

# UNOFFICIAL COPY



Doc#: 1331622099 Fee: \$54.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Affidavit Fee: \$2.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 11/12/2013 03:59 PM Pg: 1 of 9

Commitment Number: 05832IL13

This instrument prepared by: Ross M. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law,  
3805, Edwards Road, Suite 500 Cincinnati, Ohio 45209 (513) 247-9605.

Return to:  
Trustee Management Company  
10975 El Monte Street Suite 225  
Overland Park, KS 66211

City of Chicago  
Dept. of Finance  
655915

11/12/2013 15:30  
DR43142



Real Estate  
Transfer  
Stamp  
\$0.00

Batch 7,309,490

Mail Tax Statements To:

**Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19**  
1610 E Saint Andrew Place, Suite B-150, CA 92705.

## DEED IN LIEU OF FORECLOSURE

Exempt: Sec. 200/31-45 (g)

KNOWN ALL MEN BY THESE PRESENTS, that **Gina Romagnano** and **Louis A. Romagnano, Jr.**, wife and husband, hereinafter called grantors, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19**, whose tax mailing address is **1610 E Saint Andrew Place, Suite B-150, CA 92705**, 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:

**ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:**

13298-32  
BOX 162

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**LOT 11 IN MORRISON'S SUBDIVISION OF LOT 86 AND THAT PART OF LOT 75 LYING WEST OF 52ND AVENUE IN THE SCHOOL TRUSTEE'S SUBDIVISION OF THE NORTH PART OF SECTION 16, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**BEING THE SAME PROPERTY CONVEYED TO LOUIS A. ROMAGNANO, JR., AND GINA T. ROMAGNANO, IN JOINT TENANCY BY WARRANTY DEED FROM ADVANTAGE FINANCIAL PARTNERS, LLC. AS RECORDED 01/22/2007 AS DOCUMENT 0702205113.**

**Commonly Known As: 5227 W. GLADYS AVE., CHICAGO, IL 60644  
TAX ID: 16-16-116-013-0000**

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 forbear 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 foreclose 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 in accord with the Estoppel Affidavit attached hereto as Exhibit A.

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

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**MORTGAGE**

**Borrower:** LOUIS A. ROMAGNANO, JR., AND GINA T. ROMAGNANO, HUSBAND  
**AND WIFE**

**Lender:** BANKUNITED, FSB.

**Amount:** \$175,500.00

**Dated:** 12/27/2006

**Recorded:** 01/22/2007

**Document:** 0702205114

**Maturity Date:** 01/01/2037

**Type:** CLOSED ENDED

**ASSIGNMENT OF MORTGAGE/DEED OF TRUST**

**Assignee:** BANKUNITED, N.A.

**Recorded:** 04/17/2013

**Document:** 1310722091

**ASSIGNMENT OF MORTGAGE/DEED OF TRUST**

**Assignee:** CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST, SERIES 2012-19

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.

Property of Cook County Clerk's Office

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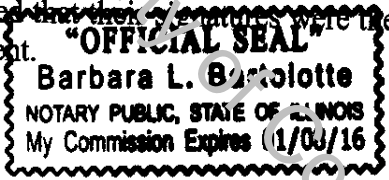
WITNESS the hand of said Grantor this 9<sup>th</sup> day of October, 2013.

Gina Romagnano  
Gina Romagnano

Louis A. Romagnano, Jr.  
Louis A. Romagnano, Jr.

STATE OF Illinois  
COUNTY OF DuPage

The foregoing instrument was acknowledged before me on October 9, 2013 by Gina Romagnano and Louis A. Romagnano, Jr. who are personally known to me or have produced as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



Barbara L. Bartolotte  
Notary Public

MUNICIPAL TRANSFER STAMP  
(If Required)

COUNTY/ILLINOIS TRANSFER STAMP  
(If Required)

EXEMPT under provisions of Paragraph g Section 31-45, Property Tax Code.

