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Doc#: 1132257000 Fee: \$48.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/18/2011 09:32 AM Pg: 1 of 7

Commitment Number: 167530

This instrument prepared by: Jay Rosenberg, Esq., and reviewed by Ross M. Rosenberg, Esq.,
Rosenberg LPA, Attorneys At Law, 7367A E. Kemper Road, Cincinnati, Ohio 45249. (513) 247-
9605

Mail Tax statements to:

American Home Mortgage Servicing, Inc.
4600 Regent Blvd., Ste. 200, Irving, TX 75063.

After Recording Return To:

PowerLink Settlement Services
345 Rouser Road. Building 5
Coraopolis PA 15108
866-412-3636

Tax ID – 12-30-402.062.1013

EXEMPT UNDER THE PROVISIONS OF 35 ILCS 200/31-45(g)

DEED IN LIEU OF FORECLOSURE

KNOWN ALL MEN BY THESE PRESENTS, that **Veronica Garcia** married to **Juan C. Garcia**, whose mailing address is **721 Davis Melrose, Park IL 60160**, hereinafter called grantor, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **American Home Mortgage Servicing, Inc.** whose mailing address is: **4600 Regent Blvd., Ste. 200, Irving, TX 75063**, hereinafter called grantee, and unto grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in **Cook County, Illinois**, described as follows:

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The following described Real Estate situated in the County of Cook in the State of Illinois, to wit: Unit 14, together with its undivided percentage interest in the common elements in 31 King Arthur Court Condominium as delineated and defined in the declaration recorded

as Document No. 0323332153, in the West ½ of the Southeast ¼ of Section 30, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois. Tax ID – 12-30-402.062.1013 For information purposes only - property commonly known as: 31 King Arthur Ct, Northlake, IL 60164-1346

This being the identical property conveyed to the GRANTOR herein by Deed from recorded in 0412047066

COMMONLY known as 31 King Arthur Ct., Northlake, IL 60164-1346
Assessor's Parcel Number: 12-30-402.062.1013

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not effect a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct. By acceptance and recording of this deed, grantee covenants and agrees that it shall forever forebear taking any action whatsoever to collect against grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceedings to foreclosure that mortgage, grantee shall not seek, obtain or permit a deficiency judgment against grantors, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in the event that grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to grantee.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.


Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made.

The true and actual consideration for this transfer consists of grantee's waiver of its right to bring an action against Grantor based on the promissory note secured by the mortgage hereinafter described and agreement not to name the grantor as a party to a foreclosure action stated above with respect to that certain mortgage signed on April 14, 2004, by grantor in favor of American Home Mortgage Acceptance, Inc., and recorded at property records of Cook County, Illinois on April 29, 2004 as Document Number 0412047087.

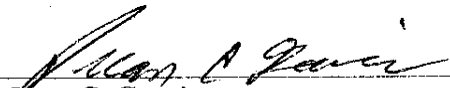
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In construction this deed and where the context so requires, the singular included the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

WITNESS the hand of said Grantor this 13th day of September, 2011.



Veronica Garcia



Juan C. Garcia

STATE OF _____
COUNTY OF _____

The foregoing instrument was acknowledged before me on 9-13, 2011 by Veronica Garcia and Juan C. Garcia, who are personally known to me or have produced Known To Me as identification, and furthermore, the aforementioned persons have acknowledged that their signature was their free and voluntary act for the purposes set forth in this instrument.



Notary Public



Property of Cook County Clerk's Office

UNOFFICIAL COPY**EXHIBIT "B"
ESTOPPEL AFFIDAVIT**STATE OF Illinois
COUNTY OF Cook

Veronica Garcia and Juan C. Garcia, a married couple, whose mailing address is 721 Davis Melrose Park IL 60160 being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **American Home Mortgage Servicing, Inc.**, whose mailing address is: **4600 Regent Blvd., Ste. 200, Irving, TX 75063**, dated the 23 day of September, 2011, conveying the following described property, to-wit:

The following described Real Estate situated in the County of Cook in the State of Illinois, to wit: Unit 14, together with its undivided percentage interest in the common elements in 31 King Arthur Court Condominium as delineated and defined in the declaration recorded as Document No. 0323332153, in the West ½ of the Southeast ¼ of Section 30, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois. Tax ID - 12-30-402.062.1013 For information purposes only - property commonly known as: 31 King Arthur CT, Northlake, IL 60164-1346
Parcel ID # 12-30-402.062.1013

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **American Home Mortgage Servicing, Inc.**, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to **American Home Mortgage Servicing, Inc.**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **American Home Mortgage Servicing, Inc.**;

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That aforesaid deed was not given as a preference against any other creditor or the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than **American Home Mortgage Servicing, Inc.**, who have interest, either directly or indirectly, in said premises; that these deponents are solvent and have not other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

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That the consideration for said deed was and is payment to affiants of the sum of \$1.00 by **American Home Mortgage Servicing, Inc.**, agreement to forebear taking any action against affiants to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage referred to herein was executed by the undersigned to **American Home Mortgage Acceptance, Inc.**, on April 14, 2004, by grantor in favor of **American Home Mortgage Acceptance, Inc.**, and recorded at property records of **Cook County, Illinois** on April 29, 2004 as **Document Number 0412047087** of the real property records of **Cook County, Illinois**. At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

This affidavit is made for the protection and benefit of **American Home Mortgage Servicing, Inc.**, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

Cook County Clerk's Office

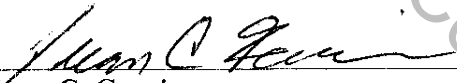
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WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated: 9-13-2011



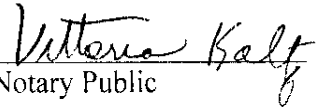
Veronica Garcia



Juan C. Garcia

STATE OF Illinois
COUNTY OF Cook

The foregoing instrument was acknowledged before me on 9-13-2011, 2011 by Veronica Garcia and Juan C. Garcia, who is/are personally known to me or has produced Known To Me as identification and furthermore, the aforementioned person has acknowledged that his signature was his free and voluntary act for the purposes set forth in this instrument.



Notary Public



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STATEMENT BY GRANTOR AND GRANTEE

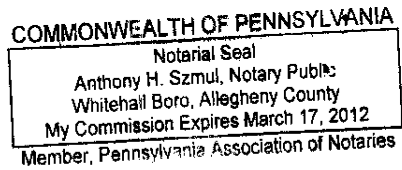
The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate 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 and hold title to real estate under the laws of the State of Illinois.

Dated: 11/16, 2011

Signature: _____
Grantor or Agent

Subscribed and sworn to before me by the said PROCESSOR this 16 day of Nov, 2011.

Notary Public



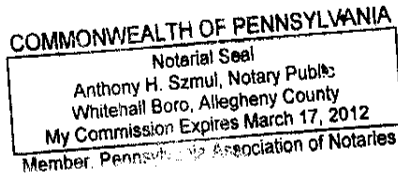
The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 and hold title to real estate under the laws of the State of Illinois.

Dated: 11-16, 2011

Signature: _____
Grantee or Agent

Subscribed and sworn to before me by the said PROCESSOR this 16 day of Nov, 2011.

Notary Public



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.

[Attach to deed or ABL to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act]