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Doc#: 1322645078 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/14/2013 02:04 PM Pg: 1 of 3

Recording Requested by and after Recording Return to:
Charles A. Brown
Charles A. Brown & Associates, P.L.L.C.
2316 Southmore
Pasadena, Texas 77502
Loan # 621797

ESTOPPEL AFFIDAVIT

THIS AFFIDAVIT, made this 1 day of March, 2013, by Mercus Payne, unmarried (referred to as "Grantor", whether one or more) state as follows:

That Mercus Payne, unmarried did on 3/1/2007, execute and deliver a certain promissory note (the "Note") in the principal sum of \$332,000.00 and secured by a mortgage (the "Mortgage") dated 3/1/2007, and recorded in the Recorder's Office of COOK County, IL, on 3/20/2007, as Document No. 0707940101 covering the real estate legally described as follows:

Property Address: 221 E. Cullerton Street #616, Chicago, IL 60616

UNIT 618 AND PARKING SPACE 35 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN PRAIRIE AND CULLERTON LOFTS CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 0011008039, RECORDED OCTOBER 29, 2001, IN THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel Number: 17-22-314-033-1072 & 17-22-314-033-1125

That Mercus Payne, unmarried has defaulted in the payments due on the Note upon which the principal amount is at present due and outstanding and is unable to meet the obligations of the Note and Mortgage.

The Grantor is the identical party who made, executed, and delivered a deed (the "Deed") conveying the Property to DLJ MORTGAGE CAPITAL, INC. The Grantor acknowledge, agree, and certify that the Deed was an absolute conveyance of the Grantor's rights, title, and interest in and to the Property, together with all buildings and appurtenances belonging and appertaining, and with release of all dower and homestead rights in and to the Property. The Grantor also convey, transfer, and assign their rights of possession, rentals, and equity of redemption in the Property.

The value of the Property is not in excess of the amount of the indebtedness outstanding and this Deed was given voluntarily by the Grantor to the Grantee, in good faith on the part of the Grantor and Grantee, without any fraud, misrepresentation, duress or undue influence whatsoever, or any misunderstanding on the part of the Grantor or Grantee and was not given as a preference against any other creditors of the Grantor. The Deed of conveyance shall not restrict the right of the Grantee to

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institute foreclosure proceedings if the Grantee desires, but the conveyance by the Deed shall be and is intended and understood to be an absolute conveyance and an unconditional sale, with full extinguishment of Grantors' equity of redemption, and with full release of all Grantor's rights, title, and interest of every character in and to the Property. Never the less, Grantee covenants and agrees not to seek deficiency judgments or any other form of personal liability against the Grantor with respect to the indebtedness. Grantor represents no other.

This affidavit has been made for the protection and benefit of the Grantee in the Deed, its successors and assigns, and all other parties dealing with or who may acquire an interest in the Property, and shall bind the respective heirs, executives, administrators, and assigns of the undersigned. Obligations owed on subject Property.

The Grantor will testify, declare, depose or certify before any competent tribunal, officer, or person, in any case now pending or which may be hereafter instituted, to the truth of the particular facts set forth above.

3/1/13
Date

Mercus Payne
Borrower: Mercus Payne

ACKNOWLEDGMENT

State of Illinois

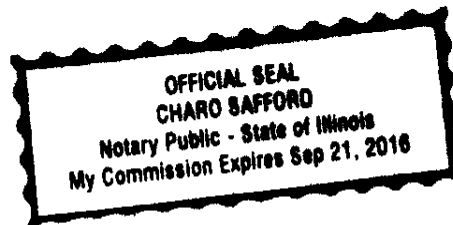
County of Cook

On this March 1, 2013, before me, the undersigned, a Notary Public, for the aforesaid county and state, duly commissioned and sworn, personally appeared Mercus Payne, unmarried, to me known to be the person (or persons) described in and who executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said person (or persons).

SWORN TO AND SUBSCRIBED before me on this March 1, 2013 by Mercus Payne, unmarried.

Witness my hand and official seal hereto affixed the day and year first above written.

Charo Safford
Notary Public
Printed Name: Charo Safford
My Commission expires: Sept. 21, 2016
(Seal)



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LAN # 621797

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.

Date: _____ Signature: _____ Grantor or Agent

SUBSCRIBED and SWORN to before me on .

Notary Public

(Impress Seal Here)

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~~ ^{Pennsylvania} corporation or foreign corporation authorized to do business or acquire and hold title to real estate in ~~Illinois~~ ^{Pennsylvania}, a partnership authorized to do business or acquire and hold title to real estate in ~~Illinois~~ ^{Pennsylvania}, 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~~ ^{Pennsylvania}.

Date: 7/9/13 Signature: _____ Grantor or Agent

DLJ Mortgage CAPITAL, INC.
c/o Selene Finance LP, Its Service
and Attorney-in-Fact

Mary [Signature]

SUBSCRIBED and SWORN to before me on .

Dawn M Helverson
Notary Public

(Impress Seal Here)

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 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 Act.]

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