וויייטייי ושו בוו

Doc#: 1121015038 Fee: \$52.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 07/29/2011 02:12 PM Pg: 1 of 9



Doc#: 1121010139 Fee: \$56.00

Eugene "Gene" Moore

Cook County Recorder of Deeds
Date: 07/29/2011 04:21 PM Pg: 1 of 11

#### WARRANTY DEED IN LIEU OF FORECLOSURE

THIS DEED IN LIEU OF FORECLOSURE is given this 28 day of 2011, by HJ Holdings, Inc., an Illinois corporation, c/o President Jassy Gabriel a/k/a Jassy B. Gabriel, 4821 W 153<sup>rd</sup> St, Oak Forest, IL 60452 ("Grantor") to Fifth Third Bank, an Ohio banking corporation, successor by merger with Fifth Third Bank, a Michigan banking corporation, c/o Michael Alch, 990 South Waukegan Rd, Lake Forest, IL 60045 ("Grantee").

#### WITNESSETH:

That the Grantor, for \$1.00 (One and 60/100 Dollars) and other consideration listed herein, has granted, bargained, sold, remised, released, alienated, and confirmed, and by these presents does grant, bargain, sell, remise, release, alien and confer unto the Grantee, and to its successors and assigns, forever, all that certain real estate located in the County of Cook, State of Illinois, described as follows:

Parcel 1: Lots 1 and 2 (except the East 168 feet of Lot 1 and 2) taken as a tract, in Block 19 in Arthur T. McIntosh and Company's Cicero Avenue subdivision in Section 15 and 16, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: Lot 23 (except the West 150 feet thereof) in Block 19 in Arthur T. McIntosh and Company's Cicero Avenue Subdivision in the West ½ of Section 15 and the East ½ of Section 16, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 4821 W. 153<sup>rd</sup> Street, Oak Forest, IL

PIN No.: 28-16-208-030-0000; 28-16-208-031-0000; 28-16-208-033-0000

For the Consideration of \$1.00 (One and 00/100 Dollars)

\*Re-recorded to a Hach exhibit A to Warranty Dud

1121010139 Page: 2 of 11

### **UNOFFICIAL COPY**

Exempt under provision of Paragraph I, Section 31-45, Real Estate Transfer Tax Law.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and the reversion or reversions, remainder or remainders, rents, issues, and profits thereof; and all the estate, right, title, interest, claim, or demand whatsoever, of the said Grantor either in law or equity, of in or to the above-described premises, with the said tenements, hereditaments and appurtenances; to have and to hold the premises as before described, with the appurtenances, unto said Grantee, its successors and assigns, forever. And that the said Grantor for itself, and for its heirs, successors, and assigns, does covenant, except for the property taxes, grant, bargain, and agree to and with the Grantee, its successors and assigns, that it has not done, committed, or wittingly or willingly suffered to be done or committed, any act, matter or thing whatsoever, whereby the premises herein granted or any part thereof is, or shall or may be charged or encumbered in title, estate, or otherwise howsoever, excepting only wose permitted exceptions stated on Exhibit A attached hereto and those acts memorialized by in a following-recorded instruments:

Mortgage granted by HJ Holdings, Inc. ("Mortgagor") to Fifth Third Bank dated June 7, 2007 and recorded June 14, 2007 as Document No. 0716535054, Cook County Recorder of Deeds.

It is expressly understood and agreed that the execution and delivery of this instrument and conveyance is a release of the Grantor from the enforcement or personal liability to the Grantee under the Mortgage under which Crance is the Mortgagee. Said Grantor hereby releases and waives all rights under and by virtue of the Homestead Exemption laws of the State of Illinois and any other State Law which may apply It is further agreed that Mortgagor shall vacate the premises no later than July 15, 2011 or the Doed in Lieu may not be accepted.

IN WITNESS WHEREOF, the Grantor has executed this instrument on the date first written above and has declared this conveyance to be binding upon herself and her personal representatives, heirs, successors and assigns.

			HJ HOLDINGS, INC.
Dated: _	Juy ri	21/11	By: 93 4. Cal-
			Name: <u>Jassy Gabriel a/k/a Jassy B. Gabriel</u>
			Title: President

1121010139 Page: 3 of 11

### **UNOFFICIAL COPY**

#### NOTARIZATION FOR BORROWER

STATE OF | L ) ss COUNTY OF (CO)

On July 28th, 2011 before me, Jassy B. Cabriel, a Notary Public in and for said County and State, personally appeared Jassy Gabriel a/k/a Jassy B. Gabriel, President of HJ Holdings, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose names is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hard and official seal.

**NOTARY SEAL** 

THIS INSTRUMENT PREPARED BY: Amy A, Kalarickal, ARDC# 6291676 Potestivo & Associates, P.C. 223 W. Jackson Blvd., Suite 610 Chicago, IL 60606 (312) 263-0003 Our File No: C11-41867

WHEN RECORDED, RETURN TO: Fifth Third Bank ATTN.: Michael Alch 990 South Waukegan Rd Lake Forest, IL 60045

Mail Drop: G63551

OFFICIAL SEAL
JOHN W CRAWFORD III
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXP. 8-7-2012

**Notary Public** 

1121010139 Page: 4 of 11

## **UNOFFICIAL COPY**

#### Exhibit A

#### **Permitted Exceptions**

- 1. Such matters as would be shown by a current survey of the property.
- 2. Real estate taxes due and payable.



