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THIS CAUSE coming on to be heard on the petition for
 Dissolution of Marriage of the Plaintiff, HELEN JONES, in her
 own proper person and by her attorneys, STEVEN R. LAKE &
 ASSOCIATES, LTD.; and the Defendant, WILLIAM JONES, by his
 attorneys, James H. Gentile, Esq.; and this cause came on for
 hearing upon the petition for Dissolution of Marriage of the
 Plaintiff, HELEN JONES, and upon the response thereto of the
 Defendant, WILLIAM JONES; and the court having heard the
 testimony in open court in support of the allegations contained
 in Plaintiff's petition for Dissolution of Marriage; and the
 court having considered all the evidence and now being fully
 advised in the premises;

JUDGMENT FOR DISSOLUTION OF MARRIAGE

ENTERED
 SEP 2

HELEN JONES,
 Plaintiff,
 vs.
 WILLIAM JONES,
 Defendant.

No. 86 D 15450

19872361

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

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NM/FORMS/JONE-DIS/3

Handwritten signature
 [Illegible signature]

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DOTH FIND:

A. That this Court has jurisdiction of the parties hereto and of the subject matter herein;

B. That both the Plaintiff, HELEN JONES, and the Defendant, WILLIAM JONES were domiciled and residing in the County of Cook, State of Illinois, at the time the action was commenced, and have maintained said domicile and residence for ninety (90) days and more next preceding the making of these findings;

C. That the parties were married on September 26, 1959, and said marriage was registered in Chicago, Cook County, Illinois.

D. That five (5) children were born to the parties as a result of the marriage, namely, BILL, age 28, born September 2, 1960; BRIAN, age 27, born September 7, 1961; SUSAN, now deceased, born July 3, 1963; LINDA, age 24, born August 3, 1965; and MARIBETH, age 18, born March 22, 1971; all of the said children now being emancipated. That no other children were born to or adopted by the parties as a result of the marriage, and the Plaintiff is not now pregnant.

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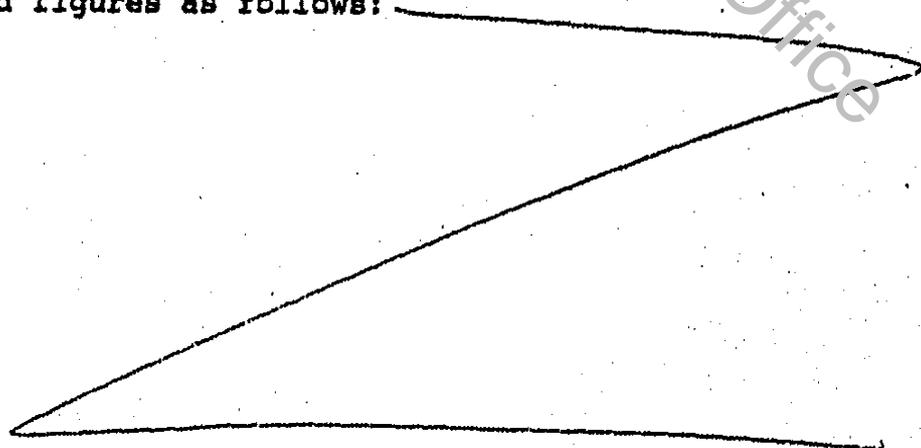
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E. That unfortunate and irreconcilable differences have arisen between the parties.

F. That Plaintiff, HELEN JONES, has proven the allegations of her Petition for Dissolution of Marriage by substantial, competent, and relevant evidence; and that a Judgment for Dissolution of Marriage should be entered herein;

G. The parties hereto have entered into a Marital Settlement Agreement concerning the issue of maintenance for the Plaintiff and Defendant, and respective rights of each party in and to the property, income and estate which either of them now owns or may hereafter acquire, including a division of all marital and non-marital property, and other matters, which agreement has been presented to this court for its consideration. The Court finds that said Agreement was entered into freely and voluntarily between the parties hereto and that it is not unconscionable and said Agreement ought to and does receive the approval of this Court; and said Agreement is in words and figures as follows:



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

HELEN JONES,

Plaintiff,

vs.

