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Doc#: 1333854032 Fee: \$62.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/04/2013 02:03 PM Pg: 1 of 13

AFFIDAVIT OF TERMINATION OF CONTRACT, CANCELING/TERMINATING SERVICING AGREEMENT

Rescinding All Signatures on Any and All Agreements Associated With Account # 2000111344
with RESIDENTIAL CREDIT SOLUTIONS

Property Address: 650 Hirsch Ave, Calumet City, Illinois 60409

Legal Description:

LOTS 8 AND 9 IN BLOCK 5 IN BURNHAM'S WEST HAMMOND SUBDIVISION OF
THE SOUTHWEST ¼ OF THE SOUTH ½ OF THE SOUTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION
8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPLE MERIDIAN, IN COOK
COUNTY, ILLINOIS.

PROPERTY PIN: 30-08-323-025 AND 30-08-323-026

As **THE GRANTOR** of the associated agreement, Crystal L Bruce is known as **THE GRANTOR/SETTLOR**,
and **THE GRANTOR** is the person who retains the rights of assignment. **THE GRANTOR** has a superior
position, and it is in the capacity as a duly authorized agent of **THE GRANTOR** that the following is
ordered:

1. Any and all servicing agreements with **THE GRANTOR** are hereby terminated heretofore,
heretofore, and forthwith, and that would include any agreement allowing anyone to service the
mortgage loan and or any accounts associated thereto, as your power of attorney rights have
been terminated/revoked/canceled indefinitely with respects to the other aforementioned
parties associated with this matter and/or issue.
2. Any and all agreements associated with the mortgage loan, and or any account associated
thereto are hereby terminated as a direct result of breach of contract by parties other than
Crystal L Bruce (the term **BORROWER / CRYSTAL L BRUCE** and **THE GRANTOR Crystal L Bruce** in
reference to any correspondence/presentation are to be noted as one and the same) as your
power of attorney rights have been terminated/revoked/canceled indefinitely.
3. **THE GRANTOR** hereby reserves any and all rights and asserts the rights of **GRANTOR**, and the
rights of the people of the United States of North America AS ACKNOWLEDGED BY THE UNITED

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STATES CONSTITUTION AND THE INTERNATIONAL DECLARATION OF HUMAN RIGHTS, AND THOSE SECURED BY THE LAWS OF HUMANITY!

4. You are hereby ordered to cease and desist with the use and or access to the title of

CRYSTAL L BRUCE legal name and any and all power of attorney rights have been terminated/revoked/canceled indefinitely. You are hereby ordered to cease and desist any and all collection activities associated with this account and or the mortgage/loan referenced hereto as this matter is now in dispute as is referenced by **THE FREEDOM REFORMATIONS ACT.**

Your failure to comply with the cease-and-desist order will result in civil and criminal penalties, and you are hereby placed on notice, that if you continue to trespass on the name, and or property rights of Crystal L Bruce /THE GRANTOR steps will be taken to assure your removal from such a position.

NOTICE TO AGENT IS NOTICE TO PRINCIPAL, NOTICE TO PRINCIPAL IS NOTICE TO AGENT

By: Crystal L Bruce
Crystal L Bruce Grantor / Settlor

Illinois State

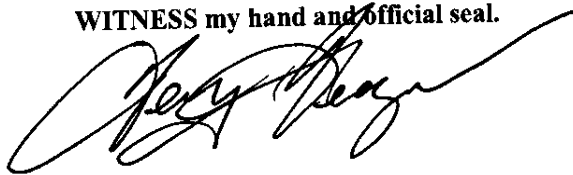
Cook County

On Nov 28, 2013 before me, Terry Teague Notary Public, personally appeared **Crystal L Bruce** who proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that She executed the same in her authorized capacity and that by her signature on the instrument the individual upon behalf of which the individual 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.

