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Attest: MORGAN M. FINLEY, Clerk.

RICHARD J. ELROD, Sheriff

RICHARD M. DALEY, State's Attorney

Judge of the Circuit Court of Cook County.

PRESENT: - The Honorable

RICHARD L. CURRY

of the United States of America, the two hundredth and

eleventh

in the year of our Lord, one thousand nine hundred and

86

Court, at the Court House in said County, and State, on

October 10,

one of the Judges of the Circuit Court of Cook County, in the State of Illinois, holding a branch Court of said

PLEAS, before the Honorable

RICHARD L. CURRY

ss.

STATE OF ILLINOIS,  
COUNTY OF COOK

UNITED STATES OF AMERICA

(10-84) CCDCH-6

PLACITA JUDGMENT

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And it 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

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

And it appearing to the Court that the plaintiff, CITICORP heretofore commenced this action by filing its Complaint for Foreclosure of Mortgage against the defendants, RICHARD NORMAN, GLORIA NORMAN, LAKE TERRACE CONDOMINIUM ASSOCIATION, ALLAN FERRERMAN, PURITAN FINANCE PLAN, INC., HARRY "BUS" YOURELL, Registrar of Torrens Titles, VERSIE BARNES, UNKNOWN OWNERS and NONRECORD CLAIMANTS.

JUDGMENT OF FORECLOSURE AND SALE

Defendants

RICHARD NORMAN, et al.,

-vs-

Plaintiff

CITICORP SAVINGS OF ILLINOIS,

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

COUNTY OF COOK

STATE OF ILLINOIS

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3. Each of the named defendants has duly and regularly been served a sufficient time prior thereto to authorize this Court to proceed with the hearing in this cause and the entry of this judgment; that due and proper notice has been

provided by law.

CLAIMANTS were each duly and regularly served by publication in the manner BARNES and the defendants designated as UNKNOWN OWNERS and NONRECORD filed herein, the defendants, RICHARD NORMAN, GLORIA NORMAN and VERSIE 2. The requisite affidavit for service by publication having been properly

FINANCE PLAN, INC. and HARRY "BUS" YOURELL, Registrar of Torrens Titles. TERRACE CONDOMINIUM ASSOCIATION, ALLAN FEFERMAN, PURITAN summons in this cause in the State of Illinois in the manner provided by law: LAKE

1. The following defendants were each duly and personally served with

heard evidence and being fully advised in the premises, FINDS THAT:

The Court having examined the files and records in this cause and having

on diligent inquiry cannot be ascertained.

NONRECORD CLAIMANTS that the name of each of such persons is unknown and 95, Sections 23.1 et seq.); it appearing from the above mentioned affidavit as to Illinois Revised Statutes, Chapter 110, Sections 15-103, et seq. (formerly Chapter some part thereof, hereinafter in the judgment described, as may arise pursuant to to have some right, title, interest, claim or lien in, to or upon the real estate or above include those persons who are interested in this action and who have or claim this action by the name and description of NONRECORD CLAIMANTS as set forth And it further appearing to the Court that the parties made defendants to

persons is unknown and on diligent inquiry cannot be ascertained.

thereof, hereinafter in the judgment described; it appearing from the above mentioned affidavit as to unknown parties that the name of each such other

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given to each of the defendants during the progress of this cause, 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.

4. And it further appearing to the Court that the defendants, RICHARD NORMAN, GLORIA NORMAN, LAKE TERRACE CONDOMINIUM ASSOCIATION, ALLAN FEFERMAN, VERSIE BARNES, UNKNOWN OWNERS and NONRECORD CLAIMANTS have failed to appear and plead to the plaintiff's Complaint for Foreclosure of Mortgage within the time required by law, but therein made default and that an Order of Default has heretofore been entered against the above mentioned defendants so failing to appear and plead, and that plaintiff's Complaint for Foreclosure of Mortgage has been taken as confessed by and against all of the above mentioned defendants and defendants, PURITAN FINANCE PLAN, INC. and HARRY "BUS" YOHRELL, Registrar of Torrens Titles have appeared and answered, but do not contest the entry of this judgment.