No. 86 D 15450

WILLIAM JONES,

Defendant.

MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT is made and entered into at Chicago, Illinois on the undersigned date by and between HELEN JONES (hereinafter referred to as "HELEN"), residing in Chicago, Illinois, and WILLIAM JONES (hereinafter referred to as "WILLIAM"), residing in Blue Island, Illinois.

WHEREAS, the parties hereto were lawfully married on September 26, 1959 in Chicago, Illinois, and their marriage was registered in Cook County, Illinois.

WHEREAS, five children were born to the parties as a result of the marriage, namely, BILL, age 28, born September 2, 1960; BRIAN, age 27, born September 7, 1961; SUSAN, now deceased, born July 3, 1963; LINDA, age 24, born August 3, 1965; and MARIBETH, age 18, born March 22, 1971; all of said children are now emancipated, and no other children were born to or adopted by the parties and HELEN is not now pregnant.

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WHEREAS, unfortunate irreconcilable differences and difficulties have arisen between the parties which have rendered impossible a continuation of the marital relationship existing between them, and as a result of which, the parties hereto ceased living together as husband and wife on or about February 8, 1984, and now live separate and apart from each other.

WHEREAS, HELEN has filed a Petition for Dissolution of Marriage in the Circuit Court of Cook County, Illinois, County Department, Domestic Relations Division, under Docket No. 86 D 15450, and said cause remains pending and undetermined.

WHEREAS, WILLIAM is fifty years of age and is employed as the Assistant Chief Engineer with the Chicago Building Commission, earning approximately Thirty-Nine Thousand Dollars (\$39,000.00) per year gross income.

WHEREAS, HELEN is fifty years of age and is employed as a teller in a bank, earning approximately Eight Thousand Two Hundred Dollars (\$8,200.00) per year gross income.

WHEREAS, the parties hereto consider it to be in their best interest to settle between themselves now and forever their

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respective rights of property, dower rights, homestead rights, rights to maintenance, child support, and any and all other rights of property and otherwise growing out of the marital or any other relationship now or previously existing between them and to settle any and all rights of every kind, nature, and description which either of them now has or may hereafter have or claim to have against the other, or in or to any property of the other, whether real, personal, or mixed, now owned, or which may hereafter be acquired by either of them or any rights or claims in and to the estate of the other.

WHEREAS, HELEN has employed and has had the benefit of the counsel of STEVEN R. LAKE & ASSOCIATES, LTD., as her attorneys. WILLIAM has employed and has had the benefit of counsel of James Gentile, Esq., as his attorney. Each party has had the benefit of the advice and recommendations with reference to the subject matter of this Agreement, of their respective attorneys. The parties acknowledge that each has been fully informed of the wealth, property, estate, and income of the other. Each party also acknowledges that neither party has been or is presently under any duress and coercion to enter into this Agreement.

WHEREAS, both parties expressly state that they have freely and voluntarily entered into this Agreement of their own violation, free from any duress or coercion and with full knowledge of each and every provision contained in this

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Agreement and the consequences thereof. Each party expressly states that no representation has been made by the other party or his or her attorneys other than that which is contained in this Agreement. Each party acknowledges that his or her respective attorneys have carefully explained to them their legal rights and duties as between the parties, the range of what the court may order if called upon to decide the case as a contested matter, and the legal effect of each provision of this Agreement. The parties, after carefully considering the terms and provisions of this Agreement, state that they believe same to be fair and reasonable under their present circumstances.

