

I'm not afraid of storms,
for I'm learning
how to sail my ship.

— Louisa May Alcott

Volume 111, Number 43
773-465-9700

News-Star

NEWS OF ROGERS PARK, EDGEWATER, UPTOWN & ANDERSONVILLE

Senior LIVING, page 9

October 28-November 3, 2015
insideonline.com



North Side Toyota Scion relocating to West Ridge to make way for Red Line

Taking up residence at site of shuttered Z Frank Chevy
BY DOUGLAS YU

On Oct 16, 40th Ward Ald. Pat O'Connor's office announced that the city council had approved a property tax incentive to support the relocation of North Side Toyota Scion to West Ridge. Over 60 jobs will also be added along with the relocation. Currently located near the Bryn Mawr stop of the Red Line, the Edgewater-based car dealership employs 120 workers. It is soon making its move toward 6016-60 N. Western Ave. in West Ridge. The move is due to the CTA's plan for rebuilding four CTA Red Line Stations in Edgewater and Uptown, including Bryn Mawr, as part of the CTA's Red and Purple Modernization (RPM) plan. The rebuild would demolish a portion of Toyota Scion dealership to make room for the Red Line Extension

project. According to CTA media relations staffer Jeffrey Tolman, the RPM is needed "to accommodate the growing ridership and better serve our customers now and into the future." "Acquiring the property [the North Side Toyota Scion dealership] will also provide adequate storage for construction equipment, materials and construction activities, while mitigating impacts in the area." Ald. O'Connor, on the other hand, said the impact of the Red Line Extension on the old facility is still uncertain. The West Ridge location used to house one of Chicago's most recognized car dealers, "Z" Frank Chevrolet until it went out of business and was demolished last year. The demolition of the decades-old family business, especially its iconic neon-lit "Z" sign, broke the hearts of many in
RELOCATING see p. 14

Harris to host elected school board Town Hall meeting Nov. 12

Rep. Greg Harris [13th], area parents, Local School Council members, community organizations and education policy leaders are hosting an open town hall meeting 7 p.m. Thursday, Nov. 12, at the Institute for Cultural Affairs—5th floor City Room, 4750 N. Sheridan Rd., to discuss changing the leadership of the Chicago Public Schools from an appointed school board to an elected school board. "Decisions about resource allocation, per pupil budgeting, arts, music, advanced placement, ESL, sports and after school programming, special education funding, capital improvements, curriculum, testing and others which affect Chicago families and North Side neighborhoods are made by the school board every month, but do we as a community really have a say in who makes these decisions?," said Rep.

Harris. "CPS is the only school district in Illinois where residents and parents do not elect school board members. I believe it is time for a change." In the recent Municipal Elections, voters in the 13th District voted overwhelmingly for an elected school board in the Advisory Referendums. However, Gov. Bruce Rauner has vowed to veto this law and keep an appointed board. "It's time to organize and change his mind," he says. "There are many reasons that we need to take back control of our schools. We have seen our neighborhood schools losing resources for enrichment programs such as music, art, sports, foreign

languages, advanced placement and special education." "This year, CPS is proposing over \$8.7 million in cuts to schools in our area," said Rep. Harris. "At the same time the Board is cutting our schools and asking for a property tax increase, we will be paying \$238 million in termination fees to banks and investors to get us out of interest rate swaps and other financial deals that the CPS Board itself instigated. The amount that is being cut to local schools and programs citywide is just about equal to the amount that is being paid out in the toxic swap termination agreements." For more information call 773-348-3434.



Rep. Greg Harris [13th]

Two community meetings to add affordable, accessible housing in Rogers Park

Two community meetings have been scheduled to review proposals to add new accessible dwelling units to the basements of two Rogers Park apartment buildings. One building is located at 6413 N. Glenwood and the other building is located at 6453-55 N. Newgard. The new basement units in both buildings are intended to provide affordable housing to people with mobility impairments. The dwelling units would be built out to be fully ADA compliant and would be accessed using chair lifts. Restrictive covenants will keep the units affordable for the next 10 years. The first meeting will be held 7 p.m. Monday to discuss a proposal to add a basement unit to a two-flat apartment building at 6413 N. Glenwood. The meeting will be held at the Heartland Healthcare Center, 1300 W Devon. Marty Cerny of Housing Plus, LLC, and Snezana and Doran Knesiev, the owners of the property will

present their plans and respond to questions. The proposal requires a zoning change on the property from its current classification. The proposal includes the creation of a fully ADA compliant disabled parking spot in the rear portion of the lot. The second meeting is 7 p.m. Monday, November 9, and will discuss a proposal to add two basement units to a six-flat apartment building at 6453-55 N. Newgard. The meeting will also be held at the Heartland Healthcare Center. Marty Cerny of Housing Plus, LLC, and David Gassman, the owner of the property, will present their plans and respond to questions. The proposal to add two basement units requires a zoning change on the property from its current classification. The lot currently has a four car garage, which would be demolished to create six parking spaces. For more information call 773-338-5796.

Tenants file suit against Presbyterian Homes

Claim they broke law, leases, by threatening to evict elderly residents who held leases "for life"

BY SCOTT HOLLAND
Cook County Record

Six women have brought a class action law suit against Presbyterian Homes, alleging the company violated the terms of their leases, as well as Chicago and Illinois law, when the property management company announced its buildings had been sold to developers and threatened with eviction tenants who, until the announcement, believed the terms of their leases entitled them to a subsidized apartment "for life." The complaint, filed earlier this month in Cook County Circuit Court's Chancery Division, arose after Presbyterian Homes announced Aug. 14 it would be selling its buildings and evicting residents. At issue are three subsidized-rent buildings — called Neighborhood Homes buildings — Mulvey Place, 416 W. Barry Ave. and Crowder Place 3801 N. Pine Grove Ave., both in Lakeview East; and Devon Place, 1950 W. Devon Ave. in Rogers Park. Presbyterian Homes is "supposed to

be about compassion and charity, and yet they're in a huge hurry to displace these residents and turn it over to for-profit developers," Ald. James Cappleman [46th] told DNAinfo. The plaintiffs — Linda Armitage, Christine Broxon, Patricia Healy, Margaret Lilek, Barbara Madro and Carolyn Summers — say senior living facility operator Presbyterian Homes, of Evanston, violated terms of the Chicago Residential Landlord and Tenant Ordinance and the Illinois Consumer Fraud Act by breaching a contract they had for lifetime leases. They say about 100 women live in the buildings, all who believed they had lifetime leases that require them to be able to live independently and pay the rent, which is subsidized. Of the six, who are in their mid-60s to early 80s, Madro has the shortest tenure, having been in her Mulvey Place apartment for just six months, while Lilek holds the longest lease, having lived at Crowder Place for 13 years. According to the complaint, "the leases

have a specific start date, fixed rent subsidy, fixed rent amount and lifetime guarantee stated as an ending date listed as 'N/A' ... All residents have essentially the same lease, with the only differences being the start date and the amount of rent and subsidy." Many tenants, they say, were told they "had a home for life" and "would never have to move." They also were told their rent obligations could be reduced if they experienced a change in income, as rent was fixed at 28% of a tenant's annual income. Tenants learned of the plans to sell the properties via an Aug. 14 letter, slid under each apartment's door. The letter said leases were being unilaterally terminated and informed the women they would need to move. The apartments are to be closed by Nov. 1, 2016. The complaint states the letter was the first time tenants and apartment employees learned of the possibility of a sale and eviction. The following Monday, Presbyterian Homes executives, including CEO Todd

Swortzel, conducted meetings at the homes, reporting the buildings would be sold to for-profit developers. The executives "refused to engage residents or local public officials about sale to affordable housing operators," they said. While the implication at that session was a sale was imminent, Presbyterian Homes was actively soliciting new residents as late as March 2015, the claims the lawsuit. Some women have moved, accepting the offer of \$1,500 in moving assistance. Others are on waiting lists for subsidized apartments, some which cite three to five years before they expect an opening. The complaint asserted, however, the people who moved only did so under threat of eviction by Nov. 1, 2016, which is the last date subsidized rent is guaranteed. In addition to certification as a class action and a jury trial, the plaintiffs seek damages, legal fees, injunctions barring Presbyterian Homes from evicting anyone and from selling the three buildings unless the lifetime leases are transferred, as well as stopping the company from preventing women who left any of the three Presbyterian Homes' properties from returning to their unit under their prior lease.

Presbyterian Homes is "supposed to be about compassion and charity, and yet they're in a huge hurry to displace these residents and turn it over to for-profit developers," said Ald. James Cappleman.

Bag those leaves, then call 311

The Dept. of Streets and Sanitation is coordinating dedicated bagged leaf and other yard waste collection trucks this fall to assist residents in clearing their yards, parkways and storm drains to leaf debris.

Residents can call 3-1-1 to request separate bagged leaf collection through November 27.

Leaves and other yard waste should be left in the alley or at the curb for collection, and bagged separately from garbage in the black carts and separately from recycling in the blue carts. A city garbage truck will collect the bags based on 311 requests and take them to be composted.

The city will continue street sweeping throughout the fall to capture leaf debris in city streets and help prevent draining issues during the winter.

Residents are also encouraged to clear curb lanes and areas around storm drains before the snow flies.

Schakowsky talks of city’s immigrant roots

Success: ‘I finally got my mug shot’

STORY AND PHOTO
BY PATRICK BUTLER

Americans would be making a big mistake if we didn’t take advantage of all the immigrant talent – both legal and illegal – wanting nothing more than a chance to contribute to the nation’s future, U.S. Rep. Jan Schakowsky [9th] said earlier this week.

And probably nowhere is the immigrants’ imprint more visible than right here in Edgewater, Schakowsky told an Oct. 19 Edgewater Historical Society meeting at the Broadway Armory, 5917 N. Broadway. The outspoken immigration reform advocate kicked off the “Voices of Edgewater” exhibit running Oct. 24-May 28 at the ECC’s museum, 5358 N. Ashland Ave.

The exhibit encompasses oral histories, artifacts, photos and other assorted mementoes of early immigrants in Edgewater, starting with the German and Luxembourger celery farms back in the 1840s.

And that rich heritage keeps growing, said Schakowsky, noting that about 65 different languages are spoken today at Senn High School, 5900 N. Glenwood Ave. “Walk down Broadway or around Swift School [5900 N. Winthrop Ave.] and you’ll see people dressed in the traditional clothing of their homelands,” she added.

“At my alma mater (Sullivan High School, 6631 N. Bosworth), all the varsity boys soccer team are immigrants from around the world, including Mexico, Tanzania, Central African Republic, Nepal, Ghana, Iraq, Ethiopia, Sudan and Myanmar (Burma),” she said.

That’s a far cry from the Sullivan she knew half-a-century ago where the student body was about 99% white and probably 95% Jewish, Schakowsky said.

Today’s Sullivan students have the advantage of meeting students from all over the world and learning to deal with all the different cultures represented there, she said.

Schakowsky said she herself is the daughter and granddaughter of Russian immigrants and remembers that the first thing she did when she visited her grandparents at 2606 W. Walton was to run to the barn where Teddy the Horse was kept.

“My grandfather was a peddler who got up at the crack of dawn and worked until late at night,” she said, noting “that was a time



“At least a third of our constituent advocacy involves immigration matter, much of it from the Edgewater community,” said U.S. Rep. Jan Schakowsky [9th].

when if you were willing to work hard, you could really make it in America. He was able to put four grandchildren through college.”

“Hopefully, we’ll return again to those times and those kinds of opportunities,” she said.

“That’s why I’m such an ardent supporter of immigrants,” she added, noting that the 9th Congressional District is one of the most immigrant-rich places in the whole country.

“Twenty-five percent of the district’s population was born in other countries. Thirty-five percent speak a language other than English at home.”

“But we need to fix a terribly broken immigration system so we

can continue to be enriched by this diversity,” said Schakowsky, who two years ago went so far as to get arrested along with fellow North Side Congressman Luis Gutierrez [4th] during an immigration reform demonstration outside the U.S. Capitol building.

“My mug shot number was 2007. Would you believe it? It took me a long time, but I finally got the picture.”

Responding to a woman in the audience who complained that foreigners are taking jobs from Americans, Schakowsky said she’s not arguing there aren’t still a lot of unemployed people, “but to blame the immigrant community is misplaced.”

But many folks still believe that illegal immigration in particular makes a folly of the minimum wage laws. The fact is that many of those here illegally are willing to work for below minimum wage which hurts legal immigrants who expect to be paid the prevailing minimum wage.

But Schakowsky chose to blame “the top one percent of the one percent” who press for policies that depress wages and are doing their best to eliminate labor unions, cut the number of full time jobs and put people in part-time jobs that don’t offer benefits.

“We have a serious problem of how we’re going to address that stacked deck,” she said.

BIG Affordable Diamonds

Twice the Size-Half the Price

BigDiamondsUSA.com

Downtown Chicago-by appointment

312-795-1100

MAN-JO-VINS

JUST GOOD FOOD



Established 1953
3224 N. Damen Ave.
at Damen & Melrose
773-935-0727

hours:
Tuesday-Friday: 11 a.m.-8 p.m.
Sat. & Sun.: 11 a.m.-6 p.m.
Closed Mondays

HOT DOGS ITALIAN BEEF HAMBURGERS
FRESH CUT FRIES ICE CREAM & SHAKES

Join us for

Neighborhood Night

Friday, October 30



THE PLAY ABOUT MY DAD

BY BOO KILLEBREW | DIRECTED BY MARTI LYONS

See *The Play About My Dad* for \$21* at 8PM
Enjoy a free wine/beer/cheese pre-show reception from 7-8PM

*Offer open for residents of zip codes 60660, 60640 and 60626
Advance reservations required - call 773.338.2177 to reserve.
Subject to availability.



RAVEN THEATRE COMPANY
6157 N. CLARK
773.338.2177 | RavenTheatre.com

Attention Farmworkers & Herbicide Applicators

have you been diagnosed with

Cancer

after being exposed to the weed killer

RoundUp®?



If so, the law firm of **Weitz & Luxenberg, P.C.** is interested in speaking with you immediately, as you may be eligible for financial compensation.

Glyphosate-containing herbicides are used in the farming of Corn, Soybeans, Sugar Beets, Alfalfa, Cotton, Wheat, Sorghum, Canola, and many other crops.

For a free and confidential consultation, call us at **1-800-266-1616** or visit us on the web at **www.WeedKillerCancer.com**.

WEITZ & LUXENBERG

700 BROADWAY | NEW YORK, NY 10003 | BRANCH OFFICES IN NJ & CA

800-266-1616 www.WeedKillerCancer.com

This is an advertisement with the law firm of Weitz & Luxenberg. Prior results do not guarantee a future outcome. We may associate with local firms in states wherein we do not maintain an office. Robin L. Greenwald, Esq. IF NO RECOVERY, NO FEES OR COSTS ARE CHARGED

CASH EXCHANGE PAWN BROKERS

GET THE MOST FOR YOUR VALUABLES!

Asset Lender Since 1980



LOW RATES WE BUY & LOAN

WE ARE CHICAGO'S PAWN STARS!

DIAMONDS • WATCHES
GOLD • COINS • GUITARS

Rolex & Fine Watches
Sterling Silver • Platinum
Antiques • Collectibles
Estates • Musical Instruments

cashexchangepawn@att.net

773-262-CASH (2274)

1236 1/2 W. Devon

SAME OWNER & LOCATION

Ronald Roenigk	<i>Publisher & Editor</i>
Katie Roenigk	<i>Copy Editor</i>
Sheila Swann	<i>Art Director</i>
	<i>Production Manager</i>
Karen Sonnefeldt	<i>Advertising</i>
	<i>Office Manager</i>
Cindy Amadio	<i>Account Executive</i>
Kathleen Guy	<i>Account Executive</i>

INSIDE-BOOSTER, NEWS-STAR and SKYLINE are published every Wednesday by Inside Publications

6221 N. Clark St., rear
Chicago, IL 60660
Tel: (773) 465-9700
Fax: (773) 465-9800

E: insidepublicationschicago@gmail.com

CIRCULATION VERIFICATION COUNCIL

Your friendly neighborhood newspaper brought to you free by our advertisers. We encourage our readers to share their ideas and concerns with the community through this publication. All letters must include name, address and phone number. Names will be withheld upon request. We reserve the right to edit letters to fit our space.

All material in this publication copyright© 2015 Inside Publications and can only be reprinted with permission of the publisher.

Where can you find a copy of INSIDE-BOOSTER, NEWS-STAR AND SKYLINE?

Inside has numerous “drop spots” on the North Side of Chicago, between the Loop and Howard Street, and between the lake and west to Kedzie. To find out which spots are most convenient for you, call our office manager, Karen, at (773) 465-9700 and tell her the zip code where you live or work. She’ll tell you where to look. The best time to pick up our paper is on Thursday mornings. If your business would like to become a regular drop spot, please call and let us know!

insideonline.com

Like us on

facebook

CLASSIFIEDS SELL.
Call 773-465-9700

Pedestrians getting annoyed dodging scofflaw bikers

BY KEVIN HARMON

It’s been going on for as long as she can remember, ever since she moved to Lakeview 10 years ago. Although she and many others tolerate it, Gina Gomez wonders what it will take to get pedestrians to follow the same rules that cars are expected to.

“It’s weird how you hear a lot about people who walk, ride their bikes, rollerblade and skateboard complain that cars think they rule the roads and are not receptive to their roles in contributing to the frustration and accidents and so many bad feelings,” said Gomez, a fast food worker who lives over

a store on Clark St, about a half-mile south of Wrigley Field.

“It’s dangerous walking, jogging and even driving down the streets in my neighborhood these days.”

Gomes said she knew it would be tough going during baseball season with the added pedestrian traffic on streets such as Clark, but she didn’t bargain for increased chances of getting nailed on her bicycle as she commuted to and from work and to her health club. Getting hit by the very people she admires – those that ditch their cars and ride their bikes and other forms of non-motorized transportation in an effort to reduce their carbon footprint and

promote a healthier lifestyle.

“You have people walking and jogging in the streets when there is a perfectly good and empty sidewalk next to them and you have all these younger kids out of control on those skateboards and rollerblades and I guess they feel they can move faster and for some reason are safer on the streets for whatever reason,” she said. “I’ve [also] seen an increase in people riding their bikes on the sidewalks. I said something to a friend of mine who does it regularly and her response to me was that it was safer for her than being on the streets; yet she gets an attitude when someone says something to

her about it.”

Riding on the sidewalks in Chicago will get you a ticket if a police officer sees you and is so inclined.

There seems to be certain streets where failing to yield to pedestrians remain a consistent problem. Broadway, Clark St., Sheridan Rd., and Belmont in Lake View; Clark St. in Andersonville; Broadway and Montrose in Uptown and Fullerton in Lincoln Park have all been mentioned in various forms as streets to be wary of stepping out into traffic. These are streets where apparently cyclists struggle to consistently yield to pedestrians and there is

the occasional friction.

“I tried saying something to someone one time that I was coming out of a store on Broadway and the cyclist was going way too fast to be on a sidewalk and she yelled at me to pay attention and get out of the way,” said personal trainer and law school student Tony Barone, referring to a Lake View location. “I have a different spin on this type of stuff and think it points to everyone being in a hurry. Common decency is going out the window. Everyone is so obsessed with their electronic devices and you see people riding

SCOFFLAW see p. 6

Switch to the better network.

And get up to \$650.

That’s up to \$350 towards your fees plus another \$300 when you trade in your phone and buy a new one.

Limited-time offer. \$650 = \$300 trade-in VZW gift card + up to \$350 Visa® prepaid card. New 4G LTE smartphone device payment activation and port-in from AT&T, T-Mobile, Sprint or US Cellular required. Account must remain active for at least 45 days. Smartphone trade-in must be in good working condition.

verizon

Visit your local Verizon store to learn more.

Offer valid for activations in select Verizon Wireless Retail or Authorized Agent locations in Chicago, Rockford and Northwest Indiana only. Limited-time offer. Reimbursement for early termination fees or device installment buy out costs associated with switch will be paid with a Visa® Prepaid Card. Cards will be mailed via the U.S. Postal Service within 8 weeks after receipt of claim. Cards will be mailed to the billing address on file with Verizon Wireless. Receipt of final bill from current carrier req’d. Cards will be issued in U.S. dollars only. Cards are valid through the 6-month expiration date shown on the card. Cards are issued by Citibank, N.A.pursuant to a license from Visa U.S.A. Inc. and managed by Citi Prepaid Services. Cards will not have cash access and can be used everywhere Visa® prepaid cards are accepted. Maximum of 10 port in activations/valid submissions per account. Activation fee/line: \$20. Subject to VZW Agmts, Calling Plan and credit approval. Offers and coverage, varying by svc, not available everywhere; see vzw.com. While supplies last. © 2015 Verizon Wireless.

Veterans invited to share stories for Library of Congress project

Unity Hospice of Chicagoland [UHC] invites veterans in Chicago and surrounding cities to share their stories of military service for inclusion in the U.S. Library of Congress' nationally-recognized Veterans History Project [VHP].

The library will preserve the stories so future generations can better understand American history and the realities of war.

All interviews are accepted regardless of wartime service or combat experience.

"I encourage veterans to take the opportunity to record their story of military service," VHP director Bob Patrick said. "They will be performing another patriotic act by ensuring the account of their service and sacrifice will be preserved for the nation at the Library of Congress to instruct and inspire future generations."

Interviews will be conducted Monday through Nov. 6 at UHC, 700 S. Clinton St., Suite 210, and Nov. 9-13 at the Unity Hospice Corporate Office, 4101 Main St. in Skokie.

UHC also will visit veterans' homes or other facilities to conduct interviews; contact Brenda McGarvey at 618-954-6114 to schedule a meeting.

Want to honor a vet?

With Veterans Day approaching, we should all stop and recognize those veterans who helped make this country what it is. While millions have served, relatively few have been publicly recognized. On what was once Armistice Day, we pause on the 11th hour of the 11th day of the 11th month to salute those who have served.

Some answered the call because they got a letter that said "Greetings." Some answered to "Remember Pearl Harbor." Some wanted to make the "World Safe for Democracy," while others stepped up after witnessing the terrorist attacks of Sept. 11, 2001.

Some gave their all. All gave some.

This newspaper comes out on Wednesday, Nov. 11. If you'd like somebody remembered in print then send us a note [c/o: insidepublicationschicago@gmail.com] briefly describing his or her service and any notable achievements or sacrifices made. Please put "recognize a vet" on the subject line. We will publish the notes of recognition in the Nov. 11 - Veteran's Day - newspaper. Nominate as few or as many as you wish, and nominating friends or family members is fine. While the service member will be recognized, the names of those sending in the notes of recognition will not appear in print.

They all served. Help us recognize them.

Saturday, November 7th

VENDOR FAIR

Raffle Food Kid's Corner

9 a.m. to 3 p.m.

All Are Welcomed!

Immanuel Lutheran Church

1500 W. Elmdale

Parking Available at Senn High School

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)

Condomania!