Date: 11/12/13

[Signature]  
Buyer, Seller or Representative

County Clerk's Office


**UNOFFICIAL COPY****JURAT**

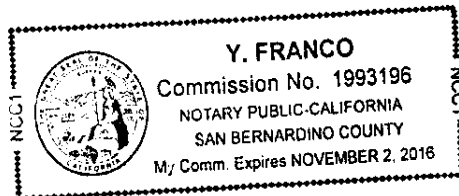
State of California

County of Orange

Subscribed and sworn to (or affirmed) before me on this 22 day of October,  
20 13, by Elizabeth A. Ostermann

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

  
Signature



(Notary Seal)

**OPTIONAL INFORMATION****DESCRIPTION OF THE ATTACHED DOCUMENT**

Stmnt by Grantor

(Title or description of attached document)

Stmnt by Grantor

(Title or description of attached document continued)

Number of Pages 1 Document Date \_\_\_\_\_

(Additional information)

**INSTRUCTIONS FOR COMPLETING THIS FORM**

The wording of all Jurats completed in California after January 1, 2008 must be in the form as set forth within this Jurat. There are no exceptions. If a Jurat to be completed does not follow this form, the notary must correct the verbiage by using a jurat stamp containing the correct wording or attaching a separate jurat form such as this one which does contain proper wording. In addition, the notary must require an oath or affirmation from the document signer regarding the truthfulness of the contents of the document. The document must be signed AFTER the oath or affirmation. If the document was previously signed, it must be re-signed in front of the notary public during the jurat process.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the jurat process is completed.
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Signature of the notary public must match the signature on file with the office of the county clerk.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different jurat form.
  - ❖ Additional information is not required but could help to ensure this jurat is not misused or attached to a different document.
  - ❖ Indicate title or type of attached document, number of pages and date.
- Securely attach this document to the signed document

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## EXHIBIT "A" ESTOPPEL AFFIDAVIT

STATE OF IL  
COUNTY OF Cook

**Gina Romagnano and Louis A. Romagnano, Jr.**, 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 **Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19**, dated the 9<sup>th</sup> day of October, 2013, conveying the following described property, to-wit:

**ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT: LOT 11 IN MORRISON'S SUBDIVISION OF LOT 86 AND THAT PART OF LOT 75 LYING WEST OF 52ND AVENUE IN THE SCHOOL TRUSTEE'S SUBDIVISION OF THE NORTH PART OF SECTION 16, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**BEING THE SAME PROPERTY CONVEYED TO LOUIS A. ROMAGNANO, JR., AND GINA T. ROMAGNANO, IN JOINT TENANCY BY WARRANTY DEED FROM ADVANTAGE FINANCIAL PARTNERS, LLC. AS RECORDED 01/22/2007 AS DOCUMENT 0702205113.**

**Commonly Known As: 5227 W. GLADYS AVE., CHICAGO, IL 60644  
TAX ID: 16-16-116-013-0000**

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19**, 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 **Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19**;

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 **Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19**, who have interest, either directly or indirectly, in said premises; that these deponents are solvent and have not other



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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.

That the consideration for said deed was and is payment to affiants of the sum of \$1.00 by Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19, 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

## MORTGAGE

Borrower: LOUIS A. ROMAGNANO, JR., AND GINA T. ROMAGNANO, HUSBAND  
AND WIFE

Lender: BANKUNITED, FSB.

Amount: \$175,500.00

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## ASSIGNMENT OF MORTGAGE/DEED OF TRUST

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Assignee: CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST, SERIES 2012-19

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 Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2012-19, 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.

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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: 10-9-13

Gina Romagnano  
Gina Romagnano

Louis A. Romagnano, Jr.  
Louis A. Romagnano, Jr.

STATE OF Illinois  
COUNTY OF DuPage

The foregoing instrument was acknowledged before me on October 9, 2013 by Gina Romagnano and Louis A. Romagnano, Jr. who are personally known to me or have produced \_\_\_\_\_ as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.

**OFFICIAL SEAL**  
Barbara L. Bartolotte  
NOTARY PUBLIC, STATE OF ILLINOIS  
My Commission Expires 01/08/16

Barbara L. Bartolotte  
Notary Public

PROPERTY BOOK County Clerk's Office



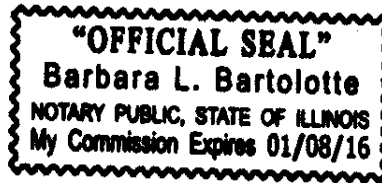
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## STATEMENT BY GRANTOR AND GRANTEE

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 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 10 - 9, 2013

[Signature]  
Signature of Grantor or Agent



Subscribed and sworn to before  
Me by the said \_\_\_\_\_  
this 9<sup>th</sup> day of October,  
2013.

NOTARY PUBLIC [Signature]

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 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 October 22, 2013

[Signature]  
Signature of Grantee or Agent

~~Subscribed and sworn to before  
Me by the said \_\_\_\_\_  
This \_\_\_\_\_ day of \_\_\_\_\_,  
2013.~~

SEE ATTACHED

NOTARY PUBLIC \_\_\_\_\_

NOTE: Any person who knowingly submits a false statement concerning the identity of 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.)