UNITED STATES OF AMERICA

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STATE	OF ILINOIS.	
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COUNT	Y OF COOK	

PLEAS, before the Honorable Edward Hofert one of the Judges of the Circuit Court of Cook County, in the State of	
Court, at the Court House in said County, and state, on	ber 28
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Independence of the United States of America, the two hundredth and .	fifteen
PRESENT: - The Honorable	Edward Hofort
	Judge of the Circuit Court of Cook County.
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MICHAEL	F. SHEAHAN, Sheriff
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STATE OF ILLINOIS, COUNTY OF COOK

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89-9567

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

Federal National Mortgage Association

PLAINTIFF.

-V5-

NO. 89 CH 11813

Bettye L Clark a/k/a Bettye)
Clark, Federal National Mortgage)
Association, Shirley White,)
Carol Moseley-Braun Registrar of)
Titles, Larry Tennington, United)
States of America

DEFENDANTS.

JUDGMENT OF FORECLOSURE AND SALE

This cause having been duly heard by this Court upon the record herein, the Court FINDS:

- 1. It has jurisdiction of the parties hereto and the subject matter hereof.
- 2. That all the material allegations of the Complaint are true and proven, and that by virtue of the mortgage, and the evidences of indebtedness secured thereby alleged in the Complaint, there is due to the Plaintiff, and it has a valid subsisting lien on the property described hereinafter for the following:
- (a). Principal, Advances and Accrued Interest by Plaintiff:

\$34,680 32

Costs of Suit:

\$ 1,238.70

Attorneys' Fees:

5 700.00

TOTAL:

\$36,619.52

All the foregoing amounts have been accounted for in the Affidavit filed by the Plaintiff.

(b). For such advances made in order to protect the lien of the judgment and preserve the real estate, such as, but not limited to: property inspections, real estate taxes or assessments, property maintenance, and insurance premiums incurred by the Plaintiff and not included in this Judgment is entered and prior to the Judicial sale;

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that any such item expended shall become so much additional indebtedness secured by the judgment lien and bear interest from date of the advance at the mortgage rate of interest.

- 3. (a). The date when the last of the owners of the equity of redemption were served with summons or by publication was March 6, 1990 and the right to reinstate has or will expire on June 6, 1990.
- (b). The mortgaged real estate is residential property as defined in Chapter 110, Section 15-1219 Illinois Revised Statutes; that the period of redemption herein shall end (i) seven (7) montp2 from the date the last mortgagor, as described herein, was served by summons or by publication or have otherwise submitted to the jurisdiction of the court or (ii) the date three (3) months from the date of entry of this Judgment, whichever is later.
- (c). The rights of redemption shall expire on March 28, 1991, unless shortened by further Order of Court.
- 4. That under the provisions of said mortgage, the costs of foreclosure and reasonable attorneys fees are an additional indebtedness for which the Plaintiff should be reimbursed and that such expenses and reasonable attorneys fees are hereby allowed to the Plaintiff.
- 5. That the Mortgage described in the Complaint and hereby foreclosed appears of record in the Office of the Cook County Recorder of Deeds and the property herein referred to and directed to be sold is described as follows:

Lot one hundred twenty (120) (except the west 21 feet thereof) and the West 13 feet of Lot one hundred twenty one (121) in Block three (3) in Chicago Title and Trust Company Addition to Pullman, in the Northeast Quarter (1/4) of Section 15, Township 37 North, Range 14, Rast of the Third Principal Meridian, in Cook County, Illipsis; Commonly known as 741 East 105th Place, Chicago, IL 605/2

Permanent Index No. 25-15-222-072

6. That the rights and interests of all Defendants to this cause in and to the property hereinbefore described, are inferior to the lien of Plaintiff heretofore mentioned.

The Court further finds that defendant, United States of America, has a lien by virture of a Notice of Federal Tax Lien recorded in the Recorder's Office of Cook County, Illinois on January 13, 1976 as Document No. 23353237, by Clay Moseberg, Revenue Officer of the Internal Revenue Service, Chicago

or Cot County Clark's Office

insurance, receiver's and management fees and to the extent provided for in the mortgage or other recorded agreement and not prohibited by law, reasonable attorneys' fees, payments made pursuant to Section 15-1505 and other legal expenses incurred by the mortgagee;

