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Doc#: 1225012048 Fee: \$80.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/08/2012 09:47 AM Pg: 1 of 7

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NW7104601 CT

WARRANTY DEED (IN LIEU OF FORECLOSURE)

KNOWN BY ALL THESE PRESENTS, that Hazel Hammond, Lee Aner Hammond, and William Hammond, whose address is 12508 South Indiana Avenue, Chicago, IL 60628, ("GRANTORS"), in consideration of the sum of ONE AND 00/100 dollars (\$1.00), and other good and valuable consideration paid by HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, whose address is 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409, ("GRANTEE"), the receipt and sufficiency of which are hereby acknowledged, and in further consideration of the agreement of Grantee to not enforce against Grantor, as a personal obligation, that certain Promissory Note (herein the "Note"), dated June 21, 2006, in the original principal amount of \$156,750.00 executed and delivered by Grantor to Mortgage Electronic Registration Systems, Inc. as nominee for First NLC Financial Services, LLC hereby grants, bargain, sells and conveys unto HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, all of the real property located in the City of Chicago, Cook County, Illinois, and further described as:

Lot 3 in Toninga Bros. & Co's Wildwood Terrace, Being a Subdivision Of Lot 3 and that Part of Lot 4, Lying East of the Line Drawn 125 Feet (Measured on the North Line of Said Lot 4) East of and Parallel to the East Line of Michigan Avenue in Warren's Addition to Wildwood, a Subdivision in the East Half of Fractional Section 28, Township 37 North, Range 14, East of the Third Principal Meridian, South of the Indian Bounday Line, in Cook County, Illinois

Tax ID: 25-28-424-029 Common Address: 12508 South Indiana Avenue, Chicago, IL 60628

Together with all the benefits, privileges, easements, tenements, hereditaments and appurtenances thereon or in anywise appertaining thereto, and any and all right, title and interest of Grantor in and to adjacent roads, and rights of way; and together with all buildings, fixtures and other improvements located on the Land (herein called "Improvements"); together with all personal property situated in, on or about the Land and any Improvements; (herein called the "Personalty") (the Land, Rights and Appurtenances, Improvements and Personalty being hereinafter referred to as the "Property"); subject to existing building and use restrictions, easements and zoning ordinances, if any.

TO HAVE AND TO HOLD the Property, together with any other rights and appurtenances thereto in any way belonging unto Grantee, its successors and assigns FOREVER; and Grantor does hereby bind himself and his heirs, executors, administrators, successors and assigns to WARRANT AND FOREVER DEFEND the Property, subject to said Exceptions as aforesaid, unto Grantee, its successors and assigns, against any person whomsoever lawfully claiming or to claim the same or any part thereof.

BUT IT IS HEREBY EXPRESSLY ACKNOWLEDGED AND AGREED that:

A. The Warranty Deed, and the conveyances being made hereby, are being executed, delivered and accepted in lieu of foreclosure of that mortgage granted by Hazel Hammond, Lee Aner Hammond, and William Hammond to Mortgage Electronic Registration Systems, Inc. as nominee for First NLC Financial Services, LLC dated June 21, 2006 and recorded on June 30, 2006 by Document Number: 0618104072, Cook County Records, and that same shall be interpreted and construed as an absolute conveyance to Grantee of all right, title and interest in the Property, including specifically but without limitation, any equity or rights of redemption of

BOX 333-CT

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Grantor therein or thereto. No merger of the mortgage and the fee is intended at this time.

B. The Estoppel Affidavit attached hereto as Exhibit B is made a part hereof and incorporated herein by this reference.

WITNESS:

[Signature]

Hazel Hammond
Hazel Hammond
William Hammond
William Hammond

State of Illinois
County of Cook

This Warranty Deed was acknowledged before me on the 20th day of December, 2011, by Hazel Hammond and William Hammond as his/her/their free act and deed.

Patricia A. Amadio
Patricia A. Amadio, Notary Public

My Commission Expires: 4/2/15

Drafted by and when recorded return to:
Randall S. Miller & Associates, LLC
120 North LaSalle Street
Suite 1140
Chicago, IL 60602
(312) 239-3432



File No. 11IL01262-2

*Witness name must be printed or typed in black ink beneath signature line.

