

# HOW TO FIND OUT IF YOUR BUILDING IS IN FORECLOSURE

The purpose of this guide is to help Cook County renters determine if their building is in foreclosure.

There are three (3) Cook County government websites to visit. Each website provides an important piece of information. All the information provided by these websites is part of the public record and you will not need an account or login to access any of this information.

	Website	Information to Find
1	<b>Cook County Assessor's Office</b> <a href="http://cookcountyassessor.com/">http://cookcountyassessor.com/</a>	Your building's PIN (Property Identification Number also known as an index number)
2	<b>Cook County Recorder of Deeds</b> <a href="http://cookrecorder.com/">http://cookrecorder.com/</a>	Foreclosure notice (the "lis pendens") and the associated foreclosure court case number  NOTE: If this notice is not found, your building is probably not in foreclosure.
3	<b>Cook County Clerk of the Circuit Court</b> <a href="http://www.cookcountyclerkofcourt.org/">http://www.cookcountyclerkofcourt.org/</a>	(optional) Information about the foreclosure case

## Questions?

Please call our Tenants in Foreclosure Help Line: Chicago: (312) 784-3507, Cook County: (855) 207-8374.

## First: Find your building's Property Identification Number (PIN)

Go to the Cook County Assessor's Office website: <http://cookcountyassessor.com>.

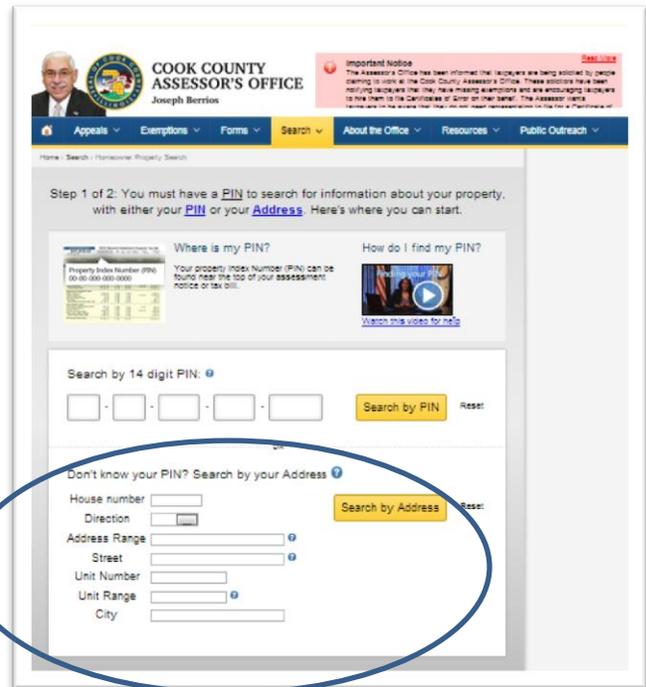
Click on the "I am a Property Owner" button on the home page.



# HOW TO FIND OUT IF YOUR BUILDING IS IN FORECLOSURE

After clicking the link you will be directed to another page (pictured right).

Scroll down to the **“Search by your Address”** section.



Enter your address using the following fields:

House Number

Direction

Street

City

A detailed view of the "Don't know your PIN? Search by your Address" form. The form has a title "Don't know your PIN? Search by your Address" with a question mark icon. It contains several input fields: "House number" with the value "1145", "Direction" with a dropdown menu showing "N", "Address Range" with a question mark icon, "Street" with the value "Austin" and a question mark icon, "Unit Number" with an empty field, "Unit Range" with a question mark icon, and "City" with the value "Chicago". A yellow "Search by Address" button is located to the right of the form. A blue arrow points from the "Search by Address" button in the top image to this button. On the left side, blue arrows point from the labels "House Number", "Direction", "Street", and "City" to their respective input fields.

Then click the **“Search by Address”** button on the right.

# HOW TO FIND OUT IF YOUR BUILDING IS IN FORECLOSURE

After clicking the “Search by Address” button, you will be directed to another page (pictured right) which provides information about the property including the Property Identification Number (PIN).

