

Sullivan High competing for \$10 million grant

*The Super School Project
inspires re-imagining
schools of the future*

STORY AND PHOTOS
BY BOB KITSOS

Founded in 1923, Sullivan High School, 6631 N. Bosworth, has received its share of athletic and academic honors since it opened its doors in 1923. However, 49th Ward Ald. Joe Moore’s recent announcement has placed the school on a new competitive level.

The alderman announced on his website that Sullivan has been selected to represent Chicago in a nationwide competition to receive a \$10 million grant to basically redesign the school. The public, four-year high school in Rogers Park will compete in XQ: The Super School Project.

The first-year concept is an open call to re-imagine and design the next American high school. This is a \$50 million project launched by Laurene Powell Jobs, widow of Apple Founder Steve Jobs. The funding is available to support at least five schools over a five-year period.

Chad Adams, who is in his third year as Sullivan principal said, “The announcement has created a

sense of excitement. It’s thinking about big ideas and has students thinking outside the box.”

In cities and towns across the country, teams will unite rethink and build schools that prepare students for the challenges they will face in the future. The competition hopes to inspire teams of educators, students and community leaders to initiate a new direction for their schools. Resources on the Super School Project’s website walk applicants through the process and provide materials to support them as they design their ideas.

“The project challenges the nation to re-imagine what a high school in our nation should look like so that it can better prepare students for the rigorous challenges of college, jobs and life in the 21st century,” said Ald. Moore.

One test that the alderman may have to take himself is just keeping the school open. Sullivan High recently appeared on the Chicago Public Schools’ [CPS] list of underutilized schools. The coming budget crash for CPS may mean more unpopular decision being made to save money as this year’s CPS budget still has a \$480 million hole in it. School officials have been waiting for a highly unlikely state bailout.



Sullivan High School, 6631 N. Bosworth, was selected for the grant competition through a district-wide process led by the Mayor’s High School Office, Thrive Chicago, and other local educational non-profits.

Over the next several months the competing teams will be challenged by an intensive five-round application process in which they develop a plan to redesign their high school. The final proposal could include plans to significantly alter school curricula, technologies and schedules.

“Our nation is radically different than it was 100 years ago,” said Jobs who is chair of the XQ Institute. “Nearly every aspect of our daily lives — from how we communicate to how we

work and play — has changed dramatically.”

“But, our high schools have stayed frozen in time. Together, we have an opportunity to help fuel a movement for students, to inspire great high schools and even to rethink school itself,” she said. “Our passion at XQ is to help educators everywhere foster students who are curious, engaged and creative — armed with the new literacies, knowledge and

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Community meeting Thursday on proposed new bike routes

A community meeting on proposed new bike routes will take place at 7 p.m. Thursday at the Field School auditorium, 7019 N. Ashland Ave.

During the event, representatives from the Chicago Department of Transportation [CDOT] will present information about a proposed north-south bike route designed to give cyclists a clear route through the 49th Ward.

In a letter to constituents, Ald. Joe Moore [49th] said he has been working with neighborhood residents and CDOT on the addition of the new bike route to the ward.

He noted that the changes will benefit pedestrians as well.

“Though the proposed plan is focused on cyclists, the improvements along this corridor will make it safer for people on foot by slowing down speeding cars and improving sight lines,” Moore said.

The new route would be an

MEETING see p. 4

Ride sharing: Are you being taken for a ride?

*The debate is on,
America is paying attention
to the ride share industry*

BY STEPHEN HOFFMAN

Ride sharing services are all the rage, with an easy-to-use smart phone application allowing potential users to summon an Uber, Lyft, or Sidecar with the push of a few buttons. It is often the easiest and cheapest way to get from point A to point B on the North Side.

While consumers love the simplicity of the system, legally, there are many pitfalls, leaving a void arguably begging for government regulation.

The furor over the ride sharing services has even reached into Europe. France’s UberPop was recently suspended for three months in France, due to protests by taxi drivers.

Municipalities in this country have struggled with whether to “allow” or limit ride shares in their jurisdictions. Some places are ride share-friendly, while others are not. In fact, New York City recently kicked the can down the road while it “studies” the impact of limiting the number of ride share vehicles. This was in response to protests from cab drivers, and on the opposite side, consumers, concerning how much of an allegedly good thing would be permitted. For now, there will be no caps for the four-month period during which this issue is studied.

Ride share services essentially remove the middleman from taxi service, while vesting the consumer with more control over how, when, where, and for how much a ride is summoned. Smart phone apps enable the consumer to post when they need a ride, from where, to where, and a price is then agreed upon.

Despite the fact that charges are increased steeply during peak times, the ease of use is cited by many as the main reason they prefer these services over taxicabs.

In contrast with taxi services or limousine or car services, the ride shares do not have to bid or pay for taxi medallions, are not presently subjected to the same insurance requirements, and its drivers are not compelled to hold chauffeur’s licenses. In most ride share models, the drivers operate their own personal vehicles, rather than specially modified fleet vehicles designated as taxis or limousines.

The mostly unregulated growth occurring in the ride sharing industry brings to mind the similar type of seemingly limitless and unbridled expansion that occurred during the “Wild West” days of the Internet explosion of the late 1990s and early 2000s.

During that era, local and state governments seemed to be either behind the times or blissfully unaware and slow to recognize the need for regulation with the tech industry (and we are just now getting to sales tax enforcement, slowly but surely). They seem to be similarly bemused

and confused by the sudden emergence of the ride share industry.

In Chicago, many have voiced concern over potential regulation of the industry. There is, however, no consensus on what, if anything, should be done.

Many taxi drivers argue the ride shares are taking business away from them due to a competitive advantage caused by less regulation. Good government types hypothesize similarly, also focusing on safety for the consumer.

Meanwhile, ride share companies and their drivers present the alternative position that the ride share marketplace can, and should, regulate itself. Many consumers prefer less regulation, greater choice, and more competition, thus leading to lower prices for them. The result of all this is that what regulation has been proposed has wound up watered down, tabled, or ineffective, while still angering those who want no government role in the industry at all.

California recently fined Uber \$7.3 million for failing to disclose key business operational information, such as the frequency with which its drivers refuse to accept rides, and whether its vehicles are handicap accessible.

The Economic Model

Ride shares fit into the sector of the economy known as the “gig” or “on-demand” economy, which derives much of its appeal from two quintessentially

American ideals of “freedom” and “choice.” Empowering the consumer with the ability to hire and fire, like and dislike, and negotiate prices, while placing government regulation at bay, appeals to many.

It sounds good in the vacuum of its ideal, much as unbridled capitalism in Adam Smith’s The Wealth of Nations sounded utopian. Then, Upton Sinclair exposed the dark underbelly in The Jungle. To say that our society, both in this country and globally, is a bit more complex than either could have ever imagined is the understatement of at least the last two centuries. In short, it’s complicated.

The question of how to balance consumers demanding choice, economy, and freedom with concerns over safety, insurance, workers’ rights, and the role of government, remains at the heart of this current tug of war.

What Can Go Wrong?

Consumers love these services because they allow choice and offer value. After all, isn’t choice, healthy competition, innovation, and “the customer is always right,” the zeitgeist of American capitalism? What could possibly go wrong?

In December of 2013, an Uber driver in San Francisco, was “on call” and ready to accept fares. A young mother saw him looking at his phone as he careened toward her and her two children in the crosswalk.

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Where the prairie meets the lake, writing about Chicago



Thomas J. O’Gorman

There is no place like Chicago; its sense of style and prairie character. It is sophisticated; with an easy pulse; neighborhood anchored; reasoned and measured; tethered to family. We really do have our own definitive way of life here where the Prairie meets the lake. And on top of that we have high expectations of others. We like things simple yet abundant. Perhaps it is no accident that we love deep dish pizza, Italian beefs, and Vienna dogs. The same goes for our refined sense of architectural design and affection for the wackiest politics in America.

When the two hardest tickets to get in town are to a Cubs game and the Lyric Opera that really says something about us.

I love Chicago. I love writing about Chicago. It is a worthy field of study. I spent almost 20 years writing about it at Chicago’s City Hall - even squeezing out a few books about it (16 so far). Chicago’s history is bold and rhapsodic. I hope this column will be the same.

Ann Gerber may pen a column from time to time as her health and schedule allows. She is a Chicago

institution. We should name a street after her.

I write a lot about art, history, architecture, design, Irish art, food, travel, poetry, even a work on **Frank Lloyd Wright**. I also paint a lot. I am most at home in my studio painting. I always say that I am an anti-Impressionist, but that’s getting less and less true. I have a lot of Impressionist instincts in me. I love doing portraits, landscapes, seascapes, 18th Century Irish houses as well as equine works. So as you can see I use a small portion of my brain a great deal of the time.

“Effective Proportions,” a joint exhibition of my work with artist **Adam Scott Umbach**, will be at Luxbar on Thursday, January 21, 5:30 to 8 p.m. You are most welcome to attend).

I also love to cook, and people appear to enjoy the food I prepare. I cooked all summer for 12 weeks on an Island in the middle of Penobscot Bay in Maine where we opened a gallery. And recently I created some great holiday meals in Vienna where I celebrated Christmas and New Year’s with cherished friends.

I hope you will enjoy this column. I hope I can interest you and amuse you with what is bubbling here in the most American of American cities. It is my intention to both write and paint in this column; writing about who we are and painting a scape of how we celebrate life. Of course, Chicagoans are intensely interested in what’s going on around them. That interest has been with us since our Fort Dearborn days. It always was about survival. And I

believe we are better than anybody at doing that.

I want to hear from you, our readers, too, indeed our ‘sources.’ Feel free to write to me at tog312@mail.com and fill me on your goings on, social events and of course any juicy gossip.

The holidays are behind us but there were some swell parties around town leading up to the feast. None better than **Rose O’Neill’s** in her fabulous **Benjamin Marshall** residence on the park. It bubbled with the musings of the Sun-Time’s **Bill Zwecker**, this reporter and artist **Cynthia Olson**. The **Butch McGuire**s were out in full force - **Mary Jo, Bobby** and **Rachel Diane “the Baroness of Bonds” O’Connell** was caught raising the quality of party laughter with Gibson’s **Peggy O’Ryan Lombardo**. Sculptor and art impresario **John David Mooney** held court talking architecture with **Libby Lamb Lucas**. **Tim Fofas** (pre-Doha trip), **Mark O’Malley** (pre-dad/daughter Dublin trip) and **Brendan O’Connor** (pre-jungle trip) were all on hand searching out everyone’s favorite canapé - “the Hanky-Panky.”