(Seal)



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After recording please return to:

Crystal L Bruce
650 Hirsch Avenue
Calumet City, IL 60409

Space Above This Line for Recording Data) _____

RE: Deed of Trust Record: #94290245- Record Date 03/31/1994; PIN: 30-08-323-025-0000 /
30-08-323-026-0000
Original Loan #2000111344

**NOTICE OF
REVOCAION OF POWER OF ATTORNEY**

Crystal L Bruce, **GRANTOR/SETTLOR/TRUSTOR**, DO HEREBY DECLARE AND DECREE:

That, due to the discovery of various elements of fraud, fraudulent inducement, fraudulent conveyance, failure in duty of care, unjust enrichment, breach of trust, fraudulent misrepresentation, entrapment, performing duties and acts contrary to the wishes of the **GRANTOR/SETTLOR/TRUSTOR** and nondisclosure resulting in the deprivation of our property by RESIDENTIAL CREDIT SOLUTIONS, and/or by any of its agents, nominee and/or assignees; and, after a recent review/audit and a close perusal of the purported Loan, Trust Deed, and Security Agreement records - I, Crystal L Bruce, Trustor, do hereby refuse to knowingly accept, or otherwise participate in ANY part of fraud and other wrongful actions involving the purported Promissory Note/Security Instrument/Trust Deed; and, further do hereby revoke, rescind, and terminate all our signatures relating to any/all said deeds, notes, and agreements from their inception.

That any and all servicing agreements with **GRANTOR/SETTLOR/TRUSTOR** are hereby terminated henceforth, heretofore, and forthwith, and that would include any agreement of allowing anyone to service the mortgage loan, and or any accounts associated thereto, as the power of attorney rights have been terminated/revoked/canceled indefinitely.

National Housing Act 12 USC 1701-1751 et seq.: Helping Families save their Homes Act of 2009, P.L. 111-22, sec. 203, 123 Stat. 1631, 1645. HUD Regulations.

24 C.F.R. part 203-500-Servicing Responsibilities. [I]t is the intent of the Department that no mortgagee shall commence foreclosure or acquire title to a property until the requirements of this subpart are followed.

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24 C.F.R. part 203.604(b) the mortgagee must have a face-to-face interview with the mortgagor, or personal interview, or make a reasonable attempt to arrange such a meeting within 30 days after such default and at least 30 days before foreclosure is commenced.

24 C.F.R. part 203.606 (a) before initiating foreclosure, the mortgagee must ensure that all servicing requirements have been met.

O.R.C. 1161.67- Only a foreign savings bank (FSB) may, upon receiving approval of the Superintendent of Financial Institutions, establish a branch in the state by creating a new branch or by agreeing to substantially assume all of the deposit liabilities of an existing branch of a bank, savings, foreign saving bank, or savings and loan association, which branch is located in the state... A savings bank may acquire or merge with another savings bank, a foreign savings bank, a domestic association, a state bank, a national bank, or a bank organized under any state, upon application to and written approval of the Superintendent of Financial Institutions.

That the nondisclosure resulting in the deprivation of our property by RESIDENTIAL CREDIT SOLUTIONS, and/or by any of its agents, nominee and/or assignees; and, after a recent review/audit and a close perusal of the purported Loan, Trust Deed, and Security Agreement records, it is a violation of federal law. **National Housing Act 12 USC 1701-1751 et seq.: Helping Families save their Homes Act of 2009, P.L. 111-22, sec. 203, 123 Stat. 1631, 1645. HUD Regulations.**

That any and all promissory notes and/or agreements associated with the mortgage loan, and or any account associated thereto are hereby terminated as a direct result of breach of contract by parties in violation of the **GRANTOR/SETTLOR/TRUSTOR property rights and other entitlements** and the power of attorney rights having been terminated/revoked/canceled indefinitely as a direct result of the breach of the revocable trust agreement between the parties.