The PIN is highlighted in yellow.

**Make note of the PIN, you will need it for the next section.**

COOK COUNTY ASSESSOR'S OFFICE  
Joseph Berrios

Important Notice  
The Assessor's Office has been informed that taxpayers are being solicited by people claiming to work at the Cook County Assessor's Office. These solicitors have been notifying taxpayers that they have missing exemptions and are encouraging taxpayers to hire them to file Certificates of Error on their behalf. The Assessor wants taxpayers to be

Step 2 of 2: We've found your PIN! Now you can see information about your property and decide what you'd like to know next.

Property Index Number (PIN)  
00-00-000-000-0000

I received a TAX BILL and/or I want to ensure I have received all of my EXEMPTIONS

I received a NOTICE and/or I have questions about my ESTIMATED MARKET VALUE

Property Data | Exemption History | Appeal History | Certificate Of Error

Property Characteristics

16-05-400-002-0000

Tax Year Property Information

PIN: 16-05-400-002-0000  
Address: 1145 N Austin Blvd  
City: Chicago  
Township: West Chicago  
Property Classification: 3-18  
Square Footage: 9,300 (Land)  
NBHD: 13  
Taxcode: 77001

Assessed Valuation

16054000020000 04/13/2008

If you are having difficulties locating the PIN for your building:

1. Watch the related help video available on the Cook County Assessor's website.
2. Try looking it up on the City News Chicago website at <http://www.newschicago.org/>. You cannot use this option if you are renting a condo.

## What is a PIN?

A PIN (Property Identification Number, also known as an index number) is a numerical code for the legal description of a piece of land as it has been defined for the purposes of real estate taxation. The formatted code points to the property's location on the county's tax maps.

The PIN is a 14-digit number composed of a 10-digit base that is modified for condominiums and leaseholds by adding a four-digit unit suffix. The basic PIN structure is: **AA-SS-BBB-PPP-UUUU**

- AA is the AREA number (sequential township)
- SS is the SUBAREA number (section)
- BBB is the BLOCK number
- PPP is the PARCEL number
- UUUU is the UNIT number for condominiums and leaseholds (zeros in this portion of the PIN indicate non-condo and non-leasehold PINs)

This system uniquely identifies each tax parcel in Cook County and makes it possible for tax map users to quickly locate a parcel on a tax map.

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## Second: Find the foreclosure notice (“lis pendens”) and court case number



Go to the Cook County Recorder of Deeds website: <http://cookrecorder.com/>.

A. From the links at the top, click the “**Search Records**” link.

OR

B. Click the “**SEARCH OUR RECORDS**” shortcut link on the left hand side. This option gets you to the search page one step quicker.