After that **O’Connor** was taking off for the Far East where he was going to explore exotic temples and find a lost Irish cousin.

Across town in Lakeview, Farmhouse restaurateurs **TJ Callahan** and **Molly McCombe** welcomed a glittering list of fun folk to their Yuletide party. The Art Institute’s **Nora Gainer Doherty**, WFMT’s **Louise Frank** and Cook County Board member **Bridget Gainer**, joined **Ferdia Doherty**, Chef **Eric Mansavage**, **John** and **Imelda McEneaney**, attorney **Dennis Kibby** and others in trying to discover if the very popular **Gainer** is planning to run for mayor (her name has been on many lips lately).

She is popular, wise, electable and tough.

So too is the name of a popular former Chicago mayor who is said to be single and available once again.

And what wonders unfolded at the Women’s Athletic Club on New Year’s Eve. Imperial Russia came back to life. Top hats are still

raised to the English Speaking Union’s **Brian White** and **Courtney Pitt** for their perfect planning. White tie and tails were the order of the night with medals and Royal Decorations sparkling

Union closed down the Lodge.

Had a little computer problem after returning Saturday night from Vienna. So early Sunday I ran down to Apple to see what was wrong. Afterwards I stopped in at



(L to R) Edmund Lester, Kelly Penry, Brian White, Shannon Bartlett, Kipper Lance and James Kinney just might be the best dressed crowd to ever close down the Lodge on Division Street in the wee hours of New Year’s, bolstered on their Imperial Russian evening by Moscow Mules.

in the moonlight. **James Kinney** was particularly resplendent, along with **Michael Kerrigan** and **Kipper Lance** who wore Russian sable for the fete.

With the aplomb of a Russian Archduke Brian always ensures that for at least one night of the year (the first night) young fogies taste the classic New Year’s Eve of the romantic past. Food, entertainment and decor always guarantee that the “creme de la creme” can relive the refined customs of the gentry. The party list is always a catalogue of “bright young things,” wholesome and toney.

Chocolate Faberge eggs graced every table while Gardenia boutonnieres filled the rooms with a sweet and intoxicating fragrance (so too did the Brut de Brut that was being poured, sending bubbles into the air). **Edmund Lester** and **Kelly Penry** danced the night away, along with the very handsome **Peter Mark**, **Charlie Mike Tango**, **John Buchbinder**, **Rosemary Cross** and **Erika Knierim**.

Word is that in the wee hours these hard cores dragged their white ties and tails to the fabled Lodge on Division St. where they continued the Romanov New Year’s awash in Moscow Mules. Even their vintage wrist watches could not lie about the time. The fancies of the English Speaking



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The unfinished work of our heroes must truly be our own

How many miles must we march



Heart of the 'Hood

By Felicia Dechter

Every week, Lincoln Parker Jan Bail listens to the news and learns about the loss of another young life in Chicago.

"I spend the rest of the day thinking about those lost lives and the loved ones they leave behind," said Bail. "I wonder what I can do to change this pattern... then I am distracted by my daily routine and push my worry to the back of my mind."

"The next day, another loss of a young life and the cycle continues," said Bail. "Last year, I think I reached my breaking point and felt the need to do something."

Out of that nagging feeling of Bail's to get involved, the Polar Peace March was born.

This year's 2nd annual Polar Peace March, being held on Jan. 17, is a gathering and walk to show solidarity for peace, honoring the legacy of Dr. Martin Luther King, Jr. Last year, 400 participants from local churches and schools, along with neighbors, raised more than \$37,000 for the Uhlich Children's Advantage Network (UCAN), said Bail, a member of St. Pauls United Church of Christ in Lincoln Park and chairwoman of the march.

The hope is to top that on Sunday with 500 participants and by raising \$50,000 for UCAN, "one of Chicago's oldest yet most innovative social services agencies with a focus on helping youth who have suffered trauma become future leaders," said Bail.

Seems UCAN's story begins in the early 1860s at the onset of the Civil War. As men left for service, the members of St. Pauls made a promise to care for the children of fallen soldiers. In 1869, church members Mr. and Mrs. Carl Uhlich donated a large piece of property to perpetually endow the orphanage home.

Though the agency has evolved throughout its long history, it is still committed to caring for our city's at-risk kids, said Bail. More than 10,000 children benefitted from UCAN's services in 2015, she said.

"St. Pauls Church has a legacy of caring for at-risk youth by founding UCAN (formerly the Uhlich Children's Home) in 1869 to care for Civil War orphans, so it only made sense that our Peace March benefit UCAN and its programs serving Chicago youth whose lives are traumatized by violence," said Bail. "We chose the eve of Martin Luther King, Jr.'s birthday for our march to honor his legacy of non-violence."

The event kicks off at 4 p.m. with a program at St. Pauls, 2335 N. Orchard St., honoring Dr. Martin

Luther King, Jr. The Lincoln Park High School Gospel Choir will perform along with the Trinity UCC Mime Ministry. After the 1.5 mile march, which starts after the program, participants return to St. Pauls for a cup of soup and some time to visit with fellow peace marchers and UCAN staff during a reception in the church gym.

Two hundred of our city's youth ages 10 to 25 are killed by gunfire each year, with vastly disproportionate numbers of African-American and Hispanic children and teens killed, according to UCAN. That's 200 too many. If you can't make it that day to the march, which by the way is family-friendly, Bail asks that you please consider financially supporting UCAN.

"This is one way we can make a more peaceful Chicago and help children whose lives are affected by violence," she said.

Dabble in this... Jacqueline von Edelberg is perhaps best known as the driving force behind Nettelhorst Elementary School's dramatic turn around and as the co-author of, "How to Walk to School: Blueprint of a Neighborhood School Renaissance." I caught up recently with von Edelberg about her role with Dabble, and its new venture, Dabble Kids, a tech platform at Dabblekids.com that recently launched in Chicago.

Dabble's new CEO, Jay Swoboda, a 36-year-old Ukrainian Village resident, recently raised \$1 million to support Dabble's growth and new initiatives. "Everyone wants to be interesting and you can't be interesting without interests," said Swoboda. "Dabble and Dabble Kids helps you share and explore your city through classes, events and experiences."

Below, von Edelberg tells me what exactly Dabble Kids is and also about a couple of fun-sounding, upcoming events.

Q. What exactly is Dabble Kids and how does it work? Is it free, is there a fee?

Dabble Kids gives your family instant access to classes, workshops and awesome experiences from Chicago's best enrichment providers. Explore butterflies at Peggy Notebaert Nature Museum; learn to juggle at CircEsteem; write a play at Chicago Children's Theater; climb a mountain at Chicago Athletic Clubs; or bake a cake at



Jan Bail, right, and St. Pauls member Cindy Zinn Ball recruit participants for the Polar Peace March.

Whole Foods. There's great stuff everyday! Most classes are \$25 or less and some are even free. With Dabble Kids, parents and kids can plan their day in pajamas, toss on sneakers, and head out the door to experience the best playground and classroom in the world.



Jacqueline von Edelberg

Q. What made you think of the idea?

If you ask any parent, juggling homework, doctor's appointments, vacation days, and family obligations makes long-term enrichment planning a beast. And, even if you've brought your scheduling A-game, the choice classes fill up in the blink of an eye. Jay Swoboda, Dabble's new, visionary CEO, wanted to launch Dabble Kids for sometime, but was looking for the right person for the job. I've raised two kids in East Lakeview, so believe me I get it. Together, we're leveraging Dabble's innovative technology to free the soccer mom.

Q. What sort of things did you do at Nettelhorst that led you to this?

What we learned from Nettelhorst and school reform movements across the country is that engagement is the only thing that matters. If kids are happy and engaged, they're learning. If teachers, parents, and community members are engaged, neighborhoods thrive. It isn't a whole lot more complicated than that.

Nettelhorst became Chicago's

first Community School, and we partnered with some of the city's best youth-serving organizations to programming that was accessible, affordable, high quality, and most of all, fun. Dabble Kids is doing that for the whole city.

4. Why should people use Dabble Kids?

Spontaneity not only makes family life easier, it makes better kids. Dabble stubbornly refuses to pigeonhole kids. While early specialization is great for some, most children aren't prodigies. Smart, talented, adorable, yes, but few of us are destined to be Andrew Agassi or Yo-Yo Ma. When an adult asks, "What do you want to be when you grow up?" The correct answer is: "How could I possibly know, grownup person? I am a child. For the foreseeable future, I'm having fun dabbling and exploring my options."

A liberal arts education shouldn't begin when you're 18 and headed out the door, it should start right from the start. Because when we feed children's innate

curiosity, when we surround them with teachers who are passionately committed to their craft -- individuals who work hard, dream big, and live life as their true, authentic self -- that magic rubs off.

Q. Tell me about the two Dabble Cares upcoming events -- MLK day and making Valentine's Day cards for kids at Lurie?

January is National Mentoring Month and all the museums are free on the 18th, so for our first event, we've partnered with the Illinois Mentoring Partnership to host the M^aELK Beatbox Train. On Jan. 20, folks will meet at Open Books, 651 W. Lake St., for a fun, family-friendly service event and then hop on the EL for a Chicago Architecture Foundation Loop experience accompanied by Yuri Lane, an internationally acclaimed harmonica artist. The cost is \$20.

Our second Dabble Cares project is with Paper Source crafting Valentine's Day cards for the kids at Lurie Children's Hospital. My daughter spent 10 days in Lurie's neonatal unit, so I can't wait to pay it forward!

For more info on these events and Dabble Kids, go to dabblekids.com.

Very happy birthday wishes... to one of my most loyal and vocal readers, Hancock Center resident Walt Paas, a WWII veteran who turns 92 on Jan. 15. Have a wonderful day Walt and many happy more!