NOW, THEREFORE, in consideration of the mutual and several promises and undertakings herein contained and for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties do hereby freely and voluntarily agree as follows:

ARTICLE I

RIGHT OF ACTION

1. The foregoing recitals are hereby made a part of this Agreement.

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ARTICLE II

RESERVATION OF LITIGATION RIGHTS

1. This Agreement is not one to obtain or stimulate a dissolution of marriage. That HELEN reserves the right to prosecute her pending action for dissolution of marriage and to defend any action which WILLIAM may commence. That WILLIAM reserves the right to prosecute any action for dissolution of marriage which he may deem necessary or proper and to defend any action for dissolution of marriage which HELEN may bring or has brought.

ARTICLE III

MAJOR MEDICAL INSURANCE FOR MARIBETH

1. That for so long as MARIBETH is enrolled in college, including the periods of summer breaks, WILLIAM shall maintain in full force and effect a major medical insurance policy to cover, to the extent possible, the medical expenses of MARIBETH until such time as she completes a four year college education. However, in no event shall WILLIAM'S obligation to provide said insurance extend beyond five years of MARIBETH'S graduation from high school.

ARTICLE IV

EDUCATIONAL NEEDS OF MARIBETH

1. That HELEN and WILLIAM agree to contribute to the

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four year college educational expenses of MARIBETH in accordance with their respective financial abilities to do so and the desires and educational abilities of MARIBETH.

ARTICLE V

MARITAL REAL ESTATE

1. The parties presently own as joint tenants the marital residence commonly known as 10635 S. Spalding, Chicago, Illinois. Said real estate is legally described on Exhibit "A" attached hereto and made a part hereof.

2. That immediately upon entry of the Judgment for Dissolution of Marriage, WILLIAM shall convey, by proper quit claim deed, all of his right, title, and interest in and to said property to HELEN. That commencing with the execution and delivery of said quit claim deed, HELEN shall be solely responsible for the payment of the mortgage, real estate taxes, utilities, and other usual and customary expenses associated with the ownership of the said property. WILLIAM covenants and agrees that he shall convey all his right, title, and interest that he may have in and to said real property to HELEN, free and clear of any and all liens or encumbrances, excepting the first mortgage indebtedness and general real estate taxes for the year 1989 and subsequent years. WILLIAM warrants and represents that, except for the first mortgage indebtedness on said property, he has incurred nor other liens, judgments,

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encumbrances, or assessments of (a) special or general nature outstanding against said property of his making, and if any are discovered after the entry of Judgment for Dissolution of Marriage, upon being notified of same, WILLIAM shall immediately arrange to pay and discharge any such liens, judgments, encumbrances, or assessments, and he shall indemnify and hold HELEN harmless from any liability therefor. HELEN further covenants and agrees that upon the entry of of a Judgment for Dissolution of Marriage that she shall pay and defray the remainder of the said first mortgage indebtedness and any future installments of general real estate taxes and insurance premiums that shall be billed, and that she shall save, indemnify, and hold harmless WILLIAM if and to the extent that he may thereafter be called upon to pay same, and shall pay any or all of the said indebtedness.

3. WILLIAM further covenants and agrees that he shall, by instruments legally sufficient and proper to do so, assign, transfer, and set over to HELEN all of his right, title, and interest in and to any policies of insurance presently outstanding on the said improved real property and the contents thereof and any and all policies on his life in connection with the mortgage.

ARTICLE VI

PENSION

1. That WILLIAM shall retain as his sole and separate

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property, free and clear of any interest had therein by HELEN, any and all of his right, title, and interest in and to any pension and profit-sharing plan that he may have. That HELEN waives any interest she may have in and any pension or profit-sharing plan of WILLIAM.

2. That HELEN, having only recently obtained employment as a bank teller, does not have any pension or profit sharing plans at the present time.

ARTICLE VII

WORKMAN'S COMPENSATION CLAIMS

1. That subsequent to the separation of the parties, WILLIAM received one workman's compensation award in the amount of Eleven Seven Thousand Seven Hundred Dollars (\$11,700.00) for the partial loss of a finger. WILLIAM has sustained another injury compensable under workman's compensation, specifically, a broken ankle, for which no claim has yet been filed, adjudicated or settled. HELEN hereby waives any and all her right, title, and interest in and to any and all workman's compensation claims that WILLIAM may have had in the past or that he may have in the future and said claims shall remain the sole and separate property of WILLIAM free and clear of any interest therein of HELEN.