3150 N. Sheridan Rd Unit 2-A // Large & Unique 2BR/2BTH with 2 Outside Spaces. Large 20' Front Balcony off Living Space and a Massive and Private Rear Deck with West Exposure off the Bedrooms

420 W. Belmont Ave Unit 5-E // Spacious Corner 1BR Unit with Private Balcony off the living Space. The building features an In-door Swimming Pool, Sun-Deck, Lounge, and 24 hr Doorman, Receiving room.

2629 N. Hampden Crt Unit 102 // Great Lincoln Park Location. Spacious and Recently Rehabbed 2BR/1BTH

3930 N. Pine Grove Unit 810 // Beautiful 1BR with In-Unit Washer/Dryer; Overlooking Outdoor Pool

B&W

Michael F. Parish, Broker

773.770.7002

BAIRD WARNER

REAL ESTATE OPPORTUNITY

Millennials rent and wonder whatever happened to the American Dream?



BY DON DeBAT

happened to the American Dream of homeownership?"

Owning a home once was considered essential to the stability and future of the United States, experts say. When President Bill Clinton left office in January of 2001, nearly 70% of Americans were homeowners—the highest rate of owning in our history.

However, the nation's homeownership rate has been falling for the past decade, slumping to a current rate of 63.4%—the lowest it has been since 1967. And today, homeownership is not a hot topic for Presidential candidates on the campaign trail.

As a result, the nation's young people are swimming in a sea of apartment rent receipts while paying off student loans. Nearly 11 million renter households—or 27% of all renters—now pay more than half their incomes for housing.

Today, Republicans blame the Great Recession of 2008 partly on the efforts of the Clinton Administration to increase homeownership. Easy to obtain, low-interest loans backed by federal mortgage giants Fannie Mae and Freddie Mac caused a housing bubble, a stock market crash and a financial crisis, they say.

The truth is that Wall Street and banking industry greed had more

to do with sparking the mortgage foreclosure crisis and the Great Recession, which nearly became the second Great Depression.

The blame for the Great Recession was focused on the eroding standards for mortgage lending and predatory lending practices often targeted at minority borrowers.

The Home Front

The so-called "toxic sub-prime home loans" were packaged into mortgage-backed securities and sold to investors. When the bargain introductory interest rates ended on the sub-prime home loans, borrowers couldn't meet their higher loan payments and the loans fell into delinquency. This had devastating effects throughout the financing system.

In addition, the explosion of Wall Street trading in unregulated derivatives helped fuel the crisis and spread it to investors worldwide, creating a global meltdown that we're still digging out of today. The foreclosure crisis that followed trickled down to damage local and state economies still is being litigated in the courts.

As a result, Congress passed the Troubled Asset Relief Program (TARP) a \$700 billion bailout that was supposed to save the banking industry, stop the mortgage foreclosure crisis and stabilize the economy. TARP may have saved our financial system, but experts say the main beneficiaries were the same big banks who created the crisis.

While the big banks were

penalized with fines, the Justice Department did not track down the managers and employees who were responsible for creating the toxic loans.

Meanwhile, Fannie Mae and Freddie Mac were put under control of the Federal Housing Finance Agency in September of 2008 and eventually received \$187.5 billion in bailout money. During the nation's slow, seven-year housing recovery, the companies have paid back a whopping \$239 billion to the U.S. Treasury.

However, with Fannie and Freddie in conservatorship, critics say affordable housing largely has been forgotten in America.

Experts say the nation's banking crisis happened because there were too many gaps in regulation and no one was looking out for the system as a whole.

"It's important for regulators to be vigilant and keep monitoring," said former Federal Reserve Chairman Ben Bernanke, who noted that the Fed and the Financial Stability Oversight Council now are constantly surveying the entire financial system.

In addition, the Dodd-Frank Act created the Consumer Financial Protection Bureau to prevent mortgage abuse in the future and help put the American Dream back on its feet.

"The bureau's entire mission is consumer protection," Bernanke noted. "It represents an upgrade of regular resources directed to the issue of strong consumer protection."

On another positive note, as the job market improved and the number of mortgage foreclosures declined, the nation's average FICO score rose to 695 in September, the highest it has been since 2005. The average FICO score for those approved for mortgages now is 723.

However, in the aftermath of the financial crisis, lending requirements now are far more stringent. Many young first-time home buyers are scratching to save down payment cash while paying off student loans. So for many, the American Dream still is on the distant horizon.

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

RECREATIONAL LAND AUCTION – RURAL VERSAILLE, IL

MONDAY NOVEMBER 9TH 6PM

VERSAILLES COMMUNITY BUILDING – VERSAILLE, IL

- 40.5 Acres
- Max. E. Porter Estate
- Hunting & Recreational Land
- Elkhorn Township – Brown County, IL
- Hunting spot With Easement Access
- 4-5 Acres of Somewhat Open Ground For A Food Plot, Cabin or Stand.
- Photo Is From October 2014 Trail Cam

CORNERSTONE AUCTION & REALTY ~ 217-242-3388 ~ www.cornerstoneauctionco.com

Oak RIDGE

1099 Oak Ridge Drive Manteno, IL 60950

Exceptional 55+ Living in Manteno, IL!

New Homes from only \$59,995*

Lease to Purchase from only \$949*/mo.

OR

Purchase in October & receive \$200/mo. off site rent for 12 months!

\$399 moves you in! Pay NO RENT until 11/1/15!

Call today & ask for Stacy!

(888) 321-5949 • oakridgell.com

* Equal housing opportunity. Conditions apply. Must close on the sale or lease of your home by 10/31/15. Offer subject to termination or change, without notice.

AUTOMATIC EXPRESS CAR WASH

FREE

TIRE SHINE WHEEL DEAL w/ purchase of \$3 or \$6 Wash

ALL NEW 5949 N. Ridge (Ridge & Peterson) 3218 W. Irving 2111 W. Fullerton

FREE VACUUMING

\$3

In the ‘hood for 50 years: That’s amore!

Heart of the ‘Hood



By Felicia Dechter

For the last 40 years, I’ve been ordering piping hot and delicious, dripping-with-cheese pizza from a place down the street from my house, J.B. Alberto’s, 1324 W. Morse Ave. Honestly, throughout the years I’ve probably helped pay this place’s mortgage and send the kids to college because we’ve ordered from

there so much.

And although my brood has moved out, they still live in the neighborhood and order regularly from there too, as does my brother. I swear, for us it’s a family affair when it comes to Alberto’s and it has been for decades, four generations to be exact. Someone there once even said we’re one of the few people that still call their old phone number, 773-338-3160, for delivery.

This pizza joint is famous in Rogers Park, and I’ve often had people like my husband’s cousin come to my house from out of town requesting their pizza. And while some folks call it J.B.’s, others, like me, call it Alberto’s. But either way, everyone who knows and loves this little storefront gem can surely call it a neighborhood mainstay.

Congratulations are in order, because Alberto’s is celebrating its 50th Anniversary today from 4 to 8 p.m. It’s an impressive feat just staying in business for that long, but it’s especially extraordinary because they’ve lasted on a street that has gone through some radical changes in the last 50 years. As a longtime neighbor, I can’t help but thank Alberto’s for sticking it out during some very rough years on Morse Ave.

In fact, when I think about it, they might just be the only business still around on Morse that was there when I moved into East Rogers Park 40 years ago. The rest all up and left -- to make their dough elsewhere.

“There were some rough times, I’m glad we stuck through it,” owner Tony Troiano told me. “I had customers who wanted our pizza, so I wasn’t about to go anywhere.”

Troiano was just 16-years-old when his father, Nick, “put up the house” and bought Alberto’s on Dec. 1, 1978. (In 1965, when Alberto’s opened, it was originally located across the street where Morse Gyros stands today. Alberto’s merged with J.B.’s in 1981). He had already spent the bulk of his childhood, since the age of five, working at the family’s first pizzeria, Vito’s, at Chicago Ave. and Hamlin St.

Now, all these years later, “It feels great, especially in an industry with so many casualties,” to be celebrating his business’s very important anniversary, said Troiano. So he’s putting up a big party tent in the lot east of the restaurant, where he’ll be dishing out free pizza slices and t-shirts, and holding a pizza eating contest. Also, the “The Mick Jagger of the pizza world,” according to Troiano, 11-time World Pizza champ Tony Gemignani will sign copies of his cookbook, “The Pizza Bible,” and demonstrate his impressive dough tossing skills.

As a pizza aficionado who owns 13 restaurants in California and Las Vegas, Gemignani said he felt it was important to be here to share in his friend Troiano’s very notable half-century celebration.

“It’s a milestone that not many restaurants hit in any industry, especially being in such a restaurant-rich city such as Chicago where the competition is fierce,” said Gemignani. “It’s so great to be a part of it!”

The party is on regardless of weather, said Troiano, who, when asked, said he needs to expand the restaurant and is considering that, as well as possible outdoor seating next summer.



J.B. Alberto’s owner Tony Troiano is throwing a 50th anniversary shindig on Oct. 28.

He said everyone should come on down to the big tent on Morse Ave. today and eat some pizza and celebrate Alberto’s 50th.

“It’s our way of saying thank you to our customers... great customers who have supported us throughout the years,” said Troiano. “We’re nothing without our customers.”

Cup of wonder ... Chicago Blackhawks’ VP/GM Stan Bowman is hosting THE Stanley Cup, 9 a.m. to noon, Oct. 31, at the Hard Rock Café, 63 W Ontario St. As one of the Cup’s final public appearances on its national tour, spend “A Day with the Stanley Cup” with proceeds benefiting Imerman Angels, a fantastic non-profit founded by Gold Coaster Jonny Imerman providing 1-on-1 support among cancer fighters, survivors, and caregivers. Bowman’s connection to the organization began in 2007, when he battled Hodgkin’s Lymphoma. For \$20, (kids 12 and under are free) pose with the Cup and take pix, although there will also be a professional photographer selling prints for \$10 (\$5 for each additional).

They are the champions ... Way to go to Gold Coaster Erma Medgyesy, Holsten Real Estate president Peter Holsten, and Lawson House resident Douglas Black, who are being honored by Holsten Human Capital Development (HHCD), the non-profit arm of Holsten Real Estate, at HHCD’s annual fundraiser Thursday.



Peter Holsten

Each of these outstanding people will receive an award acknowledging their accomplishments. Medgyesy, (also a board member of the George Shields Foundation) will be given the Philanthropic Award for her philanthropic partnership resulting in more than \$250,000 in funding for the Lawson House YMCA, 30 W. Chicago Ave.; Black will receive the Outstanding Resident Award for his inspiring story as a Lawson House resident, which includes recently earning his credentials as an insurance provider and working on reconnecting with his three adult children; Holsten -- who has Gold Coast and Uptown offices -- will be awarded the Community Sustainability Award for his 40 years in real estate.

Known as “Mister Fix-it” since childhood, Holsten purchased his first building fresh out of college, rehabbing it and turning it into 15 low-income apartments. To date, he has rehabbed/built 14 properties around the



HIT A HOME RUN WITH THESE GREAT OFFERS!

GET FEWER FEES AND FREE ATMS WITH
**WINTRUST TOTAL ACCESS
CHECKING!**

USE ANY ATM NATIONWIDE AND WE'LL REFUND THE FEE!
Only \$100 needed to open.

Plus, you'll also enjoy...

NO minimum balance to maintain • NO monthly fees • online banking²
mobile banking² • mobile deposits² • Peer-to-Peer Payments²
cardless cash² • and much more!

FOR A LIMITED TIME, GET \$100
directly deposited into your new account when you open a new Wintrust Total Access Checking Account by 12/31/15
and enroll in e-statements and we receive a direct deposit by 1/31/16.¹

**12-MONTH
MONEY MARKET
SPECIAL⁴**

**1.00%
APY**

New money only. \$100 minimum to open. Must maintain either \$2,500 minimum daily balance or \$5,000 average daily balance for the monthly statement cycle to avoid a fee.

WINTRUST^{BANK}

Chicago

CHICAGO'S NEIGHBORHOOD BANKS

Gladstone Park • Logan Square • Loop • Mayfair
Mont Clare • Norridge • North Center • Old Town • Ravenswood
River North • Rogers Park • Roscoe Village • Streeterville
312-291-2900 | www.wintrustbank.com

WINTRUST^{COMMUNITY BANKS}

PROUD TO BE A WINTRUST COMMUNITY BANK. We are nearly 3,500 community and commercial bankers, home loan officers, financial advisors and specialty lenders focused solely on our customers and the communities where they live. We all have the same mission: To provide best-in-class financial services to all of our customers, be the local alternative to the big banks, and to improve the communities which we call home.

Employees of Wintrust Financial Corp. and its subsidiaries are ineligible. 1. The bank does not charge its customers a monthly card usage fee. No transaction charge at any ATM in the Allpoint, MoneyPass, or Sum surcharge-free networks. Other banks outside the network may impose ATM surcharges at their machines. Surcharge fees assessed by owners of other ATMs outside the network will be reimbursed. Reimbursement does not include the 1.10% International Service fee charged by MasterCard® for certain foreign transactions conducted outside the continental United States. 2. Third party message, data, and/or internet fees may apply. Use of online Banking is required for access to Mobile/Remote banking and Peer-to-Peer Payments. Mobile/ Internet connectivity is required. Remote Deposit requires established Checking, Savings or Money Market deposit account for personal, family or household purposes with the Bank for at least 30 days and has had no more than six overdraft occurrences within the past or current calendar year. Peer-to-Peer Payment requires a Checking account. Cardless Cash requires a checking account and debit card with the bank and is available only at Wintrust Community Bank ATMs. 3. \$100 deposit bonus is IRS 1099 reportable. \$100 deposit bonus applies only to new Wintrust Total Access Checking customers. \$100 deposit bonus will be deposited into Wintrust Total Access Checking account by 3/01/16. 4. Offer expires 10/31/2015. A maintenance fee of \$15.00 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$2,500 or an average daily balance of \$5,000 for the monthly statement cycle. After 12 months, the APY will be tiered and will be based on the Wintrust Money Market account and is variable and subject to change at the bank's discretion. Currently the APYs for the Money Market account are tiered as follows: \$0.00- \$9999.99=0.01%; \$10,000.00-\$49,999.99=0.05%; \$50,000.00-\$99,999.99=0.10%; \$100,000.00 and above=0.10%. Fees may reduce earnings. Transaction limitations may apply.

**MEMBER
FDIC**

**EQUAL HOUSING
LENDER**

SCOTTY McCREERY

SEE YOU TONIGHT TOUR 2015



FRI. NOV. 6

FAREWELL CONCERT



Kenny Rogers

ONCE AGAIN IT'S CHRISTMAS
CHRISTMAS & HITS
FEATURING LINDA DAVIS

SAT. NOV. 28

STAR PLAZA
THEATRE

I-65 & U.S. 30, Merrillville, IN

Tickets at Box Office
Overnight & Dinner Packages
& Tickets available at
www.starplazatheatre.com

ticketmaster

(800) 745-3000
ticketmaster.com
Ticketmaster Outlets

Follow us on  



Job seekers turn out for Job Fair and Employment Resource Workshop

Job seekers gathered at the Metropolitan Water Reclamation District table at the recent Job Fair and Employment Resource Workshop held at the Willye White Park Field House, 1610 W. Howard. It was one of more than 30 employers who participated in the Oct. 21 event. The job fair offered workshops about job preparation, interviewing and resume writing and the opportunity to meet with company representatives.

Photo by Bob Kitsos

FIRESIDE

Ravenswood

A Chicago Tradition since 1947



DARK HORSE BREWING COMPANY

BREWMASTER

DETAILS COMING SOON

Tuesday's
HALF PRICED
BOTTLED WINE

Wednesday's
1/2 PRICED APPS
\$3.50 BLUE MOON DRAFT

Thursday's
\$2 TACOS
\$5 MARGARITAS

CATERING AND EVENTS

Let us host or cater your next event. Whether you're planning a birthday, wedding, or private gathering, we offer an extensive menu plus a variety of in-house or delivery options. Contact Annie at 773-616-9790 for more information.

5739 N RAVENSWOOD

773-561-7433

firesidechicago.com

DCI

DISCOUNT FURNITURE & MATTRESS

2832W. DEVON AVE. 773-297-7990

Joe Konga. Creative Contributor, featuring Ashley Classics. Sofa \$699





Choose from 1000's of New arrivals. 5 Piece Dining Tables: \$299





SALE \$299 T/F/Q/K

UP TO 60% OFF

SCOFFLAW from p. 3

or walking with their smart phones checking e-mail or whatever and you see people talking on the phone when they are riding their bikes."

Barone went as far as to say that he was shoved by a cyclist who apparently needed him out of his way as he thought he was too close to his bike.

"If I wasn't in a better mood that day I would have chased him down and maybe took a swing at him, but I was worried about it going too far and there were police around," Barone said.

Speaking of the police, the

prevailing attitude from many people who have been vocal about this is that the Chicago Police don't enforce the law that people over 12 aren't even allowed to ride bikes on the sidewalks, except for certain situations. Considering the explosion of the Divvy Bike Sharing Program and the fact that there are way more bike racks in area neighborhoods than there were years ago makes this possibly tougher to enforce in theory.

In Edgewater the penalty for any person age 18 and older who rides a bicycle on the sidewalk adjacent to N. Sheridan Rd., between W. Ardmore Ave. and W. Sheridan Rd. (6400 north) is that the bicycle

shall be temporarily disabled without permanent damage; and the violator will be subject to a fine of \$250.

But that's only if there is a police officer nearby to witness the crime. Chicago Police report issuing 13,150 traffic-related tickets to bicyclers between 2006 and August of this year.

The low level of awareness of police ticketing bicyclists comes as no surprise, Active Transportation Alliance's executive director Ron Burke told WBEZ. "There is too little enforcement of traffic policies across the board in Chicago and even in the suburbs," he said. "Whether that's the case for people driving, walking and even riding a bike."

Burke told WBEZ that while well over 90% of traffic injuries and fatalities are caused by motorists, bike behavior factors in, too. "It's important that we encourage good behavior across the board. And that is done by enforcing the road rules and issuing hefty fines for those who don't follow them."

Still some North Side neighborhoods are short of police and enforcing biking laws may be a low priority.

"I've said something to an officer who lives near me and patrols the neighborhood. He told me that with all that goes on in the city during the warm weather months, something like this isn't a very high priority," said Gomez, who plans to take her complaints to her local alderman. "He even said it would probably just be a better idea to just yield to bike offenders and to me that is just crazy."

Barone said he applauds the notion that Chicago is becoming a more "bike friendly" city, but that comes with responsibility and instead of getting on the motorists to make all the allowances to help this transition happen in harmony, those on the bikes and boards need to accept their responsibility as well.

"I hope it doesn't take a highly-publicized accident to open some peoples' eyes," he said. "I sort of accept it as a sign of the times these days, but I know that in the past I've done some of the same stuff, so I'm trying not to be too judgmental."

YOU ALREADY KNOW
YOU'RE GONNA LOVE IT!



BENNY ANDERSSON & BJÖRN ULVAEUS'

MAMMA MIA!

THE SMASH HIT MUSICAL

BASED ON THE SONGS OF ABBA

ONE WEEK ONLY!
NOVEMBER 10-15

Cadillac Palace

800-775-2000

GROUPS 10+ 312-977-1710

TICKETS AVAILABLE AT ALL BROADWAY IN CHICAGO BOX OFFICES AND TICKETMASTER RETAIL LOCATIONS

BROADWAY IN CHICAGO.COM

MammaMiaOnTour.com Follow us on  facebook.com/MammaMiaOnTour

CLASSIFIEDS SELL
Call 773-465-9700

Cellphone etiquette: minding your mobile manners



A Chicagoan enjoys a quick lunch while checking their cellphone.

STORY AND PHOTO BY LILY SINGH
Medill News Service

We all know you just don't – EVER – double-dip a tortilla chip in the salsa. But what is the cellphone equivalent of this social gaffe?

In being tied to our cellphones, some of us may wonder just what it means to be polite while using them.

The art of cellphone etiquette is a relatively new idea in the grand scheme of the history of polite behavior. The notion of pairing etiquette and mobile use is of increasing importance as phones trickle into every elevator, office cubicle and restaurant table. According to the Pew Research Center, 91% of American adults already owned a cellphone way back in May 2013.

Walking down a street with the smart phone out in the open is like walking down the street waving two or three \$100 bills in the air.

A survey conducted by Pew in 2014 assessed Americans' thoughts concerning acceptable use of their phones in public places. For instance, 77% of people surveyed thought it was generally okay to use the phone while walking down the street, a number that quickly drops when switching gears to use the phone at a worship service. In this setting, only four

percent of those surveyed believe it is okay to use the phone.

Of course any Chicago Police officer would warn you that walking down a street with the smart phone out in the open is like walking down the street waving two or three \$100 bills in the air. There are many snatch and grab robberies of smart phones every day in Chicago -- and they generally always catch the victims by surprise because the smart phone user is so focussed on their phone rather than what's going on around them on the street.

Ellen Clayton, co-owner of Etiquette School of Chicago, teaches students the importance of considering the people around you. "Maybe somebody is reading and who knows maybe someone just wants some quiet time," Clayton said. In this case, it may be more polite to let the person know you will call them back.

"It's all about consideration, discretion, common sense and thinking ahead if you're in a situation," said Clayton.

Thinking ahead is especially important when eating with others at a restaurant. According to the Pew Research Center, only 38% of Americans believe it is okay to use their cellphones at a restaurant.

"You can always announce to the people you are eating with that you are expecting an important phone call and, if it happens to arrive while you're dining, it's always appropriate to remove yourself from the table," said Barbara Finney of The Etiquette & Leadership Institute of Illinois.

There are other times when being prepared beforehand can save you from casting a bad impression of yourself. When in the presence of others, it is important to be considerate of their time and attention.

"We have a little tag line that says 'Be Present' so when you're at a table you want to be present to the people at the table, to the food, to the conversation, to it all," said Clayton.

Knowing when it is appropriate to use your phone is not enough; sometimes the temptation to use the phone is just too much.

"I always tell my clients to not use their cell phones as a security blanket," said

Red Line CTA service disruptions start this weekend

Northbound Red Line trains will run express from Sheridan to Loyola over two upcoming weekends due to work crews performing track work as part of the Purple Express Improvement Project.

Northbound (to Howard) Red Line trains will bypass the Wilson, Lawrence, Argyle, Berwyn, Bryn Mawr, Thorndale and Granville stations beginning at 10 p.m. Friday until 4 a.m. Monday. The same express service will be in effect the following weekend, from 10 p.m. Friday November 6 to 4 a.m. Monday, Nov. 9.

The stations will remain open at this time. Customers who want to travel northbound (to Howard) from the affected stations will need first to travel south to Sheridan and transfer to a northbound (to Howard) train. Northbound (to Howard) customers who want to exit at the affected stations will need to travel to Howard and transfer to a southbound (to 95th/Dan Ryan) train.