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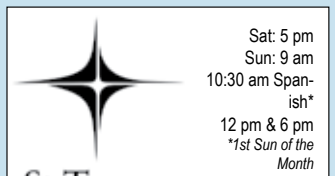
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Letters to the Editor

Stick to writing about housing

Why Don DeBat would think anyone is interested in his "Lost in processing" encounter with the City of Chicago's red light camera program is beyond me [Jan. 6-12 edition]. But what is really troubling is his completely irrelevant statement that "...police are killing black youths on the streets of the city..."

That kind of inflammatory rhetoric has no bearing whatsoever on the subject of his article and gives a completely erroneous impression of what has actually

occurred in the city.

In fact, there have been very, very few instances of Chicago police officers killing "black youths" in the city of Chicago. As I am sure DeBat knows, or can easily verify, almost all of the black youths being killed in Chicago are victims of black gangbangers and intra-family squabbles. DeBat needs to stick to writing about housing issues.

Kevin Garvey
Gold Coast

Behavioral aspects involved in longstanding culturally varied practice of tipping

Your recent article about tipping described some of the fascinating aspects and current trends among innovators to seek and create new and sensible ways to revise this practice. Tipping has always had its proponents and detractors. They would all do well to be familiar with the behavioral aspects involved in the longstanding culturally varied practice.

The most important single wish for all people is to be valued. Furthermore, and ignoring the psychological, behavioral aspects of tipping (such as the differences between reward and reinforcement), the goal for any respectable business owner should be to play fair and

pay all employees an adequate, reasonable wage. No qualifier should be added, such as "18% service charge included," which is an unnecessary, embarrassing boast.

Simply pay employees a satisfactory wage and let them do their job. Honor and respect that. If they do well, pay them more; if they perform poorly, pay them less.

Keeping matters simple in our complex world is not always as easy as this. Valuing oneself and others will forever remain paramount.

Leon J. Hoffman
Lakeview East

The first-year concept is an open call to re-imagine and design the next American high school. This is a \$50 million project launched by Laurene Powell Jobs, widow of Apple Founder Steve Jobs.

SULLIVAN from p. 1

skills needed to thrive. To do that, we must use our collective imagination."

By August, a team of judges will select five of the best ideas to finance. Sullivan was selected through a district-wide process directed by the Mayor's High School office, Thrive Chicago, and other local educational non-profits.

"The challenge asks teachers, staff, students and community residents to talk about our values and needs in education. I'm excited to work through the process with Principal Chad Adams and the entire Sullivan High School team," said Ald. Moore.

Numerous hurdles remain in the application process with "discover and design" phases of the application due next month. XQ Institute also will partner with the five schools selected to provide expert support and guidance to turn their ideas into real Super



Sullivan High School Principal Chad Adams will collaborate with teachers, staff, students, Ald. Joe Moore and community residents to develop a plan, including curricula and technologies, for a high school that will prepare students for the future.

Schools that can inspire the country. Finalists will be chosen in April and winners announced next August.

Some of the suggested improvements along the route include a bike box at Glenwood and Devon that would provide cyclists with a head-start in crossing that intersection and curb extensions at various intersections to shorten the distance pedestrians must travel to cross streets.

MEETING from p. 1

addition to bike improvements previously approved through his "participatory budgeting" process, Moore said. Those improvements will result in shared bike lanes on Clark Street and Pratt Boulevard.

Moore said the new project will leverage funds voted on for bike infrastructure through participatory budgeting to secure additional federal funds.

He recalled a meeting held in April 2014 regarding the initial proposal for the work.

"At that meeting, residents who had been involved in the participatory budgeting process, along with neighbors new to the project, volunteered to serve on a bike route advisory committee," Moore said.

Since then, he said, the committee has gathered more information and provided feedback on multiple drafts of the route plan.

"Based on their insights, CDOT came up with a draft plan, which the committee endorsed," Moore said. "Now I would like to hear from you."

The northbound route being proposed Thursday would take bicyclists on the following path through the ward:

- North on Glenwood from Devon to Pratt
- North on Glenwood one additional block using a contra-flow lane to Farwell
- West on Farwell to Greenview using a contra-flow lane
- North on Greenview to Jonquil
- West on Jonquil to Paulina
- North on Paulina to Juneway
- West on Juneway to Triangle Park using a contra-flow lane
- West across Triangle Park and on to Juneway to reach Chicago Avenue in Evanston

The proposed southbound route would follow the reverse route, requiring a contra-flow lane on the block of Greenview between Morse and Farwell.

Some of the suggested improvements along the route include a bike box at Glenwood and Devon that would provide cyclists with a head-start in crossing that intersection, curb extensions at various intersections to shorten the distance pedestrians must travel to cross streets, raised intersections that act as modest speed humps, and improvements to viaduct lighting at the Chicago Transit Authority viaducts at Pratt and Glenwood and Greenview and Sherwin.

"I urge you to attend the meeting to provide your input on the bike route proposal," Moore said. "If you are unable to attend the meeting, please feel free to share your comments with me."

Ald. Moore's office can be reached at 773-338-5796.

Participants Thursday are asked to use the Lunt entrance on the south side of the building.



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Time to gaze into the future of Chicago's 2016 housing market



The Home Front

By Don DeBat

It's time to dust off that crystal ball and gaze into the future of Chicago's housing market in 2016.

The stock market may look cloudy early in the New Year because of economic problems in China, and instability in the Middle East, but experts see brightness on the horizon for house hunters in Chicago because of a vastly improved job market and low interest rates.

Experts say the following factors will influence the housing market in 2016:

- Job gains. The American employment machine was running smoothly at the end of 2015, with the federal government reporting the creation of 292,000 jobs in December. The unemployment rate held steady at five percent for the final quarter of the year.

In Chicago, the lion's share of the new jobs were tech positions in the downtown area, where increasing numbers of Millennials -- college-educated residents age 18 to 33 years old -- are contributing to a robust job market.

- Mortgage interest rates. Benchmark 30-year fixed home-loan rates fell back to an average of 3.97% on January 7 after ending the year at 4.01%, reported Freddie Mac's Primary Mortgage Market Survey. A year ago, the 30-year loan averaged 3.73%.

"Concerns about overseas economic developments have dominated financial markets to start the year," said Sean Beckett, chief economist, Freddie Mac.

In mid-December, the Federal Reserve raised its benchmark short-term federal-funds interest rate .25%, the first Fed rate hike in nine years.

Financial analysts said the modest rate increase will put upward pressure on interest rates in 2016 for a wide assortment of

consumer and business loans, from home equity loans and mortgages to auto loans and student borrowing obligations.

Thirty-year fixed mortgages may rise to 4.5% or five percent by the end of 2016, predicted Lawrence Yun, economist for the National Assoc. of Realtors (NAR).

- Home prices on the rise. Home and condominium prices in Chicago have weathered the Great Recession, and should start to appreciate above 2008 levels, experts say.

Adjusted for inflation, existing home and condo prices in Chicago have rebounded to 84% of their November, 2008 levels. And at the current rate of price growth, complete recovery could happen in the next 12 months to 18 months, predicts economists for the Illinois Assoc. of Realtors (IAR).

The median price of homes and condos in Chicago rose 2.2% to \$235,000 in November of 2015. A year earlier, the median price was \$230,000, the IAR said. The median is a typical market price where half the homes sold for more and half sold for less.

Rising prices will nudge more and more first-time buyers off the fence, experts predict.

- Higher property taxes. When Mayor Rahm Emanuel's \$560-million property tax increase kicks in this year, home and condo owners in wealthy North Side neighborhoods are expected to be bashed with hefty real estate tax bills.

Cook County Assessor Joseph Berrios' office estimated whopping North Side assessments increases of 28% to 48%.

Increased assessments in North Township, following the county's triennial reassessment in 2015, are expected to rise around 33% in Streeterville and River North,

and about 32% on the Gold Coast, Near North Side, Lincoln Park and Bucktown.

In Wicker Park and Ukrainian Village assessments are up about 28%. Goose Island property owners were slapped with an unbelievable 48% assessment increase.

- Higher apartment rents. Once the property tax increases hit landlords, steep rent hikes are expected to follow in high-demand North Side neighborhoods. Rent increases could match those seen in 2014, when they skyrocketed 14% on the Near North Side, rose 6.5% in Lincoln Park, six percent in West Town and five percent in Logan Square and Lincoln Square.

With apartment rents on the rise, experts say more young renters will realize the benefits of home and condo ownership in 2016.

For more housing news, visit www.dondebat.biz. Don DeBat is co-author of "Escaping Condo Jail," the ultimate survival guide for condominium living. Visit www.escapingcondojail.com.

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Police Beat.....

One dead, two injured in North Center gun fight

A 25-year-old Latin King gang member was killed and two other men were critically wounded Friday evening when an apparent drug deal went bad during a party at 1950 W. Belle Plaine. Three people were detained for questioning.

Police have identified the dead man as Pablo Ulloa, 25, who allegedly opened fire and struck the other two men during the party inside the apartment.

Police said several people were in the second-floor unit that night when a dispute erupted at 7:30 p.m. The Latin King pulled out a gun and opened fire, hitting a 23-year-old man and a 25-year-old man, according to witness statements.

The 25-year-old pulled out his own gun and returned fire, killing the first gunman with a shot to the chest.

The two survivors were transported to Illinois Masonic Medical Center in critical condition. Doctors there reported that one of the men appeared to have also been stabbed twice in the head.

Neighbors reported seeing people pour out of the rear of the apartment building after the shootings. Some reported hearing shouts of “hide the drugs” coming from the second-floor apartment. Several people are believed to have fled the scene before police arrived.

Two guns were recovered at the scene—one in the kitchen near the dead man and another on the second floor rear porch, where it had apparently been dropped by one of the gunshot victims as he stumbled his way into the alley.

A police source said that the dead gang member was associated with the Lawrence and Kedzie Latin King faction. Retaliatory strikes are likely, the source said.

Charges are expected to be filed against the man who returned fire, if he survives, a police source said.

Gang shootout damages vehicles

A daytime gang shootout in West Ridge Jan. 6 left multiple parked vehicles damaged after a gunmen’s car was rammed into them on Pratt Blvd. during a chase.