Furthermore, I, Crystal L Bruce, Trustor, do hereby revoke, terminate, and rescind all Powers of Attorney, in fact or otherwise, previously assigned by me, implied in law, by trust or otherwise, with or without my consent and/or knowledge, as such pertains to any property, real or personal, promissory note, deed of trust and mortgage signed on 03/15/1994 or otherwise, under Deed of Trust Record 94290245 and Recorded 03/31/1994, involving the property specifically addressed and identified as:

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Property Address: 650 HIRSCH AVENUE, CALUMET CITY, ILLINOIS
Legal Description:

LOTS 8 AND 9 IN BLOCK 5 IN BURNHAM'S WEST HAMMOND
SUBDIVISION OF THE SOUTHWEST ¼ OF THE SOUTH ½ OF THE SOUTHEAST ¼ OF
THE SOUTHWEST ¼ OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE
THIRD PRINCIPLE MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY PIN: 30-08-323-025-0000 and 30-08-323-026-0000

By: Cristal L. Bruce
Trustor/Settlor/Grantor

JURAT

Illinois State

Cook County

Subscribed and sworn to (or affirmed) before me on this 2nd day of November, 2013,
by Cristal Bruce, proved to me on the basis of satisfactory evidence to
be the person(s) who appeared before me.

Signature [Handwritten Signature] (seal)

Notary Public



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To:
RESIDENTIAL CREDIT SOLUTIONS
4708 MERCANTILE DRIVE NORTH
FORT WORTH, TX 76137

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC "MERS"
1818 LIBERTY STREET, SUITE 300
RESTON, VIRGINIA 20190

RE: Deed of Trust Record: #94290245 - Record Date 03/31/1994; PIN: 30-08-323-025-0000 / 30-08-323-026-0000
Original Loan #2000111344

NOTICE OF REMOVAL

To: All parties addressed above

TRUSTOR(S)/GRANTOR(S): Crystal L Bruce do hereby give reference to the Deed of Trust drawn and executed by CRYSTAL L BRUCE, as Trustor(s)/Grantor(s)/Creator(s) with further reference given to the following described real property situated in said county and state, to wit:

Legal Description:

LOTS 8 AND 9 IN BLOCK 5 IN BURNHAM'S WEST HAMMOND SUBDIVISION OF THE SOUTHWEST ¼ OF THE SOUTH ½ OF THE SOUTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPLE MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as **650 HIRSCH AVENUE, CALUMET CITY, IL 60409**

PROPERTY PIN: 30-08-323-025-0000 / 30-08-323-026-0000

GRANTOR(S)/TRUSTOR(S): Crystal L Bruce by actual and constructive notice do hereby declare:

Effective immediately, the undersigned Crystal L Bruce forever removes/releases/discharges all: "Trustee(s), Successor Trustee(s), Substituted Trustee, Agent(s), Servicer(s), Assign(s), Transfer(s), known and unknown" including RESIDENTIAL CREDIT SOLUTIONS, 4708 MERCANTILE DRIVE NORTH FORT WORTH, TX 76137 ; and, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") 1818 LIBERTY STREET, SUITE 300 RESTON, VIRGINIA 20190 existing under the laws of Delaware; and, Thereby removing and terminating the same from any/all duties and forever barring/estopping the aforesaid from any further appointments or assignments originally granted or contained within the Deeds of Trusts concerned herein.

Effective immediately, the undersigned Crystal L Bruce forever Revokes/Cancels/Voids/Rescinds any/all duties, appointments, or assignments originally granted by Revocation of Power of Attorney, Authority, or otherwise granted/granting, and/or signs/signatures, assigned/assigning to any party(ies) including the alleged lender and successors, known and unknown including but not limited to: RESIDENTIAL CREDIT SOLUTIONS and MERS, addresses named above; Thereby removing and terminating the same from any/all duties and forever barring/estopping the aforesaid of any further appointments of any/all "TRUSTEE(S)", "SUCCESSOR TRUSTEE(S)", "SUBSTITUTES", or "BENEFICIARY(S)".

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LET IT BE KNOWN

All the above named "Trustee, Successor Trustee(s), Beneficiary(s)", or Assigns, Substitutes, known or unknown in clauses 1 and 2 above, are hereby directed to immediately **CEASE** and **DESIST** any further actions through said appointments/assignments granted in or from Record Deed of Trust Record: #94290245 Record Date 03/31/1994. **ANY** such continued or further action by ANY of the above named parties may result in legal actions against them.