Southbound trains will serve all stations during this time. Customers are advised to allow extra travel time during these weekend periods.

Juvenile Justice Initiative, ACLU join discussion after Nov. 7 performance of Direct from Death Row The Scottsboro Boys

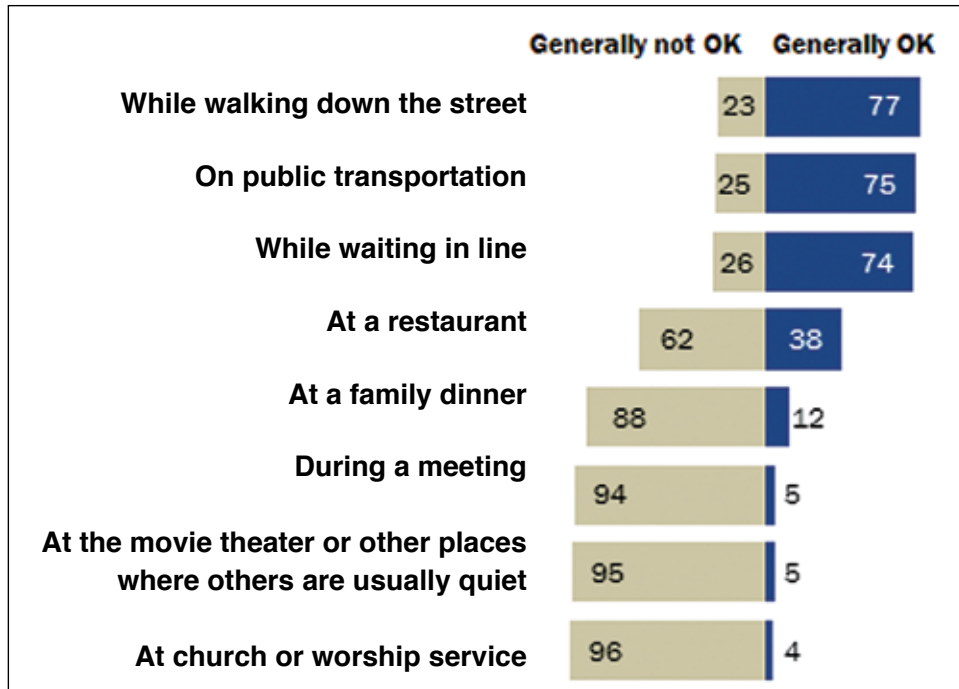
Raven Theatre, 6157 N. Clark St., is hosting Elizabeth Clarke, founder of the Juvenile Justice Initiative, and Khadine Bennett, staff attorney and Legislative Counsel with the ACLU of Illinois, when they visit the theater to lead a discussion of its presentation of Direct from Death Row The Scottsboro Boys following the Nov. 7 performance of the play.

The two will join cast members and director Michael Menendian in a talk about the legal cases depicted in Mark Stein's historical play and those cases' significance to the continuing struggle for racial justice and reform of America's juvenile justice system.

The Juvenile Justice Initiative, based in Evanston, is a statewide non-profit advocacy organization with a mission to transform the juvenile justice system by reducing reliance on confinement, enhancing fairness for all youth, and developing a comprehensive continuum of community-based resources throughout the state.

Stein's play, a satirical retelling of the true story of nine African-American teenagers falsely convicted in 1931 of raping two white women on a train in Alabama, will be performed by an all-African-American cast of nine actors. The production began performances last month and runs through Nov. 14.

People have varying views about when it is ok or not ok to use their cellphones



Percent of adults who believe it is ok or not to use a cellphone in these situations

Source: Pew Research Center American Trends Panel survey, May 30-June 30, 2014.

Akilah Easter, owner of the EtiquetteFemme school in Chicago. "I don't even pull it out when I'm waiting at a restaurant, I always tell adults, 'What did you do before cell phones were an everyday thing?'"

Staying off the phone in public places is not only considerate but it can be in your best interest as well. When taking calls in public, some may not realize the personal information that is falling on unknown ears.

"Avoid talking about personal and confidential matters when in public," said Patt Karubus of the Etiquette for Everybody school that conducts classes in the Chicago

area. "If such details are necessary, make arrangements to call the person back when you have privacy."

The percentage of the population relying on a cellphone increased 26% from 2004 to 2013, according to Pew Research Center's Internet and American Life Project. With an increased number of cellphone owners comes an increased need to address the proper use of these devices no matter what level you are on.

"Whether you're an 11-year-old kid, a middle-aged executive, or a grandpa, the tenets of appropriate cell phone usage remain the same," Karubus said.

"SPLENDID STAGING! SATURDAY NIGHT LIVE SPIRIT AND HYPERACTIVE ENERGY!" MONTREAL GAZETTE

SHERLOCK HOLMES
ORIGINAL SCRIPT GREG KRAMER - DIRECTOR ANDREW SHAVER

DAVID ARQUETTE AS SHERLOCK HOLMES
JAMES MASLOW AS WATSON
RENEE OLSTEAD AS LADY ST. JOHN

ONE WEEK ONLY!
NOVEMBER 24-29
ORIENTAL THEATRE

VISIT BROADWAY IN CHICAGO.COM
OR CALL 800-775-2000 GROUPS 312-977-1710

SHERLOCKHOLMESONSTAGE.COM **f** **SHERLOCKTOUR**

PRODUCED BY STARVOX ENTERTAINMENT IN ASSOCIATION WITH JUNE ENTERTAINMENT | LICENSED BY COPA DE ORO INC. AND SEGAL CENTRE FOR PERFORMING ARTS



Church Directory

**Open Arms United
Worship Church**
"Building Generations of Disciples"
OPEN ARMS UNITED WORSHIP CENTER
Dr. Kim C. Hill Senior Pastor
Sunday: 9:30 am Prayer 10 am Worship
10 am Kingdom Kids Place
(Nursery through 5th Grade)
Wednesday: 7 pm Prayer
7:30 pm Bible Study
817 Grace St. 773-525-8480
FREE INDOOR PARKING
OAUWCChicago.org

**Ravenswood United
Church of Christ**
10:30 am Worship, Sunday School
2050 W. Pensacola
773 -549-5472



Sat: 5 pm
Sun: 9 am
10:30 am Span-
ish*
12 pm & 6 pm
*1st Sun of the
Month
except Nov. & Dec.
Mon-Thurs:
7:30 am Mass
**St. Teresa
of Avila**
Catholic Church
1033 W. Armitage Ave.
Office: 773-528-6650 st-teresa.net

**Queen of Angels
Catholic Church**
Sunday Mass 8, 9:30, 11 am &
12:30pm
Weekday Mass Mon - Fri 8:30am
Saturday Mass 9am - 5pm
2330 W. Sunnyside

THE MOODY CHURCH
1630 N. Clark
Dr. Erwin Lutzer, Senior Pastor
Sunday Worship 10 am-5 pm
Nursery Care 10 am
Adult Bible Fellowships
8:30 am & 11:30 am
Children's Sunday School 11:30 am
Wednesday Prayer 6:45 pm
312.327.8600
www.moodychurch.org

**The Peoples Church
of Chicago**
Sunday Worship 10 am
941 W. Lawrence 773-784-6633
www.peopleschurchchicago.org



**ADDISON STREET
COMMUNITY CHURCH**
SUNDAY
10 am Worship
& Sunday School
William Pareja, Pastor
2132 West Addison Street
Chicago
(773) 248-5893
www.ascCChicago.org



**FIRST
SAINT PAUL'S
LUTHERAN CHURCH**
On Chicago's Near North Side
1301 N Lasalle at Goethe
312/642-7172
Sunday Service 9:30am
Adult Forum 9:45 a.m.
Sunday Church School 9:45 a.m.
Wednesday 7 a.m.
Childcare available
Handicap Accessible

Want to see Your Church
in this Weekly Feature?
Call Cindy at 773.465.9700
or email
c789amadio@gmail.com

Bark Ball helps local shelters

Realtors to the Rescue is hosting a Bark Ball 7 p.m. Thursday, November 5 at Moonlight Studios, 1446 W. Kinzie St. Realtors to the Rescue is raising funds to support the pet rescues and shelters in Chicago, mainly many smaller, independent shelters and Chicago Animal Care & Control, FCACC & Safe Humane. Funds raised will be used to help recruit volunteers, host adoption events and be a resource when realtors find an abandoned pet. Tickets to the pet friendly event are \$100 [\$25 extra for pets] and includes an open bar, food and a silent auction. For more information call 312-229-9187.

Free rain barrels available to Rogers Park residents

Free rain 55-gallon barrels are now available to residents of West Rogers Park and the 50th Ward. Ald. Debra Silverman is partnering with the West Ridge Chamber of Commerce and the Metropolitan Water Reclamation District (MWRD) to offer these water barrels to area residents. The MWRD will deliver up to four rain barrels per home at no cost to the homeowner.



Silent Prayer
10:10-10:25 a.m.
Worship 10:30 a.m.
(Childcare Provided)
"Godly Play"
Sunday School 11:40 a.m.
Coffee Hour 11:45 a.m.
The Forum Discussion
12:45 p.m.
Parking at Senn High School parking lot

1500 W. Elmdale Avenue
(773) 743-1820
www.immanuelchicago.org

Don't Let Addiction Tear Your Family Apart.

Call 1-844-208-3049 for Immediate Treatment Help

- Inpatient Drug and Alcohol Treatment
- Intervention Assistance
- Most Major Insurance Accepted
- Financing Available

Regain Control Today, Call 1-844-208-3049
www.4rehabilitation.org



CALL NOW 1-800-254-7349

PROTECT

60-60-60 Sale!

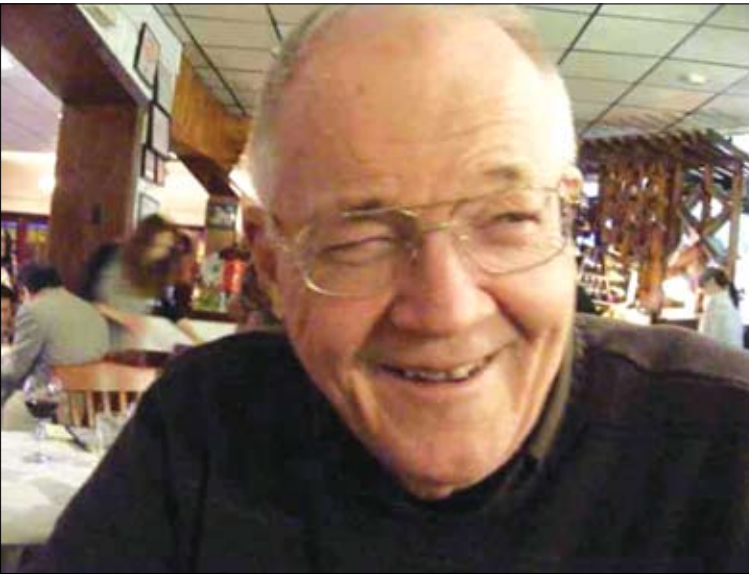
60% OFF Installation!

60 Months No Interest!

\$60 Gift Card with Estimate!

Our Metal Roof Lasts a Lifetime!

www.PROTECTHOMEPRODUCTS.com



Patrick Butler will give a talk on his latest book, Hidden History of Lincoln Park, and officiate at the annual Ravenswood Lake View Historical Association meeting at Sulzer Library.

North Side history presentation Thursday

The Ravenswood/Lake View Historical Assoc. [LVRHA] will hold its annual meeting, officer elections and a book talk on LVRHA President Patrick Butler's "Hidden History of Lincoln Park" 7 p.m. Thursday at the Sulzer Library Auditorium, 4455 N. Lincoln Ave. The official slate of candidates includes: Patrick Butler, president; Carolyn Bull, vice president; Leah Steele, secretary, and Dorena Wenger, treasurer. Nominees will also be accepted from the floor on the night of the

meeting. The program will also include a talk by Patrick Butler on his third neighborhood history book. Butler is a longtime North Side news reporter and editor, mostly for the Lerner Newspaper, Pioneer Press and Inside Publications. His earlier books, Hidden History of Ravenswood/Lake View and Hidden History of Edgewater/Uptown was well as his latest, are published by History Press/Arcadia Books. All three books will be available for purchase at the RLVHA meeting.

AMORE from p. 5

city resulting in affordable housing for more than 4,000 residents -- including buildings in Edgewater, Albany Park, the former Cabrini Green, Wilson Yards, and now, Lawson House. "As a kid, I recall observing in public the mistreatment of people based on race and income and being appalled by the injustice," said Holsten. "I believe everyone deserves to live in dignity. So at least I can help the less fortunate with their housing needs... that's what my company does."

Red, red wine ... Geja's Café's (340 W. Armitage Ave.) 42nd Annual Professional/Amateur Wine Tasting Contest is Sunday. Participants identify the grape, place of origin and vintage of each wine and the Grand Award for each category's highest scorer is an engraved crystal wine decanter. You have to be 21 or older and pay the \$20 entrance fee. RSVP 773-281-9101.

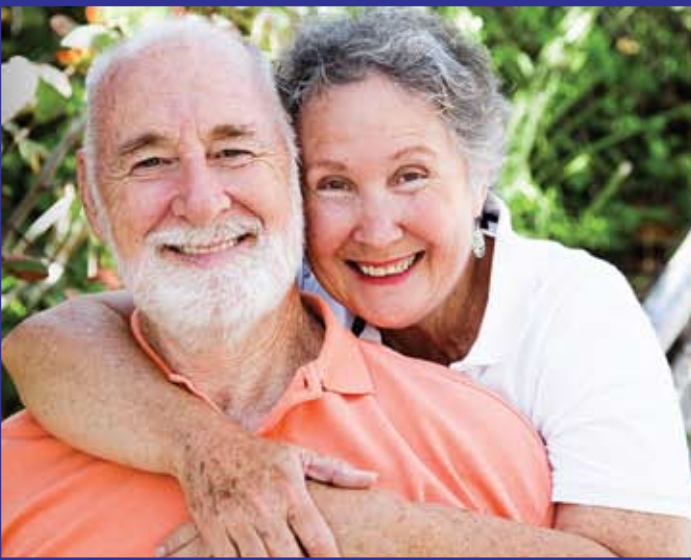
of Nursing fellow Rachel Renee Gage is doing. Gage is busy spending her time with youths involved with the metro YMCA Youth Safety and Violence Prevention Program's Art For Peace Group. "We have been working with the teens to improve resilience, improved decision making, confidence and compassion," Gage told me. "They use art to tell their stories and to connect." The teens will sell some of their art to raise funds for art supplies for their next session at "Beat the Streets: This is Us," 5:30 to 8 p.m. Friday at the YMCA at 1834 N. Lawndale Ave. The family-friendly arts celebration will have food, face painting, music and art presentations by the teens. There's free parking and free admission, although a \$5 donation is suggested. It's a little out of the 'hood, but for a good cause.

Oops, I did it again ... Somehow I botched the last name of cabaret songstress Suzanne Petri's husband, actor Bob Breuler, a member of Steppenwolf Theatre for more than 30 years! Sorry Bob.



**St. Thomas of Canterbury
Catholic Church**
4827 N. Kenmore • 773/878-5507
Fr. Tirso S. Villaverde, Pastor
Sunday Mass: 8 a.m. Viet/Lao,
10 a.m. English, 12 noon Spanish,
3 p.m. Eritrean Ge'ez Rite
(1st and 3rd Sundays of the month)
Weekday Mass: Mon.-Sat. at 8 a.m.
www.STCUptown.com

Senior LIVING



Optimism: a philosophy of life

As a philosophy of life, optimism is a choice one makes in response to uncontrollable circumstances.

BY JURRIAAN KAMP

The world isn't coming to an end, contrary to what you may have heard.

But the media's near-exclusive focus on conflict and disaster means that the progress and everyday acts of brilliance taking place across the globe go unnoticed.

In "The Intelligent Optimist's Guide to Life," Jurriaan Kamp shows that optimism — intelligent optimism, not a rose-colored-glasses brand of wishful thinking — is good for not only your mind but your body too.

The following excerpt comes from chapter 1, "The Best Way to Live."

In high school, my week revolved around the field hockey game on Saturday. Back then, we still played on real grass. Hence, as the week progressed, a striking parallel arose between my mood and darkening skies. Too much rain would force the game to be canceled, which routinely happened in the fall and winter. My grumbling started well in advance. If it were raining cats and dogs on a Friday afternoon, my dear mother would try to cheer me up by looking out the window and pointing at a random piece of sky. "Look," she'd exclaim, "it's already clearing up over there!"

That unfounded optimism always infuriated me.

Yet she had a point. After the rain there will always be sunshine. Yes, bad things happen. But it is our choice to accept the rain and look beyond it to the coming sunshine. We create pessimism by our focus on the bad. At the same time we create optimism by focusing on the good. And, as we shall see, optimism is a much more rewarding strategy.

Optimism doesn't mean denying reality. According to the dictionary, the everyday meaning of optimism is "hopefulness and confidence about the future or the success of something." But the root of the word comes from Latin (optimum) and the more precise definition of optimism is "the doctrine that this world is the best of all possible worlds."

Optimism is a fundamental attitude. It's not an opinion about reality; it's a starting point for dealing with reality. At every

moment, you can decide that you're in the best situation to handle a given challenge. That is optimism. Optimism is searching for the yes in every situation and finding it. Or as someone once aptly described that attitude: "If there's no solution, then there's no problem."

Pessimism: a giant roadblock

"This pessimism is lying across modern civilization like some enormous fallen tree and somehow we've got to get a bulldozer and shift it out of the way," said the English writer and "the first philosopher of optimism in European history" Colin Wilson.

According to Wilson, the roots of the pessimism epidemic go back to the Romantics of the early 19th century whose message was that humans could only briefly experience "exquisite happiness," which was not meant to last forever; life was supposed to be miserable.

"Most people still don't understand what has happened in Western culture over the past two centuries," Wilson said. "How the long, defeatist curve that originated in the early 19th century continues to cloud our way of thinking."



Human beings have a unique capacity to find new answers through the expansion of their consciousness. That's why optimism, the art of finding solutions, is a more logical way of life than the pessimistic worldview that was "invented" by a few poets 200 years ago and that still dominates in intellectual circles.

Life will inevitably deal us some bad hands from time to time. Life is not simple. That it should be is a contemporary misconception fed by modern consumerism, which offers a quick solution for every inconvenience. An increasing stream of gurus have extrapolated from that material prosperity to claim that life can be, should be, an effortless affair.

All those messages seem to have made us less of a match for life. Our ancestors trekked across the steppes and savannas. They knew they were continually in danger. They didn't know life could be anything but challenging. Our reality consists of hospitals, insurance policies and benefit payments when things go wrong. The welfare state has strongly influenced our expectations, but it still doesn't preclude bad things from happening.

In 1978, psychiatrist M. Scott Peck wrote "The Road Less Traveled." The book begins like this:

"Pain is inevitable, suffering is optional."

"Life is difficult. This is a great truth, one of the greatest truths. It is a great truth because once we truly see this truth, we transcend it. Once we truly know that life is difficult—once we truly understand and accept it—then life is no longer difficult. Because once it is accepted, the fact that life is difficult no longer matters."

Every religion and philosophy of life teaches that the meaning of life lies in our responses to the challenges we encounter. Our life

lessons are the essence of our existence. That's why the way we face those lessons is so important.

"Pain is inevitable, suffering is optional," Buddhists say.

Optimism turns out to be the most promising and fulfilling strategy, because the optimist accepts reality and then does something about it.

Resilience is more useful than sustainability

In more and more environmental dialogues the word "resilience" begins to replace the word sustainability.

Sustainability means keeping things intact. It means avoiding causing damage. It's about preventing change. Sustainability is a static concept.

Resilience, though, is dynamic. "The capacity to recover quickly from difficulties," says one definition. Resilience is part of ongoing change. The world today is not the same as the world of 5,000 years ago. Nor will the world of the future much resemble our current reality. That's why sustainability is not a helpful concept in a world of continual and rapid change.

OPTIMISM see p. 10

Confused about your Medicare Options?

Paying too much for your current Supplemental Medicare plan?

Save up to 65% by comparing TOP carriers in your area! Call Now!

Get a **FREE** no obligation review of your Medicare options.

CALL US! WE CAN HELP
800.374.3819

LEARN about the plans, COMPARE the different types of plans, and SAVE on the plan you choose! Speak with a licensed adviser today!

We'll help you find the right plan and carrier for you!

- ✓ Compare every plan in your area with the lowest rates!
- ✓ Compare top carriers costs and benefits side-by-side!
- ✓ Compare your plan to current market rates!
- ✓ Friendly service, hassle free & no obligation to sign up!

Are you 64 and older?

MedicareFAQ (Elite Insurance Partners) helps individuals understand all Medicare options, including original Medicare Parts A or B or any of the other Supplemental Medicare plans like; Medicare Supplements (Medigap), Medicare Advantage (Part C) or Prescription Drugs (Part D).



* This is a solicitation for insurance. Not a branch of Medicare or any other government agency.

FALL REFLECTION DAY-

FAITH & FAMILY: CONNECTED BY THE HEART



Fr. Dominic Grassi, Retreat Leader & Mark Teresi, Musician

Saturday, November 7, 2015

1-3pm

Presentation followed by the opportunity for the Sacrament of Reconciliation at 3pm and Mass at 4pm

\$15 at the door - For reservations, call 773-360-5115

FREE parking & driving directions- see website



Join Fr. Dominic Grassi, Priest, author, lecturer and storyteller and musician Mark Teresi as they share stories that touch on the mystery and divine goodness of God in our daily lives. The program consists of Scripture readings, stories and music both responsive and meditative.

Rev. Dominic J. Grassi- In 2008, Rev. Dominic J. Grassi was selected by the Chicago Sun-Times as one of the "50 People Who Make Chicago a Better Place". In 2012 he received the "Distinguished Pastor" award from the National Catholic Education Association at their convention in Boston.

Rev. Grassi was ordained for the Archdiocese of Chicago in May of 1973. He was awarded a Bachelor's Degree in Literature from Niles College of Loyola University and a Master's Degree cum Laude from St. Mary of the Lake Seminary. He completed further graduate work at Loyola University in Education and Guidance and Counseling.

He has been on the faculty of Carmel High School for Girls and Quigley South Seminary High School, where he also served as chairperson of the Religious Education Department. He has taught courses in Ministry at St. Xavier University.

Rev. Grassi served as pastor of St. Josephat Parish on the Northside of Chicago for eighteen years where he made its motto "A Church To Come Home To", a reality for thousands of parishioners. He was appointed pastor of St. Gertrude Parish in Chicago's Edgewater neighborhood where he serves today.

His work has been featured in many newspaper articles. He has appeared on C-Span, PBS and many television and radio stations nationwide. Rev. Grassi is an accomplished author; *Bumping Into God: 35 Stories Of Finding God In Unexpected Places* was a best seller. He gives retreats, Missions, days of recollection and talks at parishes and to groups around the country.