Police said two Latin Kings, 17 and 18-years-old, were in a vehicle in the 2200 block of W. Farwell Ave. about 1:45 p.m. when another vehicle began following them. Near the intersection of Farwell with Oakley Ave. one of two passengers in the second vehicle opened fire, touching off a chase that went south-east until reaching Pratt Blvd.

While headed east on Pratt, the driver of the first vehicle managed to get behind the gunmen’s car and began ramming it, police said. That car eventually collided with several vehicles parked on the street before the driver sped off and escaped.

Officers said they recovered eight bullet casings and one spent bullet over the course of the chase. The Latin King’s vehicle was dented from the several ramming collisions and showed what appeared to be multiple bullet holes in the body, police said.

Neither victim had any explanation for the shooting and said only the men shooting at them were black males, according to police.

Man robbed with knife to his neck while walking dogs

A 37-year-old who keeps a side job walking dogs felt the cold steel of a knife against his neck as a prelude to being robbed Jan. 3 in Rogers Park.

According to police, the man was being stalked in the 7500 block of the N. Rogers Ave. about 5:30 p.m. as he made his rounds. Two men, who the victim estimated were between 60 and 70-years-old, crept up on him and allegedly placed the flat part of the knife’s blade against the back of his neck.

The victim said he felt something cold

pressing into his flesh and when he turned around found the two men, one of whom held a large knife, demanding his money. He surrendered \$280 cash and the men left, police said. The victim was not injured and no arrests were made.

More robberies in Lakeview Friday

After escaping two would-be robbers outside of Wrigley Field, an Uptown woman sought help at the 19th District Town Hall police station. The woman told police that around 9 p.m. Friday two people jumped out of a silver Altima with no rear license plate, then shoved her against a wall, and tried to take her purse and phone.

She managed to slip away and the offenders fled northbound on Sheffield. They are described as a female black female accompanied by a male black driver.

A half hour later a woman is knocked to the ground and robbed of her purse just steps from her home in the 3700 block of N. Marshfield. She told police that two people, including one possibly Hispanic man, got out of a small gray SUV and robbed her. The vehicle is last seen heading westbound on Grace St.

Also Friday, a woman was knocked to the ground and robbed of her purse outside the Belmont CTA Red Line Station. The offender, described as a male black in his mid-20’s, was last seen running northbound on Wilton. He was wearing a red jacket and had a cast on one arm. Also, his socks are pulled up over his pants legs. The victim was treated at Illinois Masonic Medical Center for a head injury.

Business owner believes he was followed home and targeted

Police officers recovered a black ski mask Jan. 2 after the attempted armed robbery of a business owner outside his apartment building in West Ridge.

Officers responding to a 7:50 p.m. 911 call found the 36-year-old victim outside a building in the 7500 block of N. California Ave. He told police three men wearings ski masks had confronted him near the rear vestibule of his building as he attempted to unlock the door.

A man wearing camflouge-style pants had pulled a handgun and threatened to kill him if he didn’t turn over his money. The victim told officers he had sprinted east to California Ave. and took it north to Howard St. with the men chasing after him.

When he reached Howard St. the group chasing him peeled off south and abandoned the robbery, according to police.

The victim said he was a business owner and had around \$15,000 cash in his possession at the time. He believed the men knew this and had followed him with the intention of robbing him. Officers were checking nearby surveillance cameras for any footage of the men, police said.

Loop convenience store robberies

A 7-Eleven convenience store on North Wells St. in the Loop may have been the scene of five robberies during the last two weeks of 2015.

Chicago Police Department issued an alert last Tuesday to businesses in the Loop about the robberies, all of which occurred at an unidentified convenience store in the block on Wells St. between Madison and Washington streets. Data from Google shows just one convenience store in the block, the 7-Eleven at 48 N. Wells St.

“Three offenders have repeatedly entered a convenience store with the intent to steal retail products,” say police. “One offender stands by the door as a lookout and has directed the sales clerk not to move or make any calls. The other two offenders fill backpacks with food products, cartons of cigarettes, and liquor bottles.”

The robberies happened on December 23, 24, 25, 28, and 30, between about 1:30 a.m. and 3:30 a.m. Each robbery netted more than \$500 worth of items. The suspects are described as male blacks, 18 to 22 years of age.

Man robbed at gunpoint in alley

Two men dressed all in black and wearing black hooded sweatshirts robbed a 25-year-old man at gunpoint in West Ridge.

Officers met the victim Jan. 3 near an alley

in the 6100 block of N. Hoyne Ave. where the alleged robbery occurred. The man told police he was in the alley about 7:30 p.m. when the pair approached him.

One of the robbers had pulled a handgun and demanded his property. The victim gave up a wallet with \$50 cash, several credit cards and a driver’s license, police said.

Afterward, the men fled south through the alley and escaped. The victim was not injured and no arrests were made.

Teen shot in back of head on Devon Ave in West Ridge

A 15-year-old was hospitalized Dec. 30 after being shot in back of the head outside of Box Shoes on Devon Ave.

The victim, who allegedly yelled “I’ve been shot. I can’t see,” after being struck, was taken to Swedish Covenant Hospital before he was transferred to Stroger Hospital in University Village/Little Italy, police said. Doctors pronounced his condition “guarded” at the time of his admission.

The driver said two acquaintances were inside the shop in the 3100 block around 8 p.m. attempting to sell shoes when a man with a handgun rapped the weapon against his window. He had floored the vehicle east bound on Devon when the gunman let off five shots, hitting the vehicle and striking the victim in the back passenger seat.

A second passenger in the front seat corroborated the driver’s version of events, according to police. The pair inside the store told officers they did not see the altercation but heard the shots go off.

No arrests were immediately made in connection with the shooting. Police could not confirm whether or not the incident was random or gang related.

Arson investigation after small fire in Rogers Park

Police and fire department officials were investigating a potential fire by arson in Rogers Park after a Christmas wreath was set on fire Jan. 4.

A live-in maintenance man for a building in the 1500 block of W. Jarvis Ave. found the fire about 6:30 p.m. after hearing a cluster of smoke alarms ringing on the building’s third floor, police said.

The 50-year-old told officers the wreath was burning where it hung on the door to one of the units. He had knocked it down and stomped out the flame with his feet before a CFD crew arrived and doused the embers with water, according to the report.

The 29-year-old occupant of the apartment arrived home from the grocery store to find his doorway burned and police and fire officials in front of his residence. He told officers that he did not have any known enemies and had no idea how the fire could have started.

The CFD battalion chief on scene told officers it appeared the fire had been started by an open flame to the wreath, as no accelerants were detected at the scene. An arson investigation was opened, according to the report.

Restaurant GM beaten up in Edgewater during attempted robbery

Two men pummeled and attempted to rob at gunpoint a man walking home from work early morning Jan. 5 in Edgewater.

After being helped by his coworker following the mauling, the 40-year-old restaurant manager went around 3 a.m. to the 20th District station to report the attack, police said.

He had been in the 1400 block of W. Balmoral Ave. when two men jumped out of a vehicle and began manhandling him, according to his report. One of the attackers put a handgun to his face and ordered him to surrender his money, the victim said.

During the attack he was thrown to the ground, punched and kicked multiple times before the men emptied out his pockets and realized he was not carrying any cash. According to police he was punched one final time before the men returned to their vehicle and fled south in an alley off of Clark St.

The victim walked back to his restaurant to ice his face before making his report. He could not provide police with a description of the vehicle.

Woman shot while passenger on LSD

A 19-year-old woman was shot in the thigh while riding as a passenger in a car on Lake Shore Dr. on New Year’s Day.

The vehicle was headed northbound between Lawrence and Bryn Mawr avenues about 2 p.m. when the shooting occurred, police said. The woman was driven to St. Francis Hospital in Evanston with a minor wound to her thigh.

Officers learned of the shooting after employees of St. Francis notified emergency dispatch that a victim had been admitted to the hospital, according to the report. No one involved in the shooting called 911, police said.

There were four passengers in the vehicle that was fired on as well as the vehicle doing the shooting, police said. No one in the victim’s car heard shots, but the woman said she heard bullets hitting the side of the car and then felt a pain in her leg.

Several family members at the hospital told police no-one in the group had any gang connections. They did not know of any motivation the unidentified gunman in the vehicle may have had for targeting their car.

Officers searched Lake Shore Dr. for bullet casings but did not recovery any. No arrests were immediately made.

Free presentation on ID theft and consumer fraud

In recent years ID theft and consumer fraud has been on the rise, particularly against seniors. North Siders are invited to a free presentation by Bernice Martinez of the Office of the Illinois Attorney General on how to avoid becoming a victim Thursday, January 21, room 101 of the Newberry Library, 60 W. Walton St.

For more information call 312-643-2299.

Three men beat 77-year-old woman during Lakeview break in

Three men are charged with rendering a 77-year-old Lakeview woman unconscious on the floor in her home on the 3600 block of N. Magnolia during a Saturday morning home invasion in which they stole her car and other property, Chicago police say.

The men, identified as 18-year-old Eli R. Ruff of Englewood; 19-year-old Lilearl T. Taylor of Grand Crossing; and 19-year-old Tracie J. Towbridge of Roseland kicked in the back door of Joanne Signa’s home, beat her, and then escaped with her car and other property according to court records.

Each man is charged with one count of felony home invasion with a dangerous weapon, two counts of felony burglary, and one misdemeanor count of criminal trespass to vehicle. Bond has been set at \$2 million for each of the three perpetrators.

Towbridge, on parole after a weapons conviction, was arrested December 27, 2015, for allegedly driving over 100 MPH, operating a motor vehicle without consent, and possession of drug paraphernalia in Ozaukee County, north of Milwaukee.

He was also charged last May with having street gang contact while on parole in Cook County.

Illinois State Police took the three men into custody after they allegedly left the victim’s older model Honda Accord crashed on the Dan Ryan Expressway about an hour after the crime.

The victim, Joanne Signa, was taken to Illinois Masonic Medical Center where her condition stabilized. Neighbors told ABC News that she was attacked after being awakened by the burglars. An upstairs tenant in the building called 911 for help after the men kicked in the door to her rental unit. Officers arrived to find the offenders had already fled the scene. There has been an outpouring of support for Signa among friends and family who say she is both a longtime neighborhood resident and an active member at St. Andrew Catholic Church.