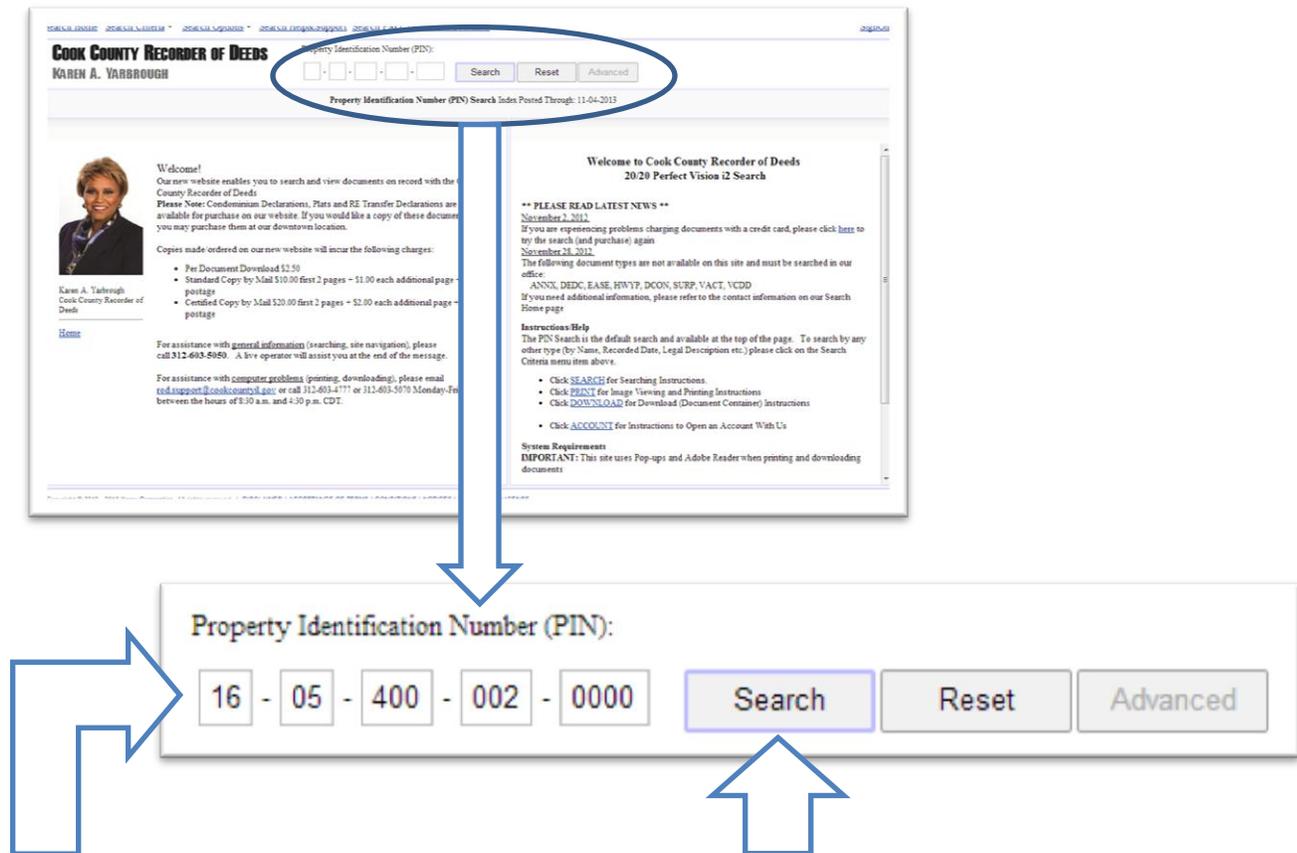


With option A above, there is an intermediary page before getting to the property search page. Click the link that says “**Click here to access the 20/20 Perfect Vision i2 Search Portal.**”

# HOW TO FIND OUT IF YOUR BUILDING IS IN FORECLOSURE

After clicking the link, you will be directed to the **20/20 Perfect Vision i2 Search Portal**, which is the name of the system created to find and view documents on record with the Cook County Recorder of Deeds.

There is a small search form at the top where you can enter your building's PIN.



Enter the Property Identification Number (PIN) that you found in the first section.

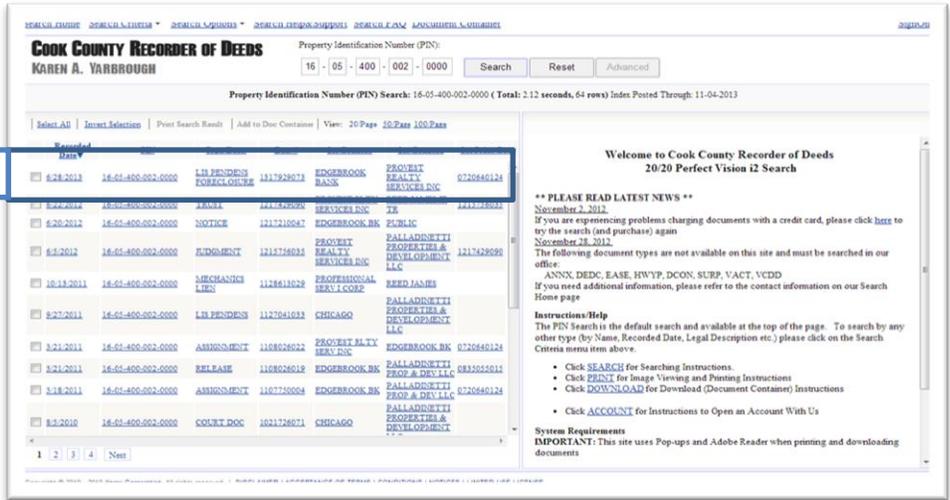
Click the “**Search**” button.