ADDRESS OF GRANTEE & SUBSEQUENT TAX BILLS TO: HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, by Ocwen Loan Servicing LLC as Ocwen Loan Servicing LLC and Attorney in Fact, 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409

*"TAX EXEMPT PURSUANT TO PARAGRAPH L, SECTION 4, OF THE REAL ESTATE TRANSFER TAX ACT." [Signature]

REAL ESTATE TRANSFER	08/27/2012		
	COOK	\$0.00	
	ILLINOIS:	\$0.00	
	TOTAL:	\$0.00	

25-28-424-029-0000 | 20120701604405 | XS6GLG

REAL ESTATE TRANSFER	08/27/2012		
	CHICAGO:	\$0.00	
	CTA:	\$0.00	
	TOTAL:	\$0.00	

25-28-424-029-0000 | 20120701604405 | FNGEFY

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On December 20, 2011 before me, personally appeared Hazel Hammond and William Hammond, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Illinois that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Patricia A. Amedeo

, Notary Public

Drafted by and when recorded return to:
Randall S. Miller & Associates, LLC
120 North LaSalle Street
Suite 1140
Chicago, IL 60602
File No. 11IL01262-2



Property of Cook County Clerk's Office

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ASSIGNMENT OF HAZARD INSURANCE POLICY

Hazel Hammond and William Hammond assign all of their right, title, and interest in a policy of Hazard (Home owners) Insurance covering real property commonly known as 12508 South Indiana Avenue, Chicago, IL 60628 to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 .

Company Name: Allstate Insurance Company
Policy No. 917559268

Hazel Hammond
Hazel Hammond
William Hammond
William Hammond

ASSIGNMENT OF ESCROW FUNDS

Hazel Hammond and William Hammond assign all of their right, title, and interest in any escrow funds held by HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 .

Hazel Hammond
Hazel Hammond
William Hammond
William Hammond

ASSIGNMENT OF TITLE POLICY

Hazel Hammond and William Hammond assign all of their right, title, and interest in any policy of title insurance covering real property commonly known as 12508 South Indiana Avenue, Chicago, IL 60628, to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2.

Policy No.

Company

Hazel Hammond
Hazel Hammond
William Hammond
William Hammond

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ESTOPPEL AFFIDAVIT EXHIBIT B

STATE OF ILLINOIS
COUNTY OF COOK

Hazel Hammond and William Hammond, (hereinafter referred to as "borrower(s)"), being first duly sworn, depose and say:

That they are authorized to make this Affidavit and have personal knowledge of all facts sworn to in this Affidavit and are the identical parties who made, executed and delivered a certain Warranty Deed to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, its successors and assigns, dated the same date as this affidavit, conveying the following described property located in the City of Chicago, Cook County, Illinois, described as:

Lot 3 in Toninga Bros. & Co's Wildwood Terrace, Being a Subdivision Of Lot 3 and that Part of Lot 4, Lying East of the Line Drawn 125 Feet (Measured on the North Line of Said Lot 4) East of and Parallel to the East Line of Michigan Avenue in Warren's Addition to Wildwood, a Subdivision in the East Half of Fractional Section 28, Township 37 North, Range 14, East of the Third Principal Meridian, South of the Indian Bounday Line, in Cook County, Illinois

Tax ID # 25-28-424-029 Commonly known as: 12508 South Indiana Avenue, Chicago, IL 60628

That this Affidavit is made to induce Lender to enter and close under the terms of the Agreement, and that they recognize that Lender will rely on this Affidavit and if it were not for the truth and accuracy of the statements and agreements set forth herein, Lender would not close the transactions contemplated by the Agreement, including, without limitation, the acceptance of the Warranty Deed pursuant thereto.

That the property described above is undamaged by fire, flood, earthquake, tornado or waste. Hazel Hammond and William Hammond also certify that at the time of execution of this Affidavit they are of full age and that the Warranty Deed is an absolute conveyance of title to the premises in effect as well as in form, conveying and releasing to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 all rights of Hazel Hammond, Lee Aner Hammond, and William Hammond including homestead and redemption, and was not intended as a mortgage, trust, or conveyance of security of any kind; and that possession of the premises has been or will be voluntarily surrendered to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates Series 2007-2.