Be it further known, GRANTOR(S)/TRUSTOR(S): Crystal L Bruce do hereby declare that: Effective immediately, all duty(s) and benefit(s) of "Trustee" and "Beneficiary" as set forth in original Deed of Trust, are hereby reassigned by Quitclaim to Crystal L Bruce (Trustees), and the "650 HOLDING TRUST".

ACTUAL AND CONSTRUCTIVE NOTICE

All trustee(s), Successor Trustee(s), and Beneficiary(s) named in Deed of Trust as Trustor(s) dated 03/18/1994, and recorded 03/31/1994 under Deed of Trust Record: #94290245 are, hereby removed/released/dismissed of all duties, expressed or implied, effective immediately. The aforesaid trustee(s), Successor Trustee(s), and Beneficiary(s) are expressly directed to **CEASE** and **DESIST** any further duties/actions of said appointment(s), or assignment(s) including debt collections and any foreclosure actions under any number. Any continued actions of any nature against the property described above may result in legal actions being taken.

Crystal L. Bruce

Crystal L Bruce-

GRANTOR/SETTLOR

Illinois State

Cook County

Subscribed and sworn to (or affirmed) before me on this 2nd day of November, 2013,

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

Signature *Terry Teague* (seal)



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Document Prepared By:
Marcus J. Lenton
1803 West 95th Street, Suite 203
CHICAGO, IL 60643

AFFIDAVIT OF BAILMENT

MJLPN0106- BL

Bailee: RESIDENTIAL CREDIT SOLUTIONS
RONALD NICOLAS – CFO
4708 MERCANTILE DRIVE NORTH
FORT WORTH, TEXAS 76137

Bailor: Marcus J. Lenton, Authorized Representative
C/o 1803 West 95th Street, Suite 203
CHICAGO, ILLINOIS [60643]

Date: 11/28/2013

Re: PAYOFF AND SETTLEMENT FOR:
CRYSTAL L. BRUCE
ACCOUNT # 2000111344

Address:

Legal Description: LOTS 8 AND 9 IN BLOCK 5 IN BURNHAM'S WEST HAMMOND
SUBDIVISION OF THE SOUTHWEST ¼ OF THE SOUTH ½ OF THE SOUTHEAST ¼ OF
THE SOUTHWEST ¼ OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE
THIRD PRINCIPLE MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY PIN: 30-08-323-025 AND 30-08-323-026

Enclosure: (1) Request Regarding Statement of Account, Dated 11/28/2013

Attention: Ronald Nicolas – CFO

The enclosed promissory note MJLPN0106, hereinafter "Instrument" for the sum of One Hundred Thousand Dollars (\$100,000.00) is delivered to the Bailee, delivered by Certified Mail, to be used to set-off and settle, all debts on account number 2000111344, collectively known hereinafter as "Accounts", and to transfer ownership and title of said account to Crystal L. Bruce. I hereby nominate and appoint the Bailee, Ronald Nicolas, as my fiduciary and

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Nominee (for IRS matters), and grant and invest the full authority to faithfully execute the setoff, settlement, and closing of Accounts, to faithfully execute all the duties set forth herein with the authorities granted herein for the setoff, settlement, closure, and discharge of all claims, charges, and debts owing are done so in the best interest of the United States Treasury.

Authority of Bailee

The Bailee is hereby vested with the following authorities:

1. To delegate or sub-delegate any of the authorities granted herein to any third party of your choosing, provided that any such delegation or sub-delegation is made in writing.
2. To negotiate, endorse and ledger the instruments, enclosed herewith, to settle, discharge, and close the account.
3. to use the accounting and routing numbers and/or bond numbers provided on the Instruments to settle and close the account
4. To release all collateral and/or assets remaining after settling and closing of the Account to the Bailor.
5. To ledger the appropriate IRS 1099 "Information Returns" and other IRS forms for MARCUS J LENTON as may be necessary to fulfill the obligations arising out of this agreement.

As Fiduciary you are instructed and directed to perform the following duties within ten (10) business days of receipt of this contract.