Remember the PIN is a 14-digit number. If you have a 10-digit PIN, and it’s not a condominium, then fill in “0000” (all zeros) for the final four digits.

# HOW TO FIND OUT IF YOUR BUILDING IS IN FORECLOSURE

After clicking the “Search” button, the left side of the web page will update and show a list of documents on record for the building.

Look for a document type called “**LIS PENDENS FORECLOSURE**” (or just “**LIS PENDENS**”).



[6/28/2013](#)    [16-05-400-002-0000](#)    [LIS PENDENS FORECLOSURE](#)    [1317929073](#)    [EDGEBROOK BANK](#)    [PROVEST REALTY SERVICES INC](#)    [0720640124](#)

Click the “**LIS PENDENS FORECLOSURE**” (or “**LIS PENDENS**”) link.

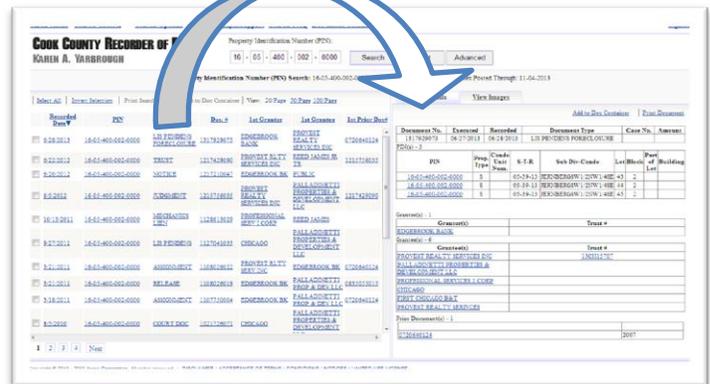
After clicking the link, the right side of the web page will update and show detailed information about the notice.

A “**LIS PENDENS FORECLOSURE**” indicates a foreclosure case. This type of “**LIS PENDENS**” was only recently added (in 2011) by Cook County in response to the foreclosure crisis. Prior to that, just the phrase “**LIS PENDENS**” was used.

If you see any items marked as just “**LIS PENDENS**” (without the word foreclosure), they probably indicate a different kind of case, but you should still review them to confirm.

## Can't Find a *Lis Pendens*?

If you do NOT find any “**LIS PENDENS**” records, associated with your building, then your building is probably not in foreclosure.



### What is a *Lis Pendens*?

*Lis pendens* is Latin for “suit pending.” It is a public notice filed in reference to a specific property, declaring that there is a pending legal action that may affect the title to the property. With foreclosure cases, this notice is filed when the bank initiates the legal process to take over the property.



# HOW TO FIND OUT IF YOUR BUILDING IS IN FORECLOSURE

The right side of **20/20 Perfect Vision i2 Search Portal**, contains detailed information about the “**LIS PENDENS FORECLOSURE**” (or “**LIS PENDENS**”).

**Find the court case number and make note of it, you will need it for the next section.**

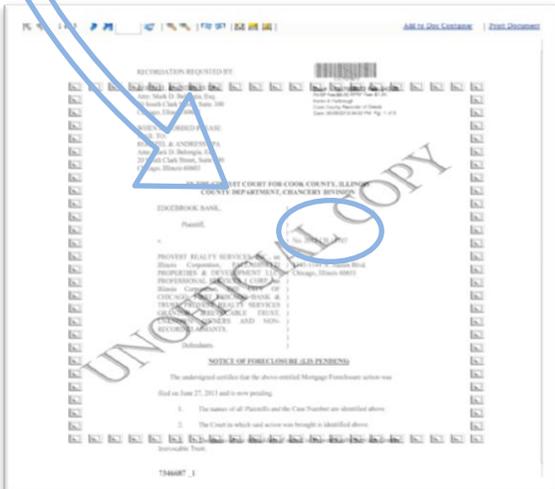
Foreclosure court case numbers will be 2 numbers (representing the year) followed by the letters “CH” and ending with several more numbers. Example: 13CH15707

First try looking in area marked ① under “Case No.”