1121010139 Page: 5 of 11

## **UNOFFICIAL COPY**

### MECHANICS AND TITLE AFFIDAVIT

STATE OF Illinois	)
	) <b>SS</b> .
COUNTY OF COOK	)

Jassy Gabriel a/k/a Jassy B. Gabriel, President of HJ Holdings, Inc., an Illinois corporation, being first duly sworn, deposes and states as follows:

1. HJ Poldings, Inc. is, at the time of its execution and delivery of a certain Deed described below, the owner of a parcel of land located in the County of Cook, State of Illinois, and described as follows (the "Property"):

Parcel 1: Lots 1 and 2 (except the East 168 feet of Lot 1 and 2) taken as a tract, in Block 19 in A.thur T. McIntosh and Company's Cicero Avenue subdivision in Section 15 and 16. Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: Lot 23 (except the West 150 feet thereof) in Block 19 in Arthur T. McIntosh and Company's Cicer. Avenue Subdivision in the West ½ of Section 15 and the East ½ of Section 16, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 4821 W. 153rd Street Oak Forest, IL

PIN No.: 28-16-208-030-0000; 28-16-208-031 3000: 28-16-208-033-0000

Affiant states that up to this date no contracts for the furtishings of labor or materials on the foregoing premises have been made, no improvements or repairs have been made on the premises described above or upon buildings on said land, nor any work done thereon, which have not been fully completed and paid for nor have any materials which have not been fully paid for been furnished for use upon said land or any building thereon, and that no contract of any kind has been made, nor anything done, suffered or permitted in relation to said land or any building thereon or improvement thereof, in consequence of which any lien may be claimed or enforced against said land under the Mechanic's Lien Laws of the state in which the toregoing property is located.

Affiant says that no agreement or contract for conveyance, or deed for conveyance, or written lease, or writing whatsoever, is or are in existence adversely affecting the title to said premises except as follows: N/A

Affiant further states that it makes this affidavit for the purpose of inducing the mortgagee or the Secretary of Veterans Affairs of Washington D.C., their successors and assigns, or the Secretary of Housing and Urban Development, of Washington D.C. their successors and assigns as the case may be, to accept a voluntary conveyance of the above described premises.

1121010139 Page: 6 of 11

### **UNOFFICIAL COPY**

HJ HOLDINGS, INC. J3 4. Cabi-Name: <u>Jassy Gabriel a/k/a Jassy B. Gabriel</u> Title: President NOTARIZACION FOR BORROWER STATE OF 1 COUNTY OF COOK\_) On  $\frac{\text{July 28th}}{\text{said County and State, personally appeared Jassy Gabriel}}$ , a Notary Public in and for said County and State, personally appeared Jassy Gabriel a/k/a Jassy B. Gabriel, President of HJ Holdings, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person v hose names is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument. WITNESS my hand and official seal. **NOTARY SEAL OFFICIAL SEAL** 

JOHN W CRAWFORD III NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXP. 8-7-2012

1121010139 Page: 7 of 11

## **UNOFFICIAL COPY**

## ESTOPPEL AFFIDAVIT DEED IN LIEU OF FORECLOSURE TRANSACTION

STATE OF ILLINOIS	) )SS
COUNTY OF COOK	)

Jassy Gabriel a/k/a Jassy B. Gabriel, President of HJ Holdings, Inc., an Illinois corporation, being first duly sworn, deposes and states as follows:

1. In Holdings, Inc. ("Borrower") is, at the time of its execution and delivery of a certain Decd described below, the owner of a parcel of land located in the County of Cook, State of Illinois, and described as follows (the "Property"):

Parcel 1: Lots 1 and 2 (except the East 168 feet of Lot 1 and 2) taken as a tract, in Block 19 in Archar T. McIntosh and Company's Cicero Avenue subdivision in Section 15 and 16, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County. Illinois.

Parcel 2: Lot 23 (except the West 150 feet thereof) in Block 19 in Arthur T. McIntosh and Company's Citero Avenue Subdivision in the West ½ of Section 15 and the East ½ of Section 16, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County Illinois.

Commonly known as: 4821 W. 153rd Street, Oak Forest, IL

PIN No.: 28-16-208-030-0000; 28-16-208-031-0000; 28-16-208-033-0000

- 2. That the Property is encumbered by that certain mongage set forth below:
  - (a) Mortgage granted by HJ Holdings, Inc. ("Mortgager") to Fifth Third Bank ("Mortgagee") dated June 7, 2007 and recorded June 14, 2007 as Document No. 0716535054, Cook County Recorder of Deeds.
- 3. That as of June 28, 2011 the outstanding balance due and owing on this mortgage is a total amount of Two Hundred Eight Thousand Three Hundred Three Dollars and 03/100 (\$208,303.03) plus fees and costs.
- 4. That Borrower is in default under the terms and conditions of the mortgage referred to in subparagraph 2(a) above (the "Mortgage") and other related instruments, and that Borrower has failed to respond to demand for payment of the obligation set forth above.
- 5. That this Affidavit is being made in connection with a certain deed of even date herewith conveying the Property to Fifth Third Bank, an Ohio banking corporation, successor by merger with Fifth Third Bank, a Michigan banking corporation (the "Deed").

