# **UNOFFICIAL COPY**



Doc#: 1325616037 Fee: \$50,00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Affidavit Fee: \$2.00 Karen A.Yarbrough

Cook County Recorder of Deeds
Date: 09/13/2013 12:07 PM Pg: 1 of 7

Prepared By:

Daniel R. Morris, Esq., Deeds on Demand, PC

3029 Corporate Woods Drive, Ste 225-A, Virginia Beach, VA 23462

Mail Tax Statement to: Bayview Loan Servicing, LLC

44'2 Ponce De Leon Boulevard, 5th Floor, Coral Gables, Florida 33146

Return to:

5716 Corsa Ave, Suite 102 Westiake Village, Cf. 91: 82

Permanent Real Estate Index Number: 29-32-406-044-1001

#### DEED IN LIEU OF FORCLOSURE

CLAUDINE EVANS, single, whose mailing address is 955 Ridge Road Unit 1A, Homewood, IL 60430-1942 (the "Grantor"), for valuable consideration in the amount of Ten and 00/100 Dollars (\$10.00), and other good and valuable consideration, does hereby convey and warrant, in fee simple, unto BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, whose address is 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, Florida 33146, hereinafter referred to as "Grantee", the following described real estate situated in the County of Cook, in the State of Illinois, to-wit:

Unit 1-A1 together with its undivided percentage interest in the commor elements in Ridgeview Condominium as delineated and defined in the Declaration recorded as Document No.26882469, as amended, in the Southeast 1/4 of Section 32, Township 36 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Being the same property conveyed to Claudine Evans by deed from Paul A. Malum and Sherry L. Malum, as Co-trustees of the Paul A. Malum and Sherry L. Malum Trust dated December 11, 2013 recorded 07/14/2008 in Deed 0819657040, in the Office of the Recorder of Deeds for Cook County, State of Illinois.

Prepared by: Deeds on Demand, PC

5029 Corporate Woods Drive, Suite 225-A, Virginia Beach, VA 23462 (757) 321-6936

The attorney(ies) who prepared this instrument has/have not performed a title examination of the subject property and therefore makes no opinion or warranty as to the quality of title. The parties to this instrument agree they have reviewed, understand and accept its terms, acknowledge that they have read, understand and agree with the terms of the Deed on Demands, Client Disclosure and Agreement (see <a href="https://www.deedsondemandusa/agreement">www.deedsondemandusa/agreement</a>), and that the attorney/client relationship between the client(s) ordering and paying for the instrument and attorney(ies) preparing this instrument is strictly limited to the instrument's preparation. Order 05-1156.

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# **UNOFFICIAL COPY**

Property Address: 955 Ridge Road Unit 1A, Homewood, IL 60430-1942

AND hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

NO MERGER. GRANTOR AGREES AND ACKNOWLEDGES THAT ITS ENTRY INTO THIS DEED AND THE OTHER DOCUMENTS CONTEMPLATED HEREBY SHALL NOT RESULT IN A MERGER OF TRANSFEREE'S INTEREST UNDER THE DEED OF TRUST WITH TRANSFEREE'S INTEREST UNDER THE DEED. THE TERMS, COVENANTS, REPRESENTATIONS, AND WARRANTIES OF THIS AGREEMEN'S SHALL NOT MERGE INTO THE DEED BUT SHALL SURVIVE THE CLOSE OF THE TRANSACTION CONTEMPLATED HEREBY.

TO HAVE AND TO HOLD same unto Grantee, and unto Grantee's assigns forever, with all appurtenances thereon belonging

THIS CONVEYANCE made sulject to all easements, and building or use restrictions of record, including, but not limited to, those for public roads and highways, restrictive covenants, utilities, railroads, and pipelines. The conveyance is also subject to all applicable zoning, ordinances, statutes, rules, or regulations, as amended.

GRANTOR does, for Grantor and Grantor's heirs, rersonal representatives, executors and assigns, forever hereby covenant with Grantee that Grantor is lawfully seized in fee simple of said premises; that the premises are free from all encumbrances, unless otherwise noted above; and that Grantor has a good right to sell and convey the sarec as aforesaid.

IN WITNESS WHEREOF, this dee	d was e	xecuted by the Grantor this the day
		CLAUDINE EVANS (Seal)
STATE OF ILLINOIS COUNTY OF COAK	}	

I, the undersigned, a Notary Public in and of said County, in the State aforesaid, DO HEREBY CERTIFY THAT, CLAUDINE EVANS, is personally known to me to be the same person

Prepared by: Deeds on Demand, PC

5029 Corporate Woods Drive, Suite 225-A, Virginia Beach, VA 23462 (757) 321-6936
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# **UNOFFICIAL COPY**

whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered said instrument as her free and voluntary act, for the purposes therein set forth.

Given under my hand and notarial seal, this day of May 11, 20 13

Notary Public

My Commission expires: 12.15-15

OFFICIAL SEAL
SHARITA S DIGBY
Notary Public - Stats of Illinois
My Geomission Expires Dec 15, 2015

EXEMPT UNDER PROVISIONS PARAGRAPH

SECTION 31-45

C/ort's Orrico

PROPERTY TAX CODE.

5/23/13 DATE

SIGN (ACENT)

Prepared by: Deeds on Demand, PC

5029 Corporate Woods Drive, Suite 225-A, Virginia Beach, VA 23462 (757) 321-6936

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# **UNOFFICIAL COPY**

#### STATEMENT OF GRANTOR/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 title to real estate under the laws of the State of Illinois.