1. The Bailee is directed to negotiate, endorse, and/or ledger the Instruments to setoff, settle, to the effect of discharging debts, obligations, or liabilities associated with the Account; and
2. The Bailee is directed to release any and all funds and/or assets remaining after the setoff, settlement and closure of the Account to the Bailor.
3. The Bailee is directed to immediately release the collateral upon receipt of the Instrument, whereas the failure to do so shall incur the liability for the Bailee
4. The Bailee is directed to provide an accounting for all funds handled and all acts performed as fiduciary, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

The Bailor agrees to indemnify the performance of the Bailee for actions executed in good faith and in accordance with the intent and purpose of this Bailment. The Bailee shall be entitled to reasonable compensation up to the sum of \$7,000.00 for any services provided as my fiduciary, billable to the note. The Fiduciary shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Bailment. By accepting the Instrument and remaining silent, which is the effect of not responding by affidavit, the Bailee authenticates this contract, which shall be deemed accepted by the Bailee if a refusal to the appointment, authorities, and duties is not received by the Bailor within ten (10) business days of the postmarked acceptance of the Instrument. Should the fiduciary/Bailee refuse to accept the appointments and obligations of the contract, then by sworn affidavit the Bailee must express the cause for which the Bailee believes he is not obligated, or otherwise does not have the capacity, authority, and duty to perform in accordance with the terms of this bailment.

The Bailee waives all rights, defenses, and immunities, under this Bailment. Should the Bailee fail to perform the duties, herein agreed to, or should the Bailee breach the terms of the contract,

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then it shall comprise the Bailee's acceptance to liability as follows:

1. In the event of a default caused by the Bailee's performance or lack thereof, the Bailee agrees to pay the losses and damages suffered by the Bailor.
2. In the event of a default caused by the Bailee's performance or lack thereof, the Bailee agrees to be held commercially liable on the instruments for up to ten (10) times the face value of the Instruments.
3. In the event of a default caused by the Bailee's performance or lack thereof, the Bailee agrees to being named a lien debtor in UCC-1 commercial lien for the amount in default.
4. In the event of a default the Bailee accepts that the issuer of the bond shall file a suspicious activity report with the IRS and the United States Treasury reporting your failure to ledger or misappropriation of the funding and breach of administrative and fiduciary obligations.
5. In the event of a default the Bailee accepts of full/unlimited commercial liability on instrument MJLPN0106
6. Acceptance that your real property, personal property, fixtures, and accounts shall be collateral for any liens or levies executed by the Bailor for the Bailee's breach of this Contract.

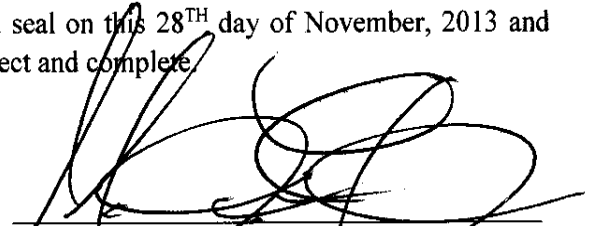
The Bailor accepts for collateral interest, all professional licenses, commercial bonds, insurance, assurance, as well as the real and moveable property and bank and savings accounts of the Bailee for value (equal consideration) to insure the fulfillment of the obligations arising from your receipt of this contract and instrument MJLPN0106. The receipt of the instrument MJLPN0106 secures an interest in the following collateral account 2000111344. Failing to transfer the title and record all necessary documentation with the COOK COUNTY RECORDER OF DEEDS, associated with ACCOUNT # 2000111344 / PROPERTY PIN: 30-08-323-025-0000 AND 30-08-323-026-0000 , to Crystal L Bruce within 72 hours, and/or failing to correct or confirm the attached Request Regarding the Statement of Account with fourteen (14) days, and/or failing to release the collateral within thirty (30) days, constitutes a fault under the terms of the Bailment. Upon the existence of a fault, the principal by third party witness, shall issue a notice of fault and offer the Bailor ten (10) days to correct such fault or appeal to the principal for just cause. The failure to respond to any notice of fault shall constitute a Default. **The failure to perform by the terms of this Bailment resulting in a Default, constitutes Bailee's acceptance and approval of the granting and conveying of a Specific Power of Attorney to the Bailor to perform the duties of the Bailee as relates to settling and closing this account and releasing all collateral to the secured party. This power-of-attorney right, as secured by this contract, includes the authority to sign all forms or letters for the purpose of releasing the collateral, on behalf of, and in the capacity of the Bailee, By Direction, as Attorney-in-Fact, or as Authorized Agent.** In the event of default the Bailor shall have full power to privately or publicly sell, lease, lien, transfer, or otherwise deal with the collateral or proceeds or products therefrom, in his own name or in the name of Bailee. All expenses related to the liquidation of collateral shall become a part of Bailee's indebtedness. The Bailor, at his discretion, may transfer part or all of the collateral to his own name or to the name of his nominee.