5. And this cause coming on now to be heard upon the Complaint for Foreclosure of Mortgage, and upon all other pleadings and all the files and matters of record herein and upon evidence duly taken and received before the Court, the Court further finds:

(a) That on July 26, 1980, RICHARD NORMAN and GLORIA NORMAN, being indebted in the sum of \$23,900.00, made, executed and delivered their mortgage and note to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, n/k/a CITICORP SAVINGS OF ILLINOIS, with interest at the rate of 11.125% per annum on the principal balance remaining from time to time unpaid, payable in monthly installments of \$230.88, commencing on the 1st day of September, 1980, and monthly thereafter until fully paid, said mortgage and note being secured by a lien on the following described real estate in Cook County:

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Principal balance	\$23,124.92
Interest from 10/1/85 - 10/10/86	2,638.35
Late charges	126.94
Negative escrow balance	410.97
Advance for appraisal	150.00
Killing fee	81.00
Recorder's fee	16.00
Registrar's fee	29.00
Sheriff's fee	101.30
Minutes of Foreclosure	200.00
Publication fee	254.02
Attorneys fees	1,575.00
<b>Total Due Plaintiff</b>	<b>\$28,707.50</b>

due to the plaintiff, CITICORP, the following sums:

The Court further finds that by virtue of the mortgage and note, there is 1985, the date of default.

unpaid principal balance of \$23,124.92, with interest due thereon from October 1, due pursuant to the terms of said mortgage and note and that there remains an (d) That default has occurred in the payment of the principal and interest pursuant to the provisions thereof.

the legal holder of the mortgage and note and entitled to foreclose the same RICHARD NORMAN and GLORIA NORMAN, and the plaintiff, CITICORP is now (c) Said mortgage and note are valid obligations of the defendants, Illinois on August 4, 1980 as Document No. LR 3171740.

duly registered in the Office of the Registrar of Torrens Titles, Cook County, Deed of Cook County, Illinois on August 4, 1980 as Document No. 25535621 and (b) Said mortgage was duly filed for record in the Office of the Recorder of

Unit 431 in Lake Terrace Condominium as delineated on a survey of the following described real estate: Lots 139, 140, 141, 144 and 145 in Division 3 of the South Shore Subdivision of the North fractional 1/2 of Section 30, Township 38 North, Range 15, East of the Third Principal Meridian, together with the Resubdivision of Lots 1, 2, 4, 64, 66, 126, 127 and 128 in Division 1 of Westfall's Subdivision of 208 acres being the East 1/2 of the South West 1/4 and the South East fractional 1/4 of Section 30, Township 38 North, Range 15, East of the Third Principal Meridian, which survey is attached as Exhibit A to the Declaration of Condominium recorded December 10, 1979 as Document 25275623 and filed with the Registrar of Titles of Cook County, Illinois on December 10, 1979 as Document LR 3135646, together with its undivided percentage interest in the common elements, in Cook County, Illinois. Commonly known as 7337 South Shore Drive, Unit 431, Chicago, Illinois.

Handwritten signature and date: 21-30-86 BSI

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The Court further finds that a default has occurred in the payment of principal, interest, fees and costs due from RICHARD NORMAN and GLORIA NORMAN to PURITAN FINANCE PLAN, INC., in the sum of \$5,664.80.

6. The Court further finds that defendants, RICHARD NORMAN and GLORIA NORMAN are also obligated to pay the costs of the Sheriff's Sale and said costs are a part of and may be added to the indebtedness due plaintiff, CITICORP.

7. The Court further finds that the defendants, RICHARD NORMAN and GLORIA NORMAN, are the present owners of record of the right of the equity of redemption in and to the mortgaged premises.

8. All matters in controversy by the parties hereto as reflected by the pleadings on file are adjudged and determined by this judgment.

9. And it further appearing to the Court that due notice of the presentation of this judgment has been given to all parties entitled thereby, and the Court having heard the arguments of counsel and being fully advised in the premises, it is hereby ORDERED, ADJUDGED AND DECREED as follows:

(1) That said defendants, RICHARD NORMAN and GLORIA NORMAN, pay to the plaintiff, CITICORP, within three days from this date, the sum of \$28,707.50 and that said defendants, RICHARD NORMAN and GLORIA NORMAN, pay to the defendant, PURITAN FINANCE PLAN, INC., within three days from this date, the sum of \$5,664.80.

(2) That, in default of said payment, the premises heretofore described, or so much thereof as may be sufficient to realize the amount due plaintiff, be sold at public sale to the highest and best bidder in the Office of the Sheriff of Cook County, Illinois, Room 704, Richard J. Daley Center, Chicago, Illinois; and the Sheriff of Cook County, Illinois, be hereby appointed to execute this judgment; that he give public notice of the time and place of said sale by previously

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publishing the same for the space of three weeks in a newspaper published in said County; that he may, in his discretion, adjourn such sale and continue the same from time to time without further notice of publication, by oral proclamation by him at the time and place set by the notice of publication of such sale or such announced subsequent date; that the plaintiff or any of the parties to this cause may become the purchaser or purchasers; that the plaintiff, CITICORP, may bid on credit to the full extent of its indebtedness in the amount of \$28,707.50, plus interest at the legal rate except on attorneys' fees and the cost of the Sheriff's Sale and give a receipt for same; that said Sheriff shall, on such sale being made, execute a Certificate of Sale to said purchaser, which Certificate shall specify the lands or tenements purchased. And the Sheriff shall, out of the proceeds of such sale, retain his fees, disbursements, and commissions and shall pay the officers of this Court their costs, and the remainder shall be paid to the plaintiff, CITICORP, and he shall report his proceedings without delay.