Dated 505 / // ,20/3 Signature:

Grantor or Agent

Subscribed and swo n to before

me by the said Agent Richard Caban this 11th day of September

ZO13

Notary Public

L. AGUILERA
COMM. #1928504
Notary Public - California
Ventura County
My Comm. Expires Mar. 14, 2015

The grantee 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 partner thip 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 Sept 11 .2013 Signature:

Grandee or Agent

Subscribed and sworn to before

me by the said Agent, Richard Caban

this 11th day of Septemble 2013

**Notary Public** 

COMM. #1928504 Notary Public - California Ventura County My Comm. Expres Mar. 14, 2015

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 AB) to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.

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#### **ESTOPPEL AFFIDAVIT**

I, Claudine Evans, being first duly sworn, states, under penalty of perjury as follows:

- 1. I am over the age of Eighteen (18) years and otherwise competent to make this Affidavit.
- 2. The statements contained in this Affidavit are based on my personal knowledge.
- 3. I am the same party who made, executed, and delivered or is about to make execute, and deliver a deed to Bayview Loan Servicing, LLC, which is attached to this Affidavit and incorporated by reference into this Affidavit as though fully set forth here ("Deed") conveying the property following described in the Deed ("Real Property").
- 4. The Deed is intended to be an absolute conveyance to the title to the Real Property and is not intended as a mortgage, trust conveyance, or security of any kind.
- 5. It is my intention to covey to Bayview Loan Servicing, LLC, all of my right, title, and interest to the Keal Property.
- 6. Possession of the property has or will be surrendered to Bayview Loan Servicing, LLC, as set forth in a certain Deed in Lieu of Foreclosure Agreement between Bayview Loan Servicing, LLC, and me.
- 7. In executing and delivering the Deed, I am not under any legal disability such as coercion, duress, or undue influence, and I have acted freely, voluntarily, and of my own free will.
- 8. The consideration for executing the Deed is more fully set forth in the Deed in Lieu of Foreclosure Agreement. The consideration I have received for executing the Deed is fair under the circumstances.
- 9. I have conducted an independent investigation of the fair market value of the property and have determined that, based on that investigation, there is no equity in the Real Property.
- 10. I warrant and represent that the following statement that is checked and initialed by me is true and accurate and the remaining statement is inapplicable to this matter:

a.	☐ I hav	e not	t previ	iously dec	lared bankrup	tcy and a	bankruptcy
	case in m	iy na	ime is	neither co	urrently pendi	ng nor ha	s ever been
	pending	in	any	Federal	Bankruptcy	Court.	[Initials:
							-

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Estoppel Affidavit of Claudine Evans Page 2 of 3,

D.	ightharpoonup in the previously declared bankruptcy.	
	was dismissed and is not currently	pending in any Federal
	Bankruptcy Court. [Initials:	].
c.	I previously declared bankruptcy	
	from the bankruptcy court and a co	opy of that discharge is

11. I have no current plans to file a petition for bankruptcy in the loreseeable future.

attached to this Affidavit. [Initials:

- 12. I am not currently a party to any lawsuit in any Court that could affect my ability to transfer the Real Property to Bayview Loan Servicing, LLC.
- 13. This Affidavit is made for the protection and benefit of Bayview Loan Servicing, LLC. Timios, Inc.; and/or, the successors and/or assigns of either of them.
- 14. All representations statements or warranties made by me in the Deed in Lieu of Foreclosure Agreement are true and accurate to the best of my knowledge.
- 15. I understand that Bayview Lean Servicing, LLC, and Timios, Inc., are relying on the statements comained in this Affidavit and the representations, warranties, and agreements made by me in the Deed in Lieu of Foreclosure Agreement in executing that Agreement and agreeing to its terms and provisions.
- 16. The conveyance contemplated by the Deed in Lieu of Foreclosure Agreement and any Exhibits to the Deed in Lieu of Foreclosure Agreement is a straightforward conveyance and not an equitable mortgage.
- 17. The conveyance contemplated by the Deed in Lieu of Foreclosure Agreement and any Exhibits to the Deed in Lieu of Foreclosure Agreement will neither render me insolvent nor will it cause not to file for bankruptcy.
- 18. All other persons or business entities subsequently dealing with or whom may acquire an interest in the Real Property, and all title insurance companies that insure title to the Real Property (including, but not limited to Timios, Inc.) are entitled to rely on the statements made in this Affidavit and the representations, warranties, and agreements made by me in the Deed in Lieu of Foreclosure Agreement.
- 19. I understand and agree that I have waived or released any and all claims, known or unknown, that I have or might have against

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Estoppel Affidavit of Claudine Evans Page 3 of 3.

Bayview Loan Servicing, LLC; and/or Timios, Inc., and/or their accountants, agents, attorneys, directors, employees, managers, members, officers, servants, and/or shareholders.

The foregoing is true and correct.

Subscribed to and sworn (or affirmed) before me on this 11 day of 70 a 4, 2013, by Claudine Evans, proved to me on the basis of setisfactory evidence to be the person who appeared

Notary Public

before me.

Claudine Evans

My Commission expires on:

STATE OF ILLINOIS COUNTY OF COOK

OFFICIAL SEAL
SHARITA S DIGBY
Notary Public - State of Illinois
My Commission Expires Dec 15, 2015