Mark Teresi, M.A., M.P.S., C.F.R.E.- Mark J. Teresi was recently named the first Director of the National Fund for Catholic Religious Vocations. Prior to his new position, Mr. Teresi served as Vice-President of Institutional Advancement at the University of Saint Mary of the Lake/Mundelein Seminary and Vice-President and acting C.A.O. at Mercy Home for Boys and Girls.

In addition to an impressive development and marketing background, Mr. Teresi is an accomplished musician. He has started music programs in various churches across the city, has sang at many special events and is a talented guitarist.



Senior *LIVING*

Thinking about health

Seniors face higher Medicare premiums, deductibles next year

BY TRUDY LIEBERMAN
Rural Health News Service

The last couple of weeks have brought unexpected and unwelcome news to millions of seniors and disabled people on Medicare: Their already high out-of-pocket costs are going to get higher.

For some, premiums for Medicare Part B coverage that pays for doctor and outpatient services will go up as much as 52 percent. Part D premiums, which cover drug benefits, will increase an average of 13 percent, and everyone will see their annual Part B deductible rise from \$147 to \$223.

These are not trivial amounts considering that half of all people on Medicare are living on annual incomes of \$24,150 or less.

In 2010 about 7 million people covered by the program lacked supplemental insurance such as Medigap policies, which cover what Medicare doesn't.

By 2013 the number of people with-

out the additional coverage had more than doubled, most likely because they couldn't afford to buy it.

What's going on here? Weren't Medicare's costs supposed to go down thanks to the Affordable Care Act?

These increases have nothing to do with Obamacare and everything to do with the laws governing Medicare and Social Security.

Each year the Secretary of Health and Human Services examines the spending for Part B services, which actually has risen this past year. By law, premiums paid by everyone on Medicare must cover 25 percent of the program's cost, while general tax revenues cover 75 percent. Each year the Social Security Administration determines the cost-of-living increases for seniors based on the Consumer Price Index.

There will be no increase for the coming year.

All this means about 30 percent of beneficiaries will see increases for Part B. Most people have their premiums deducted from

their Social Security checks, but the law prohibits any Part B premium increase that would result in a reduction in their Social Security benefits.

Without a COLA increase, a higher premium means a smaller Social Security check.

Because Medicare premiums must cover 25 percent of Part B costs, the government has to find the money somewhere else.

Four groups of people will have to shoulder the added financial burden: those who begin receiving Medicare benefits in 2016, those over age 65 who are on Medicare but who have not taken their Social Security benefits yet, wealthier beneficiaries (individuals with incomes above \$85,000 and couples with \$170,000), and low-income people eligible for both Medicare and Medicaid.

State Medicaid programs pay those increases and they, too, are grumbling.

Increases in Part D premiums stem from higher costs for both brand and generic prescriptions and particularly for specialty drugs like Sovaldi to treat hepatitis C.

Will Congress fix these inequities and find other funds to protect everyone from these increases?

"It's very hard to predict what Congress will do," says Tricia Newman, senior vice president at the Kaiser Family Foundation.

Newman points out this year's higher premiums and deductibles may be temporary and are expected to come down in 2017.

The other day I explained all this on a New York City radio show along with Joe Baker who heads the Medicare Rights Cen-

ter, which helps beneficiaries from all over the country understand their options. Callers on fixed incomes and tight budgets drove home the point: The increases will pinch. One woman told of a \$300 rent increase she had to absorb along with higher prices for food and medicines.

Another said her husband had cancer, and the family had been socked with high medical costs. She said they had to pay a \$3,000 deductible before insurance kicked in. Most likely she was referring to the requirement to pay \$3,000 out of pocket before her Medicare Advantage plan pays benefits. That's a common out-of-pocket limit for these types of plans. Even if she didn't label the source of the problem correctly, she knew the family budget was in trouble.

That led to a discussion of the how the COLA adjustment is calculated and whether it is fair to seniors because they spend money on a different market basket of goods than younger Americans do. Seniors spend more on healthcare, for example, and less on gasoline, which is heavily factored into the COLA calculations. But despite years of talk and experiments with a more accurate cost of living index for seniors, the government has yet to implement one.

Years ago healthcare expert Marilyn Moon, who served as a public trustee of the Social Security and Medicare Trust Funds, urged Americans to save their money because they were going to need it for medical care when they got older. This year's situation shows how right she was.

Celebrating
125 Years of Service!



As Bethany Retirement Community celebrates its 125th anniversary, we invite you to visit us and learn why we have been called "Chicago's best kept secret" for active senior living!

Our friendly and dedicated staff is committed to meeting your every need, from concierge services to diverse cultural and leisure activities. We're here to make your lifestyle the way it should be...enjoyable and rewarding!

To schedule a personal tour and learn about our "125th Anniversary Specials," call (773) 293-5563.



Bethany Retirement Community

4950 N. Ashland Avenue • Chicago, IL 60640

(773) 293-5563 • www.bethanyretirement.org

A non-profit, non-sectarian affiliate of Bethany Methodist Communities

OPTIMISM from p. 9

The same applies to our daily lives. They will never be sustainable in the static sense. We can only frustrate ourselves by not accepting the changes we cannot escape. That frustration is at the root of much pessimism.

The optimist is resilient. She evolves with circumstances and times. Bad days will come. But the point is, they will go as well. So the challenge is to go as untouched as possible through the bad days. That's where resilience comes in.

But untouched does not mean "disconnected."

Resilience means remaining part of the circumstances and adapting, taking the fact in, learning the lesson—understanding and accepting—and moving on.

The focus of the optimist is on the potential change. She embraces yes and fights against no. The optimist makes the conscious choice to endure in times of hard-

ship. It is illuminating that the Chinese use the same character for endurance as for patience: the patience required to wait for the moment when you can once again act effectively. That wise patience is also evident in theologian Reinhold Niebuhr's famous prayer: "Grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference."

Optimism, persistence, and resilience go hand in hand. You can't find answers or solutions if you aren't prepared to keep searching and digging. At the same time, you can't find them if you don't first accept the truth at the deepest level. That's often a painful process. Optimism isn't always fun and happy.

You don't want to sustain your life as it is; you want it to be resilient and adaptable to the ever-ongoing change around you.

24 Hr.
Emergency
Service

Just Around the Corner
Available
for All Your
Plumbing Needs.



J. Blanton Plumbing

Our Family at your Service

Call 773-724-9272 jblantonplumbing.com

Thanks for Shopping Local

Senior LIVING

Autumn is in the air at The Clare

Award-Winning Chef Hagop Hagopian creates healthy, decadent fare



Chef Hagop Hagopian stops by FOX 32 Chicago to share his pumpkin truffle recipe.

When it comes to fine dining in Chicago, there is no lack of culinary choices. Highly decorated chefs at award-winning restaurants are not hard to come by. So, why do the residents of The Clare prefer to dine on the premises? If Chef Hagop Hagopian were preparing your meals, you'd eat in, too.

Chef Hagop prides himself on creating tasty, healthy menu choices using locally sourced foods whenever possible that more than satisfy the sophisticated palates of The Clare's residents. Whether he's preparing his daily fresh fish selection or one of his famous signature desserts, the residents are always pleasantly surprised by Chef Hagop's creativity and execution. In fact, many residents often treat family and friends to a meal at The Clare to show off Chef's culinary skills.

A leading force in Chicago's culinary scene, Chef Hagop came to The Clare with more than 15 years of experience. Trained in French cuisine and working in 3- and 4-star kitchens, he honed his cooking skills and developed a unique artistic flair for creating showpiece sculptures out of ice, sugar and chocolate.

Chef Hagop has impressive credentials including being recognized as a Leading Chef by the renowned Les Amis d'Escoffier Society of Chicago and as a skilled ice carver in Matsumoto, Japan. Before coming to The Clare he earned his stripes as the Executive Chef at the Hyatt Regency Woodfield, the Karma Restaurant at the Crowne Plaza North Shore and the Deer Path Inn in Lake Forest.

In addition to Chef Hagop's daily gourmet preparations, residents enjoy monthly themed-dining and festive meals for holidays. He also leverages local, seasonal vegetables, fruits and herbs to create his dishes.

Every day is an indulgence with Chef Hagop, who is known for his decadent,



It's Never Too Late To Explore a New Hobby
The Clare's October Artist of the Month is Wendy Nixon, who only recently began painting when she enrolled in a watercolor class at Fourth Presbyterian's Center for Life and Learning. "I'm excited to start exploring artistic expression and see where it takes me," Wendy said. Her watercolor is on display in The Clare library, along with her haiku: "Clear calm pools of answer, Soothing the fiery ruffles of question."



Pumpkin-palooza!!

Which decorated pumpkin would you vote for as your favorite? A creative array of jack-o-lanterns line the hallway at The Clare.

whimsical chocolate creations. Recently, on National Dessert Day, Chef Hagop was featured on FOX 32 Chicago where he showed host Corey McPherrin how to make pumpkin truffles. Here is the recipe. Now you too can indulge in Chef Hagop's seasonal treat, which is perfect for Thanksgiving!

Pumpkin Truffles Recipe

Hagop Hagopian, Executive Chef at The Clare
Makes 125 pieces

Ingredients:

- 2 oz. Corn syrup
- 8 oz. Heavy cream
- 4 oz. Pumpkin puree
- 1 tsp Pumpkin pie spice
- 18 oz. Milk chocolate couverture (chopped)
- 1 cup Melted glazing chocolate (keep at 115 degrees)
- Dutch process cocoa powder - as needed

Directions:

1. Place the heavy cream, corn syrup, pumpkin puree and pie spice in a saucepan and bring to a boil.
2. Place the chocolate in a stainless steel mixing bowl and pour the boiling heavy cream over the chocolate and cover with plastic wrap and let sit for two minutes.
3. With a whisk starting in small circles, slowly begin emulsifying the cream and chocolate. Once you see the emulsion starting, make your circles larger.
4. Allow the ganache to set overnight and scoop the ganache and place on a sheet pan.
5. Coat the ganache in the coating chocolate and roll in a bowl with cocoa powder.

JAZZING THE CLARE

Poet Carol Feiser Laque, a Clare resident, recently heard a sponsored announcement on WFMT radio about living at The Clare, and she was inspired, as she said, to "jazz it up."

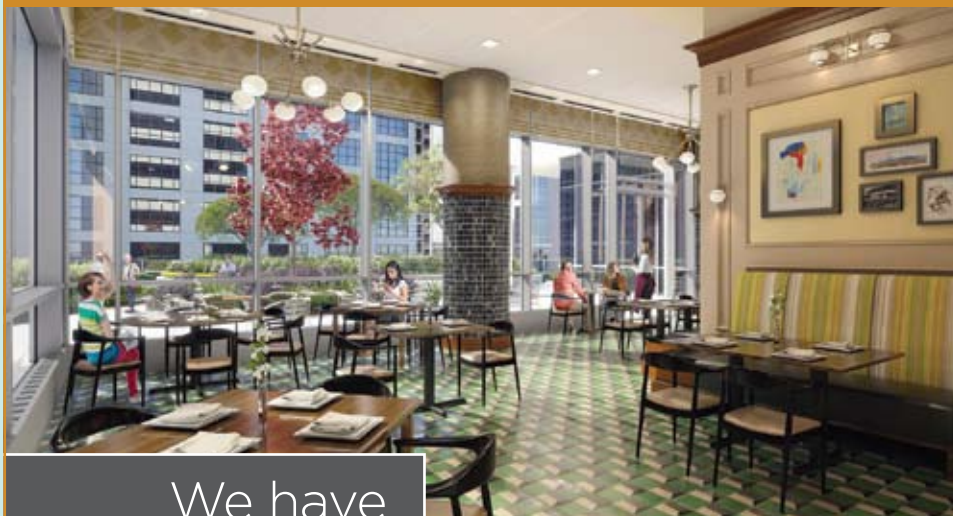
Rush at the Pearson,
Retire and live alive
Gold Coasting
In the Heart – it beats all.

Rise high above
In 17 floor plans
View the lake
Sparkle nights
City lights
And by day

Eat gourmet.
Around you parks
To wander
And culture sparks
Inside a staff – family
We all dare to care
Peace of mind and friends
You look to find community
As one door opens --
You are in one,
And it is home.

©Carol Feiser Laque, 2015

What inspires The Clare
to constantly improve?



We have
so many
role models.

Like the accomplished people who live at The Clare, we're always seeking new ways to

make retirement more rewarding. Starting at the top, we're enhancing our 53rd floor dining area, complete with panoramic views. We're also improving our popular 9th floor Bistro and making our concierge services even more convenient. So there's never been a more exciting time to learn about our available apartments. Come in for a tour to learn more about the only LifeCare community in Chicago's Gold Coast and see why The Clare is the place for living your life, your way.



THE CLARE

Gold Coast Retirement Living. Your Way.

(888) 428-8501

55 E. Pearson Street
at Rush and Pearson
Chicago, IL 60611
TheClare.com

A Senior Care Development, LLC Affiliated Community Managed by Life Care Services™



The Clare:

Senior Living That Redefines the Retirement Experience

The Clare is an exceptional LifeCare retirement community located in the heart of Chicago's Gold Coast neighborhood at Rush and Pearson Streets, near the historic Water Tower.

The 53-story high-rise offers one-, two-, and three-bedroom independent living residences and an amenity-rich environment that includes fine dining, town car service, an athletic club, concierge services, programs and events, housekeeping, security, maintenance, and on-site healthcare with assisted living, memory care, skilled nursing, and rehabilitation services available at The Terraces at The Clare.

For more information, go to www.theclare.com. Appointments are available 7 days a week. Call 312-784-8100. The Clare is owned by Chicago Senior Care LLC and managed by LifeCare Services.

Interested in Inside Publications' Senior LIVING?
Contact Cindy Amadio at c789amadio@gmail.com or
Call 773-465-9700

Senior LIVING

Immunizations important for seniors, too

BY RUTH FOLGER WEISS

It's National Immunization Awareness Month, which means there is no better time to get your immunizations than now.

Getting the proper vaccinations is important and is not something that is limited to young children and adolescents. In fact, as a senior citizen, now is the time to make sure you are protected against disease. Here are some immunizations you should be getting to protect yourself.

Chicken pox and shingles

If you have never had the chicken pox vaccination, now is the time to get vaccinated. This also holds true if you were only given the first dose of the vaccine as a child. Proactively protect yourself, because this disease can lead to serious complications. Seniors must get a specific vaccine that specifically targets shingles and chicken pox, because shingles commonly occurs in people who are more than 50 years old.

Many people believe that the chicken pox vaccine protects

against shingles because both come from the same bacteria, but this is not the case. Talk with your doctor to ensure you're getting the protection you need.

Diphtheria and tetanus

TDAP is the name for the vaccine that protects against diphtheria, tetanus, and pertussis in adults. It is suggested that seniors receive each vaccination every 10 years to ensure protection against these diseases.

Pertussis is more commonly known as whooping cough. Although whooping cough doesn't pose a serious threat to adults, it can be extremely harmful to infants. Receiving this vaccination helps protect you and your family from getting extremely ill, particularly if you have grandchildren who are very young.

Influenza

The flu is responsible for many hospitalizations for people of all ages and is not a pleasant illness to deal with, as recovery time can be slow. For seniors, the flu can be especially harmful and even can result in death. As you age, your body weakens and lacks the



well as it once could. Getting your flu shot each year is important in order to prevent catching the disease.

Seniors living in nursing homes should receive their flu shots annually to prevent the spread of the flu within the facility. A higher dose of the vaccine sometimes is available to those who are older in

order to more effectively help prevent the disease. Your doctor can help you decide which version of the vaccination is right for you.

Pneumococcal

Similar to the flu, pneumonia is responsible for many deaths among the elderly. Even if you had a pneumonia vaccination as a child, you still are eligible for another one-time shot.

Those who smoke or have issues with their lungs can see major complications from pneumonia, making prevention even more important.

Other vaccinations

Some seniors who are older and suffering from other medical conditions may be more susceptible

to other illnesses such as meningitis, hepatitis, measles, mumps and rubella. Talk to your doctor to find out if any, or all, of these vaccinations are right for you.

These are just some of the vaccines that will protect you against illnesses and the complications that come along with them, especially if you are considering assisted living. Talk with your doctor or visiting doctor to learn more about protecting your body from severe illness and the vaccinations you may need.

Ruth Folger Weiss is a writer for the Mont Marie Rehabilitation and Healthcare Center, a post acute rehabilitation center in Holyoke, Mass.

Improve health, longevity using a few simple tips

Aging can be defined as: "progressive changes related to the passing of time."

While physiological changes that occur with age may prevent life in your 70s, 80s and beyond from being what it was in your younger years, there's a lot you can do to improve your health and longevity and reduce your risk for physical and mental disability as you get older.

Research shows that you're likely to live an aver-

age of about 10 years longer than your parents—and not only that, but you're likely to live healthier longer too.

According to the U.S. Department of Health and Human Services, 40.4 million Americans (about 13 percent) were 65 years of age or older in 2010. By the year 2030, almost 20 percent of the total U.S. population will be 65 and older.

So how do you give yourself the best possible chance for a long, healthy life? Although you aren't able to control every factor that affects health as you age, many are in your hands.

Some keys to living a long, healthy life include:

- Make healthful lifestyle choices—don't smoke, eat right, practice good hygiene, and reduce stress in your life
- Have a positive outlook
- Stay as active as possi-

ble—mentally and physically

- Take safety precautions
- See your health care provider regularly and follow his or her recommendations for screening and preventative measures

One of the most important things you can do to stay healthy in your golden years is to maintain your sense of purpose by staying connected to people and things that matter to you. However, this isn't always easy—especially in a society that all-too-often views older people as a burden.

Visit your local senior center. Spend time with at least one person—a family member, friend or neighbor—every day. Volunteer in your community, attend a local event, join a club or take up a new hobby.

26th Annual Memorial Service
“Honoring the Life”
Community Memorial Service
Saturday, December 12, 2015 11:00 am
Since 1989, Lakeview Funeral Home has sponsored an Annual Memorial Service “Honoring the Life”

*A time of giving thanks for the blessing of lives shared.
Join us in prayer, song and thanksgiving.*

Officiating

Reverend David G. Abrahamson
Reverend Wayne MacPherson
Reverend Charles Miyamoto

After the Memorial Service, we gather in friendship and joy celebrating the lives that have gone before us and in appreciation for the support and concern of those who have stood with us during our time of loss and grief.

Please join us for this deeply moving event!

“Honoring the Life”



Lakeview
Funeral Home

1458 W. Belmont Avenue, Chicago, IL 60657

Call for more information 773-472-6300

www.lakeviewfuneralhome.com

Expanded Facilities and Fully Accessible

ZURKO ANTIQUE EVENTS

ANTIQUE MARKET & SALE
NOV. 7th & 8th

**SHOW HOURS: SATURDAY 10-5
SUN. 9-3 / \$7**
Early Buyers: SAT. 8am-10am / \$25

• LAKE COUNTY FAIRGROUNDS •
GRAYSLAKE, IL 1060 E. PETERSON RD.

ANTIQUE ★ FLEA ★ MARKET

SUN. NOV. 22 • (8AM-3PM) / \$5
(COUNTY FARM & MANCHESTER)

• DuPage County Fairgrounds •
WHEATON, ILLINOIS

\$1.00 off w/this AD!

ZURKO 715-526-9769
www.zurkopromotions.com

IN TROUBLE WITH THE IRS?

If you owe the IRS or state \$10,000, \$15,000 or more call us for a FREE, no obligation consultation.

Our FREE Consultation will help you:

- ✓ Resolve your past due tax problems
- ✓ End Wage Garnishment
- ✓ Stop IRS Tax Levies

We know your rights and are here to protect you.
Our team of highly qualified tax attorneys deal with the IRS for you.

We have successfully represented thousands of cases with the IRS.



Make Tax Problems a Thing of the PAST!

Call now for your free consultation

800-316-8308

“I have chosen to be happy, it's good for my health” – Voltaire

Come experience academic learning and enrichment for adults 60 and more at the **Center for Life and Learning**, a vibrant community at Fourth Presbyterian Church, on North Michigan Avenue across from the John Hancock building.

Classes include current events, literature and the arts, memoir/creative writing, multilevel French, drawing fundamentals, watercolor painting, and faith today, as well as seated and aerobic exercise classes.

Membership includes admission to all classes and discounts on monthly luncheons, excursions, and special-topic courses.

For more information, visit www.fourthchurch.org/cfl or call 312.981.3386.

How to live without regrets

BY MARGRET ALDRICH

If you died today, what would be your paramount regret?

Would you lament the fact that you never got the front porch painted, that you didn't try that hot new restaurant, that there was one more project at work you wanted to wrap up?

Palliative caretaker Bronnie Ware spent years attending to hospice patients during the final weeks of their lives. In those aching heavy days, she heard first-hand their regrets over missed opportunities, botched relationships and squandered joys.

Realizing what these end-of-



life wishes could teach the rest of us, Ware collected the top five regrets of the dying for her blog "Inspiration and Chai" and republished them online with the AARP. The list follows:

1. I wish I'd had the courage to

live a life true to myself, not the life others expected of me.

2. I wish I didn't work so hard.

3. I wish I'd had the courage to express my feelings.

4. I wish I had stayed in touch with my friends.

5. I wish that I had let myself be happier.

It's easy to inch dangerously close to these common regrets in our own lives. Workaholic family members should know that every one of Ware's male patients regretted putting their job above their children and partners. Skip the late-night conference call!

Too-busy young parents should beware of letting golden friendships grow cold.

"Everyone misses their friends when they are dying," Ware says.

Have a drink with an old pal!

And all of us should remember the most common regret: not being true to oneself. Unleash all those beautiful quirks and aspirations!

The U.S. edition of Ware's book "The Top Five Regrets of the Dying: A Life Transformed by the Dearly Departing" will be released this month. She hints it has a happy ending, noting that each of the people she cared for came to terms with their regrets and even made major life changes to remedy the situation.

"People grow a lot when they are faced with their own mortality," she writes. "I learned never to underestimate someone's capacity

for growth. Some changes were phenomenal."

It's not too soon for the rest of us to make changes, either—good health or not. Don't wait.



Three reasons getting older is great



BY ALEXA ELHEART

It is very accurate to describe current society as "youth-obsessed."

Many people feel embarrassed to reveal their true ages. They're pressured to dress like middle school-aged kids, and they live in fear of their next birthday.

The truth is that society has it completely backwards: Getting older is actually the best part of life! Don't believe me?

Getting older is actually the best part of life!

1) You have better social skills

It's proven to be true: As people age, their social skills increase. In a study conducted in 2010 at the University of Michigan, 200 people were given "Dear Abby"-style letters asking for advice. Researchers found that "subjects in their 60s were better than younger ones at imagining different points of view, thinking of multiple resolutions and suggesting compromises."

