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Doc#: 1335219132 Fee: \$80.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Affidavit Fee: \$2.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/18/2013 03:50 PM Pg: 1 of 7

WARRANTY DEED **(IN LIEU OF FORECLOSURE)**

KNOWN BY ALL THESE PRESENTS, that Katrina Tharpe, whose address is 719 Braemar Road, Flossmoor, IL 60422, ("GRANTORS"), in consideration of the sum of ONE AND 00/100 dollars (\$1.00), and other good and valuable consideration paid by Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1, 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 February 28, 2006, in the original principal amount of \$189,000.00 executed and delivered by Grantor to Argent Mortgage Company, LLC hereby grants, bargain, sells and conveys unto Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1, all of the real property located in the City of Flossmoor, Cook County, Illinois, and further described as:

PARCEL 1:

LOT 1 IN BLOCK 2 IN FIRST ADDITION TO FLOSSMOOR FARMS, A SUBDIVISION OF PARTS OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 OVER THE FOLLOWING DESCRIBED LAND:

THE WEST 30 FEET OF LOT 2 IN BLOCK 2 IN FIRST ADDITION TO FLOSSMOOR FARMS, A SUBDIVISION OF PARTS OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; AS SET FORTH IN DEED RECORDED AS DOCUMENT 16259486.

Tax ID: 31-01-303-001-0000 Common Address: 719 Braemar Road, Flossmoor, IL 60422

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 Katrina Tharpe to

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Argent Mortgage Company, LLC dated February 28, 2006 and recorded on March 20, 2006 by Document Number: 0607945119, 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 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:

Karen R. McCreay
Karen R. McCreay

Katrina Tharpe
Katrina Tharpe

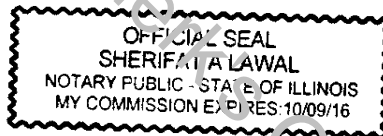
State of Illinois
County of Cook

This Warranty Deed was acknowledged before me on the 29th day of August, 20 13, by Katrina Tharpe as his/her/their free act and deed.

[Signature]
, Notary Public

My Commission Expires: 10-9-16

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. 13IL00265-1

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

ADDRESS OF GRANTEE & SUBSEQUENT TAX BILLS TO: Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1, 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."

I hereby declare that the attached deed represents a transaction EXEMPT UNDER PROVISIONS OF PARAGRAPH L, SECTION 4, REAL ESTATE TRANSFER ACT.

DATE: 12/17/13
[Signature]
Signature of Buyer, Seller or Representative

UNOFFICIAL COPY**ESTOPPEL AFFIDAVIT**
EXHIBIT BSTATE OF ILLINOIS
COUNTY OF COOK

Katrina Tharpe, (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 Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1, its successors and assigns, dated the same date as this affidavit, conveying the following described property located in the City of Flossmoor, Cook County, Illinois, described as:

**PARCEL 1:
LOT 1 IN BLOCK 2 IN FIRST ADDITION TO FLOSSMOOR FARMS, A SUBDIVISION OF PARTS OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**PARCEL 2:
EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 OVER THE FOLLOWING DESCRIBED LAND:**

THE WEST 30 FEET OF LOT 2 IN BLOCK 2 IN FIRST ADDITION TO FLOSSMOOR FARMS, A SUBDIVISION OF PARTS OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; AS SET FORTH IN DEED RECORDED AS DOCUMENT 16259486.

Tax ID # 31-01-303-001-0000 Commonly known as: 719 Braemar Road, Flossmoor, IL 60422

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. Katrina Tharpe 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 Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1 all rights of Katrina Tharpe 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 Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1.

That the Warranty Deed was executed and delivered by Katrina Tharpe as their free and voluntary act; at the time of making the Warranty Deed Katrina Tharpe, 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 Katrina Tharpe is/are solvent and will remain solvent after the conveyance of the Warranty Deed, and that they have no other

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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 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 Katrina Tharpe to Argent Mortgage Company, LLC dated February 28, 2006, in default on property described in the deed.

That Katrina Tharpe 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 Katrina Tharpe and they understand that if Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1 declines to accept delivery of the Warranty Deed or approve title, the unrecorded Warranty Deed may be returned to Katrina Tharpe or, if the Warranty Deed has already been recorded, the property may be reconveyed to Katrina Tharpe by Quit Claim Deed. In the event that the premises are reconveyed Katrina Tharpe 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 Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1 does not constitute legal delivery and shall be of no binding force or effect whatsoever) until such time as Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1 consents to the acceptance and approval of title. The receipt or return of the Warranty Deed shall in no way restrict the right of Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1, 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 Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1, 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 Katrina Tharpe.

WITNESS:

Karen R. McCroey
Karen R. McCroey

Katrina Tharpe
Katrina Tharpe

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On 8/29/13 before me, personally appeared Katrina Tharpe, 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.

[Signature]
_____, 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. 13IL00265-1

Office of Cook County Clerk's Office

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ASSIGNMENT OF HAZARD INSURANCE POLICY

Katrina Tharpe assign all of their right, title, and interest in a policy of Hazard (Homeowners) Insurance covering real property commonly known as 719 Braemar Road, Flossmoor, IL 60422 to Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1.

Company Name: Liberty Mutual Insurance Company

Policy No. H3224304395740

Katrina Tharpe

Katrina Tharpe

ASSIGNMENT OF ESCROW FUNDS

Katrina Tharpe assign all of their right, title, and interest in any escrow funds held by Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1.

Katrina Tharpe

Katrina Tharpe

ASSIGNMENT OF TITLE POLICY

Katrina Tharpe assign all of their right, title, and interest in any policy of title insurance covering real property commonly known as 719 Braemar Road, Flossmoor, IL 60422, to Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1.

Policy No.

Company

Katrina Tharpe

Katrina Tharpe