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ARTICLE VIII

PERSONAL PROPERTY AND INVESTMENTS

1. That HELEN shall keep as her sole and separate property, free and clear of any interest of WILLIAM, all funds held on deposit by HELEN in any bank or depository or safe deposit box standing in her name, or that of her nominee, or HELEN and any third party. That WILLIAM shall execute, upon demand by HELEN and any third party, and any and all documents necessary to effectively release any claim or interest held by him in those accounts.

2. That WILLIAM shall keep as his sole and separate property, free and clear of any interest of HELEN, all funds held on deposit by WILLIAM in any bank or depository or safe deposit box standing in his name, or that of his nominee, or WILLIAM and any third party. That HELEN shall execute, upon demand by WILLIAM and any third party, any and all documents necessary to effectively release any claim or interest held by her in those accounts.

3. That except as otherwise provided herein, the remaining personal property of the parties has been divided, and each of the parties shall retain the personal property that he or she may have in his or her respective name, ownership, or control, including but not limited to, furniture, furnishings,

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clothing, insurance, bank accounts, and other assets.

ARTICLE IX

DEBTS

1. Except as otherwise provided herein, WILLIAM shall be solely responsible for the payment of the debts and liabilities that he has incurred, and HELEN shall be solely responsible for the debts and liabilities that she has incurred. WILLIAM and HELEN agree to hold the other harmless and indemnified with respect to the debts and obligations for which he and she are responsible herein. Each party agrees with the other party that he or she will not at any time hereafter contract any debt or liability whatsoever with third parties for which the other, or his or her legal heirs, representatives, and assigns, or his or her property or estate, shall become liable.

ARTICLE X

MAINTENANCE

1. That WILLIAM hereby waives and relinquishes his right to ever claim maintenance, past, present or future, from HELEN, and he is barred therefrom.

2. That WILLIAM agrees to pay to HELEN as for maintenance the amount of Six Hundred Dollars (\$600.00) per

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month beginning July 1, 1989 and continuing thereafter for sixty (60) consecutive months. Said payments shall be due and payable on the first day of each month, but said payments shall terminate after sixty (60) payments have been made unless a petition for review shall be filed by HELEN. Said amount shall be reviewable by the Court, upon petition of either party, provided said petition for review is filed within 60 months of entry of Judgment herein; if such petition is not so filed before 60 payments have been made, HELEN'S failure to file a petition for review of maintenance shall constitute a full and complete waiver of any and all rights that HELEN shall have acquired in the past, present or future to any additional maintenance payments from WILLIAM. Moreover, WILLIAM'S obligation hereunder to provide maintenance to HELEN shall, in any event, terminate upon the death of either party or the remarriage of HELEN.

ARTICLE XI

AUTOMOBILES

1. That HELEN shall assign to WILLIAM any and all of her right, title, and interest in and to the automobile currently in WILLIAM'S possession, titled in the name of T. Perky. That WILLIAM shall be solely responsible for all expenses and liabilities thereon and shall hold HELEN harmless therefrom.

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2. That in partial recognition of his general duty of support and because of the marital and family relationship of the parties, WILLIAM shall pay to HELEN the sum of One Thousand Dollars (\$1,000.00) on or before entry of the Judgment for Dissolution of Marriage herein as and for his total contribution towards the purchase of an automobile for HELEN, and consideration therefore is hereby admitted and confessed by WILLIAM.