2) You gain perspective

Another great part of getting older is that you realize what's most important and what you don't really need to spend time worrying about. As Oprah Winfrey put it, one of the hardest—but most rewarding—parts of aging is "recognizing the time that you wasted and the things that you worried about that really didn't matter."

When you're young, you tend to give yourself an inordinate amount of stress; however, as you get older and have the luxury of looking back on your experiences from early adulthood, you can start to see how much unnecessary pressure you may have put on yourself. When you are older, you can finally free

yourself of that stress and save it for things that actually matter.

3) You have the opportunity to give back

While there are some 20-somethings who have the means to give back substantially to their communities, the majority of people in their 20s just don't have that privilege—whether that's due to a lack of funds or an inflexible work schedule. However, when you get older and find yourself

with a much more stable lifestyle, both professionally and economically, it becomes less prohibitive to donate money or time to your community.

So get out there and thrive—take your superior social skills, perspective and sense of community and make the world a better place! You have amazing and unique things to offer, and your experiences really have the capability to improve the world around you.

Financial concerns, loss can lead to depression

Stress can have an enormous impact on your health and your quality of life at any age—and even more so as you get older.

In fact, according to a recent study published in the Journal of the American Geriatrics Society, depression and anxiety are linked to physical decline in seniors. Concerns like: "Will there enough money now that I'm retired?" and "What will happen if I get a serious illness or become disabled?" are common in older adults.

As you age, you're also more likely to experience emotional trauma associated with loss—the deaths of people close to you (friends, family members, spouses), declines in your own health, or a loss of independence.

For many seniors, dealing with the loneliness caused by multiple losses can lead to a diminished investment in life—especially when combined with other issues, like

financial concerns.

Try these tips to help deal with difficult changes:

-Focus on being thankful. Appreciate and enjoy your life and don't take people or things for granted.

• Acknowledge your feelings and express them. Talk to a friend, family member or health care professional, write in a journal or join a support group.

• Embrace your spirituality.

• Accept that some things are out of your control.

• Try to keep your sense of humor.

Seniors are at increased risk for depression. If you're feeling overwhelmed or unable to cope or deal with stress, it's important to reach out to family, friends, caregivers and health care providers. To locate services for older adults and family members in your area, visit the Eldercare Locator provided by the U.S. Administration on Aging or call 800-677-1116.

WE BUY

- Old Paintings
- Gold Jewelry
- Sterling Silver
- Old Watches (working or broken)

FAIR PRICES PAID

CALL 773-262-1000 FOR APPOINTMENT

BJ ANTIQUES

OVER 50 YEARS IN BUSINESS

6901 N. Western Avenue • Chicago • www.AntiqueLady.com



*The Bethany Methodist Family
Invites You To Share In*

CREATING MAGIC

A Benefit Supporting Our Good Samaritan Program

Music & Magicians....Hors d'oeuvres...Awards...Bethany Family News

Sunday, November 8th

3:00 to 4:30 pm

North Shore Holiday Inn

5300 W. Touhy Avenue, Skokie

RSVP by Nov. 3rd - 773-989-1354

Complimentary Valet Parking

artisanmarket streeterville 2015



authentically artisan



Nov 6-8

Fri 2-8 pm
Sat & Sun 10 am-5 pm

**303 E Superior
Chicago**

(Lobby and Ryan Atrium)

**Jewelry
Clothing
Accessories
Artwork
Photography
Home décor
Dine in | Take away
Gourmet gifts**

[pinterest.com/artisanmarket](https://www.pinterest.com/artisanmarket)

[Artisan Market Streeterville](https://www.facebook.com/Artisan-Market-Streeterville)

[@streetercraft](https://twitter.com/streetercraft)

Sponsored by

FEINBERG **THE CLARE**

FirstService **WINTHURST**

soar **artisanmarket**

www.streetercraft.org **312.290.2596**

The Clare Is Part of the SOAR Artisan Market, November 6 – 8

Visit The Clare Lounge during the 7th Artisan Market Streeterville being held November 6 – 8, in the Lurie Research Building Lobby of Northwestern, 303 E. Superior. The Clare is excited to be returning as a sponsor of this signature event of the Streeterville Association of Active Residents (SOAR).

Fifty-nine artisans offer jewelry, clothing and accessories, home décor, children's goods, art, and photography—plus food vendors and food gift items. Admission is free. The Market is open Friday, November 6, from 2 – 8 pm; Saturday and Sunday, November 7 – 8, from 10 am – 5 pm.

Senior Halloween dance is the graveyard smash

The 24th District CAPS Office and the Edgewater Senior Center are hosting a Senior Halloween dance from 12:30 p.m. to 2:30 p.m. Friday at Broadway Armory, 5917 N. Broadway.

The halloween party will feature music by the talented DJ Norm. Costumes would be a fun touch but are not required. The Cost is \$2 per senior, and light refreshments will be served.

For more information or to RSVP, call 312-742-5323.

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff,

-v- MAHMOOD NADIA A/K/A MAHMOUD NADIA, BANK OF AMERICA, NA, 5100 MARINE DRIVE CONDOMINIUM ASSOCIATION Defendants 14 CH 017895 5100 N. MARINE DRIVE UNIT #11F 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 26, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 1, 2015, 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 5100 N. MARINE DRIVE UNIT #11F, CHICAGO, IL 60640 Property Index No. 14-08-403-028-1103. The real estate is improved with a condo/townhouse. 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, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-15-07224. 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) 794-5300 Attorney File No. 14-15-07224 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 15 CH 007367 TJS#C: 35-12823 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.

Real Estate For Sale

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, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-15-07224. 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) 794-5300 Attorney File No. 14-15-07224 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 15 CH 007367 TJS#C: 35-12823 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.

1673537

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-KS3 Plaintiff,

-v- ACHOUR YARO, 6660-62 NORTH SEELEY BUILDING CONDOMINIUM ASSOCIATION Defendants 14 CH 015757 6660 N. SEELEY AVENUE UNIT #1S 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 August 24, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 30, 2015, 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 6660 N. SEELEY AVENUE UNIT #1S, CHICAGO, IL 60645 Property Index No. 11-31-301-051-1002. The real estate is improved with a multi-family residence. 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)

RELOCATING from p. 1

the neighborhood.

Named after Zollie Frank, Z-Frank was a Chicago-based family auto empire which once included 22 companies. Among them were five in the leasing and rental group, five vehicle franchises (including "Z" Frank Chevrolet, which at one time was one of the world's biggest Chevy dealerships), four firms in the finance group, five in the real estate group, and three in the insurance group.

Despite of effort of preserving the "Z" sign for the future Toyota Scion dealership, owner Bob Loquercio was told last year by Toyota Motor Corp, that he wasn't allowed to incorporate

Real Estate For Sale

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, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-14-10362. 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) 794-5300 Attorney File No. 14-14-10362 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 14 CH 015757 TJS#C: 35-12695 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.

1673547

28282828

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION GUIDANCE RESIDENTIAL LLC Plaintiff,

-v- ABDUL RAUF, RAKHSHINDA RAUF, 6453 N. KEDZIE CONDOMINIUM ASSOCIATION, 2004-0000297, LLC Defendants 13 CH 004819

6453 N. KEDZIE AVENUE, 2W 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 May 29, 2014, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 1, 2015, 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 6453 N. KEDZIE AVENUE, 2W, CHICAGO, IL 60659 Property Index No. 10-36-320-056-1003. The real estate is improved with a condo/townhouse. 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, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-12-27217. 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) 794-5300 Attorney File No. 14-12-27217 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 13 CH 004819 TJS#C: 35-11908 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.

1666984

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION Plaintiff,

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 November 25, 2015, 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 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 TJS#C: 35-12444

1672897

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- CRAIG GERNHARDT, LUNT AVENUE CONDOMINIUM AND HEALTH CLUB, ILLINOIS HOUSING DEVELOPMENT AUTHORITY Defendants 14 CH 16384

1335 W LUNT AVE UNIT 2J CHICAGO, IL 60626 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 November 25, 2015, 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 1335 W LUNT AVE UNIT 2J, CHICAGO, IL 60626 Property Index No. 11-32-114-034-1023. The real estate is improved with a 25 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 mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights

the sign into the building's design.

The 25.7 million-dollar new Toyota Scion dealership will include a 49,000-square-foot building with a showroom, service department and offices, and a 22,000-square-foot parking structure for 222 vehicles.

Ald. O'Connor says that the Class 7c incentive reduces the property tax assessment level on qualified commercial properties to 10% for three years, 15% in the fourth year and 20% in the fifth year.

The tax incentive is estimated to save total tax savings of \$1.5 million. In addition, the future relocated dealership will generate an estimated \$71.8 million in sales tax revenue over the five-year period, according

Real Estate For Sale

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 PA1406502. 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. PA1406502 Attorney Code. 91220 Case Number: 14 CH 16384 TJS#C: 35-12407

1672898

21212121

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

-v- LISA CLEMENTS, CAPITAL ONE BANK (USA), N.A., SUCCESSOR IN INTEREST TO CAPITAL ONE BANK, RESURGENCE CAPITAL, LLC, 6643-45 N SEELEY BUILDING ASSOCIATION, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, WILLIAM BUTCHER, SPECIAL REPRESENTATIVE Defendants 12 CH 1365

6643 NORTH SEELEY AVENUE 2B 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 18, 2014, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 17, 2015, 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 6643 NORTH SEELEY AVENUE 2B, CHICAGO, IL 60645 Property Index No. 11-31-302-088-1004. The real estate is improved with a 4 or more condominium units with 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 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 PA1220975. 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. PA1220975 Attorney Code. 91220 Case Number: 12 CH 43241 TJS#C: 35-12064

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 25, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 1, 2015, 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 1432 W. LUNT AVENUE UNIT #2S, CHICAGO, IL 60626 Property Index No. 11-32-109-016-1023 (UNDERLYING 11-32-109-007-0000). The real estate is improved with a residence. 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

to city estimates.

According to a sales representative, the dealership is hopping to move into the new facility in a 17 months.

"It's a great way to utilize an undeveloped facility, and to keep sales tax in the city than [see it go to] the suburbs," said Ald. O'Connor. "The owner of the North Side Toyota Scion has a great reputation in the neighborhood. The community is anticipating the same good quality car dealership in the future."

Real Estate For Sale

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 PA1125589. 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. PA1125589 Attorney Code. 91220 Case Number: 12 CH 1365 TJS#C: 35-13139

1672158

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION NATIONSTAR MORTGAGE LLC Plaintiff,

-v- DAVID M DESROBERTS A/K/A DAVID ROBERTS, JENNIFER A DESROBERTS A/K/A JENNIFER DESROBERTS, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Defendants 12 CH 43241

1929 WEST MORSE AVENUE CHICAGO, IL 60626

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 17, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 18, 2015, 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 1929 WEST MORSE AVENUE CHICAGO, IL 60626 Property Index No. 11-31-219-017-0000. The real estate is improved with a red brick three level house. 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: 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 PA1220975. 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. PA1220975 Attorney Code. 91220 Case Number: 12 CH 43241 TJS#C: 35-12064

1672185

Police Beat.....

Man hides in closet as apartment ransacked

Two men are facing burglary charges after they allegedly broke into an occupied Wrigleyville apartment early on October 21 and then tried to use the victims' credit cards at a nearby convenience store.

Police arrested John Bonner, 24, and Jamal Rey, 20, in the 3600 block of N. Sheffield Ave. moments after a stolen credit card was



John Bonner

Jamal Rey

used to make a purchase at a 7-Eleven store, police said.

A man who lives in the 1100 block of W. Addison St. hid in a closet and called his out-of-town roommate as burglars entered their unit around 4:45 a.m., officers said.

Police said the home had been completely gone through with two MacBooks, a wallet, credit cards, and a white suitcase stolen. Responding units became suspicious when they saw Bonner and Rey wheeling a white suitcase near Wrigley Field and a street stop was conducted.

Bonner, of the West Ridge neighborhood, was less than two months away from successfully completing parole after being imprisoned for unlawful possession of a stolen vehicle and aggravated fleeing. Rey lists a residence in Kenwood.

Bail for each has been set at \$100,000.

Bank robber nabbed

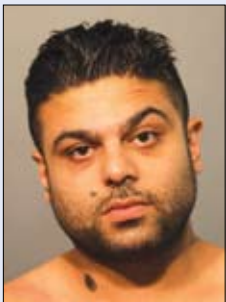
A frequently-robbed Lakeview bank housed inside Jewel grocery store was held up again on October 21 and man who lives near the crime scene has been charged with the heist.

Police said the offender handed a note to a TCF Bank teller in the 3500 block of Broadway and demanded cash. The robber then threw the bank's dye pack on the floor and fled up an escalator, witnesses said.

Chicago police scoured the area for the offender and stopped a man who matched the robber's description near a condo building at 3600 N. Lake Shore Dr.

The man, now identified by police as 27-year-old Jose Arturo Calderon, was arrested after being positively identified by a bank employee.

Calderon, of the 3600 block of N. Lake Shore Dr., is charged with robbery of a financial institution, according to police.



Arturo Calderon

Props to cops for bust in robbery case

Criminal charges have been filed in connection with the mugging of a woman outside of MB Financial Bank at Clark and Belmont on October 19.

Michael A. Lee, 22, who lists a West Loop homeless shelter as his residence, is charged with robbery and battery.

Grand Boulevard resident Devontae L. King, 20, is charged with robbery.

Prosecutors say the men approached a woman on the street around 11 p.m. and grabbed money from her hand. Lee allegedly battered a man who tried to intervene.

One of the suspects pursued the woman on Clark St. and tried to obtain more of her valuables, police said.

A third man and woman who were involved in the attack have not been located.

Bail for Lee and King is set at \$100,000 each.

"I gotta give police props," a nearby resident said while requesting anonymity. "They aggressively, systematically sought out and caught those guys. I honestly felt safer after seeing how well they handled it!"

CEO of Chicago healthcare co. pleads guilty to fraudulently billing \$1.8M

The chief executive of Chicago-based Mobile Doctors pleaded guilty last week to charges that he fraudulently increased Medicare bills for in-home treatment that was shorter and less complicated than the claims indicated.

Dike Ajiri, 44, admitted in a plea agreement that he personally altered patient files so that the now-defunct company, once located at 3319 N. Elston Ave., could fraudulently bill several patient visits to Medicare at the highest possible level. The improper billing defrauded Medicare and the Railroad Retirement Board of approximately \$1,854,000.

Ajiri pleaded guilty to one count of health care fraud. He faces a maximum sentence of 10 years in prison.

Mobile Doctors contracted with physicians to arrange in-home visits for patients in Illinois, Michigan, Indiana and other states.

Ajiri personally altered Mobile Doctors' billing forms – and instructed Mobile Doctors' personnel to do the same – so that many of the in-home visits were fraudulently billed to Medicare and the Railroad Retirement Board at the highest level. Ajiri knew that these visits did not qualify for the maximum payment, and that it was unlawful for him to submit the false claims.

The investigation was carried out by the Medicare Fraud Strike Force, which consists of agents from the FBI and the U.S. Dept. of Health and Human Services.

The investigation also resulted in charges against Banio Koroma, a Mobile Doctors physician. The indictment against Koroma charges that he falsely certified patients as confined to their homes when they were not actually home-bound and did not require specialized care. Koroma is scheduled to proceed to trial on Dec. 7.

Chicago man sentenced to more than 17 years for plotting to kill two witnesses in murder trial

A Chicago father who offered to hire a hit man while at a covert meeting in Chase Park, 4701 N. Ashland, to execute two potential witnesses in his son's



Michael A. Lee

FBI asks for publics help with North Center bandit

A serial bank robbery suspect who has been sought by the FBI since August struck a Lakeview bank for the second time 4:09 p.m. October 20, police said.

The Chase Bank branch at 3335 N Ashland was robbed by the so-called "North Center Bandit," according to the FBI. The suspect robbed the same branch at 4:02 p.m. on August 27.

Previously seen wearing baseball hats and short-sleeve shirts, the suspect wore a dark business suit and red striped tie in the latest hold-up.

As in his previous hold-ups, the offender passed a note in which he demanded money.

The man is also suspected of robbing a Chase branch in the 3300 block of W. Belmont on September 25 and a PNC Bank branch in the 4200 block of N. Lincoln on August 21.

He is described by the FBI as being a 25- to 35-year-old white male between 6' and 6'-2" tall, 180 to 210 lbs.

A reward is being offered for information that leads to the arrest of this man. Tips should be directed to the FBI at 312.421.6700.



North Center Bandit in action.

murder trial was sentenced today to 17.5 years in federal prison.

Euripides Caguana, 61, sought the killings of two men he believed would testify against his son in his upcoming murder trial. Caguana paid \$500 to an undercover individual at the Chase Park meeting to purchase a gun, and he offered the individual up to \$7,500 to have the two witnesses killed.

A jury in May convicted Caguana on four counts of murder for hire.

Caguana's son, Travis Caguana, is charged with murder in the Circuit Court of Cook County in connection with a fatal drive-by shooting of a man on June 8, 2011. In October 2013, a cooperating individual notified law enforcement that Euripides Caguana had called him seeking to have two men killed to prevent them from testifying against Travis Caguana. Over the course of a few days, the cooperating individual and an undercover police officer – posing as a hit man – engaged in a series of secretly recorded meetings and conversations at Chase Park with Euripides Caguana.

During one of the meetings, Euripides Caguana provided the cooperating individual with \$500 to purchase a gun, and he offered to pay up to \$7,500 to have the two potential witnesses killed. He is heard on a recording telling the individual, "I want both of them, both of them."

Caguana was arrested on October 17, 2013, and the murders for hire were never carried out.

Two men charged in armed mugging of tourists

Noe Mondragon and Luis Salgado-Camargo were arrested and charged Monday after they

were identified as two of three offenders that robbed a 27 year old male and a 26 year old female at knife point near Oak St. Beach 11:50 p.m. Sunday night.

Mondragon, Salgado-Camargo and another offender approached the victims - both tourists from Minnesota - and demanded their property. The male victim, Neil McCarthy, a former member of the Royal Air Force



Noe Mondragon

visiting Chicago with his girlfriend, attempted to disarm the offender



Luis Salgado-Camargo

wielding the knife and was stabbed in the process. The offenders then fled on foot taking several items including the victims' cell phone, wallet, credit cards and passport. McCarthy and his girlfriend, Carisa Lerner had taken a bus to Chicago for a weekend getaway. They had spent the evening eating pizza at Navy Pier and then took a walk along North Michigan Ave. before ending up on the beach that night.

Lerner was not injured. The McCarthy was transported to Northwestern Hospital for treatment and was listed in stable condition.

North Side man charged in fatal crash

Charles Lyons, 20, of the 800 block of W. George St. was charged in connection to a fatal traffic crash that occurred at 10:25 p.m.

October 19 on the 600 block of S. Lake Shore Dr. Lyons was the driver of a motorcycle that was speeding and failed to stop at a red light at the intersection of Balbo and Lake Shore Dr.

Lyons then struck two victims as they were crossing in the crosswalk. A 25 year-old female was transported to Northwestern hospital in critical condition and subsequently died of her injuries. The second victim a male 40 was transported to Cook County Stroger Hospital in serious condition and was treated for his injuries.



Charles Lyons

Service Directory/Classifieds

To place an ad, call 773.465.9700
E-mail: insidepublicationschicago@gmail.com
Deadline: 5pm Mondays

CARS

The Easiest Way to Sell a Car

HASSLE-FREE • FAIR PRICE

1-888-524-9668

CASHFORCARS.COM

✓ 1999-2015 Vehicles

✓ Running or Not

✓ Cash Paid on the Spot

✓ Nationwide Free Towing

Licensed — Professional

CEMENT WORK

Will Take Any Job Big or Small

John's CEMENT WORK

New & Repair Steps, Driveways
• Patio Stairs • Sidewalks
• Block Windows • Slabs
• Repair Foundation Cracks
• Basement Garage Floors

FREE ESTIMATE CALL JOHN
773-589-2750
630-880-2090

CONSULTING

DO NOT SIGN that CONTRACT ...

Looking to let the industry know where I am and what we can do to help them "Save Money" in Linen/Uniform laundry services. Guaranteed Savings

DeNormandie/Consulting

847-899-1340

Don't leave any on the table! Call Robert ...

31 years of experience

DENORMANDIE.NET

DIGITAL

Chit Chat with David Leonardis in Chicago

Friday, 10:30 PM CBL 25 Comcast RCN WOW

www.youtube.com/cubsannouncer1

www.ChitChatShow.com

Custom TV Commercials available,
\$75 per minute
312-863-9045

David Leonardis Gallery

• Contemporary • pop • folk • photography •

1346 N. Paulina St., Chicago
www.DLG-gallery.com
All our art looks better in your house!

LINENS

DeNormandie Linens

We offer the largest selection of creative and festive custom linens for special events, caterers and theme parties

Family owned since 1903

Call 800-383-7320 *213

CLASSIFIEDS SELL!!

Tried and True:

69% of shoppers will use the newspaper to make shopping decisions. And, 76% will use newspapers to browse for service and gift ideas.

PLUMBING

• Flood Prevention Specialists •

24 Hr. Emergency Service

GOT A LEAK? NEED SOMEONE YOU CAN TRUST?

J. Blanton Plumbing

WE'VE MOVED 5126 N. Ravenswood Ave.

Our Family at Your Service

773-724-9272

www.jblantonplumbing.com

REMODELING

Lamka Enterprises, Inc.

630.659.5965

Family Owned & Operated

KITCHEN REMODELING SPECIAL \$11,500 Complete

BATH REMODELING SPECIAL \$4,999 Complete

Home Improvement Services & More
• Plumbing • Electric • Carpentry
• Painting • Tile / Flooring • Roofing
• Ceiling Fans / Light Fixtures
• Siding • Windows • Tuck Pointing

CALL TODAY Ask About Our FREE Give-A-Way

We Will Beat Any Competitor's Written Quote - GUARANTEED!

www.lamkaenterprises.com

1965 Bissell St., Chicago, IL 60614

TUCKPOINTING

Sean's Tuckpointing & Masonry Inc.

We specialize in:
Tuckpointing, Brickwork, Chimney Repair & Rebuild, Acid Cleaning & Sand Blasting, Lintel Replacement
FREE ESTIMATES
All Work Guaranteed
773-712-8239
Check out pics at Seantuckpointing81.simplesite.com
Insured & Bonded

TICKETS

GOLD COAST TICKETS

Concerts • Sports • Theater

Call For Best Seats In The House!

WE NEVER RUN OUT

All Local & National Events
Corporate Clients & Groups
Welcomed

908 W. Madison - Parking Available

312-644-6446

State Lic. 96017

Terrribly Smart People

PRODUCTIONS

- EVENTS -
Everyday, Everywhere!
Theatre • Sports • Concert

- TICKETS -
Complimentary Parties
A Unique Social Club
with a Singles Division

Call Rich!

312-661-1976

DISABILITY BENEFITS

Disabled? Unable to Work?

Get up to \$2,600 per month in Social Security Disability Benefits!

