of the Defendants in this cause has been duly and properly brought before the Court, either through service of Summons or by publication, all in the manner provided by law; that due and proper notice has been given to each of the Defendants during the progress of this cause as required by law.

IT FURTHER APPEARING to the Court that all Defendants failed to plead to the Plaintiff's Complaint within the time required by law, and the parties being in agreement;

FINDS AS FOLLOWS:

1. That the Court has jurisdiction of the parties to and the subject matter of this cause.
2. That all of the material allegations of the Complaint are true and proven against said Defendants and that the evidence of

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the Indebtedness has been exhibited in open Court and has been marked as Plaintiff's Exhibit "A", and that the security interest foreclosed has been exhibited in open Court and has been marked as Plaintiff's Exhibit "B", was recorded in the office of the Cook County Registrar of Titles on September 4, 1979, and is known as Document Number LR 3116384, and that copies of the aforesaid evidence of indebtedness and security interest foreclosed have been and are attached to the Complaint, leave has been given to withdraw the originals of said Note and Mortgage and substitute therefore said copies.

3. That the material allegations of the Complaint filed herein are true and proven; that the equities of this cause are with the Plaintiff who is entitled to a Decree of Foreclosure by Consent, pursuant to Illinois Revised Statutes, Chapter 110, Section 15-1402, in accordance with the prayer of the Complaint; and that there is, at this time, due to said Plaintiff upon the Note and Mortgage security, each of which has been in said Complaint described, the following amounts:

Principal and Interest	\$63,414.41
Fees and Costs	\$ 2,043.72
Total Due	<u>\$65,458.13</u>

That all rights to a deficiency judgment have been waived by Plaintiff.

4. That under the provisions of said Mortgage herein sought to be foreclosed, the costs of foreclosure are an additional

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indebtedness for which the Plaintiff should be reimbursed and such expenses are hereby allowed to the Plaintiff.

5. That the Plaintiff's Mortgage is a first lien upon the real estate hereinafter described and is superior to all other liens, rights or claims upon the real estate, and that all junior liens are hereby extinguished pursuant to Illinois Revised Statutes, Chapter 110, Section 15-1402.

6. That in said Mortgage it is provided that the Attorneys for the Plaintiff are entitled to reasonable attorney's fees; that the sum of \$900.00 has been included in the above indebtedness as aforesaid attorney's fees as provided in the Mortgage, that said sum is the usual, customary and reasonable charge made by attorneys in like cases; that said sum shall be retained by the Attorney for the Plaintiff and that said sum is hereby allowed.

7. That there is no just reason for delaying enforcement of or appeal from this Decree and pursuant to Illinois Supreme Court Rule 304, execution shall issue forthwith.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that upon execution of this Order, pursuant to the Affidavit of the party in title submitted herewith, that the Plaintiff be entitled to a Deed conveying the subject premises immediately and all interest of junior claimants shall be immediately foreclosed, pursuant to Illinois Revised Statutes, Chapter 110, Section 15-1401, and subject only to their rights accorded therein.

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IT IS FURTHER ORDERED that if the premises so sold shall not have been redeemed according to Illinois Revised Statutes, Chapter 110, Section 15-1402, the Defendants and all persons claiming under them or any of them since the commencement of this suit to be forever barred and foreclosed of and from all rights and equity and redemption or claim of, in and to said premises or any part thereof; that in case said premises shall not have been redeemed as aforesaid, a good and sufficient Deed of conveyance of said premises shall issue to Plaintiff and that thereupon, the grantee or grantees in such Deed, or his or her legal representative or assigns, be let into possession of said premises; and that any of the parties to this cause who may have come into possession through or under them, or any of them since the commencement of the suit, upon the production of said Deed of conveyance, or a true copy thereof, shall surrender possession of said premises to said grantee or grantees, or his or their representatives or assigns, and, in default of so doing, a Writ of Assistance shall issue.

IT IS FURTHER ORDERED any and all leases affecting the subject property held by any Defendant herein will be terminated upon issuance of a deed of conveyance hereunder.

THE PREMISES by the Decree to be conveyed are situated in the County of Cook, State of Illinois, and are described as follows:

LOTS 8, 9 AND 10 IN BLOCK 1 IN 79TH STREET ADDITION TO CHELTENHAM BEACH IN THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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and are improved by a single family residence, commonly known as 7901 South Kingston, Chicago, Illinois 60617, and the Permanent Tax Number is 21 31 103 001.

THE COURT expressly retains jurisdiction of the property which is the subject of this foreclosure for so long thereafter as may be necessary for the purpose of placing in possession of the premises the grantee or grantees in said Deed, or his or their legal representatives or assigns.

DATED:

ENTERED:

JUDGE ERWIN M. REIDMAN

APR 13 1994

Circuit Court - 153

J U D G E



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