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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/24/2013 10:17 AM Pg: 1 of 111

PUBLIC NOTICE

3949A – Information Referral Form Continued

Property and Identity Theft Victims:

Derrick Seaton
Sherry Seaton

Property: 15624 Gouwens Lane, South Holland, IL 60473

Forged instrument were illegally recorded at the county and/or state in an effort to illegally foreclose and evict Derrick Seaton, Sherry Seaton, Patricia Seaton Winfield Garrick and Stephanie Winfield. Aaron Demuth ARDC # and Ernest J. Codilis ARDC # who are legal representatives for HSBC BANK USA, N.A. Instruments were used for purposes of identity theft against tax payer and tax evasion in violation of IRC 7201 and 7206 and violations of REMIC 860G IRC 1273B and 1445D. IRS violations of Title 18 section 4 Misprisioner of Felony. Violation of Sarbanes and Oxley SEC 802, 900 and 302, 807 defrauding shareholders of publicly traded companies, chapter 63 of title 18 USC section 1348 securities fraud, SEC 903 section 1341 of title 18, USC code; (b), mail fraud and Section 1343 of title 18 USC, wire fraud. **(SEE ATTACHED SECURITIZATION AUDIT)**

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Form 3949-A (July 2013)	Department of the Treasury - Internal Revenue Service Information Referral (See instructions on reverse)	OMB Number 1545-1960
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Use this form to report suspected tax law violations by a person or a business.

CAUTION: READ THE INSTRUCTIONS BEFORE COMPLETING THIS FORM. There may be other more appropriate forms specific to your complaint. (For example, if you suspect your identity was stolen, use Form 14039.)**Section A - information About the Person or Business You Are Reporting**

Complete 1, if you are reporting an individual. Complete 2, if you are reporting a business only. Complete 1 and 2 if you are reporting a business and its owner. (Leave blank any lines you do not know.)

1a. Name of individual RONALD M. FARIS	b. Social Security Number/TIN IRS RECORD	c. Date of birth IRS RECORD
d. Street address 1661 WORTHINGTON ROAD	e. City WEST PALM BEACH	f. State FL <input checked="" type="checkbox"/>
		g. ZIP code 33409
h. Occupation CHIEF EXECUTIVE OFFICER	i. Email address	
j. Marital status (check one, if known) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input type="checkbox"/> Divorced <input type="checkbox"/> Separated		
k. Name of spouse		
2a. Name of business OCWEN LOAN SERVICING	b. Employer Tax ID number (EIN) 010681100	c. Telephone number 561-682-8860
d. Street address 1661 WORTHINGTON ROAD	e. City WEST PALM BEACH	f. State FL <input checked="" type="checkbox"/>
		g. ZIP code 33409
h. Email address	i. Website	

Section B - Describe the Alleged Violation of Income Tax Law

3. Alleged violation of income tax law. (Check all that apply.)

- | | | | |
|---|---|---|---|
| <input checked="" type="checkbox"/> False Exemption | <input type="checkbox"/> Unsubstantiated Income | <input checked="" type="checkbox"/> Unreported Income | <input checked="" type="checkbox"/> Failure to Withhold Tax |
| <input type="checkbox"/> False Deductions | <input type="checkbox"/> Earned Income Credit | <input type="checkbox"/> Narcotics Income | <input checked="" type="checkbox"/> Failure to File Return |
| <input type="checkbox"/> Multiple Filings | <input type="checkbox"/> Public/Political Corruption | <input type="checkbox"/> Kickback | <input checked="" type="checkbox"/> Failure to Pay Tax |
| <input type="checkbox"/> Organized Crime | <input checked="" type="checkbox"/> False/Altered Documents | <input type="checkbox"/> Wagering/Gambling | <input checked="" type="checkbox"/> Other (describe in 5) |

4. Unreported income and tax years

Fill in Tax Years and dollar amounts, if known (e.g., TY 2010- \$10,000)

TY 2008 \$ 105,000 TY 2009 \$ 105,000 TY 2010 \$ 105,000 TY 2011 \$ 105,000 TY 2012 \$ 105,000 TY 2013 \$ 105,000

5. Comments (Briefly describe the facts of the alleged violation-Who/What/Where/When/How you learned about and obtained the information in this report. Attach another sheet, if needed.)