1121010139 Page: 8 of 11

# **UNOFFICIAL COPY**

- 6. That the Deed was made and executed by Borrower upon its receipt of additional consideration of \$1.00, as set forth herein; that the Deed was given in lieu of foreclosure of the Mortgage; and that the Deed was given voluntarily and without fraud or duress.
- 7. That the Deed is an absolute and unconditional sale of the Property, including all of Borrower's rights to redemption and possession, and is not intended to be a mortgage, trust conveyance, or security of any kind.
- 8. That the consideration for the Deed was the full release by Fifth Third Bank, an Ohio barking corporation, successor by merger with Fifth Third Bank, a Michigan banking corporation, of any deficiency to which it might be entitled by virtue of the execution by me of a note dated June 7, 2007, secured by the Mortgage, and that this release constitutes fair and adequate consideration for the Deed.
- 9. That the Decd and other consideration were not given as preference against any other creditors.
- 10. That Borrower expressly waives any claim to the exercise of its right of redemption from any foreclosure sale relating to the property and expressly confirms that no such right or claim of right of redemption exists or will exist for our benefit or for the benefit of any person, firm, or corporation which may claim or hold under Borrower.
- 11. That Borrower will remove all personal property including but not limited to medical waste. medical records, and effects from the Property without damage or waste to the Property and will, thereupon, vacate and surrender possession of the Property in broom clean condition along with keys and garage coor opener to Fifth Third Bank, an Ohio banking corporation, successor by merger with Fifth Third Bank, a Michigan banking corporation on or before July 15, 2011.
- 12. This Affidavit is made for the protection and beneft of Fifth Third Bank, an Ohio banking corporation, successor by merger with Fifth Thur? Bank, a Michigan banking corporation ("Deed") its successors, and assigns. Office

HJ HOLDINGS, INC.

Dated: July 1/	By:
	Title: President

1121010139 Page: 9 of 11

**Notary Public** 

Office Office

### **UNOFFICIAL COPY**

NOTAR	IZATION	FOR BO	ORROWER
-------	---------	--------	---------

STATE OF |L ) ss. COUNTY OF COOL)

On July 28th, 2011 before me, Jassy & Gabriel, a Notary Public in and for said County and State, personally appeared Jassy Gabriel a/k/a Jassy B. Gabriel, President of HJ Holdings, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose names is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

**NOTARY SEAL** 

OFFICIAL SEAL
JOHN W CRAWFORD III
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXP. 8-7-2012

1121010139 Page: 10 of 11

## **UNOFFICIAL COPY**

### STATEMENT BY GRANTOR AND GRANTEE

The Grantor or his Agent affirms that, to the best of his knowledge, the name of the Grantor shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois. Signature: Grantor or Age, Subscribed and sworn to before me by the said Pamy OFFICIAL SEAL 201 SHEVON ELAM this 29 day of Notary Public 24 The Grantee or his Agent a firms and verifies that the name of the Grantes a the Deed or Assignment of Relegicial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a part tership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to de business or acquire and hold title to real estate under the laws of the State of Illinois. Signature: Grantee or Agent Subscribed and sworn to before me CYFICIAL SEAL by the said SHEV ON FLAM this 29 day of 0 3014 20 Notary Public Commen Note: Any person who knowingly submits a false statement concerning the identity of a Grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses. (Attached to Deed or ABI to be recorded in Cook County, Illinois, if exempt under the

provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

Revised 10/02-cp

1121010139 Page: 11 of 11

## **UNOFFICIAL COPY**

### STATEMENT BY GRANTOR AND GRANTEE

The Grantor or his Agent affirms that, to the best of his knowledge, the name of the Grantor shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

	•
Dated July 29 , 20 11	1121
Signature:	
Subscribed and swom to before me	Grantor or Age.,.
by the said Aam+	OFFICIAL SEAL SHEVON ELAM
this 9 day of 5010 2011	
Notary Public Shur Man	MY COMMISSION EXPIRES:09/09/12
The Grantee or his Agent unirms and verifies tha	t the name of the Grantee shown on
the Dand and Andrews of Co. C. 117	

The Grantee or his Agent unitus and verifies that the name of the Grantee shown on the Deed or Assignment of Ber eficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partne stip authorized to do business or acquire and hold title to real estate in Illinois, or other er city recognized as a person and authorized to do business or acquire and hold title to real estate in Illinois.

Subscribed and sworn to before me

by the said Agn this 29 day of 0 000 2011

Notary Public Star or ILLINOIS

Notary Public Star or ILLINOIS

Note: Any person who knowingly submits a false statement concerning the identity of a Grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

(Attached to Deed or ABI to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

Revised 10/02-cp