That the Warranty Deed was executed and delivered by Hazel Hammond, Lee Aner Hammond, and William Hammond as their free and voluntary act; at the time of making the Warranty Deed Hazel Hammond, Lee Aner Hammond, and William Hammond, felt and still feel, that the mortgage indebtedness represents the fair value of the property conveyed, that the Warranty Deed was not given as a preference against any other creditors, that Hazel Hammond, Lee Aner Hammond, and William Hammond is/are solvent and will remain solvent after the conveyance of the Warranty Deed, and that they have no other creditors whose rights would be prejudiced by such conveyance.

That no Agreement or contract for conveyance or other deed of conveyance or written lease or other writing whatsoever are in existence adversely affecting the title to the premises and

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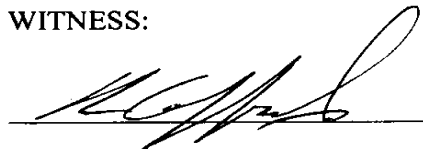
that the sole consideration for the Warranty Deed was and is the full satisfaction of all debts, obligations, costs and charges heretofore existing under and by virtue of a certain mortgage granted by Hazel Hammond, Lee Aner Hammond, and William Hammond to Mortgage Electronic Registration Systems, Inc. as nominee for First NLC Financial Services, LLC dated June 21, 2006, in default on property described in the deed.


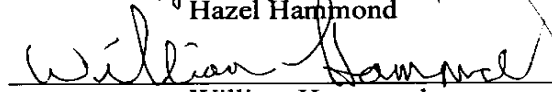
That Hazel Hammond, Lee Aner Hammond, and William Hammond is/are the true and lawful owner(s) of the property and that up to this date no contracts for the furnishing of labor or materials on the property or upon any building on the land have been made which has not been fully completed and paid for, nor have any materials which have not been fully paid for been furnished for use upon the land or any building, and that no contract of any kind has been made nor anything done, suffered or permitted in relation to the land or any building or improvement, in consequence of which any lien may be claimed or enforced against the land under the Mechanic's Lien or Construction Lien laws of Illinois.

That it has been explained to Hazel Hammond and William Hammond and they understand that if HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 declines to accept delivery of the Warranty Deed or approve title, the unrecorded Warranty Deed may be returned to Hazel Hammond and William Hammond or, if the Warranty Deed has already been recorded, the property may be reconveyed to Hazel Hammond and William Hammond by Quit Claim Deed. In the event that the premises are reconveyed Hazel Hammond and William Hammond agree that the mortgage shall continue as a lien against the property until such time as the indebtedness is paid and satisfied in full. The Warranty Deed was executed and delivered with the expressed understanding that it does not operate, even though placed on record, to effect the merger of interests so as to extinguish the mortgage lien (and that its receipt by HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 does not constitute legal delivery and shall be of no binding force or effect whatsoever) until such time as HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 consents to the acceptance and approval of title. The receipt or return of the Warranty Deed shall in no way restrict the right of HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, or the right of its successors in interest, to foreclose the mortgage if foreclosure is deemed desirable.

That this Affidavit is made for the protection and benefit of HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, and all other parties dealing with or who may acquire any interest in the property described in the Warranty Deed, is given to induce the acceptance of a voluntary conveyance, and shall bind the respective heirs, personal representatives, administrators and assigns of Hazel Hammond, Lee Aner Hammond, and William Hammond.

WITNESS:




Hazel Hammond

William Hammond

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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 December 12, 2011 Signature: _____
Grantor or Agent

Subscribed and sworn to before me by the
said Nick Ginali
this 12 day of December
2011.

Melanie Boardman
Notary Public

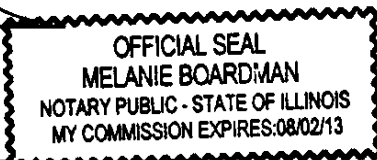


The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 December 12, 2011 Signature: _____
Grantee or Agent

Subscribed and sworn to before me by the
said Nick Ginali
this 12th day of December
2011.

Melanie Boardman
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 ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]