This complaint is filed against Aaron Demuth ARDC # 6276249, James N. Pappas ARDC # 6291873, Edward Grossman (Special Commissioner), Irene Dorner, Ronald M. Faris, Jeffrey M. Henschel, Neal Henschel, Michelle Esterman, Lori Burnam and Christopher Burnam of Cal Development Corp. The parties used forged and illegally recorded documents for monetary gain. Used fraud upon the court to evade taxes under Forcible Entry Detainer Case # 13-m-21562 and Foreclosure Case # 11-cv-2562, and used a fabricated Special Commissioner's Deed to HSBC Bank USA, N.A. Trustee for the Registered Holder of First NLC Trust 2007-1-a Mortgage-Backed Certificates Series 2007-1. Also there is a forged Affidavit of Exemption from Documentary Transfer Tax filed into the court records Declaring under penalty of perjury. The Law Firm used fabricated numbers that was never reported on an IRS tax Form. All parties including Lori Burnam and Christopher Burnam aided and abetted in an illegal eviction, violations of Senat Bill 56 and violations tax evasion and violations of various Sarbanes and Oxley codes. SEE ATTACHED FOR MORE VIOLATIONS.

6. Additional information. Answer these questions, if possible. Otherwise, leave blank.

a. Are book/records available? (If available, do not send now. We will contact you, if they are needed for an investigation.)

 Yes No

b. Do you consider the taxpayer dangerous?

 Yes No

c. Banks, Financial Institutions used by the taxpayer

Name OCWEN LOAN SERVICING	Name IRENE M. DORNER, CHIEF EXECUTIVE OFFICER HSBC BANK USA, N.A.
Street address 1661 WORTHINGTON ROAD	Street address 1800 TYSON BOULEVARD
City WEST PALM BEACH	City MCLEAN
State FL	State VA <input checked="" type="checkbox"/>
ZIP code 33409	ZIP code 22101

Section C - Information About You and Your Reporting Office
(We never share this information with the Internal Revenue Service.)

This information is not required to process your report, but would be helpful if we need to contact you for any additional information.

7a. Your name [REDACTED]	b. Telephone number	c. Best time to call
d. Street address 1025 PARK DRIVE # 725	e. City FLOSSMOOR	f. State IL <input checked="" type="checkbox"/>
		g. ZIP code 60422

Please print and send your completed form to: Internal Revenue Service
Stop C2003
Fresno, CA 93888

UNOFFICIAL COPY

Form 3949-A (July 2013)	Department of the Treasury - Internal Revenue Service Information Referral (See instructions on reverse)	OMB Number 1545-1960
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Use this form to report suspected tax law violations by a person or a business.

CAUTION: READ THE INSTRUCTIONS BEFORE COMPLETING THIS FORM. There may be other more appropriate forms specific to your complaint. (For example, if you suspect your identity was stolen, use Form 14039.)**Section A - Information About the Person or Business You Are Reporting**

Complete 1, if you are reporting an individual. Complete 2, if you are reporting a business only. Complete 1 and 2 if you are reporting a business and its owner. (Leave blank any lines you do not know.)

1a. Name of individual CHRISTOPHER BURNAM	b. Social Security Number/TIN IRS RECORD	c. Date of birth IRS RECORD	
d. Street address 9926 S. STATE STREET	e. City CHICAGO	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60628
h. Occupation SECRETARY	i. Email address LORIBURNAM@CS.COM		
j. Marital status (check one, if known) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input type="checkbox"/> Divorced <input type="checkbox"/> Separated		k. Name of spouse	
2a. Name of business CAL DEVELOPMENT CORPORATION	b. Employer Tax ID number (EIN)	c. Telephone number 773-580-9911	
d. Street address 10947 S. HERMOSA	e. City CHICAGO	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60628
h. Email address LORIBURNAM@CS.COM	i. Website		

