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Cook County Recorder of Deeds
Date: 12/18/2003 11:36 AM Pg: 1 of 6

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DITECH CERTIFICATION OF TRUST

Date: 9/15/2003

Lender: **GMAC MORTGAGE CORPORATION d.b.a. ditech.com**

Name of Trust (e.g., *Smith Family Trust Under Declaration of Trust dated 1/1/90*):

William H. Schnoebelen and Kathleen P. Schnoebelen Revocable (the "Trust" or "Trust Agreement"). The persons named below ("Trustees") have been duly appointed as Trustee(s) of the above referenced Trust of Trust created pursuant to the above described trust agreement dated as noted above.
u/a/d 10/4/2002

The undersigned Trustee(s) (hereinafter "Trustee") of the above referenced Trust, hereby certify(ies) as follows:

(Check Box(es) or complete fill-in(s) where/if applicable)

1. **Settlor(s).** The full name(s) of the settlor(s) of the Trust is/are:

- a) William H. Schnoebelen
- b) Kathleen P. Schnoebelen
- c) _____
- d) _____

The Settlor is the primary beneficiary of the Trust.

2. **Trustee(s).** The full name(s) of the currently acting trustee(s) is/are:

- a) William H. Schnoebelen
- b) Kathleen P. Schnoebelen
- c) _____
- d) _____

3. **Number Trustees.** (One box must be checked)

- a) I am the current and sole Trustee of the Trust, and the Trust is in full force and has not been revoked, modified or amended in any manner which would cause the representations herein to be incorrect.
- b) We are the current and all of the Co-Trustees of the Trust, and the Trust is in full force and has not been revoked, modified or amended in any manner, which would cause the representations contained herein to be incorrect.

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4. Signature Authority. (One box must be checked)

- a) As sole Trustee, I have all the necessary signature authority to bind the Trust and take the actions specified in Section 6 below.
- b) The Trust Agreement provides that 1 of 2 Co-Trustees is the minimum number of Trustees required to sign to bind the Trust and take actions specified in Section 6 below.

5. Revocability. (One box must be checked)

- a) **Revocable.** The Trust is a revocable trust. The power to revoke is held by the settlor(s) names below. No settlor has died.

Settlor 1. William H. Schnoebelen
 Settlor 2. Kathleen P. Schnoebelen

- b) **Irrevocable.** The Trust is an irrevocable trust.

6. Authorization. As Trustee, I/we have the authority and power to: (Check all boxes that apply)

- a) Borrower from Lender on such terms and from time to time as may be agreed upon with Lender, such sum or sums of money as in my/our judgment should be borrowed and for such purpose as I/we determine to be in the best interests of the Trust (referred to below as the "Loan" or "Loans") without the consent or approval of any other person(s).
- b) Execute and deliver a promissory note or notes or credit or loan agreements (collectively, "Notes") on behalf of the Trust which evidences a Loan or Loans, on Lender's forms, at a rate of interest and terms agreed upon with Lender.
- c) Execute and deliver to Lender all renewals, extensions, modifications or substitutions for any and all of the Notes or any portion of the Notes evidencing a Loan.
- d) Mortgage, pledge, hypothecate, grant security interest in, assign or otherwise encumber and deliver to Lender any real or personal property in which the Trust holds an interest as security for the repayment of any Loan and the performance of any obligation by the Trust pursuant to any document evidencing or securing any Loan. Execute and deliver to Lender any mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements in connection with such mortgage, pledge, hypothecation or other encumbrance in form and content acceptable to Lender.

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- e) (If trustee(s) will act as guarantors.) Execute and deliver a guaranty in form and content acceptable to Lender, whereby the Trust guarantees ("Guaranty") any and all obligations of Settlers to Lender.
- f) Mortgage, pledge, hypothecate, grant security interest in, assign or otherwise encumber and deliver to Lender any real or personal property in which the Trust holds an interest as security for the performance by the Trust of its obligations under a Guaranty executed by the Trust. Execute and deliver to Lender any mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements in connection with such mortgage, pledge, hypothecation or other encumbrance in form and content acceptable to Lender.
- g) (If trustee(s) will act as third-party pledgors.) Mortgage, pledge, hypothecate, grant security interest in, assign or otherwise encumber and deliver to Lender any real or personal property in which the Trust holds an interest as security for the performance of any and all obligations of _____ to Lender. Execute and deliver to Lender any mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements in conjunction with such mortgage, pledge, hypothecation or other encumbrance in form and content acceptable to Lender.
- h) Draw, endorse and discount with Lender any drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Trust, and either to receive cash for the same or to cause such proceeds to be credited to any of the Trust's accounts with Lender or to make such other dispositions of the proceeds as I/we may deem advisable.
7. **Co-Trustees.** Where this Certification is signed by the Co-Trustees, each Trustee certifies for himself or herself and not for the other(s). References to the singular include the plural.
8. **Tax Identification Number.** The tax identification number of the Trust is 342-24-1061.

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I declare under penalty of perjury under the laws of the State of Illinois that the foregoing is true and correct. Where co-trustees, we are all of the Trust.

(Where Co-Trustee, all Trustees must sign below)

X	By: <u>[Signature]</u>	, As Trustee	Date <u>11/17/03</u>
X	By: <u>[Signature]</u>	, As Trustee	Date <u>09/19/03</u>
	By: _____	, As Trustee	Date _____
	By: _____	, As Trustee	Date _____

--- ALL SIGNATURES MUST BE NOTARIZED ---

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ACKNOWLEDGMENTS

State of Illinois)

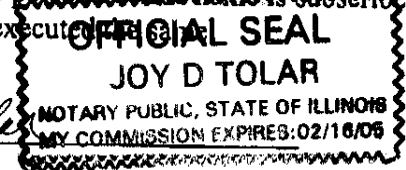
County of Cook)

§:

On 09/17/03, before me, the undersigned, a Notary public in and for said State, personally appeared William H. Schnoebelen personally known to me or proved to me on the basis of satisfactory evidence to be the persons whose name is subscribed to within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.

Joy D. Tolar



State of Illinois)

County of Cook)

§:

On 09/17/03, before me, the undersigned, a Notary public in and for said State, personally appeared Kathleen P. Schnoebelen personally known to me or proved to me on the basis of satisfactory evidence to be the persons whose name is subscribed to within instrument and acknowledged that she executed the same.

WITNESS my hand and official seal.

Joy D. Tolar



State of Illinois)

County of Cook)

§:

On _____, before me, the undersigned, a Notary public in and for said State, personally appeared _____ personally known to me or proved to me on the basis of satisfactory evidence to be the persons whose name is subscribed to within instrument and acknowledged that _____ executed the same.

WITNESS my hand and official seal.

State of Illinois)

County of Cook)

§:

On _____, before me, the undersigned, a Notary public in and for said State, personally appeared _____ personally known to me or proved to me on the basis of satisfactory evidence to be the persons whose name is subscribed to within instrument and acknowledged that _____ executed the same.

WITNESS my hand and official seal.