— Compiled by Mark Schipper and CWB.com

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NOTICE OF ANNUAL MEETING OF SHAREHOLDERS: NOTICE IS HEREBY GIVEN THAT the Annual Meeting of Shareholders of Central Federal Savings and Loan Association of Chicago, will be held at the office of the Association, 1601 W. Belmont Ave. Chicago, Illinois, on Thursday, January 21, 2016, at the hour of 3:00 p.m. for the purpose of electing directors whose term of office will expire, hearing reports and acting on such matters as may be legally come before the meeting. CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO. Frank W. Gordon, Secretary

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Notice of Public Sale

TO BE HELD AT: THE LOCK UP SELF STORAGE 1930 N. Clybourn Ave., IL 60614 DATE: 01-22-2016 BEGINS AT: 11:30 AM CONDITIONS: All units will be sold to the highest bidder. Bids taken only for each unit in its entirety. Payment must be made by cash, credit card, or certified funds. No personal checks accepted. All goods must be removed from the unit within 24 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account. Unit #1220 Audentes Technology

TO BE HELD AT: THE LOCK UP SELF STORAGE 2525 W. Armitage Ave., Chicago, IL 60647 DATE: 1/22/2016 BEGINS AT: 1:00 pm CONDITIONS: All units will be sold to the highest bidder. Bids taken only for each unit in its entirety. Payment must be made by cash, credit card, or certified funds. No personal checks accepted. All goods must be removed from the unit within 24 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account. Unit 1050: Tenant Vegamiranda Olga; Unit 1073: Tenant James Zespy; Unit 2334: Tenant Andres Guzman; Unit 2508: Tenant James Zespy; Unit 3230: Tenant Tyreue Jones; Unit 3301: Tenant James Zespy; Unit 3439: Tenant Tyreue Jones; Unit 3503: Tenant Shawn Griggs; Unit 3506: Tenant C/O M. Brooks Chebellisimo; Unit 2014A: Tenant Richard Harlan; Unit 2414: Tenant Lisa Oleksiuk

TO BE HELD AT: THE LOCK UP SELF STORAGE 3366 N. Kedzie, Chicago, IL 60618 773-539-3366 DATE: January 22, 2016 BEGINS AT: 10:00am CONDITIONS: All units will be sold to the highest bidder. Bids taken only for each unit in its entirety. Payment must be made by cash, credit card, or certified funds. No personal checks accepted. All goods must be removed from the unit within 24 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account. Unit # 122 BUCKTOWN CLEANERS; Unit # 213 Sonia Acevedo; Unit # 2154 Monica Gamble; Unit # 2245 Daniel Gutierrez; Unit # 2262 Hilda Morelos; Unit # 2341 Margaret Rivera-Perez; Unit # 2533 Perrin Jones; Unit # 512 Iqbal A. Khan

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real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in AS IS condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, contact Plaintiff s attorney: POTESTIVO & ASSOCIATES, P.C., 223 WEST JACKSON BLVD, STE 610, Chicago, IL 60606, (312) 263-0003 Please refer to file number C14-96650.

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

POTESTIVO & ASSOCIATES, P.C. 223 WEST JACKSON BLVD, STE 610 Chicago, IL 60606 (312) 263-0003

Attorney File No. C14-96650
Attorney Code: 43932
Case Number: 10 CH 07981
TJSC#: 35-16705

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff s attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

10 CH 07981

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06060606

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION QUICKEN LOANS, INC. Plaintiff, -v- GUS LIAPIS, 6101 N. WASHTENAW CONDOS, CITY OF CHICAGO DEPARTMENT OF WATER MANAGEMENT Defendants
14 CH 06855

6101 05 N. WASHTENAW AVE UNIT BG Chicago, IL 60659

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 6, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 8, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: THE EXCLUSIVE RIGHT TO THE USE OF P-4, A LIMITED COMMON ELEMENT IN THE 6101 N. WASHTENAW/2465 W. GLENLAKE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: UNIT BG IN THE 6101 N. WASHTENAW/2465 W. GLENLAKE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOTS 19 AND 20 IN BLOCK 3 IN T.J. GRADY'S FOURTH GREEN BRIAR ADDITION TO NORTH EDGEWATER, BEING A SUBDIVISION OF THE WEST 1/2 OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 6101 05 N. WASHTENAW AVE UNIT BG, Chicago, IL, 60659

Property Index No. 13-01-218-035-1014. The real estate is improved with a condominium. The judgment amount was \$199,220.32.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in AS IS condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judi-

Legal Notice Cont'd.

cial Sales Corporation conducts foreclosure sales. For information, contact Plaintiff s attorney: POTESTIVO & ASSOCIATES, P.C., 223 WEST JACKSON BLVD, STE 610, Chicago, IL, 60606, (312) 263-0003 Please refer to file number C13-92946.

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

POTESTIVO & ASSOCIATES, P.C. 223 WEST JACKSON BLVD, STE 610 Chicago, IL 60606 (312) 263-0003
Attorney File No. C13-92946
Attorney Code: 43932
Case Number: 14 CH 06855
TJSC#: 35-16510

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff s attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

14 CH 06855

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR INDYMAC INDX MORTGAGE LOAN TRUST 2005-AR14, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-AR14 Plaintiff, -v-

LUIS DIAZ, MARINA DIAZ, U.S. BANK NATIONAL ASSOCIATION AS SUCCESSOR IN INTEREST TO PARK NATIONAL BANK Defendants
15 CH 03421
4904 W. ROSCOE STREET Chicago, IL 60641

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 3, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 4, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: LOT 6 IN CHAS E. OLSON'S RESUB OF LOT 40 IN F.H. BARTLETT'S SUB, BEING A SUBDIVISION IN SECTOR 21, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, IL-LINOIS.

Commonly known as 4904 W. ROSCOE STREET, Chicago, IL, 60641

Property Index No. 13-21-407-052. The real estate is improved with a single family residence. The judgment amount was \$291,046.70.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in AS IS condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, contact Plaintiff s attorney: POTESTIVO & ASSOCIATES, P.C., 223 WEST JACKSON BLVD, STE 610, Chicago, IL, 60606, (312) 263-0003 Please refer to file number C14-09893.

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

POTESTIVO & ASSOCIATES, P.C. 223 WEST JACKSON BLVD, STE 610 Chicago, IL 60606 (312) 263-0003
Attorney File No. C14-09893
Attorney Code: 43932
Case Number: 15 CH 03421
TJSC#: 35-16252

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff s attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

15 CH 03421

IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE POOLING AND SERVICING AGREEMENT DATED AS OF MARCH 1, 2004 GSAMP TRUST 2004-FM2 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2004-FM2 Plaintiff, -v-

SONIA N. MERCED-TORRES, ORLANDO E. TORRES, BMO HARRIS BANK, N.A., AS SUCCESSOR IN INTEREST TO HARRIS TRUST AND SAVINGS BANK Defendants
1 : 13 CV 2017
5251 WEST WARWICK AVENUE Chicago, IL 60641

NOTICE OF SPECIAL COMMISSIONER'S SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 2, 2015, an agent for The Judicial Sales Corporation, Special Commissioner appointed herein, will at 10:30 AM on February 3, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: LOT 4 IN THE RESUBDI-

Legal Notice Cont'd.

VISION OF LOT 9 IN KOESTER AND ZANDERS SUBDIVISION OF LOT 2 (EXCEPT THE NORTH 30.65 FEET THEREOF) IN THE CIRCUIT COURT COMMISSIONER'S PARTITION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 AND THE EAST 1/2 OF THE NORTHWEST 1/4 (EXCEPT THE NORTH 20 ACRES THEREOF) IN SECTION 21, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Commonly known as 5251 WEST WARWICK AVENUE, Chicago, IL, 60641

Property Index No. 13-21-123-004. The real estate is improved with a single family residence. The judgment amount was \$182,424.44.

Sale terms: 10% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance in certified funds/or wire transfer, is due within twenty-four (24) hours. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in AS IS condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, contact Plaintiff s attorney: POTESTIVO & ASSOCIATES, P.C., 223 WEST JACKSON BLVD, STE 610, Chicago, IL, 60606, (312) 263-0003 Please refer to file number C14-97624.

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

POTESTIVO & ASSOCIATES, P.C. 223 WEST JACKSON BLVD, STE 610 Chicago, IL 60606 (312) 263-0003
Attorney File No. C14-97624
Case Number: 1 : 13 CV 2017
TJSC#: 35-16104

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff s attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

1 : 13 CV 2017

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION BLACKNOTE CAPITAL LLC Plaintiff, -v-

HON NGUYEN AND BICH NGOC VO, HUSBAND AND WIFE Defendants
15 CH 8400
6957 NORTH WESTERN, UNIT G Chicago, IL 60645

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 4, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 5, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: PARCEL 1: THE WEST 17.66 FEET LYING EAST OF A LINE 66.52 FEET WEST OF THE NORTHEAST CORNER, AS MEASURED ALONG THE NORTH LINE, SAID LINE BEING DRAWN AT RIGHT ANGLES TO THE NORTH LINE THEREOF, OF THE NORTH 1/2 OF LOTS 5 TO 11, BOTH INCLUSIVE, (EXCEPT THEREFROM THAT PART OF LOTS 8, 9, 10 AND 11 TAKEN FOR WIDENING OF NORTH WESTERN AVENUE) IN JOHN SHORT'S SUBDIVISION OF LOTS 11, 12, AND 13 IN BLOCK 4 IN KEENEY'S ADDITION TO ROGERS PARK, A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO, A STRIP OF LAND 10 FEET WIDE FORMERLY AN ALLEY LYING WEST OF AND ADJOINING LOT 7 AND EAST OF AND ADJOINING LOTS 8, 9, 10 AND 11 IN JOHN SHORT'S SUBDIVISION AFORESAID, TAKEN AS A TRACT ALL IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NO. 00632142 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

Commonly known as 6957 NORTH WESTERN, UNIT G, Chicago, IL, 60645

Property Index No. 11-31-113-031. The real estate is improved with a townhouse. The judgment amount was \$104,815.31.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in AS IS condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judi-

Legal Notice Cont'd.