The Bailor shall have all the rights and remedies of a secured creditor under the provisions of the Uniform Commercial Code, as it has been adopted in the State of Illinois where part or all of the collateral is located or presumed to be located, including but not limited to the right to proceed with self-help with or without a public court or tribunal. Rights and remedies

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available to Secured Party Creditor may be exercised singularly or jointly and in all venues and jurisdictions concurrently at the sole discretion of Secured Party Creditor. Upon receipt of Instrument note # MJLPN0106, the Bailee, within forty-eight (48) hours, relinquish and discharge all claims in the referenced account, as well as deliver to the secured party all records, chattels, bills, and proceeds by mailing said instruments to MARCUS J. LENTON [TRUST] c/o 1803 West 95th Street, Chicago, Illinois [60643]. Private International Law shall govern and enforce this Contract. Should applicable laws deem any part or portion of this Contract as invalid or unenforceable, the remaining provisions shall not be affected, and shall be enforced to as great an extent as possible.

IN WITNESS WHEREOF I hereunto set my hand and seal on this 28TH day of November, 2013 and hereby certify all the statements made above are true, correct and complete.

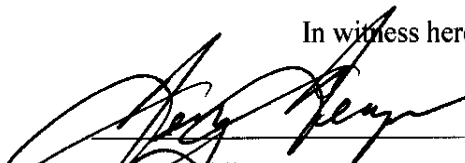

By: Marcus-Jerome II: Lenton, Secured Party

ACKNOWLEDGEMENT
For verification purposes only

Illinois State }
 } ss.
Cook County }

On this 28TH day of November, 2013, before me, the undersigned officer, personally appeared Marcus-Jerome II: Lenton, who satisfactorily proven to me to be the person whose name is subscribed to within the instrument and acknowledged that he executed the same, for the purposes therein contained.

In witness hereof I hereunto set my hand and official seal


Notary Public


Commission Expiration

Bailee: RESIDENTIAL CREDIT SOLUTIONS
RONALD NICOLAS- CFO
4708 MERCANTILE DRIVE NORTH
FORT WORTH, TEXAS 76137



Bailor: Marcus J. Lenton,
C/o 1803 West 95th Street
Chicago, Illinois [60643]

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REQUEST REGARDING A STATEMENT OF ACCOUNT

This is a record authenticated by Marcus J. Lenton, by accommodation, requesting that the recipient approve or correct this statement. Recipient has fourteen (14) days to comply with this request and provide an authenticated record.

STATEMENT OF ACCOUNT

Date: 11/28/2013

Creditor(s) Marcus-Jerome II: Lenton

Debtor: RESIDENTIAL CREDIT SOLUTIONS

Accounts: 2000111344

Payoff amount as of 11/28/2013:	\$ 78,835.00
Daily Interest (\$0.00)	\$ 0.00
Total Daily Interest: (x 30 days)	\$ 0.00
Total Payoffs as of 11/28/2013	\$ 0.00
Credits (Note tendered for 11/28/2013)	<u>\$ 100,000.00</u>
Escrow:	21,465.00

Escrow shall cover compensation for reasonable expenses incurred by the Creditors, Agents and Fiduciary, for carrying out the provisions of settling the account. I declare under penalty of perjury that the information above is true and correct.