You may qualify! Call now to find out!

800-651-9996

CITIZENS DISABILITY

ROOFING / BRICKWORK

5 STAR Google

ACCREDITED BUSINESS

A+ RATED

★★★★ ON YELP!

We Are Quality Crazy!

SECOND CITY ROOFING & CONSTRUCTION

We've Got You Covered Since 1967

ROOFING

• Flat & Shingle Roofs • Tear-Offs

GUTTERS, SOFFIT, FACIA & MASONRY

Tuckpointing • Chimneys • Lintel Repairs • Cement Work • Siding

Free Estimates 773-384-6300

www.SecondCityConstruction.com

Remember: "The Bitterness of Poor Quality Remains, Long After the Sweetness of Low Price is Forgotten."

TUCKPOINTING

Est. 1991

GRALAK

ACCREDITED BUSINESS

A+ RATED

Licensed Mason Contractor

TUCKPOINTING • CONCRETE • WATERPROOFING

Stairs • Patios • Parking Lots • Sidewalks • Concrete Floors • Iron Work
Glass Block • Lintel Repair • Brick Cleaning • Chimneys

773.282.2332

CONDO ASSOC. BUILDINGS

WATER PROOFING CONCRETE BLOCK

\$300 OFF

2502 North Clark Street www.gralak-tuckpointing.com

Deal Direct With Owner

TUCKPOINTING BRICKWORK

Building Cleaning - Chimney Repair

Fireplace, Inside/Out - Lintel Replacement

Glass Blocks - Built-In Grill

W&M BUILDERS

Albert 847-714-9786 Mark 312-401-0000

Fully Insured FREE Estimates

CLASSIFIEDS

Advertising Services

To place an ad Statewide or Nationwide, contact the Illinois Press Advertising Service 217-241-1700 or visit www.illinoisamp.com

Auction

PUBLIC AUCTION Rescheduled for SAT. NOV. 7th 9am ILLINOIS VALLEY FABRICATION 1739 E. State 116, Fairview, IL. M&E (absolute) 15+ Acres & Building (reserve) Details at: www.auctionzip.com (ID#3641)

RECREATIONAL LAND AUCTION JACKSON COUNTY, IL 53+/- ACRES (10) 5 Acre Parcels OCTOBER 31ST 10AM 9 Parcels Lakelront Hunting Fishing Tom Rayburn, Auctioneer 847-514-4230 www.mossyoakproperties.com

Auto Donations

Donate Your Car to Children's Cancer Victims Today! Help and Support ACCF! Fast - FREE pick up. 100% tax deductible. Call 1-800-258-1429

Auto's Wanted

CARS/TRUCKS WANTED! Top \$\$\$\$ PAID! Running or Not, All Years, Makes, Models. Free Towing! We're Local! 7 Days/Week. Call Toll Free: 1-888-416-2330

Concrete/Tuckpointing

GRALAK CONCRETE AND TUCKPOINTING 773-282-2332

Since 1991. BBB Member "Complaint Free Awards."

Waterproofing, Parapet Walls, Lintels, Brick Cleaning, Glassblocks, Windows, Building Restorations.

Sidewalks, Driveways, Steps, Floors, Iron Works. Call for Free Estimates. Visa, Master Cards accepted.

Drivers/Help Wanted

CDL Lease Truck Driver - No Money Down! Take Home Potential \$1,500+/wkly Flatbed & Van Available. Call Now! 888-796-4576

Edu/Career Training

MEDICAL BILLING TRAINEES NEEDED! Train at home to process Medical Billing & Insurance! NO EXPERIENCE NEEDED! Online training at Bryan University! HS Diploma/GED & Computer/Internet needed. 1-888-734-6711

Edu/Career Training Cont

25 DRIVER TRAINEES NEEDED! Become a driver for Stevens Transport! NO EXPERIENCE NEEDED! New drivers earn \$800+ per week! PAID CDL TRAINING! Stevens covers all costs! 1-888-734-6714 drive4stevens.com

Employment

Signature Gatherers needed for judicial race ASAP. Pays \$1.00 per signer est \$10hr. Call Ben 773-968-8512

General For Sale

KILL BED BUGS! Harris Bed Bug Killers/KIT Complete Treatment System. Available: Hardware Stores, Buy Online/Store: homedepot.com

Health

FALL SPECIAL VIAGRA 40x (100 mg) +16 "Double Bonus" PILLS for ONLY \$119.00. NO PRESCRIPTION Needed! VISA payment required. 1-888-386-8074 www.newhealthyman.com Satisfaction Guaranteed!!

Health & Fitness

VIAGRA 100MG and CIALIS 20mg! 50 Pills \$99.00 FREE Shipping! 100% guaranteed. CALL NOW! 1-866-312-6061

Health/Medical

VIAGRA! 52 Pills for only \$99.00! The Original Blue Pill. Insured and Guaranteed Delivery Call 1-888-410-0514

Help Wanted/Drivers

AVERITT EXPRESS Experienced Driver Start Pay is 46 CPM + Fuel Bonus! Get Home EVERY Week + Excellent Benefits. CDL-A req. Recent Tractor Trailer School Grads Welcome. Call Today: 888-602-7440 or Apply @ AverittDrivers.com EOE/AA including Veterans and Disabled.

Medical Billing

DRIVER NEEDED ADVANCE DISTRIBUTION NEEDS LOCAL DRIVER WITH 4 YRS CDL-A EXPERIENCE HOURLY PAY WITH COMPANY PAID HEALTH INSURANCE 877-992-9079 EXT4 OR ONLINE @ WWW.ADVANCEDTW.COM

CLASSIFIEDS

Help Wanted/Drivers Cont

\$5000 SIGN ON! Get Home Every Week, 5 State Regional Run, \$65-\$75K Annually, Excellent Benefit Plan. CALL TODAY 888-409-6033
www.Drive4Red.com (class CDL A required)

Medical

VIAGRA & CIALIS! 50 pills for \$95. 100 pills for \$150 FREE shipping. No prescriptions needed. Money back guaranteed! 1-877-743-5419

Miscellaneous

ACCESS YOUR LAWSUIT CASH! In an Injury Lawsuit? Need Cash Now? Low Rates. No Credit Checks/Monthly Payments. Call Now 1-800-568-8321.

A PLACE FOR MOM. The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-217-3942

CASH FOR CARS: All Cars/Trucks Wanted. Running or Not! Top Dollar Paid. We Come To You! Any Make/Model. Call For Instant Offer. 1-800-864-5960

CASH PAID for unexpired, sealed DIABETIC TEST STRIPS! 1 DAY PAYMENT & PREPAID shipping. HIGHEST PRICES! Call 1-888-776-7771.
www.Cash4DiabeticSupplies.com

DIRECTV Starting at \$19.99/mo. FREE Installation. FREE 3 months of HBO SHOWTIME CINEMAX starz. FREE HD/DVR Upgrade! 2015 NFL Sunday Ticket Included (Select Packages) New Customers Only. CALL 1-800-614-8506

DISH TV Starting at \$19.99/month (for 12 mos.) SAVE! Regular Price \$34.99 Ask About FREE SAME DAY Installation! CALL Now! 877-477-9659

If you or a loved one took the blood thinner Xarelto and had complications due to internal bleeding after January 2012 you MAY be due financial compensation. Call Injuryfone 1-800-410-0371

Make a Connection. Real People, Flirty Chat. Meet singles right now! Call LiveLinks. Try it FREE. Call NOW: Call 1-877-737-9447 18+

Make a Connection. Real People, Flirty Chat. Meet singles right now! Call LiveLinks. Try it FREE. Call NOW: 1-888-909-9905 18+.

SOCIAL SECURITY DISABILITY BENEFITS. Unable to work? Denied benefits? We Can Help! Win or Pay Nothing! Contact Bill Gordon & Associates at 1-800-290-8321 to start your application today!

SUPPORT our service members, veterans and their families in their time of need. For more information visit the Fisher House website at www.fisherhouse.org

Want To Purchase Minerals And Other Oil/Gas Interests. Send Details To: PO Box 13557, Denver CO 80201.

YOUNG READERS – Find the magic of farm life in this wonderful children's book. Check out Richard the Donkey and His LOUD, LOUD Voice at www.RichardTheDonkey.com

Notice of Public Sale

East Bank Storage located at 730 West Lake Street, Chicago IL, 312-876-2000, is opening lockers: 9003- Ari Fleshman; 9253- Michael Gorman; 2021- Nicole Hemphill-Cherix; 9579- Clayton Wai-Poi; 5510- Jonathan Webb; 8183- Carmelita Woods for public sale. This sale is to be held on November 17, 2015 at 2:00 pm. Cash payments only.

East Bank Storage, located at 429 W. Ohio St, Chicago IL (312/644-2000), is opening lockers 6902X (Clune Construction), 2756X (James Hicks), 3523X and 6619X(Edward Lahood), 5540X (Konstantine Moulakellis), 2735X (Pedram Darzi),2706X (Patrick Slattery), 2746A (Charles Stokes), 4606X(Jane Worthington), 8308C (Stan Mikulski) and 8510E (Paul Daniel Powell), for public sale on November 11, 2015 at 2:00 p.m. Cash or certified checks only.

A-WINDY CITY SELF STORAGE, INC. 5145-47 NORTH CLARK STREET CHICAGO, IL 60640 773-271-9898 TERMS OF SALE: FINAL AUCTION: NOVEMBER 7, 2015 10:00 AM VIEWING AND AUCTION TAKE PLACE ON SAME DAY. HIGHEST BID IS NOTIFIED ON FOLLOWING MONDAY. ALL ITEMS ARE TO BE REMOVED.

NOTICE DATE: 10-4-2015
JEAN DORTCH
1717 LELAND AVE., EVANSTON, IL 60201
CURRENT RENT: \$750.00 PAST DUE: \$15,500.00
TOTAL LATE FEES: \$6,120.00
LEIN FEE: \$73.00 TOTAL DUE: \$16,443.00 PAID TO DATE: 1/1/2014
DESCRIPTION OF ITEMS: HOUSEHOLD, BAGS, BOXES, MISC.

NOTICE DATE: 10-4-2015
DONALD HAMM
149 STONEBRIDGE RD., LILYDALE, MN 55118
CURRENT RENT: \$145.00 PAST DUE: \$2,320.00
TOTAL LATE FEES: \$680.00
LEIN FEE: \$73.00 TOTAL DUE: \$3,071.00 PAID TO DATE: 6/1/2014
DESCRIPTION OF ITEMS: SOFA, BEDS, CHINA, CHAIRS, BOXES

NOTICE DATE: 9-28-2015
MYRNA URIBE
4825 W. ALTGELD, CHICAGO, IL 60639
CURRENT RENT: \$300.00 PAST DUE: \$660.00
TOTAL LATE FEES: \$900.00
LEIN FEE: \$73.00 TOTAL DUE: \$1,633.00 PAID TO DATE: 12/1/2013
DESCRIPTION OF ITEMS: BOXES, BAGS

NOTICE DATE: 9-28-2015
DALE ZANARDO
7350 N. SHERIDAN RD., CHICAGO, IL 60626
CURRENT RENT: \$80.00 PAST DUE: \$1405.00
TOTAL DUE: \$1405.00
PAID TO DATE: 4-1-2014 DESCRIPTION OF ITEMS: BED, LAMP, CHAIRS, SOFA, BAGS, BOXES

NOTICE DATE: 9-28-2015
TONY MAESTRE
2844 N. AUSTIN, CHICAGO, IL 60634
CURRENT RENT: \$55.00 PAST DUE: \$1,490.00
TOTAL LATE FEES: \$660.00
LEIN FEE: \$73.00 TOTAL DUE: \$2,223.00
PAID TO DATE: 6-1-2013
DESCRIPTION OF ITEMS: NIGHT STAND, DRESSER, MIRROR, SOFA, BOXES, TOTES

NOTICE DATE: 9-28-2015
JACQUES POUNGNE
1600 W. CHASE AVE., CHICAGO, IL 60626
CURRENT RENT: \$55.00 PAST DUE: \$770.00
TOTAL LATE FEES: \$560.00
LEIN FEE: \$73.00 TOTAL DUE: \$1,403.00 PAID TO DATE: 8-1-2014
DESCRIPTION OF ITEMS: BOXES, RECLINER, BAG, SUITCASE

Notice of Public Sale Cont.

NOTICE DATE: 9-28-2015
DAVE KADLEC
6235 N. LEMAI AVE., CHICAGO, IL 60646
CURRENT RENT: \$165.00 PAST DUE: \$1,815.00
TOTAL LATE FEES: \$640.00
LEIN FEE: \$73.00 TOTAL DUE: \$2,526.00 PAID TO DATE: 9-6-2012
DESCRIPTION OF ITEMS: BOXES, CHAIR, TABLE, BOOKCASE, LAMPS, MISC.

NOTICE DATE: 9-28-2015
EMILIA ENRIQUEZ
2425 N. 75TH ST., ELMWOOD PARK, IL 60607
CURRENT RENT \$80.00 PAST DUE: \$80.00
TOTAL LATE FEES: \$80.00
LEIN FEE: \$73.00 TOTAL DUE: \$233.00
DESCRIPTION OF ITEMS: BAGS, MISC.

NOTICE DATE: 9-28-2015
GLWADYS BLEMAND
ROUTE DE BOURGUEVIL, PALMISTE MAUDETTE, SAINTE ANNE, GUADELOUPE
CURRENT RENT: \$47.00 PAST DUE: \$25,385.00
LEIN FEE: \$73.00
TOTAL DUE: \$25,458.00 PAID TO DATE: 6-30-2013
DESCRIPTION OF ITEMS: BOXES

Travel

THINKING ABOUT A CRUISE? Let us help you match your needs and wants with your budget. Royal Caribbean, Celebrity, Carnival and all major cruise lines. Hurry – great offers available for a limited time! Call 877-270-7260 or go to NCPTRAVEL.COM to research..

Wanted To Buy

ADVERTISE to 10 Million Homes across the USA! Place your ad in over 140 community newspapers, with circulation totaling over 10 million homes. Contact Independent Free Papers of America IFPA at danielieburnett-ifpa@live.com or visit our website cadnetads.com for more information

CASH PAID- up to \$25/Box for unexpired, sealed DIABETIC TEST STRIPS. 1-DAYPAYMENT.1-800-371-1136

Wants to purchase minerals and other oil and gas interests. Send details to P.O. Box 13557 Denver, Co. 80201

Legal Notice

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT ,âi CHANCERY DIVISION
Carrington Mortgage Services, LLC
PLAINTIFF
VS
Rhonda Bell; Chateau Beauvais Condominium Association; Secretary of Housing and Urban Development; Illinois Housing Development Authority; Unknown Owners and Non-Record Claimants, DEFENDANT(S)
15CH12924

NOTICE OF PUBLICATION
NOTICE IS GIVEN TO YOU: RHONDA BELL; Chateau Beauvais Condominium Association; Secretary of Housing and Urban Development; Illinois Housing Development Authority; UNKNOWN OWNERS AND NON-RECORD CLAIMANTS; defendants, that this case has been commenced in this Court against you and other defendants, asking for the foreclosure of a certain Mortgage conveying the premises described as follows, to wit: Unit 7452-1S, as delineated on Survey of Lot 6 in Kennett's Hoyne Avenue Subdivision in the North 1/2 of the Southwest Fractional 1/4 North of Indian Boundary Line of Section 20, Township 41 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "A" to Declaration of Condominium ownership made by Donald E. Swanson and Valerie Swanson, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 94084352, as amended from time to time, together with an undivided percentage interest in the common elements. Commonly known as: 7452 N. Hoyne Ave., Unit #1S, Chicago, IL 60645 and which said mortgage was made by, Rhonda Bell; Mortgage(s), to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Taylor, Bean & Whitaker Mortgage Corp; Mortgagee, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 0831040157, and for other relief. UNLESS YOU file your answer or otherwise file your appearance in this case in the Office of the Clerk of this County, 50 W. Washington, Chicago, IL 60602 on or before NOVEMBER 30, 2015 A JUDGMENT OR DECREE BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED IN THE COMPLAINT.

RANDALL S. MILLER & ASSOCIATES, LLC
Attorneys for Plaintiff
120 North LaSalle Street, Suite 1140, Chicago, IL 60602 Phone: (312) 239-3432 Fax: (312) 284-4820
Attorney No: 6238055
File No: 15IL00496-1

NOTE: Pursuant to the Fair Debt Collection Practices Act you are advised that this firm may be deemed to be a debt collector attempting to collect a debt and any information obtained may be used for that purpos

15 CH 12924

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION BANK OF AMERICA N.A.
Plaintiff,
-v-
JOSE G CARDONA, DELFINA LUBIANOS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR COUNTRYWIDE HOME LOANS
Defendants
09 CH 30714
5130 N KOSTNER AVE Chicago, IL 60630
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 31, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 2, 2015, 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: LOT 10 (EXCEPT THE SOUTH 3 FEET THEREOF) IN ERIKSON'S FOREST GARDENS SUBDIVISION OF PART OF LOT 1 OF JAMES H. REE'S SUBDIVISION OF SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 40 NORTH, IN RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER LR266979, IN COOK COUNTY, ILLINOIS. PARCEL 2: THE EAST 133.10 FEET OF LOT 1 (EXCEPT THE NORTH 271 FEET 8-3/8 INCHES THEREOF, AND EXCEPT THE SOUTH 344.40 FEET THEREOF) IN JAMES REE'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 5130 N KOSTNER AVE, Chicago, IL 60630
Property Index No. 13-10-305-018-0000, 13-10-306-001-0000.

Legal Notice Cont'd.

The real estate is improved with a single unit dwelling. The judgment amount was \$579,399.47.
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 PASS-THROUGH CERTIFICATES, SERIES 2005-11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11 Plaintiff,

-v-
HELEN TUNEA, NEW CENTURY MORTGAGE CORPORATION, 720 GORDON TERRACE CONDOMINIUM ASSOCIATION Defendants
14 CH 03874
720 W. GORDON TERRACE UNIT #19G Chicago, IL 60613
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 2, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 3, 2015, 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: UNIT 19G IN 720 GORDON TERRACE CONDOMINIUM AS DELINEATED ON SURVEY OF PART OF WALLER'S ADDITION TO BUENA PARK IN FRACTIONAL SECTION 16, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AND FILED AS DOCUMENT 24491225 AND LR3024350, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

Commonly known as 720 W. GORDON TERRACE UNIT #19G, Chicago, IL 60613
Property Index No. 14-16-303-035-1132. The real estate is improved with a condominium. The judgment amount was \$118,293.19.

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 PASS-THROUGH CERTIFICATES, SERIES 2005-11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11 Plaintiff,

-v-
EULAMAEACHELLE ROBINSON, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS Defendants
14 CH 14860
119 N. LONG AVENUE Chicago, IL 60644
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 31, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 2, 2015, 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 22 IN BLOCK 1 OF F.A. HILL'S MADISON STREET ADDITION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST 136.9 FEET OF THE NORTH 270 FEET) AND ALL OF THAT PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE EAST LINE OF WILLOW AVENUE (EXCEPT THE NORTH 270 FEET) IN COOK COUNTY, ILLINOIS.

Commonly known as 119 N. LONG AVENUE, Chicago, IL 60644
Property Index No. 16-09-317-012-0000. The real estate is improved with a single family residence. The judgment amount was \$131,539.17.
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 PASS-THROUGH CERTIFICATES, SERIES 2005-11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11 Plaintiff,

-v-
ALONZO D. BERRY Defendants
1: 12 CV 3492
5430 WEST THOMAS STREET Chicago, IL

Legal Notice Cont'd.

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: 14 CH 14860
TJSC#: 35-12993

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 14860

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2005-11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11 Plaintiff,

-v-
HELEN TUNEA, NEW CENTURY MORTGAGE CORPORATION, 720 GORDON TERRACE CONDOMINIUM ASSOCIATION Defendants
14 CH 03874
720 W. GORDON TERRACE UNIT #19G Chicago, IL 60613
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 2, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 3, 2015, 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: UNIT 19G IN 720 GORDON TERRACE CONDOMINIUM AS DELINEATED ON SURVEY OF PART OF WALLER'S ADDITION TO BUENA PARK IN FRACTIONAL SECTION 16, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AND FILED AS DOCUMENT 24491225 AND LR3024350, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

Commonly known as 720 W. GORDON TERRACE UNIT #19G, Chicago, IL 60613
Property Index No. 14-16-303-035-1132. The real estate is improved with a condominium. The judgment amount was \$118,293.19.

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 PASS-THROUGH CERTIFICATES, SERIES 2005-11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11 Plaintiff,

-v-
1950 NORTH, INC., ROBERT S. FARNIK, UNKNOWN OWNERS & NON-RECORD CLAIMANTS Defendants
07 CH 26767
1950-52 W. NORTH AVENUE Chicago, IL 60622
Related to:
07 CH 27060
07 CH 27968
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on October 16, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 20, 2015, 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 38, 39, 40 AND 41 TAKEN AS A TRACT, EXCEPT THE WEST 52.23 FEET OF SAID TRACT IN RANDOLPH SMITH'S SUBDIVISION OF BLOCK 16 IN SHEFFIELD'S ADDITION TO CHICAGO, A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 1950-52 W. NORTH AVENUE, CHICAGO, IL 60622
Property Index No. 14-31-424-046-0000. The real estate is improved with a commercial building that has two retail spaces on the first floor and office spaces on the upper floors in varying degrees of finish. The judgment amount was \$3,214,270.35.

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, 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 PASS-THROUGH CERTIFICATES, SERIES 2005-11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11 Plaintiff,

-v-
ALONZO D. BERRY Defendants
1: 12 CV 3492
5430 WEST THOMAS STREET Chicago, IL

Legal Notice Cont'd.

60651
JUDGE JOHN F. GRADY
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 October 15, 2012, an agent for The Judicial Sales Corporation, Special Commissioner appointed herein, will at 10:30 AM on November 30, 2015, 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 11 AND THE EAST 1/2 OF LOT 12 IN E.A. CUMMINGS AND COMPANY'S PINE AVENUE ADDITION TO AUSTIN, BEING A SUBDIVISION OF THE WEST 1290.2 FEET OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Commonly known as 5430 WEST THOMAS STREET, CHICAGO, IL 60651
Property Index No. 16-04-303-049. The real estate is improved with a single family residence. The judgment amount was \$152,040.66.

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

CLASSIFIEDS

Legal Notice Cont'd.

Wabel; Bobbi J. Wabel aka Bobbi Wabel; Eric T. Wabel; BMO Harris Bank, N.A. 1/k/a Harris, N.A. s/b/m to M&I Bank FSB; Unknown Owners and Non-Record Claimants Defendants.