Next try looking in area marked ② under “Trust #.”

Click the “View Images” tab (area marked ③).

A pop up window will open displaying a picture of the notice (pictured bottom left), which should also include the court case number.



**We highly recommend viewing the document as it is generally the most reliable piece of information.**

The document should state that the notice deals with a foreclosure matter. If it was listed as a “**LIS PENDENS**” without the word foreclosure, you will need to view the document to see if it foreclosure related.

**IMPORTANT:** View the date on the document to confirm when the action (the filing of the notice) took place. This should be the same as the “Date Executed” and may be different than the “Date Recorded.”



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Reviewing information about a court case can be a little intimidating. The information gathered in the next step can be very helpful in understanding the status of the foreclosure case if you know what you are looking for.

If your building is in foreclosure, you should call our FREE Tenants in Foreclosure Help Line: Chicago: (312) 784-3507, Cook County: (855) 207-8374.

We can help you understand your rights and responsibilities during foreclosure.

## Third: Find information about the foreclosure case

Go to the Cook County Clerk of the Circuit Court website: <http://www.cookcountyclerkofcourt.org/>

From the links on the left, hover over the “**Online Case Info**” link, to display additional links. Then click on the “**Full Electronic Docket Search**” link.



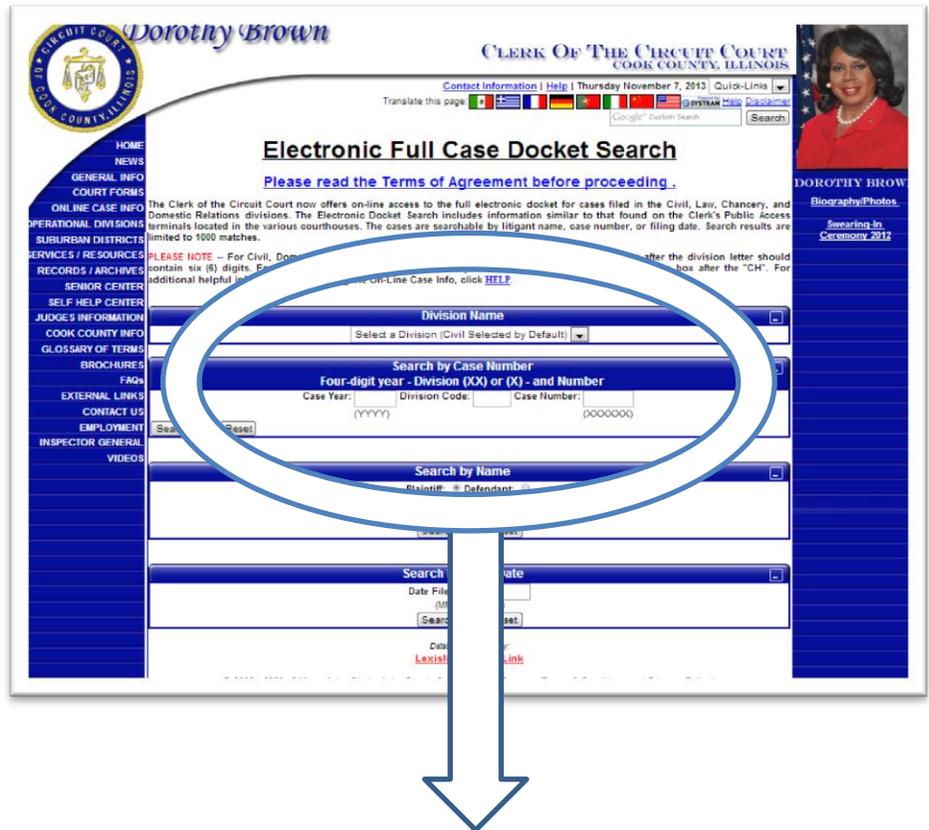
# HOW TO FIND OUT IF YOUR BUILDING IS IN FORECLOSURE

After clicking the link, you will be directed to the docket search page (pictured right).