 Marcus-Jerome II: Lenton, Administrator By:
 Accommodation for MARCUS J. LENTON

Illinois State)
 Cook County)

I hereby certify that on the 28th day of November, 2013, before me, the subscriber, a notary public of the State of Illinois, in Cook County, personally appeared Marcus-Jerome II: Lenton and made affirmation in due form of law that the matters and facts set forth in the STATEMENT OF ACCOUNT are true. In witness hereof I hereunto set my hand and official seal



 Notary Public

09/22/2016
 Commission Expiration

OFFICIAL SEAL
 TERRY TEAGUE
 Notary Public - State of Illinois
 My Commission Expires Oct 22, 2016

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NEGOTIABLE

NEGOTIABLE

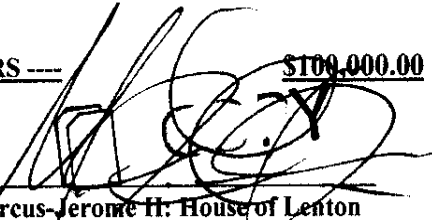
PROMISSORY NOTE

*This is an Unconditional Promise to Pay;
Destruction, Mutilation, or Surrender to Maker Discharges Liability Herein*

MARCUS J LENTON
1803 WEST 95TH ST.
CHICAGO, IL 60643

No.: MJLPN0106
Date: NOVEMBER 28, 2013

Pay to the order of: RESIDENTIAL CREDIT SOLUTIONS
The Sum of: ONE HUNDRED THOUSAND DOLLARS and 00/100 DOLLARS --- \$100,000.00
For Credit: CRYSTAL L BRUCE

By: 
Marcus-Jerome H. House of Lenton
Accommodation Party/ Authorized Rep.
For: MARCUS J LENTON (ens legis)
Exemption ID# 981025046

[UCC§ 3-603(b)/ILCS 3-603]

Routed Through: Private Discharging and Indemnity Bond No.: MJLIBOOO1 (Reg. No.: RB 433 200 059 US) c/o
SECRETARY OF THE TREASURY, Jacob J. Lew, 1500 Pennsylvania Ave NW Washington DC 20220

PROMISSORY NOTE: MJLPN0106

PAYOFF AND SETTLEMENT FOR: CRYSTAL L. BRUCE
ACCOUNT # 2000111344

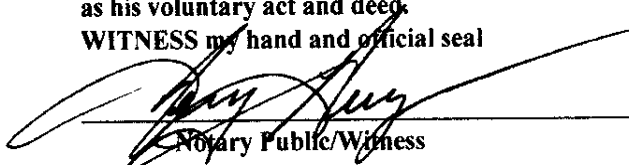
Promissory note in the sum of ONE HUNDRED THOUSAND DOLLARS and 00/100 DOLLARS/ \$100,000.00
Paid to: RESIDENTIAL CREDIT SOLUTIONS
Date: NOVEMBER 28, 2013
Memo: Issued pursuant to P.L. 73-10
(See H.J.R 192 dated June 5, 1933)
UCC§ 3-603(b)/ILCS 3-603

Routed Through: Private Discharging and Indemnity Bond No.: MJLIBOOO1 (Reg. No.: RB 433 200 059 US) c/o
SECRETARY OF THE TREASURY, Jacob J. Lew, 1500 Pennsylvania Ave NW Washington DC 20220.

Using a Notary on this document does not create an adhesion contract with the state, nor does it alter the status of in any manner.
Nor is the use of a Notary to be construed as entrance into any foreign jurisdiction, but is used for VERIFICATION purposes
ONLY

ACKNOWLEDGMENT

Illinois State, Cook County on NOVEMBER 28, 2013, before me, Terry Teague, personally came
Marcus-Jerome H: Lenton and proved to me on the basis of satisfactory evidence to be the man who is signatory on the within
instrument, Promissory Note No.: MJLPN0106, and acknowledged to me that he executed the same in his authorized capacity
as his voluntary act and deed.
WITNESS my hand and official seal


Notary Public/Witness (SEAL)



Memorandum of Law

UCC § 3-603 If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument
and the tender is refused, there is discharge, to the extent of the amount of the tender, of the obligation of an endorser or
accommodation party having a right of recourse with respect to the obligation to which the tender relates.