765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, contact Plaintiff s attorney: KIMBERLY J. WEISSMAN, 633 SKOKIE BOULEVARD, SUITE 400, NORTHBROOK, IL 60062, (847) 480-0880

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

KIMBERLY J. WEISSMAN 633 SKOKIE BOULEVARD, SUITE 400 NORTH-BROOK, IL 60062 (847) 480-0880
Case Number: 15 CH 8400
TJSC#: 35-18275

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff s attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

15 CH 8400

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION TCF NATIONAL BANK Plaintiff, -v-

FILIBERTO GUERRERO, GERMAN MENEZ A/K/A GERMAN MENES, MARIA PATRICIA MENES A/K/A MARIA P. MENES A/K/A MARIA MENES A/K/A MARIA PATRICIA MENEZ A/K/A MARIA P. MENEZ A/K/A MARIA MENEZ, ASSET ACCEPTANCE, LLC, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS Defendants
15 CH 02884

2451 N. AUSTIN AVENUE Chicago, IL 60639

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 3, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 4, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: LOTS 43 AND 44 IN BLOCK 5 IN BOOTH'S SUBDIVISION OF THE SOUTH 33 1/3 ACRES OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 2451 N. AUSTIN AVENUE, Chicago, IL, 60639

Property Index No. 13-29-425-003-0000 AND 13-29-425-004-0000. The real estate is improved with a single family residence. The judgment amount was \$314,965.90.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in AS IS condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a part of a common interest community, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, contact DAVID T. COHEN, DAVID T. COHEN & ASSOCIATES, 10729 WEST 159TH STREET, ORLAND PARK, IL 60467, (708) 460-7711

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

DAVID T. COHEN & ASSOCIATES 10729 WEST 159TH STREET ORLAND PARK, IL 60467 (708) 460-7711
Attorney Code: 25602
Case Number: 15 CH 02884
TJSC#: 35-16381

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff s attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

15 CH 02884

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION U.S. BANK NATIONAL ASSOCIATION Plaintiff, -v-

GOOD UDEBOR, IRENE UDEBOR, CAPITAL ONE BANK (USA) N.A., DISCOVER BANK, AMERICAN EXPRESS TRAVEL RELATED SERVICES, INC., UNKNOWN OWNERS AND NON-RECORD CLAIMANTS Defendants
15 CH 1114
6523 N. ROCKWELL STREET Chicago, IL 60645

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on October 30, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 1, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: The North 1/2 of Lot 11 in Block 4 in William L. Wallen's Edgewater Golf Club Addition to Rogers Park, being a Subdivision of the Southeast 1/4 of the Southeast 1/4 of Section 36, Township 41 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as 6523 N. ROCKWELL STREET, Chicago, IL, 60645

Property Index No. 10-36-420-034-0000. The real estate is improved with a single family residence. The judgment amount was \$330,846.65.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in AS IS condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

Legal Notice Cont'd.

entered in the above cause on October 30, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 1, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: The North 1/2 of Lot 11 in Block 4 in William L. Wallen's Edgewater Golf Club Addition to Rogers Park, being a Subdivision of the Southeast 1/4 of the Southeast 1/4 of Section 36, Township 41 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as 6523 N. ROCKWELL STREET, Chicago, IL, 60645

Property Index No. 10-36-420-034-0000. The real estate is improved with a single family residence. The judgment amount was \$330,846.65.

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RIDE SHARING
 from p. 1

She and her 4-year-old son were injured but survived. Her 6-year-old daughter was killed. The driver was charged with manslaughter and sued by the family civilly. That case was settled recently, with the details kept confidential.

The driver was logged into the Uber app on his smart phone, and actively awaiting fares when the family was hit. The complaint filed on behalf of the family stated that the last thing she saw before being hit “was the driver looking down at his cell phone.”

Uber stated that its drivers are not employees, but independent contractors. California’s Labor Commissioner’s Office recently ruled that Uber drivers are not independent contractors and are, in fact, employees.

Uber also pointed out that because the driver had no fare with him at the time, and was not heading to pick up a fare, he had no reason to be engaged with his phone or the Uber app. They described the driver as “a former licensee of Uber’s software application.” While acknowledging the driver was logged into the app, they claimed that Uber did not cause the crash and therefore Uber’s insurance policy should not be in play.

Uber’s tone-deaf reaction highlighted the very real loopholes of responsibility, insurance coverage, and regulation. Despite the recent settlement, it was the initial response that angered many, and provided the impetus for more regulatory and legal focus on the industry.

Ride Share Drivers Misadventures

Last year, there were numerous incidents featuring ride share drivers being charged with criminal offenses relating to liberties taken with passengers, including sexual assault. In one case in Lincoln Square, the

charges were ultimately dropped, apparently due to an unreliable complaining witness.

In June of 2015, Uber announced it was banning drivers from carrying firearms while on duty. This came two months after a Chicago Uber driver fired a gun from inside his vehicle. While no charges were filed against the driver in that incident, it involved the driver shooting at and wounding a gunman in Wicker Park whom the driver allegedly saw firing into a group of people. That driver had a concealed carry permit. Recently, an Uber driver was arrested for making threats to kill Mayor Rahm Emanuel, and others, on social media. It would appear that whatever the hiring and background checking process is for ride share companies, it is insufficient and enforced inadequately.

These incidents, and dozens more like them, illustrate a central complaint against the ride sharing companies and the drivers they employ, which is that there is not enough regulation to ensure passenger safety. Cab owners must obtain a medallion, and the drivers must hold a chauffeur’s license, pass a physical, eye test, pass an English test, a background check, and have a clean driving record.

In contrast, ride share drivers do not have to have chauffeur’s licenses, and, while the companies claim they do background checks, there have been numerous instances of drivers with criminal backgrounds.

A WBEZ story addressed the debate over which service, cabs or ride shares, does a better job of ferreting out bad drivers or criminal elements. While the cab drivers argued that their industry did, an Uber driver posited the counter-argument, claiming that the ride shares did due to the website- and application-based rating system employed by consumers. In other words, ride share drivers are reviewed by their fares. It is claimed that poor reviews

RIDE SHARING
 see p. 11

CLASSIFIEDS

Legal Notice Cont'd.

KNOWN OWNERS AND NON-RECORD CLAIMANTS
 Defendants
 09 CH 34412
 1048 NORTH LOCKWOOD AVENUE Chicago, IL 60651
 NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on May 14, 2010, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 8, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate: LOT 51 IN HOGENSON'S THIRD ADDITION, BEING A SUBDIVISION OF THE WEST QUARTER OF THE EAST HALF OF THE NORTHEAST QUARTER OF THE SOUTH-WEST QUARTER AND THE EAST 175 FEET OF THE WEST HALF OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 1048 NORTH LOCKWOOD AVENUE, Chicago, IL 60651

Property Index No. 16-04-313-021. The real estate is improved with a single family residence. The judgment amount was \$265,734.30.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in 'AS IS' condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judi-

cial Sales Corporation conducts foreclosure sales.

For information, contact Plaintiff's attorney: KOZENY & McCUBBIN ILLINOIS, LLC, 105 WEST ADAMS STREET, SUITE 1850, Chicago, IL 60603, (312) 605-3500 Please refer to file number IL-001913.

THE JUDICIAL SALES CORPORATION
 One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-15-10753. THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-15-10753. THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. 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RIDE SHARING from p. 10

mean those drivers are given fewer opportunities to pick up fares, or eliminated from the system entirely. Verification of this is next to impossible due to a lack of industry-wide, uniform disclosure of information of this type.

Liability Insurance and Issues

Another obvious issue is the fact that ride share drivers utilize their own personal vehicles, while cab drivers use vehicles specifically modified for and dedicated to chauffeuring fares. Cabs generally are regulated by the municipalities in which they operate. Chicago requires the vehicles meet certain standards, and limits the number of taxicabs by controlling the number of medallions it offers (and by the high price of a medallion; although medallion values have dropped dramatically since ride share services arrived).

Taxi services feature specially dedicated fleet vehicles designed, modified, and used solely as cabs that are inspected regularly and maintained strenuously. Ride share services, in general, still use personal vehicles owned by their drivers. Inspections are neither uniform nor enforced, unlike those to which cabs are subjected.

Many states and municipalities have debated whether to even allow ride shares in their states. In fact, the list of places where ride shares are not welcome is quite substantial.

The Lyft insurance policy, much like Uber, has only contingent liability coverage of \$50,000/\$100,000 only if the personal auto coverage denies the claim (which it will). Ride share drivers operating their own personal vehicles for commercial for-profit use may not be covered by their own personal automobile insurance. Similarly, because they are arguably not employees of the ride share companies, and/or because they are not ferrying passengers at the time of a liability collision, they may not be covered by the company policy, either.

Many safety issues abound, with the City of Chicago regulations requiring things like safety shields to protect drivers and passengers. These do not exist in private automobiles used for ride sharing.

While the Illinois legislature proposed and passed laws seeking to set statewide standards for the ride share industry, then-Gov. Pat Quinn vetoed it, stating that he did not want to put in place a “one-size-fits-all approach” on an industry best regulated at the local level.

Among those pressuring the lame duck Governor to veto the measure were Mayor Rahm Emanuel, Uber, Lyft, and now-Governor Bruce Rauner, making any future regulation seem extremely unlikely for the foreseeable future. Politicians are unlikely to legislate an industry the voters like when the opposition is unfocused.

Maintenance and Safety Issues

Ride share companies require their prospective drivers to have their vehicle inspected, and pass a rudimentary inspection, but it is nowhere near as in-depth and comprehensive as what taxi companies and local regulations require.

For example, Uber has general vehicle requirements: must be a four-door car, truck, or minivan, must pass a vehicle inspection, driver’s full name must be on the insurance for the vehicle, and driver must pass a background check. That’s a mighty low bar.

Uber runs a background check that includes: County courthouse records for every county of residence for the last seven years; Federal courthouse records for the same time period.

Multi-state criminal databases going back 7 years, motor vehicle records, a Social security trace and the National Sex Offender Registry.

