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COOK COUNTY

RECORDER

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Cook County Recorder 33.50

ATTY. NO. 11117

STATE OF ILLINOIS)

)SS

JESSE WHITE

COUNTY OF COOK)

ROLLING MEADOWS

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

IN RE: THE MARRIAGE OF)

KATHLEEN M. STEC,
Petitioner,)

and)

) No. 97 D3 31395

JOHN F. STEC,
Respondent)

JUDGMENT OF DISSOLUTION OF MARRIAGE

THIS DAY came again the Petitioner, KATHLEEN M. STEC by and through her attorney RAYMOND R. MASSUCCI of MASSUCCI, BLOMQUIST, BROWN & SHERWELL, and the Respondent JOHN F. STEC, by his attorney LOIS KULINSKY of the law firm LOIS KULINSKY AND ASSOCIATES, LTD., and this cause came on for hearing upon the verified Petition for Dissolution of Marriage of the Petitioner; the parties appearing in open court in their own proper persons and by their counsel; the court having heard the testimony in open court of the Petitioner in support of the allegations contained in the verified Petition for Dissolution of Marriage, the court having considered all the evidence and now being fully advised in the premises:

FINDS THAT:

1. This court has jurisdiction of the parties hereto and of the subject matter hereof;
2. The Petitioner was a resident of the State of Illinois for at least ninety

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days at the time the Petition for Dissolution of Marriage was commenced and has maintained a residence in the State of Illinois for ninety days next preceding the making of the findings;

3. The parties hereto were married on October 17, 1975, and said marriage was registered in Evergreen Park, Cook County, Illinois;

4. That three (3) children were born to the parties as a result of the marriage, namely: DONALD, 19 years of age; JOHN, 16 years of age; and LINDSAY, 14 years of age. No other children were born to nor adopted by the parties and the Wife is not now pregnant.

5. That irreconcilable differences have caused an irretrievable breakdown in the marriage relationship. That efforts at reconciliation have failed and further attempts at reconciliation are not in the best interests of the parties.

6. The parties hereto have entered into a written settlement agreement concerning all issues of maintenance, property division, allocation of debts and all other issues related to the marriage of the parties; the agreement is not unconscionable, ought to receive the approval of this court, shall be incorporated in the Judgment herein, and is in words and figures as follows:

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MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT, made and entered into this 20th day of January, 1998 by and between KATHLEEN M. STEC, hereinafter referred to as "KATHLEEN," of Arlington Heights, County of Cook, and the State of Illinois, and JOHN F. STEC, hereinafter referred to as "JOHN," of Buffalo Grove, County of Lake, and the State of Illinois.

WITNESSETH:

(a) The parties were lawfully married in Evergreen Park, Cook County, Illinois on October 17, 1975.

(b) Unfortunate and irreconcilable difficulties and differences have arisen between the parties, as a result of which they separated on October, 1996.

(c) Three children were born to the parties as the issue of the marriage, whose names and ages are: Donald Stec, 19 years old; John Stec, 16 years old; and Lindsay Stec, 14 years old. No children were adopted by the parties, and KATHLEEN is not pregnant.

(d) KATHLEEN filed a Petition for Dissolution of Marriage against JOHN in the Circuit Court of Cook County, Illinois, and JOHN filed a Response to the Petition for Dissolution of Marriage. The case is entitled "In Re the Marriage of KATHLEEN M. STEC, Petitioner, and JOHN F. STEC, Respondent," Cause No. 97 D3 31395. The cause is pending and undetermined in the Court, and is hereinafter referred to as the "pending case between the parties."

(e) Without any collusion as to the pending dissolution proceedings between the parties (but without prejudice to any right of action for dissolution which either may

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borrowed from the custodial account of each child prior to the effective date of this Agreement. Thereafter, any funds borrowed from the custodial account of each child shall be repaid by the party borrowing the same. JOHN shall be solely responsible for the payment of reasonable college or vocational school expenses not covered by each child's custodial account. JOHN's responsibility for educational and vocational school expenses not covered by the aforementioned custodial accounts shall be capped based upon published rates of tuition, books and supplies, registration and other required fees, and room and board from the University of Illinois, Champaign-Urbana, for the year in question.

ARTICLE V

Marital and Property Settlement

5(a) KATHLEEN and JOHN agree upon the following provisions set forth in this Article V as an assignment of non-marital property to the appropriate party, as an allocation of marital property in acknowledgment of the contributions of each of the parties to the accumulated marital estate, and as a full and final settlement and satisfaction of the marital, property, and estate rights and claims of each of the parties.