CASE NO. 15 CH 12112
5440 West Warwick Avenue, Chicago, Illinois 60641

NOTICE FOR PUBLICATION

The requisite affidavit for publication having been filed, notice is hereby given you, William E. Wabel aka Billy Wabel aka William Wabel, and UNKNOWN OWNERS and NON-RECORD CLAIMANTS, defendants in the above entitled cause, that suit has been commenced against you and other defendants in the Circuit Court for the Judicial Circuit by said plaintiff praying for the foreclosure of a certain mortgage conveying the premises described as follows, to wit: LOT 14 IN BLOCK 5 IN BRITTON LAND COMPANY'S RESUBDIVISION OF LOT 2 IN SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 13-21-117-026-0000
Said property is commonly known as 5440 West Warwick Avenue, Chicago, Illinois 60641, and which said mortgage(s) was/were made by William E. Wabel aka William Wabel, Bobbi J. Wabel and Eric T. Wabel and recorded in the Office of the Recorder of Deeds as Document Number 0030485304 and for other relief; that Summons was duly issued out of the above Court against you as provided by law and that said suit is now pending.

NOW THEREFORE, unless you, the said above named defendants, file your answer to the complaint in the said suit or otherwise make your appearance therein, in the Office of the Clerk of the Court at Cook County on or before NOVEMBER 30, 2015 a default may be taken against you at any time after that date and a Judgment entered in accordance with the prayer of said complaint. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Steven C. Lindberg ANSELMO LINDBERG OLIVER LLC 1771 W. Diehl Rd., Ste 120 Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104.
Peoria 1794, Winnebago 3802, IL 03126232
PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

15 CH 12112

28282828

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF EQUITY ONE ASB, INC. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-1 Plaintiff,

-v.-
HENRY DONELL HICKS, LUBERTHA HICKS Defendants
12 CH 25133

5740-44 WEST CHICAGO AVENUE Chicago, IL 60644

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 26, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 30, 2015, 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 WEST 37 FEET 5 3/8 INCHES OF LOTS 21, 22, 23 AND 24 IN LEWIS AND BARNES SUBDIVISION OF BLOCK 13 IN SALISBURY'S SUBDIVISION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 5740-44 WEST CHICAGO AVENUE, Chicago, IL 60644
Property Index No. 16-05-428-040-0000.

The real estate is improved with a mixed-use commercial / residential property. The judgment amount was \$138,567.20.

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: NOONAN & LIEBERMAN, 105 W. ADAMS ST., SUITE 1800, Chicago, IL 60603, (312) 431-1455 Please refer to file number 1346-377. THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial

Legal Notice Cont'd.

Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.
NOONAN & LIEBERMAN 105 W. ADAMS ST., SUITE 1800 Chicago, IL 60603 (312) 431-1455 Attorney File No. 1346-377
Attorney Code. 38245
Case Number: 12 CH 25133
TJSC#: 35-12751

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.

12 CH 25133

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT -AI CHANCERY DIVISION U.S. BANK NATIONAL ASSOCIATION PLAINTIFF VS
Scott E. Kindybalyk; 680 North Lake Shore Drive, Unit 715 Series of Skindy, LLC D/B/A Skindy LLC; 680 South Residence Condominium Association; Christine McCarthy; Unknown Owners and Non-Record Claimants, Defendants(S)
15 CH 12426

NOTICE OF PUBLICATION
NOTICE IS GIVEN TO YOU: Scott E. Kindybalyk; 680 North Lake Shore Drive, Unit 715 Series of Skindy, LLC D/B/A Skindy LLC; 680 South Residence Condominium Association; Christine McCarthy; UNKNOWN OWNERS AND NON-RECORD CLAIMANTS; defendants, that this case has been commenced in this Court against you and other defendants, asking for the foreclosure of a certain Mortgage conveying the premises described as follows, to wit: Parcel 1: Unit 715 N the 680 South residence condominium as delineated on a survey of the following described real estate: Lot 3 in Paul's Subdivision, being a subdivision of the land, property and space in parts of Lots 5 and 6 and the tract marked "alley" lying between said Lots 5 and 6 of County Clerk's division of the unsubdivided accretions lying East of and adjoining the subdivided part of Blocks 43, 44 and 54 with other lands in Kinzie's addition to Chicago in the North -Q of Section 10, Township 39 North, Range 14 east of the Third Principal Meridian, which condominium survey is attached as Exhibit 'A' to the declaration of condominium recorded as document 26188405 and amended by document 26674026 and restated by document 88389821, together with its undivided percentage interest in the common elements in Cook County, Illinois. Parcel 2: Easement for ingress and egress for the benefit of Parcel 1 as set forth in declaration of easements recorded as document 26320245 and rerecorded as document 26407239 and amended by document 26407240 and as created by deed from LaSalle National Bank as Trustee under Trust agreement dated December 21, 1987 and known as Trust Number 112912 to Philip C Shorr recorded November 20, 1989 as document 89552880. Commonly known as: 680 N. Lake Shore #715, Chicago, IL 60611 and which said mortgage was made by, Scott E Kindybalyk, a single person; Mortgageor(s), to Mortgage Electronic Registration Systems, Inc. as nominee for U.S. Bank National Association; Mortgagee, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 0801749113; and for other relief. UNLESS YOU file your answer or otherwise file your appearance in this case in the Office of the Clerk of this County, 50 W. Washington, Chicago, IL 60602 on or before NOVEMBER 20, 2015 A JUDGMENT OR DECREE BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED IN THE COMPLAINT.

RANDALL S. MILLER & ASSOCIATES, LLC Attorneys for Plaintiff
120 North LaSalle Street, Suite 1140, Chicago, IL 60602
Phone: (312) 239-3432
Fax: (312) 284-4820
Attorney No: 6238055
File No: 151L00226-1
NOTE: Pursuant to the Fair Debt Collection Practices Act you are advised that this firm may be deemed to be a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

15 CH 12426

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION THE BOARD OF DIRECTORS OF THE BRANDON SHORES CONDOMINIUM ASSOCIATION Plaintiff,

-v.-
FRANCES RAMEY AND UNKNOWN OWNERS & NONRECORD CLAIMANTS Defendants

15 CH 00790
6150 N. KENMORE AVE, UNIT PA-12 Chicago, IL 60606
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 8, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 30, 2015, 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: PA-12 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 6150 KENMORE AVENUE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 97074410, IN THE EAST FRAGMENTAL 1/2 OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 6150 N. KENMORE AVE, UNIT PA-12, Chicago, IL 60606
Property Index No. 14-05-209-027-1093.

The real estate is improved with a condominium. The judgment amount was \$10,385.11.

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

Legal Notice Cont'd.

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: PENLAND & HARTWELL, LLC, ONE NORTH LA-SALLE STREET, 38TH FLOOR, Chicago, IL 60602, (312) 578-5610
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.

Case Number: 15 CH 00790
TJSC#: 35-13715
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 00790

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT -AI CHANCERY DIVISION U.S. BANK NATIONAL ASSOCIATION PLAINTIFF VS

Jae Sangerman; Richard D. Sangerman; Beneficial Illinois d/b/a Beneficial Mortgage Co. of Illinois; HSBC Finance Corporation; United States of America; U.S. Bank National Association; Unknown Owners and Non-Record Claimants, DEFENDANT(S)
15 CH 12583

NOTICE OF PUBLICATION
NOTICE IS GIVEN TO YOU: JAE SANGERMAN; RICHARD D. SANGERMAN; Beneficial Illinois d/b/a Beneficial Mortgage Co. of Illinois; HSBC Finance Corporation; United States of America; U.S. Bank National Association; UNKNOWN OWNERS AND NON-RECORD CLAIMANTS; defendants, that this case has been commenced in this Court against you and other defendants, asking for the foreclosure of a certain Mortgage conveying the premises described as follows, to wit: Lot 12 in Lembecke resubdivision of Lot 1 in Lembecke Addition, a subdivision of Lot 6 (except the North 50 feet of the East 100 feet and except the West 52 feet of the North 116 feet) in Block 45 in Sheffield Addition in Section 29, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois. Commonly known as: 2740 N. Greenvue Avenue, Chicago, IL 60614 and which said mortgage was made by, Richard D Sangerman and Jae Sangerman, husband and wife; Mortgageor(s), to Mortgage Electronic Registration Systems, Inc. as nominee for U.S. Bank National Association; Mortgagee, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 053144208; and for other relief. UNLESS YOU file your answer or otherwise file your appearance in this case in the Office of the Clerk of this County, 50 W. Washington, Chicago, IL 60602 on or before NOVEMBER 20, 2015 A JUDGMENT OR DECREE BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED IN THE COMPLAINT.

RANDALL S. MILLER & ASSOCIATES, LLC Attorneys for Plaintiff 120 North LaSalle Street, Suite 1140, Chicago, IL 60602
Phone: (312) 239-3432 Fax: (312) 284-4820
Attorney No: 6238055
File No: 151L00202-1
NOTE: Pursuant to the Fair Debt Collection Practices Act you are advised that this firm may be deemed to be a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

15 CH 12583

KOZENY & MCCUBBIN ILLINOIS, LLC. (6313238) Attorneys 105 W. Adams, Suite 1850 Chicago, IL 60603 STATE OF ILLINOIS, COUNTY OF Cook, ss. AI IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION, BANK OF AMERICA, N.A., Plaintiff, vs. LAURA BAINES, STATE OF ILLINOIS, UNKNOWN OWNERS-TENANTS AND NON-RECORD CLAIMANTS et. al., Defendants, Case No. 15 CH 13136

The requisite affidavit for publication having been filed, notice is hereby given to you: UNKNOWN OWNERS-TENANTS AND NON-RECORD CLAIMANTS, defendants in the above entitled suit has been commenced in the IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION, by the said plaintiff against you and other defendants, praying for the foreclosure of a certain Mortgage conveying the premises described as follows, to-wit: LOT 20 IN BLOCK 2 IN KEENEY'S HIGHLAND ADDITION TO AUSTIN, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: 16-04-102-020-0000. Commonly known as: 1517 North Linder Avenue, Chicago, IL 60651, and which said mortgage was made by LAURA BAINES, as Mortgageor(s) to Mortgage Electronic Registration Systems, Inc., as nominee for Wintrust Mortgage Corporation, an Illinois Corporation, as Mortgagee, and recorded as document number 0933512161, and the present owner(s) of the property being LAURA BAINES, and for other relief: that summons was duly issued out of said Court against you as provided by law, and that the said suit is now pending.

Now, therefore, unless you, the said above named defendants, file your answer to the Complaint in the said suit or otherwise make your appearance therein, IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION, Richard J Daley Center, 50 W. Washington, Room 802, Chicago, IL 60602 on or before NOVEMBER 20, 2015 default may be entered against you at any time after that day and a Judgment entered in accordance with the prayer of said Complaint.Dated, Chicago, Illinois, Clerk of the Cook County Circuit Court.

THIS IS AN ATTEMPT TO COLLECT A DEBT PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Last known addresses: Defendant Address: 1517 North Linder Avenue, Chicago, IL 60651

15 CH 13136

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

Legal Notice Cont'd.

-v.-
09 CH 42594
2642 W CHICAGO AVE UNIT 4 CHICAGO, IL 60622

OLENA KOVALENKO, ANDRE KOVALENKO AKA ANDRI KOVALENKO AKA ANDREI KOVALENKO, 2642 WEST CHICAGO CONDOMINIUM ASSOCIATION Defendants

NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 21, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 24, 2015, 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: UNIT 4 IN THE 2642 WEST CHICAGO CONDOMINIUMS AS DELINEATED ON A PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOT 31 IN BLOCK 2 IN JAMES M. HILL'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, EXCEPTING THEREFROM PARCEL (SPACE C) WHICH IS A PARCEL OF LAND LYING ABOVE A HORIZONTAL PLANE AT ELEVATION +19.67 FEET CHICAGO CITY DATUM AND LYING BELOW A HORIZONTAL PLANE AT ELEVATION 33.92 FEET CHICAGO CITY DATUM, DESCRIBED AS FOLLOWS: BEGINNING AT THE POINT 0.06 FEET WEST AND ON LINE OF THE SOUTHWEST CORNER OF LOT 31, THENCE NORTH, A DISTANCE OF 46.75 FEET; THENCE EAST, A DISTANCE OF 6.50 FEET; THENCE NORTH, A DISTANCE OF 11.83 FEET; THENCE WEST, A DISTANCE OF 6.50 FEET; THENCE NORTH, A DISTANCE OF 26.67 FEET; THENCE EAST, A DISTANCE OF 17.24 FEET; THENCE SOUTH, A DISTANCE OF 16.28 FEET; THENCE EAST, A DISTANCE OF 3.59 FEET; THENCE SOUTH, A DISTANCE OF 5.42 FEET; THENCE WEST, A DISTANCE OF 0.58 FEET; THENCE SOUTH, A DISTANCE OF 3.42 FEET; THENCE EAST, A DISTANCE OF 4.73 FEET; THENCE SOUTH, A DISTANCE OF 29.37 FEET; THENCE WEST, A DISTANCE OF 4.60 FEET; THENCE SOUTH, A DISTANCE OF 24.90 FEET; THENCE WEST, A DISTANCE OF 1.66 FEET; THENCE SOUTH, A DISTANCE OF 5.95 FEET; THENCE WEST, A DISTANCE OF 18.73 FEET, TO THE POINT OF BEGINNING; WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0628310114, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS. PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF P-1, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID. IN COOK COUNTY, ILLINOIS.

Commonly known as 2642 W CHICAGO AVE UNIT 4, CHICAGO, IL 60622
Property Index No. 16-01-427-042-1003.
The real estate is improved with a single unit dwelling.
The judgment amount was \$430,512.36.
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: HEAVNER, BEYERS & MIHLAR, LLC, 111 East Main Street, DECATUR, IL 62523, (217) 422-1719
If the sale is not confirmed for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price paid. The Purchaser shall have no further recourse against the Mortgageor, the Mortgagee or the Mortgagee's attorney. 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.
HEAVNER, BEYERS & MIHLAR, LLC 111 East Main Street, DECATUR, IL 62523 (217) 422-1719
Attorney Code. 40387
Case Number: 12 CH 35180
TJSC#: 35-14682
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.

12 CH 35180

21212121

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1, BY CALIBER HOME LOANS, INC., FKA VERICREST FINANCIAL, INC., AS ITS ATTORNEY IN FACT Plaintiff,

-v.-
JOHN KAREOTES, 175 EAST DELAWARE PLACE HOMEOWNERS ASSOCIATION Defendants
10 CH 09142 RELATED TO CASE NO. 08 CH 41009
6118 WEST WELLINGTON AVENUE Chicago, IL 60634
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on June 26, 2014, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 13, 2015, 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 EAST 1/2 OF LOT 40 AND ALL OF LOT 41 IN BLOCK 4 IN ARMSTRONG'S BELMONT AVENUE SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST

12 CH 35180
175 E. Delaware Pl., Unit 6608 Chicago, IL 60611
NOTICE OF SALE

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1, BY CALIBER HOME LOANS, INC., FKA VERICREST FINANCIAL, INC., AS ITS ATTORNEY IN FACT Plaintiff,

Legal Notice Cont'd.

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on June 22, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 2, 2015, 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: Unit Number 6608, of the 175 East Delaware Place Condominium, as delineated on Survey of the following described Parcels of real estate (hereinafter referred to collectively as Parcel) parts of land, property and space below at and above the surface of the Earth, located within the boundaries projected vertically upward and downward from the surface of the Earth, a Parcel of land comprised of Lot 17 (EXCEPT the East 16 feet thereof and all Lots 18 to 28, inclusive, in Lake Shore Drive Addition to Chicago, a Subdivision of part of Blocks 14 and 20 in Canal Trustees' Subdivision of the South Fractional 1/4 of Fractional Section 3, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, also Lots 1 to 4, inclusive, in County Clerk's Division of the Lincoln Park Boulevard in the Canal Trustee's Subdivision of the South Fractional 1/4 of Fractional Section 3, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, conveyed by Deed dated July 27, 1973 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on July 30, 1973 as Document Number 22418957, from John Hancock Mutual Life Insurance Company, a Corporation of Massachusetts, to LaSalle National Bank, a National Banking Association, not individually but as Trustee under Trust Agreement dated February 15, 1973 known as Trust Number 45450, which Survey is attached as Exhibit "A" to Declaration of Condominium Ownership, Easements, Covenants and Restrictions and By-Laws for 175 East Delaware Place, Chicago, Illinois, made by LaSalle National Bank, a National Banking Association, as Trustee under Trust Agreement dated February 15, 1973 known as Trust Number 45450 and recorded August 10, 1973 in the Office of the Recorder of Deeds of Cook County, Illinois, as Document Number 22434263; together with its undivided .20412 per cent interest in said Parcel (EXCEPTING from said Parcel all the property and space comprising all the units thereof as defined and set forth in said Declaration and Survey), all in Cook County, Illinois.

Commonly known as 175 E. Delaware Pl., Unit 6608, Chicago, IL 60611
Property Index No. 17-03-220-020-1409.

The real estate is improved with a residential condominium. The judgment amount was \$900,770.36.

Sale terms: 25% of the bid amount, 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, shall be paid in certified funds immediately by the highest and best bidder at the conclusion of the sale. The certified check must be made payable to The Judicial Sales Corporation. 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: HEAVNER, BEYERS & MIHLAR, LLC, 111 East Main Street, DECATUR, IL 62523, (217) 422-1719
If the sale is not confirmed for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price paid. The Purchaser shall have no further recourse against the Mortgageor, the Mortgagee or the Mortgagee's attorney. 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.
HEAVNER, BEYERS & MIHLAR, LLC 111 East Main Street, DECATUR, IL 62523 (217) 422-1719
Attorney Code. 40387
Case Number: 12 CH 35180
TJSC#: 35-14682
NOTE: Pursuant

‘Little Shop of Horrors’ playing on big screen to celebrate Halloween

The public is invited to celebrate Halloween with a free screening of “Little Shop of Horrors” at 6:30 p.m. Saturday in the Jay Pritzker Pavilion at Millennium Park, 201 E. Randolph St.

Guests may take a seat at the pavilion or picnic on the lawn as the movie is presented on a 40-foot LED screen. Food and beverage from Goose Island will be available for purchase.

The 1986 movie follows a nerdy florist who finds his chance for success and romance with the help of a giant, man-eating plant that demands to be fed. The family friendly American rock musical and horror-comedy film stars Rick Moranis, Ellen Greene, Vincent Gardenia and Steve Martin. The film lasts 94 minutes and is rated PG-13. For more information call 312-742-1168.

CLASSIFIEDS

Legal Notice Cont'd.

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: KLUEVER & PLATT, LLC, 65 EAST WACKER PLACE, SUITE 2300, CHICAGO, IL 60601, (312) 236-0077 Please refer to file number SPSL.0157. 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.

KLUEVER & PLATT, LLC
65 EAST WACKER PLACE, SUITE 2300 CHICAGO, IL 60601 (312) 236-0077
Attorney File No. SPSL.0157
Case Number: 11 CH 015496
TJSC#: 35-14712

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.

11 CH 015496

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION Reverse Mortgage Solutions, Inc. PLAINTIFF VS
Gerald P Nordgren, solely as special representative for Mickey A. Hatfield (Deceased); Shirley King; Unknown Heirs and Legatees of Mickey A. Hatfield (Deceased); Unknown Owners and Non-Record Claimants, DEFENDANT(S)
15 CH 8073
NOTICE OF PUBLICATION
NOTICE IS GIVEN TO YOU: Gerald P Nordgren, solely as special representative for Mickey A. Hatfield (Deceased); Shirley King; UNKNOWN HEIRS AND LEGATEES OF MICKEY A. HATFIELD (DECEASED); UNKNOWN OWNERS AND NON-RECORD CLAIMANTS; defendants, that this case has been commenced in this Court against you and other defendants, asking for the foreclosure of a certain Mortgage conveying the premises described as follows, to wit: Parcel 1: The North 19.42 feet of the South 38.84 feet of that part of Lot 16 lying North of a line drawn at right angles to the East line thereof from a point on said East line 35.50 feet North of the South East corner of said Lot 16 in block 21 in W.F. Kaiser and Company's Arcadia Terrace, a subdivision in the South East ~ of Section 1, Township 40 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois. Parcel 2: The West 9 feet of the East 21.50 feet of the North 25 feet of Lot 16 in block 21 in W.F. Kaiser and Company's Arcadia Terrace Aforesaid: Parcel 3: Easements as set forth in the Declaration of Easement and Exhibit "1" thereto attached dated July 10, 1961 and recorded July 24, 1961 as document No. 18225268 made by Aidan Incorporated, a Corporation of Illinois, and as created by deed from Margaret Nittl to La Salle Bank, a National Banking Association, as Trustee under trust agreement dated July 17, 1961 known as Trust No. 28226, dated July 17, 1961, and recorded October 4, 1961 as document No. 18297774, for the benefit of parcel 1, aforesaid for Ingress and Egress over and across the West 10 feet and the East 5 feet (except the North 8 feet of the East 2 feet thereof) and the East 39.50 feet to the North 25 feet of Lot 16 (except those parts falling in parcel 1), in block 21 in W.F. Kaiser and Company's Arcadia Terrace aforesaid, in Cook County, Illinois.

Commonly known as: 2540 W. Bryn Mawr Avenue, Unit C, Chicago, IL 60659 and which said mortgage was made by, Mickey A. Hatfield, unmarried; Mortgagor(s), to Urban Financial Group; Mortgagee, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 0908517040; and for other relief. UNLESS YOU file your answer or otherwise file your appearance in this case in the Office of the Clerk of this County, 50 W. Washington, Chicago, IL 60602 on or before NOVEMBER 13, 2015
A JUDGMENT OR DECREE BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED IN THE COMPLAINT.
RANDALL S. MILLER & ASSOCIATES, LLC
Attorneys for Plaintiff
120 North LaSalle Street, Suite 1140, Chicago, IL 60602 Phone: (312) 239-3432 Fax: (312) 284-4820
Attorney No: 6314883
File No: 15IL00283-1
NOTE: Pursuant to the Fair Debt Collection Practices Act you are advised that this firm may be deemed to be a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

15 CH 8073
IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION THE NORTHERN TRUST COMPANY, Plaintiff, -v-
EDGAR V. ALDANA, ESTHER M. ALDANA, MB FINANCIAL BANK, N.A., UNKNOWN OWNERS AND NON-RECORD CLAIMANTS
Defendants
15 CH 6018
4642 W. WRIGHTWOOD AVE. 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 July 13, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 17, 2015, 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 EAST 7 FEET OF LOT 22 AND THE WEST 24 FEET OF LOT 23, IN BLOCK 11 S.S. HAYES KELVIN GROVE ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 4642 W. WRIGHTWOOD AVE., Chicago, IL 60639

Legal Notice Cont'd.

Property Index No. 13-27-309-020-0000. The real estate is improved with a single family residence. The judgment amount was \$248,227.59.

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 (HOME-OWNER), 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: HAUSELMAN, RAPPIN & OLSWANG, LTD., 29 E. Madison, Ste.950, CHICAGO, IL 60602, (312) 372-2020 Please refer to file number 15-5300-316. 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.