Criteria that are used during the check include a minimum of one year U.S. licensing history (if under 23, at least 3 years history).

A clean Motor Vehicle Report

(MVR) with no more than three incidents in past three years. No DUIs or reckless driving. (California requires no DUIs for 10 years)

A clean criminal background check with no felonies or misdemeanors involving theft, violence, or drugs in a given time frame, and no speeding violations for driving 20 miles per hour or greater than the speed limit in the past three years.

Similarly, Lyft states that it requires potential drivers are at least 21 years old, own a four-door car that is model year 2003 or newer, have in-state car insurance with their name on the policy (no limits amount stated).

They must posses an in-state driver’s license, have in-state plates and registration (commercial plates are acceptable) and have a clean driving record.

Who is Minding the Store?

All this begs the question: who exactly is enforcing and monitoring the industry? While it certainly could be argued that some industries are regulated internally, it seems clear that in just about any situation where regulation is taken seriously, there is some independent or governmental entity ensuring that the rules are applied evenly and fairly to all.

The current mélange of patched together regulations on the state and local levels, some places outlawing ride shares and other places not, leaves variation in nearly every fundamental tenet of rules. Thus, it is not hard to predict that this will continue to be a regulatory and safety mess for all without some cohesive and coherent oversight of the ride share industry locally, state-wide, nationally, and perhaps even internationally.

Very recently, Chicago Mayor Rahm Emanuel proposed expansion of ride share taxes (paired with a taxi fare increase), including a large bump at peak times (to mimic the spike in ride share fees at peak times), plus removal of the exclusivity taxis

had at the city’s airports. This would allow ride shares to pick up and drop off fares at O’Hare and Midway, although many drivers complain the increase in fees would make this cost-prohibitive.

The Presidential Election

The 2016 presidential election, some have postulated, may wind up being the “Uber Election,” inasmuch as politicians on both sides of the fence are painting ride shares as a significant player in the “new economy.”

This econo-socio-political dividing line is highlighted by Jeb Bush pointedly arriving in an Uber vehicle for a meeting with San Francisco tech industry players.

As is often the case in politics, each sides views things through a prism of its own biases, philosophies, and perceptions. Republicans paint the ride share phenomenon and “on demand” or “gig economy” as an example of free-market enterprise, workplace deregulation, and innovation.

Democrats point out the potential problems, like misclassification of employees as independent contractors, the issues noted earlier with safety, and the regulatory void. Hillary Clinton stated that “(T)his ‘on demand’ or so-called gig economy is creating exciting opportunities and unleashing innovation, but it’s also raising hard questions about workplace protections, and what a good job will look like in the future.”

Republicans seized on that, prompting the “Jeb uses Uber” sighting days later. Marco Rubio’s 2015 book “American Dreams”

included a chapter called “Making America Safe for Uber,” focusing on the generational divide, saying Clinton was “trapped in the past, and cannot understand how the world is changing.” Rand Paul pointedly stated on Twitter that voters shouldn’t listen to a candidate who’s been driven in a limousine for the last 30 years.

Many economists claim that the 19th century industrialization produced a backlash; similarly, the gig economy could produce a groundswell of support for more worker security and employee rights.

Now that nearly everyone in urban America is paying attention to the ride share industry in some form, the issues are out in the open and being debated.

As is often the case, there is a perceptive quality over how the ride share industry is viewed, with some spinning it as a fantastic opportunity to offer consumers with choice and freedom, while others bemoan the inherent dangers. Clearly, this is a hot topic, and the need for understanding and action in this industry has never been more obvious. The big question is who in the political world will have the willpower to push for government regulation (intrusion?) of a popular and “new” industry, knowing the political pitfalls.

Stephen Hoffman, of Law Office of Stephen L. Hoffman, L.L.C., is a member of the Illinois State Bar Assoc. and Illinois Trial Lawyers Assoc. He also sits on the CBA

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SUPER CAR WASH

BEST KEPT SECRET

OPEN 7 DAYS A WEEK 24 HOURS A DAY

8 BAY SELF-SERVICE

2 TOUCHLESS AUTOMATIC

5450 N. DAMEN (at Bryn Mawr)

Real Estate For Sale

00468002 Attorney Code. 21762 Case Number: 15 CH 008931 TJSC#: 35-16671 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

1680438

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION WELLS FARGO BANK, N.A. Plaintiff,

-v- GERALD M O'DWYER AKA GERALD M ODWYER, DECLARATION OF CONDOMINIUM OWNERSHIP FOR 921 WEST ARGYLE CONDOMINIUM, WELLS FARGO BANK, N.A. Defendants

11 CH 19290 919 WEST ARGYLE STREET UNIT A CHICAGO, IL 60640

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on March 5, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on January 27, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate:

Commonly known as 919 WEST ARGYLE STREET UNIT A, CHICAGO, IL 60640 Property Index No. 14-08-412-041-1003. The real estate is improved with a brick 4 or more unit condominium; no garage. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgage, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in 'AS IS' condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that

will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g) (1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information: Visit our website at service.atty-pierce.com. between the hours of 3 and 5 pm. PIERCE & ASSOCIATES, Plaintiff's Attorneys, One North Dearborn Street Suite 1300, CHICAGO, IL 60602. Tel No. (312) 476-5500. Please refer to file number PA1110711. THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. PIERCE & ASSOCIATES One North Dearborn Street Suite 1300 CHICAGO, IL 60602 (312) 476-5500 Attorney File No. PA1110711 Attorney Code. 91220 Case Number: 11 CH 19290 TJSC#: 35-18491

1680457

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA Plaintiff,

-v- MINERVA TORRES AKA MINERVA DUARTE TORRES, SALVADOR TORRES Defendants

14 CH 07587 1708 WEST WINONA STREET CHICAGO, IL

Real Estate For Sale

60640 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on February 11, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on January 27, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate:

Commonly known as 1708 WEST WINONA STREET, CHICAGO, IL 60640 Property Index No. 14-07-403-029-0000. The real estate is improved with a two story, single family home; two car detached garage. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in 'AS IS' condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g) (1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport,

Real Estate For Sale

etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information: Visit our website at service.atty-pierce.com. between the hours of 3 and 5 pm. PIERCE & ASSOCIATES, Plaintiff's Attorneys, One North Dearborn Street Suite 1300, CHICAGO, IL 60602. Tel No. (312) 476-5500. Please refer to file number PA1403273. THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. PIERCE & ASSOCIATES One North Dearborn Street Suite 1300 CHICAGO, IL 60602 (312) 476-5500 Attorney File No. PA1403273 Attorney Code. 91220 Case Number: 14 CH 07587 TJSC#: 35-18493

1680469

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA Plaintiff,

-v- KARIN A STRAUB, SHORELINE PARK CONDOMINIUM ASSOCIATION, ALPINE CAPITAL INVESTMENTS LLC Defendants

14 CH 20059 4970 N MARINE DRIVE UNIT 123 CHICAGO, IL 60640

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 24, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on February 8, 2016, at The Judicial Sales Corporation, One South Wacker Drive - 24th Floor, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate:

Commonly known as 4970 N MARINE DRIVE UNIT 123, CHICAGO, IL 60640 Property Index No. 14-08-412-040-1016. The real estate is improved with a mid rise condominium; no garage. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount

Real Estate For Sale

paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in 'AS IS' condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g) (1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information: Visit our website at service.atty-pierce.com. between the hours of 3 and 5 pm. PIERCE & ASSOCIATES, Plaintiff's Attorneys, One North Dearborn Street Suite 1300, CHICAGO, IL 60602. Tel No. (312) 476-5500. Please refer to file number PA1407865. THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. PIERCE & ASSOCIATES One North Dearborn Street Suite 1300 CHICAGO, IL 60602 (312) 476-5500 Attorney File No. PA1407865 Attorney Code. 91220 Case Number: 14 CH 20059 TJSC#: 35-16983

1680497

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION BANK OF AMERICA, N.A. Plaintiff,

-v- MING CHEN A/K/A MING J. CHEN A/K/A MING JU CHEN, CITY OF CHICAGO, SHORELINE PARK CONDOMINIUM ASSOCIATION, FU-DAW FAMILY (2) LIMITED PARTNERSHIP, UNKNOWN OWNERS AND NONRECORD CLAIMANTS Defendants,

12 CH 35953 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above entitled cause Intercounty Judicial Sales Corporation will on Tuesday, February 2, 2016 at the hour of 11 a.m. in their office at 120 West Madison Street, Suite 718A, Chicago, Illinois, sell at public auction to the highest bidder for cash, as set forth below, the following described mortgaged real estate: Commonly known as 4960 North Marine Drive, #1219, Chicago, IL 60640.

P.I.N. 14-08-412-040-1418. The mortgaged real estate is improved with a condominium residence. The purchaser of the unit other than a mortgagee shall pay the assessments and the legal fees required by subdivisions (g)(1) and (g)(4) of Section 9 of the Condominium Property Act Sale terms: 10% down by certified funds, balance, by certified funds, within 24 hours. No refunds. The property will NOT be open for inspection For information call Sales Department at Plaintiff's Attorney, Manley Deas Kochalski, LLC, One East Wacker Drive, Chicago, Illinois 60601. (614) 220-5611. 15-009115 NOS INTERCOUNTY JUDICIAL SALES CORPORATION SELLING OFFICER, (312) 444-1122 1680051

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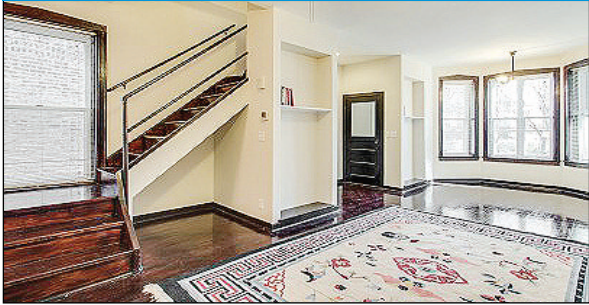
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Call Karen @ 773-465-9700

URBAN SEARCH of Chicago 312.337.2400

• CLASSIC GREYSTONE WITH PARKING •



5436 SOUTH INGLESIDE - \$629,000

This lovely stone and brick vintage house, in an excellent Hyde Park location, has been recently updated. The three bedroom residence has a new roof, updated electrical service, four full renovated baths, a new furnace and an eat-in kitchen with stainless steel appliances. The house has a gracious 28x16 foot living room, a formal dining room and beautifully refinished hardwood floors. The partially finished basement consists of a laundry room, one full bathroom and a huge family room. A parking pad off the alley offers plenty of space in which to build a garage.