Real Estate

Conveyance

5(b). Title to the marital home of the parties located at 411 Foxdale Lane, Arlington Heights, Illinois, legally described on Exhibit B attached hereto and made a part hereof, the permanent real estate index number of which is 03-06-220-011, (referred to throughout this Agreement as the "marital home"), is presently held in the joint names of KATHLEEN and JOHN. The marital home has a fair market value of approximately

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THREE HUNDRED FIFTEEN THOUSAND DOLLARS (\$315,000.00), and it was encumbered by a home equity line of credit from Citibank which has a -0- balance. Upon the entry of a Judgment for Dissolution of Marriage between the parties, JOHN shall deliver to KATHLEEN a properly executed quit claim deed, in form satisfactory to KATHLEEN, conveying to KATHLEEN all of JOHN's interest in the title to the marital home. JOHN represents and warrants that: he has caused no lien or encumbrance against the marital home, with the exception of the first mortgage and those title objections that appeared on the title opinion at the time of purchase; and his representation and warranty shall survive the conveyance. KATHLEEN agrees to and does hereby indemnify and hold JOHN, his heirs, executors, administrators, and assignees free and harmless of and from any liability for the mortgage, real estate taxes (whether billed or unbilled), insurance premiums, and all other expenses in any way connected with the marital home due after January 1, 1998. On the effective date of this Agreement, JOHN agrees to: assign to KATHLEEN the balance of the term of the home owner's policy insuring the marital home and its contents, the title insurance policy, and any escrow accounts relating to the marital home; and deliver to KATHLEEN all records in his possession relating to the cost basis of the property, any adjustments thereto, and all other documents in his possession relating to the marital home. Each of the parties shall be entitled to take deductions on each party's income tax returns for taxes, mortgage interest, and other deductible items in accordance with what each party has actually paid in connection with the marital home.

5(c). Title to the Buffalo Grove home located at 810 Woodhollow Lane, Buffalo Grove, Illinois, legally described on Exhibit C attached hereto and made a part

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EXHIBIT "B"

LEGAL DESCRIPTION - FOXDALE

LOT 115 IN TERRAMERE SUBDIVISION OF ARLINGTON HEIGHTS UNIT 3
BEING A SUBDIVISION OF THE NORTH ½ OF SECTION 6, TOWNSHIP 42
NORTH RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING
TO THE PLAT THEREOF RECORDED AUGUST 19, 1983 AS DOCUMENT
26740728 IN COOK COUNTY, ILLINOIS.

P.I.N. 03-06-220-011

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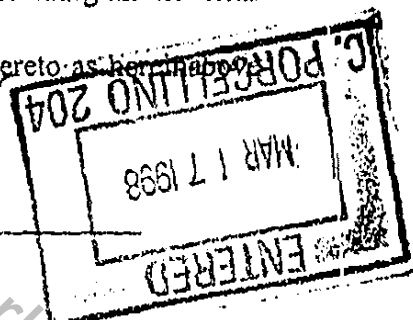
ON MOTION OF SAID ATTORNEYS FOR THE PETITIONER, IT IS HEREBY ORDERED AND ADJUDGED as follows:

A. The parties are awarded a Judgment of Dissolution of Marriage, and the bonds of matrimony existing between the Petitioner, KATHLEEN M. STEC, and the Respondent, JOHN F. STEC, be and are hereby dissolved.

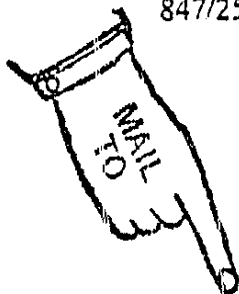
B. All of the provisions of the Marital Settlement Agreement, attached hereto and made a part hereof are hereby adopted as the orders of this court to the same extent and with the same force and effect as if said provisions were in this paragraph set forth verbatim as the judgment of this court; and each of the parties hereto shall perform under the terms of said Agreement.

C. This court expressly retains the jurisdiction of this cause for the purpose of enforcing the terms of this Judgment of Dissolution of Marriage including all the terms of the Separation Agreement made in writing between the parties hereto as hereinabove set forth.

ENTER:
JUDGE



MASSUCCI, BLOMQUIST, BROWN & SHERWELL
750 W. Northwest Highway
Arlington Heights, Illinois 60004
847/253-8100



I HEREBY CERTIFY THE ABOVE TO BE CORRECT.

DATE AURELIA PUCINSKI MAR 17 1998

CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILL.

THIS ORDER IS THE COMMAND OF THE CIRCUIT COURT AND VIOLATION THEREOF IS SUBJECT TO THE PENALTY OF THE LAW.

J STEC
10723 S. TRILL
DAN LAWN, IL
60453

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