Use the “Search by Case Number” section to find the case.

Foreclosure court case numbers will be 2 numbers (representing the year) followed by the letters “CH” and ending with several more numbers.

Example: 13CH15707



Division Name  
Chancery

Search by Case Number  
Four-digit year - Division (XX) or (X) - and Number

Case Year: 2013 Division Code: CH Case Number: 15707  
(YYYY) (XXXXXX)

Search Now Reset

1. Choose “Chancery” from the “Division” menu.

2. Enter the 4-digit year indicated by the first 2 numbers in the foreclosure case number.

3. Enter the letters “CH”

4. Enter the ending numbers of the case

It should be 5 numbers.  
Hint: If you get a record not found response, try adding or removing a “0” (zero) at the front.

5. Then click the “Search Now” button.

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After clicking the “**Search Now**” button, you will be directed to another page (pictured right) displaying information about the foreclosure court case.

If you are monitoring the case, the activities (and related dates) that will affect you as a renter are listed here.

NOTE: If you see “(set for motion hearing),” the event has not happened yet. It is scheduled to happen at a future court date.

**Cook County Clerk of the Circuit Court**  
Electronic Docket Search  
Chancery, Domestic/Child Support, Civil and Law Divisions

Case Information Summary for Case Number  
**2013-CH-15707**

Filing Date: 6/27/2013  
Division: Chancery Division  
Judgment Damnum: \$0.00

Case Type:  
District: First Municipal  
Calendar: 60

**Party Information**

<u>Plaintiff(s)</u>	<u>Attorney(s)</u>
EDGERBROOK BANK	ROETZEL & ANDRESS 20 S CLARK ST#300 CHICAGO IL, 60603 (312) 580-1200
ALLADINETTI PROPERTIES DE	

<u>Date of Service</u>	<u>Defendant(s)</u>	<u>Attorney(s)</u>
	CITY CHICAGO FIRST CHICAGO BANK PROVEST REALTY SERVICES	

**Case Activity**

Activity Date: 6/27/2013	Participant: EDGERBROOK BANK
COMMERCIAL, MIXED COMMERCIAL/RESIDENTIAL OR INDUSTRIAL - FILED	
Court Fee: 337.00	Attorney: ROETZEL & ANDRESS
Activity Date: 6/27/2013	Participant: EDGERBROOK BANK
PETITION FILED	
	Attorney: ROETZEL & ANDRESS
Activity Date: 6/27/2013	Participant: EDGERBROOK BANK
CASE SET ON CASE MANAGEMENT CALL	

**Case Dismissed:** This indicates that your landlord may have been able to resolve the foreclosure (by catching up on mortgage payments, selling the building to another party, or another reason). This means that your building is no longer in foreclosure.

**Judgment of Foreclosure:** This happens in the middle of the case. Your landlord still has control over the property and can collect rent, unless a receiver has been appointed by the court.

**Order Appointing a Receiver:** This indicates a change in management. Note: this order only happens with some foreclosure cases. Receivers (temporary managers) have a responsibility to notify you (see box on the right).

**Order Confirming Sale or Mortgage Foreclosure Disposed/ Sheriff Sale Approved:** This indicates a change in ownership. This order normally appears with an “Order of Possession.” The new owner has a responsibility to notify you (see box on the right).

## Questions?

Please call our Tenants in Foreclosure Help Line

Chicago: (312) 784-3507, Cook County: (855) 207-8374

## Notice Requirements

The court may enter an “Order Appointing a Receiver” or an “Order of Possession” with a “Confirmation of Sale Order.” These “orders” indicate a change in management or ownership and you must be notified of these changes in writing. A new owner or Receiver must try to find out the names of all tenants in the building and provide them with a notice. The notice should inform you of the foreclosure and who to contact to request repairs of the property and it must instruct you about how to pay your rent.