• ONE RESIDENCE PER FLOOR LAKE VIEWS AND PARKING •



5421 SOUTH CORNELL - NOW \$319,000

This elegant four bedroom, three bath condominium occupies the entire 7th floor of a highly desirable East Hyde Park elevator building. The eight room apartment has lovely lake and city views, hardwood floors throughout, high ceilings, a formal dining room, an original pantry and a breakfast room/study adjacent to both the dining room and the kitchen. There is in-unit laundry, a private balcony and one assigned parking space.

• INNS OF COURT TWO BEDROOM •



5521 SOUTH BLACKSTONE - NOW \$195,000

This two-bedroom, in the sought-after *Inns Of Court* condominium building, is conveniently located in the heart of the University of Chicago campus neighborhood near the corner of 55th and Blackstone Avenue. The freshly painted apartment has new windows, a remodeled bath, handsome oak floors and a separate dining room. The updated kitchen has three-year-old appliances. There is a lovely private back porch.

• SPACIOUS VINTAGE TWO BEDROOM •



5306 SOUTH CORNELL - NOW \$169,000

Wonderfully spacious and delightfully detailed, this six room condominium is a unique home close to Hyde Park's lakefront, shopping, restaurants and public transportation. Vintage details include crown moldings, oak floors, a stunning mantelpiece over a decorative fireplace and a beamed ceiling dining room. New thermal pane windows have been installed, except in the kitchen, which enjoys ample light from a glass block window. The huge kitchen has access to a back porch overlooking the building's back yard.

• UNIQUE JUNIOR ONE BEDROOM •



1520 EAST 59TH STREET - \$69,500

This vintage junior one bedroom cooperative apartment - in a great University of Chicago campus location - has a unique and spacious layout. There is an over-size living room, a separate dining room, a small bedroom, a full size kitchen and great closet space. On the third floor, this residence has a good deal of natural light. Hardwood floors are covered by carpeting. A private porch is a bonus.

• TOO NEW TO PICTURE! STUDIO WITH AMAZING VIEWS •

1700 EAST 56TH STREET - \$97,000

FHA approved! This desirable studio, on the 28th floor of a highly regarded East Hyde Park condominium building, has unbelievably breathtaking views. In this apartment, the kitchen has been opened to the dining area. 1700 East 56th Street has a 24 hour door staff, an on-site manager and garage guest parking. There is a 24-hour fitness center and a sun deck and party room at the top of the building. Enjoy walking to the lake, the Museum of Science and Industry, public transportation and shopping. Pets are welcome.

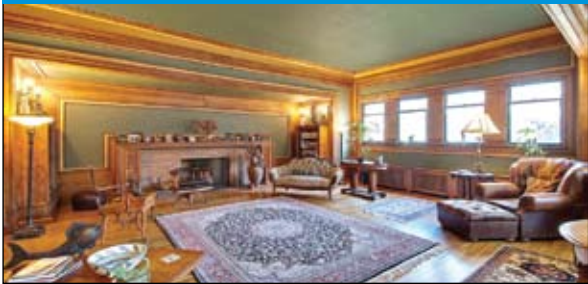
• JUST LISTED! TWO BEDROOM CONDOMINIUM AT THE NEWPORT •



4800 SOUTH LAKE SHORE DRIVE - \$174,500

This wonderful light filled corner two bedroom, two bath condominium has lovely views from both east and north exposures. There are wood laminate floors in the large living room, the 8 x 11 foot dining area and the two spacious bedrooms. The full amenity *Newport* building provides on-site management, the services of an on-site engineer, 24 hour doormen and an indoor swimming pool. This well located property is only steps to parks and the lake, public transportation and Lake Shore Drive.

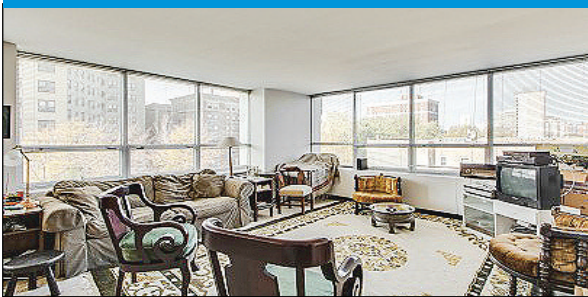
• FRANK LLOYD WRIGHT - AN EXCEPTIONAL FAMILY HOME •



5132 SOUTH WOODLAWN - \$2,425,000

This early and amazingly beautiful Wright house - with its high ceilings and huge kitchen with four pantries - is strikingly different than later Wright houses. A National Landmark treasure, the house is perfect for family and entertaining: seven bedrooms, magnificent oak woodwork and floors, beautifully proportioned rooms, enormous closets, exquisite stained glass windows, four fireplaces, two-zoned heating and cooling and an elevator that services all floors. Five rooms on the third floor, with a kitchen and full bath, can function perfectly as a separate two bedroom apartment. On a 75x165 foot lot, the house has a two car garage. And Hyde Park, in 2015, has become an even more interesting and alive neighborhood. An eclectic array of excellent new restaurants, interesting shops and a movie theater are all within a short walking distance from this extraordinary house.

• TWO BEDROOM WITH PARKING •



1700 EAST 56TH STREET - \$175,000

Situated on the northwest corner of this handsome East Hyde Park building, this sunny fifth floor two bedroom condominium is very near the lake and park, the Museum of Science and Industry, the University of Chicago and transportation to and from downtown Chicago. Wonderful amenities include 24 hour doormen, a top floor party room, an observation deck, an exercise room, a laundry room, on-site dry cleaners, a bike room, private storage and on-site management. A garage parking right for one car is included in the purchase price. The monthly assessment includes heat, cable and the garage parking. The new window assessment (over \$30,000) will be paid by the owner, at closing. Much of the furniture in the apartment is for sale.

• BACK ON THE MARKET! 24TH FLOOR ONE BEDROOM •



THE NEWPORT - \$90,000

This bright and spacious one bedroom condominium is on the 24th floor of *The Newport*, a desirable East Hyde Park condominium. Newly refurbished, this residence has been freshly painted and has new carpeting, new blinds, a new dishwasher and a new bathroom sink. *The Newport* Condominium is a full service building, with an indoor swimming pool and exercise room, 24-hour doormen and an on-site manager. *The Newport* shuttle, which transports owners to various locations around the Hyde Park neighborhood, is a convenient feature.

• OPEN SUNDAY 1 - 3 10TH FLOOR THREE BEDROOM WONDERFUL VIEWS, PARKING •



1321 EAST 56TH STREET - NOW \$255,000

Tower Homes was designed in 1929 by renowned Chicago architect Henry K. Holsman. This three bedroom, two and a half bath cooperative residence has wonderful vintage features which include a wood burning fireplace, arched door frames and elegant cork floors. Marvin windows have been installed. Only one apartment per floor, this high floor residence has wonderful light and views in all directions. Parking is included in the price. Owners who want to garden can have individual plots.

• OPEN SUNDAY 1 - 3 HISTORIC BRONZEVILLE HOUSE •



459 EAST OAKWOOD - NOW \$318,000

Built during the Columbian Exposition, this interesting house retains its vintage character after having been beautifully updated for the 21st Century. There are five bedrooms, a living room with a fire place, two full baths and one powder room, a dining room and a family room or study. The large lower level has a third new, full bath as well as a wet bar with a sink and refrigerator, a laundry room and lots of space for extra living. There is a one car garage.

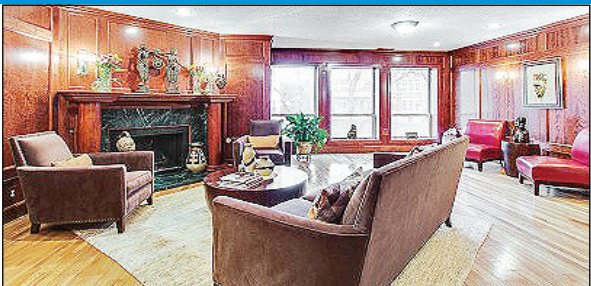
• EAST HYDE PARK THREE BEDROOM •



5489 SOUTH CORNELL - NOW \$189,900

This spacious three bedroom, two full bath condominium - near the lake, shopping, transportation, downtown Chicago and the University of Chicago - has a lovely kitchen, a formal dining room, a sun room adjacent to the living room and in-unit laundry. All windows have been replaced and most of the apartment has just been freshly painted. Storage is excellent, with large closets throughout the apartment and a sizable storage locker in the basement. There is a new, private back porch and a back yard shared by all owners. Pets are welcome and covered parking can be assumed by the new owner for \$150 a month.

• TWO HEDGEROW TOWNHOUSES: STUNNING FOUR BEDROOM AND ELEGANT TWO BEDROOM •



5400 SOUTH HYDE PARK BLVD - \$439,000

This elegant house, the largest in the East Hyde Park *Hedgerow* condominium townhouse complex, has four bedrooms and three full baths. Exquisite upgrades include solid cherry paneling in the large living/dining room, an exceptionally elegant powder room and an eat-in kitchen with 42 inch cherry cabinets. The huge master bedroom has a private bathroom. The lower level of the house has a bedroom and full bath and a family room that opens onto a huge patio. Garage parking for one car.



5400 SOUTH HYDE PARK BLVD - \$320,000

This unique two bedroom condominium townhouse is a very desirable end unit on the first level of the East Hyde Park *Hedgerow* complex. The house has a two story living room with floor to ceiling windows, lovely hardwood floors throughout, a separate dining room, a large kitchen and a wood burning fireplace. There is an extra study/office nook overlooking the living room. The house has a private deck patio and one garage space. The *Hedgerow* complex is gated and has a stunning interior atrium.