- (d). Out of the remainder of such proceeds, the amount found due to the Plaintiff in the Judgment shall be paid to the Plaintiff.
- (e). If Plaintiff is the successful bidder at said sale, the amount due the Plaintiff, plus all costs, advances and fees hereunder with interest incurred between entry of Judgment and confirmation of sale shall be taken as a credit on its bid.
- (f). If the remainder of the proceeds shall not be sufficient to pay the above described amounts and interest, the "Sale Officer" shall then specify the amount of the deficiency in bis/her Report of Sale. The Plaintiff shall be entitled to a judgment in personam for the amount of such deficiency against Bettye L. Clark a/k/a Bettye Clark and a Memorandum of Judgment shall issue to Plaintiffs with the same lien priority as to the underlying mortgage herein foreclosed, without any rights of Homestead. If such remainder shall be more than sufficient to pay such amounts and interest, the Clerk of the Court or other party designated by the Court shall hold the surplus subject to the further order of Court.
- 4. CERTIFICATE OF SALE/RECEIPT: Upon the sale of mortgaged real estate, the person conducting the sale small promptly give a receipt of sale for funds tendered. The Sale Officer, after entry of an order approving sale and upon the request of the successful bidder shall execute and deliver a certificate of sale to the successful bidder and record a duplicate of said certificate in accordance with Sections 12-119 and 12-121 of the Code of Civil Procedure. The certificate shall be freely assistable by endorsement thereon.

5. REPORT OF SALE AND CONFIRMATION OF SALE:

- (a). Report of Sale The person conducting the sale shall promptly make a report of sale to the Court.
- (b). Hearing Upon motion and notice in accordance with court rules applicable to motions generally, the Court shall conduct a hearing to confirm the sale. The Court shall then enter an order confirming the sale, which order shall include a judgment for possession which judgment shall become effective thirty (30) days after entry. The confirmation Order may also:

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- (1). approve the mortgagee's fees, costs and additional advances arising between the entry of the judgment of foreclosure and the confirmation hearing.
- (2). provide for a personal judgment against any party for a deficiency; and
- (3). determine the priority of the judgments of parties who deferred proving the priority pursuant to subsection (i) of Section 15-1506, but the Court shall not defer confirming the sale pending the determination of such priority.
- 6. SPECIAL REDEMPTION: That upon judicial sale of "residential" real estate to the mortgagee who is a party to this foreclosure or its nominee for a sale price less than the amount required to redeem as specified in Chapter 110, Section 15-1603(d) of the Code of Civil Procedure, an owner of redemption as specified in Chapter 110, Section 15-1603(a) of the Illinois Code of Civil Procedure shall have a special right to redeem for a period ending 30 days after the date the sale is confirmed. Redemption shall be made by paying the amount required by and in conformity with the procedures specified in Chapter 110. Section 15-1604 Illinois Code of Civil Procedure. Property so redeemed shall be subject to a lien for any deficiency remaining with the same lien priority as the underlying mortgage herein forecased, without any rights of Homestead.
- 7. JUDICIAL/SHERIFF'S DEED: That upon confirmation of the sale, payment of the purchase price and any other amounts required to be paid by the purchaser at sale, and after the expiration of all the mortgagor's reinstatement and redemption rights and rights to possession, the party conducting said sale shall execute and deliver to the holder of the certificate of sale or if no certificate has been issued, then to the holder of the receipt of sale or the assignee thereof, a deed sufficient to convert title; said conveyance shall be an entire bar to all claims of the parties to the foreclosure and all persons claiming thereunder and all claims of Unknown Owners and any Non-record Claimants; that thereupon, the grantee in such deed, or legal representative or assign, be let into possession of the premises.
- 8. That the parties hereto who shall be in possession of said premises, or any part thereof, including leaseholders, or any person who may have come into such possession under them or any of them, since the inception of the mortgage or commencement of this suit, shall upon presentment of said Judicial/Sheriff's Deed of Conveyance, surrender possession of said premises to said grantee, his representative or assigns, and in default of so doing, an Order of Possession shall issue.

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g. The Court hereby retains jurisdiction of the subject matter of this cause, and of all the parties hereto, for the purpose of enforcing this judgment and appointing or continuing a Receiver herein at any time during the period of redemption.

> ENTER: MOGE EDWARD C. HOFERT DATED: DEC 2 8 1990

SHAPIRO & KREISMAN Attorney: for Plaintiff 1161 Lake Cook Road Deerfield, Illinois 60015 (708) 945-5540 Attorney No.: 91140

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1. A	URELIA PUCINSKI, Clerk	of the Circuit Court of Cook C	County, in and for the St	ate of Illinois,
and the keeper	of the records, files and seal th	ereof, do ne eby certify the a	bove and foregoing to be	true, perfect
and complete.	COPY OF A CERTAIN JUDG	MENT MADE AND ENTERE	D OF RECORD IN SALD (OURI
in a certain cau	se lately pending in said Cour	t, between		
	Federal Narional Mort		, , , , , , , , , jlaini	iff/petitioner C
and	Buttye L. Clark, et	a 1	defendan	t/respondent.
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STATE OF ILINOIS, COUNTY OF COOK

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PLEAS, before the Honorable one of the Judges of the Circuit Court of Cook County, in the State of Illinois, holding a branch Court, at the Court House in said County, and state, on in the year of our Lord, one thousand nine hundred and and and of the Independence of the United States of America, the two hundredths and

PRESENT: - The Honorable

CECIL PARTEE, State's Attorney

JAMES E. O'GRADY, Sheriff

Attest: AURELIA PUCINSKI, Clerk.

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