(3) That the defendants and all persons claiming by, through or under them and their judgment creditors be forever barred and foreclosed from all equity of redemption and claim of, in and to said premises, or any part thereof, if the same are not redeemed according to law, within six (6) months from the date of the Sheriff's Sale, as provided in Chapter 110, Section 12-128 of the Illinois Revised Statutes (formerly Chapter 77, Section 18(e)). If said premises are not redeemed as aforesaid, then upon the production to the said Sheriff and the filing in his office of the Certificate of Sale issued herein, said Sheriff shall make, execute and deliver a good and sufficient conveyance in fee simple of said premises to such purchaser or

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attached to the Complaint and no further copies need be filed.  
exhibit, upon the substitution of a true and correct copy thereof. Copies are  
(7) Leave is granted to plaintiff, CITICORP, to withdraw any evidentiary

the Certificate of Sale in addition to the amount due under said Certificate.  
the Sheriff shall require that any party redeeming, pay said sum to the holder of  
77, Section 28), shall be added to the sum which was paid at foreclosure sale, and  
pursuant to Chapter 110, Section 141, Illinois Revised Statutes (formerly Chapter  
Sheriff the sum paid plus statutory interest thereon from the date of payment,

the period of redemption, and if a true copy of said paid bill is supplied to said  
estate taxes or assessments with respect to the property foreclosed herein during  
(6) In case the legal holder of the Certificate of Sale shall pay any real

hereof, in and to such rents, issues and profits.  
the plaintiff is entitled to a lien prior and superior to the rights of all defendants  
redeemed from sale, or until the deficiency shall be paid or satisfied in full, and  
redemption expires, regardless of whether or not the premises shall have been  
applied towards the payment of such deficiency until the statutory period of  
the plaintiff shall be entitled to have the rents, issues and profits of the premises  
in full and there remains a deficiency in the amount due to plaintiff, CITICORP,  
(5) In case the proceeds of sale are not sufficient to pay the plaintiff's lien

subordinate to the lien of the plaintiff's mortgage foreclosed in this proceeding.  
(4) That the rights of each defendant in this cause are subject and

Assistance herein.  
thereof, and the Court retains jurisdiction for the purpose of issuance of a Writ of  
possession, on the production of the deed of conveyance, shall surrender possession  
premises; and any person who, since the commencement of this suit, has come into  
said purchaser or his representatives or assigns be let into possession of said  
assigns. And it is ordered that upon the execution and delivery of the conveyance,

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LIEBLING & HAUSELMAN  
Attorneys for Plaintiff  
39 South LaSalle Street  
Chicago, Illinois 60603  
372-2020  
Attorneys No. 4452

DATED: \_\_\_\_\_

ENTER: \_\_\_\_\_

DEPUTY CLERK	JUDGE RICHARD L. JUDHY
OCT 10 1986	
CLERK OF THE CIRCUIT COURT	MORGAN M. FINLEY
<b>ENTERED</b>	

enforcement of this judgment, or an appeal therefrom.

(9) The Court expressly finds that there is no just reason for delaying the

be found due to the plaintiff.

premises, manage and conserve the premises, or satisfy any deficiency which may

possession of said premises in order to prevent impairment of the value of the

representatives or assigns, and reserves the right to appoint a receiver to take

premises the grantee or grantees in the said Sheriff's Deed, or his or their legal

thereafter as may be necessary for the purpose of placing in possession of the

subject of this foreclosure for the entire period of redemption and for so long

(8) The Court expressly retains jurisdiction of the property which is the

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(10-84) CCDCH# 6 0 5 8 5 3 0

Clerk

*Morgan M. Finley*

19 87

January,

day of

the seal of said Court, in said County, this 6th

IN WITNESS WHEREOF, I have hereunto set my hand, and affixed

and RICHARD NORMAN, ET AL, defendant/respondent

GITICORP, SAVINGS, OF ILLINOIS, plaintiff/petitioner

in a certain cause lately pending in said Court, between

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and complete COPY OF A CERTAIN JUDGMENT MADE AND ENTERED OF RECORD IN SAID COURT:

I, MORGAN M. FINLEY, Clerk of the Circuit Court of Cook County, in and for the State of Illinois, and the keeper of the records, files and seal thereof, do hereby certify the above and foregoing to be true, perfect

STATE OF ILLINOIS, COUNTY OF COOK, ss.

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