ARTICLE XII

LIFE INSURANCE

1. That WILLIAM shall obtain and maintain in full force and effect a life insurance policy with himself as the insured with a minimal face amount of ^{FIFTY} ~~Thirty~~-Thousand Dollars (\$50,000.00), by paying the premiums thereon as the same shall fall due and by doing any and all other acts and things necessary or expedient to that end, and he shall, within ten days of the entry of the Judgment for Dissolution of marriage, execute and deliver to the insurer and HELEN the usual and customary documents used by the insurer to designate HELEN as the irrevocable beneficiary of the total proceeds of said insurance policy until such time as WILLIAM'S obligation to pay maintenance to HELEN as required herein, or as extended by subsequent agreement of the parties or Court order, shall terminate.

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2. WILLIAM further covenants and agrees that he will furnish HELEN with exact copies of the aforesaid policies and each year shall furnish her duplicate receipts of proof of payment of premiums when due and evidence that HELEN is still the beneficiary. WILLIAM further covenants and agrees that he will not in the future borrow against, pledge, hypothecate, convert the cash surrender value, or in any other way reduce or compromise the value of the life insurance policy until his obligations hereunder to HELEN have ceased. At such time as his obligations hereunder cease, HELEN covenants and agrees that any cash value accrued in the policy shall belong to WILLIAM.

3. If WILLIAM fails for any reason to maintain any of the insurance required under this Article, there shall be a valid and provable lien against his estate in favor of HELEN to the extent of the difference between the insurance and the actual death benefits received.

ARTICLE XIII

MEDICAL COVERAGE FOR HELEN

1. WILLIAM covenants and agrees that he shall cooperate and take all actions necessary to secure for HELEN a conversion by WILLIAM'S insurer to an individual policy of the group major medical and hospitalization insurance plan under

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which HELEN is presently covered; to the greatest extent possible, the said individual policy shall provide coverage which is most similar to the coverage afforded under WILLIAM'S current group plan. HELEN covenants and agrees that upon her securing her said insurance coverage she shall be solely responsible for the premiums thereon and that she shall indemnify and hold harmless WILLIAM if and to the extent that he shall hereafter be called upon to pay or defray the whole or any part of said premium.

ARTICLE XIV

ATTORNEYS FEES

1. That WILLIAM shall be responsible for the payment of his own attorneys fees and shall hold HELEN harmless thereon.

2. That HELEN shall be responsible for the payment of her own attorneys fees and shall hold WILLIAM harmless thereon.

ARTICLE XV

EXECUTION OF DOCUMENTS AND MUTUAL RELEASES

1. This Agreement shall be constructed under the general laws of the State of Illinois irrespective of the later domicile or residence of WILLIAM and HELEN.

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2. That each of the parties agrees that he and she will, upon demand by the other at any time hereafter, execute any and all instruments and documents as may be reasonably necessary to release respective interests in any property belonging to the other, the intention being that the settlement provided for in this agreement shall constitute a complete adjustment of the property rights and all other rights of the parties hereto.

3. The provisions of this Agreement contain the entire understanding of the parties. No representations, warranties, promises, covenants, or undertakings, other than those expressly set forth herein, have been made by either party to the other.

4. That except as herein provided, each of the parties hereto does hereby forever waive, release, and quit claim to the other party all rights of maintenance (alimony), dower, homestead, and all other property rights and claims which he or she now has or may hereafter have, as husband, wife, widower, widow, or otherwise, by reason of the marital relations now existing between the parties hereto under any present or future law of any state or of the United States of America, or of any other country, in or to, or against the property of the other party, or his or her estate, whether now owned or hereafter

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acquired by such other party. Each of the parties hereto further covenants and agrees for himself and herself and his or her heirs, executors, administrators, and assigns that he or she will never at any time hereafter sue the other party or his or her heirs executors, administrators, or assigns, for the purpose of enforcing any of the rights specified in and relinquished under this paragraph.