HAUSELMAN, RAPPIN & OLSWANG, LTD.
29 E. Madison, Ste.950 CHICAGO, IL 60602 (312) 372-2020
Attorney File No. 15-5300-316
Attorney Code. 4452
Case Number: 15 CH 6018
TJSC#: 35-10372

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 6018
IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE OF THE LEHMAN BROTHERS SMALL BALANCE COMMERCIAL MORTGAGE PASS-THROUGH CERTIFICATES, 2007-3, AS SUCCESSOR IN INTEREST TO GREENPOINT MORTGAGE FUNDING, INC. Plaintiff, -v-
VIMMI HANDA, CHICAGO TITLE LAND TRUST COMPANY, MARK L. KASS, MICHAEL CUNNINGHAM, UNKNOWN OCCUPANTS, UNKNOWN TENANTS, AND NON-RECORD CLAIMANTS
Defendants
09 CH 16778
3220 N. SHEFFIELD AVENUE Chicago, IL 60657
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 21, 2015, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 24, 2015, 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 33 IN BLOCK 5 IN BAXTER'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 3220 N. SHEFFIELD AVENUE, Chicago, IL 60657

Property Index No. 14-20-424-036-0000. The real estate is improved with a mixed-use commercial / residential property. The judgment amount was \$1,035,272.38.

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.

15 CH 6018

Legal Notice Cont'd.

tion 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 (HOME-OWNER), 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: MAURICE WUTSCHER LLP, 105 W. MADISON STREET, 18TH FLOOR, Chicago, IL 60602, (312) 416-6170

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.

MAURICE WUTSCHER LLP
105 W. MADISON STREET, 18TH FLOOR Chicago, IL 60602 (312) 416-6170
Attorney Code. 48281
Case Number: 09 CH 16778
TJSC#: 35-12773

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.

09 CH 16778

F13010034 WELLS
IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT, CHANCERY DIVISION Wells Fargo Bank, N.A. Plaintiff, CASE NO. 13 CH 3678 vs.
1753 North Lockwood Avenue, Chicago, Illinois 60639
Geraldine Blanton; Airion Blake; Austin Bank of Chicago as Trustee under the provisions of a Trust Agreement dated the 5th day of March, 1993 and known as Trust Number 6947; Unknown Beneficiaries of Trust Agreement dated the 5th day of March, 1993 and known as Trust Number 6947; Unknown Owners and Non-Record Claimants
Swanson Jr. Calendar 55
Defendants.
NOTICE FOR PUBLICATION
The requisite affidavit for publication having been filed, notice is hereby given you, Unknown Beneficiaries of Trust Agreement dated the 5th day of March, 1993 and known as Trust Number 6947 and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, defendants in the above entitled cause, that suit has been commenced against you and other defendants in the Circuit Court for the Judicial Circuit by said plaintiff praying for the foreclosure of a certain mortgage conveying the premises described as follows, to wit: LOT 38 IN BLOCK 2 IN ULLMAN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 AND THE WEST 1/3 OF THE SOUTH 20 ACRES OF THE WEST 26.60 CHAINS OF THE SOUTHEAST 1/4, ALL IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property Address: 1753 North Lockwood Avenue, Chicago, IL 60639
P.I.N.: 13-33-317-003-0000

Said property is commonly known as 1753 North Lockwood Avenue, Chicago, Illinois 60639, and which said mortgage(s) was/were made by Austin Bank of Chicago, as Trustee under the provisions of a Trust Agreement dated the 5th day of March, 1993, and known as Trust Number 6947 and recorded in the Office of the Recorder of Deeds as Document Number 0020446225 and for other relief; that Summons was duly issued out of the above Court against you as provided by law and that said suit is now pending.

NOW THEREFORE, unless you, the said above named defendants, file your answer to the complaint in the said suit or otherwise make your appearance therein, in the Office of the Clerk of the Court at Cook County on or before November 13, 2015 a default may be taken against you at any time after that date and a Judgment entered in accordance with the prayer of said complaint.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Steven C. Lindberg
ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120 Naperville, IL 60563-4947 630-453-6960 866-402-8661 630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232
PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Swanson Jr. Calendar 55
Defendants.
NOTICE FOR PUBLICATION
The requisite affidavit for publication having been filed, notice is hereby given you, Unknown Beneficiaries of Trust Agreement dated the 5th day of March, 1993 and known as Trust Number 6947 and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, defendants in the above entitled cause, that suit has been commenced against you and other defendants in the Circuit Court for the Judicial Circuit by said plaintiff praying for the foreclosure of a certain mortgage conveying the premises described as follows, to wit: LOT 38 IN BLOCK 2 IN ULLMAN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 AND THE WEST 1/3 OF THE SOUTH 20 ACRES OF THE WEST 26.60 CHAINS OF THE SOUTHEAST 1/4, ALL IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property Address: 1753 North Lockwood Avenue, Chicago, IL 60639
P.I.N.: 13-33-317-003-0000

Said property is commonly known as 1753 North Lockwood Avenue, Chicago, Illinois 60639, and which said mortgage(s) was/were made by Austin Bank of Chicago, as Trustee under the provisions of a Trust Agreement dated the 5th day of March, 1993, and known as Trust Number 6947 and recorded in the Office of the Recorder of Deeds as Document Number 0020446225 and for other relief; that Summons was duly issued out of the above Court against you as provided by law and that said suit is now pending.

NOW THEREFORE, unless you, the said above named defendants, file your answer to the complaint in the said suit or otherwise make your appearance therein, in the Office of the Clerk of the Court at Cook County on or before November 13, 2015 a default may be taken against you at any time after that date and a Judgment entered in accordance with the prayer of said complaint.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Steven C. Lindberg
ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120 Naperville, IL 60563-4947 630-453-6960 866-402-8661 630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232
PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Swanson Jr. Calendar 55
Defendants.
NOTICE FOR PUBLICATION
The requisite affidavit for publication having been filed, notice is hereby given you, Unknown Beneficiaries of Trust Agreement dated the 5th day of March, 1993 and known as Trust Number 6947 and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, defendants in the above entitled cause, that suit has been commenced against you and other defendants in the Circuit Court for the Judicial Circuit by said plaintiff praying for the foreclosure of a certain mortgage conveying the premises described as follows, to wit: LOT 38 IN BLOCK 2 IN ULLMAN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 AND THE WEST 1/3 OF THE SOUTH 20 ACRES OF THE WEST 26.60 CHAINS OF THE SOUTHEAST 1/4, ALL IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property Address: 1753 North Lockwood Avenue, Chicago, IL 60639
P.I.N.: 13-33-317-003-0000

Said property is commonly known as 1753 North Lockwood Avenue, Chicago, Illinois 60639, and which said mortgage(s) was/were made by Austin Bank of Chicago, as Trustee under the provisions of a Trust Agreement dated the 5th day of March, 1993, and known as Trust Number 6947 and recorded in the Office of the Recorder of Deeds as Document Number 0020446225 and for other relief; that Summons was duly issued out of the above Court against you as provided by law and that said suit is now pending.

NOW THEREFORE, unless you, the said above named defendants, file your answer to the complaint in the said suit or otherwise make your appearance therein, in the Office of the Clerk of the Court at Cook County on or before November 13, 2015 a default may be taken against you at any time after that date and a Judgment entered in accordance with the prayer of said complaint.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Steven C. Lindberg
ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120 Naperville, IL 60563-4947 630-453-6960 866-402-8661 630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232
PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Swanson Jr. Calendar 55
Defendants.
NOTICE FOR PUBLICATION
The requisite affidavit for publication having been filed, notice is hereby given you, Unknown Beneficiaries of Trust Agreement dated the 5th day of March, 1993 and known as Trust Number 6947 and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, defendants in the above entitled cause, that suit has been commenced against you and other defendants in the Circuit Court for the Judicial Circuit by said plaintiff praying for the foreclosure of a certain mortgage conveying the premises described as follows, to wit: LOT 38 IN BLOCK 2 IN ULLMAN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 AND THE WEST 1/3 OF THE SOUTH 20 ACRES OF THE WEST 26.60 CHAINS OF THE SOUTHEAST 1/4, ALL IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property Address: 1753 North Lockwood Avenue, Chicago, IL 60639
P.I.N.: 13-33-317-003-0000

Said property is commonly known as 1753 North Lockwood Avenue, Chicago, Illinois 60639, and which said mortgage(s) was/were made by Austin Bank of Chicago, as Trustee under the provisions of a Trust Agreement dated the 5th day of March, 1993, and known as Trust Number 6947 and recorded in the Office of the Recorder of Deeds as Document Number 0020446225 and for other relief; that Summons was duly issued out of the above Court against you as provided by law and that said suit is now pending.

NOW THEREFORE, unless you, the said above named defendants, file your answer to the complaint in the said suit or otherwise make your appearance therein, in the Office of the Clerk of the Court at Cook County on or before November 13, 2015 a default may be taken against you at any time after that date and a Judgment entered in accordance with the prayer of said complaint.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Steven C. Lindberg
ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120 Naperville, IL 60563-4947 630-453-6960 866-402-8661 630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232
PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

13 CH 3678

14141414

CTA 4G project on track for 2015 completion

BY JORDAN WATKINS
Columbia Chronicle

Expanded wireless coverage means Chicago Transit Authority [CTA] riders will no longer have to worry about wrapping up phone calls and quickly finishing text messages before entering the subway.

The CTA announced Oct. 15 it has completed the first phase of a project aiming to bring 4G wireless coverage to CTA subways.

Contractors working for the CTA completed the first phase of the project—activating 4G service along a 1.2-mile stretch of the Blue Line between the Logan Square and Belmont stops—earlier this month. CTA spokesman Jeff Tolman said he expects the project to be completed by the end of 2015.

“It will be done in phases,” Tolman said. “All 22 miles of CTA subway will have 4G wireless capability.”

The CTA could not provide specific details regarding which phases it will complete next or when the rest of the project will be done, but Tolman said the CTA is confident customers will have 4G signal throughout the system by the end of the year.

Tolman said the project covers all tunnels, mezzanines and platforms CTA riders and personnel utilize.

“It’s definitely a customer convenience,” Tolman said. “It improves the customer experience.”

The CTA also expects the project to improve safety on trains and stations by improving communications between customers and personnel with emergency responders.

The \$32.5 million project is funded entirely by the four major wireless carriers: AT&T, Sprint, T-Mobile and Verizon. The deal was brokered by the Chicago Infrastructure Trust, which Mayor Rahm Emanuel created in 2012 to help provide alternative funding for major projects, Emanuel said in a Jan. 30 press release.

When the project is fully implemented, Chicago will be the largest city in North America with full 4G coverage throughout its subway system, the release stated.

“The addition of 4G coverage will ensure that CTA passengers benefit from dependable data service while riding the subway,” Emanuel said in the release. “This is part of the city’s ongoing efforts to invest in 21st-century technology for Chicago’s world-class transit system and expand economic opportunity for more Chicagoans throughout the city.”

Cellular service reaches devices in the subway through a distributed antenna system, said AT&T spokesman Phil Hayes.

“The old [antenna] system was 3G technology [and] was congested many hours of the day,” Hayes said. “The New DAS system supports all the technologies AT&T offers. Every AT&T customer that rides the CTA train system will recognize the improvement once the network is completely upgraded.”

Ola Broysiewicz, a student at Walter Payton College Preparatory High School, said she is looking forward to the project’s completion and being able to use her phone in the subway at any given time.

“It’s really annoying because I would always try to text,” she said. “Now I’ll be able to.”

Megan Perrero, a freshman at Columbia College, said she will appreciate having Internet access in stations.

“I think having Google Maps tell you where you want to go and still have the directions will be really cool,” Perrero said

“It’s [also] nice to be able to call someone or be on your phone so people don’t come up and talk to you.”

The deal was brokered by the Chicago Infrastructure Trust, which Mayor Rahm Emanuel created in 2012 to help provide alternative funding for major projects, Emanuel said in a Jan. 30 press release.

When the project is fully implemented, Chicago will be the largest city in North America with full 4G coverage throughout its subway system, the release stated.

“The addition of 4G coverage will ensure that CTA passengers benefit from dependable data service while riding the subway,” Emanuel said in the release. “This is part of the city’s ongoing efforts to invest in 21st-century technology for Chicago’s world-class transit system and expand economic opportunity for more Chicagoans throughout the city.”

Cellular service reaches devices in the subway through a distributed antenna system, said AT&T spokesman Phil Hayes.

“The old [antenna] system was 3G technology [and] was congested many hours of the day,” Hayes said. “The New DAS system supports all the technologies AT&T offers. Every AT&T customer that rides the CTA train system will recognize the improvement once the network is completely upgraded.”

Ola Broysiewicz, a student at Walter Payton College Preparatory High School, said she is looking forward to the project’s completion and being able to use her phone in the subway at any given time.

“It’s really annoying because I would always try to text,” she said. “Now I’ll be able to.”

Megan Perrero, a freshman at Columbia College, said she will appreciate having Internet access in stations.

“I think having Google Maps tell you where you want to go and still have the directions will be really cool,” Perrero said

“It’s [also] nice to be able to call someone or be on your phone so people don’t come up and talk to you.”

STRICTLY LIMITED ENGAGEMENT
AT THE ROYAL GEORGE THEATRE

HERSHEY
FELDER as
IRVING
BERLIN

PERFORMANCES BEGIN OCTOBER 30TH
THROUGH DECEMBER 6TH ONLY!
TICKETS 312-988-9000 www.ticketmaster.com

It's Time to Get Ready
for the 2015
Holiday Shopping Season.

Advertise in the News Star,
call 773-465-9700 for Rates and Dates.

URBAN SEARCH of Chicago 312.337.2400

• OPEN SATURDAY 10 - 12:30 ONE BEDROOM WITH GARAGE •



THE NEWPORT - NOW \$125,000

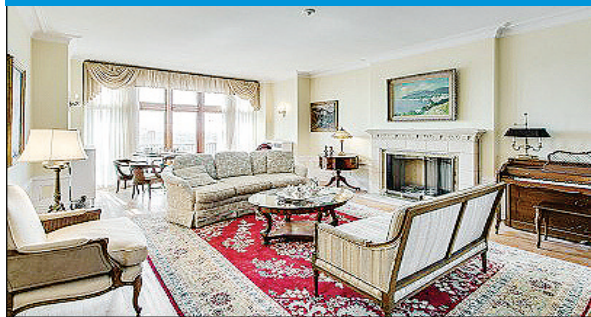
This high floor north tower condominium at *The Newport*, 4800 South Chicago Beach Drive, has spectacular city and lake views, and a dining "L" as well as new engineered wood floors. Updates include a pass-through to the kitchen and a bath with newer vanity, sink top and mirrors. The full service building has an indoor swimming pool, 24-hour doormen, on-site management and a shuttle bus that transports residents around the Hyde Park neighborhood. The garage space is included in the purchase price.

• TOO NEW TO PICTURE WOODLAWN HOUSE FOR RENT •

6603 SOUTH UNIVERSITY - \$2,400 PER MONTH

City rental living at its finest! This recently rehabbed single-family home is just blocks from the University of Chicago campus, nestled in the heart of Woodlawn on a quiet, tree-lined street. The house has four bedrooms and three full bathrooms with marble and jacuzzi tubs. The gourmet kitchen has an open-concept with stainless steel appliances and granite floors and counter tops. The first and second floors are hardwood, and the basement is finished with tile and carpet. Entertain on the back deck, in the yard or enjoy a quiet evening on the upper deck, situated off the master bedroom and featuring a pergola and raised planters. Other amenities include security shutters, a 2-car garage, built-in surround sound, a basement family room and a laundry room. Woodlawn is thriving, and the house is perfectly situated to the University of Chicago Charter School campus, coffee shops and CTA/Metra/Divvy stations.

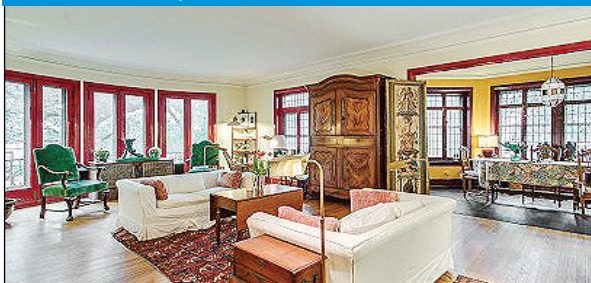
• OPEN SUNDAY 11 - 1 PRICE REDUCTION! •



5421 SOUTH CORNELL - NOW \$329,000

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.

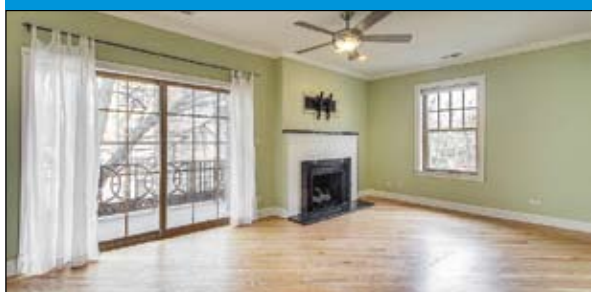
• OPEN SATURDAY 11 - 12:30 PRICE REDUCTION! GLORIOUS 4,000 SQ.FT. CONDOMINIUM •



1200 EAST MADISON PARK - NOW \$750,000

This luxurious vintage Madison Park residence - with four bedrooms and three full updated baths - is a condominium with the space, floor plan and "feel" of a single family house. There are Madison Park views from nearly every window and a private balcony overlooks the park. Ten oversize rooms include a side-by-side living room and formal dining room which both access a heated solarium. An exceptionally gracious foyer has a vaulted ceiling and lovely decorative plaster. There is both a full bath and a sitting room in the master bedroom suite. A huge modern kitchen, with floor-to-ceiling built-in cabinetry, has a double sink, granite counters and a Sub Zero refrigerator, Garland stove and Miele dishwasher. This stunning apartment is enhanced by many original leaded glass windows and there is tremendous closet space. Two parking spaces in the park.

• BEAUTIFUL THREE BEDROOM •



5343 SOUTH HARPER - NOW \$279,000

In beautiful condition, this second floor condominium has two full baths, hardwood floors throughout and a ventless gas fireplace in the living room. The kitchen, with a long island granite counter top, has great work/prep space as well as stainless steel appliances and a washer and dryer. The residence has gas forced air heat and central air conditioning. There is a private balcony. Only steps to shopping, new restaurants and the Hyde Park theater. This apartment is also available for rent at \$2,100 per month.

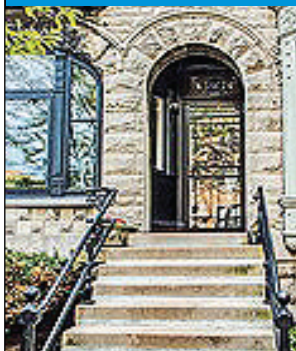
• OPEN SUNDAY 2 - 4 HISTORIC BRONZEVILLE HOUSE •



459 EAST OAKWOOD - NOW \$327,000

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.

• OPEN SATURDAY 11 - 12:30 FABULOUS GREYSTONE •



5403 SOUTH DORCHESTER - \$550,000

This classic Hyde Park 1880's grey-stone exudes vintage charm. The four bedroom home retains exquisite original stained glass windows, a beveled glass door, fireplaces and a private backyard. The main level has a beautiful living room, a separate dining room and an open kitchen with a breakfast room. Perfectly located near schools, parks, shopping and the University of Chicago campus.

• ELEGANT TWO BEDROOM •



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.

• CORNELL VILLAGE TWO BEDROOM •



5201 SOUTH CORNELL - \$130,000

This incredibly sunny, two bedroom, two bath East Hyde Park *Cornell Village* condominium is in beautiful condition. The open floor plan enhances the spaciousness of this home. The updated kitchen, with granite counters and stainless steel appliances, is opened to the dining area. Sliding glass doors lead to the oversize private balcony overlooking the outdoor pool. There are wood laminate floors throughout the main areas, neutral carpet in the bedrooms, vertical blinds throughout, central air conditioning and copious closet space. The updated baths include an en-suite master bathroom and dressing room with double closets. One garage space is included in the purchase price. Fantastic location - steps from transportation, shopping and entertainment.

• OPEN SATURDAY 12:30 - 2 PRICE REDUCTION! •



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 back porch.

• TWO BEDROOM WITH PARKING •



THE NEWPORT - \$160,000

This lovely East Hyde Park two bedroom corner apartment in *The Newport* condominium is in move-in condition. There is newer neutral carpeting throughout and the baths are ceramic tiled. The unobstructed views - east, south and west - are enhanced by the newer windows. *The Newport* is a full amenity building. There is on-site management, an exercise room, an indoor swimming pool with sauna, a dry cleaners and 24-hour doormen. Garage parking for one car is included.

• UNIQUE VINTAGE STUDIO •



1520 EAST 59TH STREET - \$69,500

This oversize vintage studio - in a great University of Chicago campus location - is much larger than a typical studio apartment. In addition to the one large room that one expects to find in a regular studio, this apartment has a separate dining room, a real kitchen and a small room that can be used as either a study or a bedroom. On a third floor, this cooperative has a good deal of natural light. Hardwood floors are covered by carpeting. A private porch is a bonus.

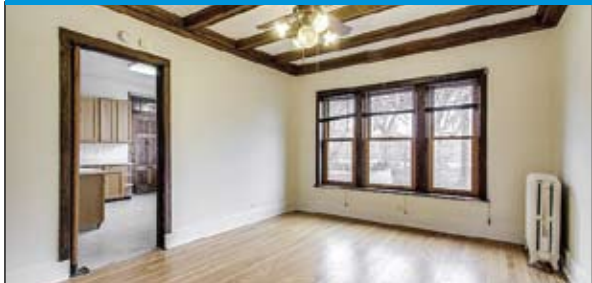
• OPEN SATURDAY 1 - 3 STUNNING CAMPUS DUPLEX •



5707 SOUTH KENWOOD - \$597,000

This grand, spacious and light-filled duplex is all above grade on the first and second floors of the charming, vintage *Kenwood Green* condominium. Two apartments have been combined to create a very special 2,400 square foot home with high ceilings, beautiful woodwork and hardwood floors. This four bedroom, two bath residence has an original mantelpiece over an operational gas-log fire-place. The wonderful, up-to-date kitchen has been renovated and includes in-unit laundry! The desirable campus location is across the street from the Bixler playground and steps to the restaurants and shops on 57th Street.

• 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.

• BRIGHT AND SPACIOUS COOPERATIVE •



5515 SOUTH WOODLAWN - NOW \$320,000

This wonderful sun-lit seven room cooperative, in a vintage building designed in 1892 by renowned Chicago architects Irving and Allen Pond, has a diagonal site plan and contrasting brick colors that give the building special architectural interest. The residence is in superb condition, with three bedrooms, a formal dining room, a library, fabulous baths, a great kitchen and excellent natural light. One garage parking space is included in the price. The campus location is desirable, the building has a lovely yard and pets are welcome.