5. In the event a Judgment for Dissolution of Marriage is granted to the parties at any time hereafter, this Agreement and all of its provisions shall be set forth and incorporated in any such Judgment, but in no event shall this agreement be effective or of any validity unless and until a Judgment for Dissolution of Marriage is entered in the pending action. The Court, upon entry of the Judgment for Dissolution of Marriage, shall retain the right and power to enforce the provisions and terms of this agreement, including, but not limited to, the use of contempt procedures. Upon entry of such Judgment, this agreement shall also be subject to enforcement by either party as in the case of any other contract or agreement. In no event shall this agreement or its terms be merged into such Judgment for Dissolution of Marriage, but the same shall have independent

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legal significance without the ambit of said judgment, notwithstanding the incorporation of this agreement in said judgment.

SIGNED AND SEALED THE 24th DAY OF September, 1989,
CHICAGO, ILLINOIS

Helen Jones
HELEN JONES

William Jones
WILLIAM JONES

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... described real estate situated in the County of Cook in the State of Illinois, to wit:

The North 16 feet of Lot Ninety-four (94) Lot Ninety-five (95) (Except the North 5 feet thereof) In Christina C. Fischer's Addition to Mt/ Greenwood being a Subdivision of the East 20 acres of the South 60 Acres of the Northeast quarter (1/4) of Section 14, Township 37 North, Range 13, East of the Third Principal Meridian.

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contained herein.

effectuate and fulfill the terms of this judgment and agreement
other party any and all documents that may be necessary to
upon demand by the other party, execute and deliver to such
3. That each of the parties hereto shall promptly

of said agreement applying to him and/or her.
of the parties hereto shall perform all the terms and conditions
paragraph set forth verbatim as the judgment of this court; each
the same force and effect as if said provisions were in this
adopted as the orders of the court to the same extent and with
Agreement are expressly ratified, confirmed, approved, and
for Dissolution of Marriage, and all of the provisions of said
hereinabove set forth in full, is made a part of this judgment
plaintiff, HELEN JONES, and the defendant, WILLIAM JONES,
2. That Marital Settlement Agreement between the

hereby dissolved and each is freed from the bonds thereof.
plaintiff, HELEN JONES, and the defendant, WILLIAM JONES, are
of Marriage and the bonds of matrimony existing between the
1. The parties are awarded a judgment for Dissolution

ON MOTION OF SAID ATTORNEYS FOR THE PLAINTIFF AND PURSUANT TO
THE STATUTE IT IS HEREBY ORDERED AND ADJUDGED as follows:

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THE COURT HAS REVIEWED THE ABOVE AND IS SATISFIED THAT THE SAME IS IN ACCORDANCE WITH THE PROVISIONS OF THE STATUTES OF THE STATE OF ILLINOIS.

READ & APPROVED BY: *William M. Jones*
CLERK OF THE CIRCUIT COURT OF COOK COUNTY

DATE: _____
OFFICE OF THE CLERK OF THE CIRCUIT COURT OF COOK COUNTY

WILLIAM JONES

William M. Jones

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REALLY
JUDGE
APR 2 1989
ENTERED

4. That except as herein provided in the marital settlement agreement and reserved, any right, claim, demand or interest of the parties in and to maintenance (alimony) for themselves, whether past, present or future, and in and to the property of the other, whether real, personal or mixed, of whatsoever kind and nature, and whatsoever situated, including but not limited by homestead, dower, succession and inheritance, arising out of the marital relationship, contractual or any other relationship existing between the parties hereto except as expressly set forth in the aforesaid agreement, is hereby forever barred and terminated.

5. This court expressly retains jurisdiction of this cause for the purpose of enforcing all the terms of this judgment for dissolution of marriage, including all the terms of the marital settlement agreement between the parties as hereinabove set forth.

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COURT AND VIOLATION THEREOF IS SUBJECT TO THE
THIS ORDER IS THE COMMAND OF THE CIRCUIT
CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILL.

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Charles P. ...

DATE 4-3-90

I HEREBY CERTIFY THE ABOVE TO BE CORRECT.

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CAROL ANN ...
REGISTRAR OF TITLES

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IDENTIFIED
NO. 38723611
CV B
D.C.

Matthew J. ...
3445 W. 111th St
Chicago, IL 60655