Section B - Describe the Alleged Violation of Income Tax Law

3. Alleged violation of income tax law. (Check all that apply.)			
<input checked="" type="checkbox"/> False Exemption	<input type="checkbox"/> Unsubstantiated Income	<input checked="" type="checkbox"/> Unreported Income	<input checked="" type="checkbox"/> Failure to Withhold Tax
<input type="checkbox"/> False Deductions	<input type="checkbox"/> Earned Income Credit	<input type="checkbox"/> Narcotics Income	<input checked="" type="checkbox"/> Failure to File Return
<input type="checkbox"/> Multiple Filings	<input type="checkbox"/> Public/Political Corruption	<input type="checkbox"/> Kickback	<input checked="" type="checkbox"/> Failure to Pay Tax
<input type="checkbox"/> Organized Crime	<input checked="" type="checkbox"/> False/Altered Documents	<input type="checkbox"/> Wagering/Gambling	<input checked="" type="checkbox"/> Other (describe in 5)

4. Unreported income and tax years

Fill in Tax Years and dollar amounts, if known (e.g., TY 2010- \$10,000)

TY 2008 \$ 105,000 TY 2009 \$ 105,000 TY 2010 \$ 105,000 TY 2011 \$ 105,000 TY 2012 \$ 105,000 TY 2013 \$ 105,000

5. Comments (Briefly describe the facts of the alleged violation-Who/What/Where/When/How you learned about and obtained the information in this report. Attach another sheet, if needed.)

This complaint is filed against Aaron Demuth ARDC # 6276249, James N. Pappas ARDC # 6291873, Edward Grossman (Special Commissioner), Irene Dorner, Ronald M. Faris, Jeffrey M. Henschel, Neal Henschel, Michelle Esterman, Lori Burnam and Christopher Burnam of Cal Development Corp. The parties used forged and illegally recorded documents for monetary gain. Used fraud upon the court to evade taxes under Forcible Entry Detainer Case # 13-m-121262 and Foreclosure Case # 11-cv-2562, and used a fabricated Special Commissioner's Deed to HSBC Bank USA, N.A. Trustee for the Registered Holder of First NLC Trust 2007-a Mortgage-Backed Certificates Series 2007-1. Also there is a forged Affidavit of Exemption from Documentary Transfer Tax filed into the court records Declaring under penalty of perjury. The Law Firm used fabricated numbers that was never reported on an IRS tax Form. All parties including Lori Burnam and Christopher Burnam aided and abetted in an illegal eviction, violations of Senat Bill 56 and violations tax evasion and violations of various Sarbanes and Oxley codes. SEE ATTACHED FOR MORE VIOLATIONS.

6. Additional information. Answer these questions, if possible. Otherwise, leave blank.

- a. Are book/records available? (If available, do not send now. We will contact you, if they are needed for an investigation.) Yes No
- b. Do you consider the taxpayer dangerous? Yes No
- c. Banks, Financial Institutions used by the taxpayer

Name CHRISTOPHER BURNAM	Name IRENE M. DORNER, CHIEF EXECUTIVE OFFICER HSBC BANK USA, N.A.
Street address 9926 S. STATE STREET	Street address 1800 TYSON BOULEVARD
City CHICAGO	City MCLEAN
State IL <input checked="" type="checkbox"/>	State VA <input checked="" type="checkbox"/>
ZIP code 60628	ZIP code 22101

Section C - Information About Where Field Assistance

(We never share this information with the public, except for reporting.)

This information is not required to process your report, but would be helpful if we need to contact you for any additional information.

7a. Your name [REDACTED]	b. Telephone number	c. Best time to call	
d. Street address 1025 PARK DRIVE # 725	e. City FLOSSMOOR	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60422

Please print and send your completed form to: Internal Revenue Service
Stop C2003
Fresno, CA 93888

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Form 3949-A (July 2013)	Department of the Treasury - Internal Revenue Service Information Referral (See instructions on reverse)	OMB Number 1545-1960
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Use this form to report suspected tax law violations by a person or a business.

CAUTION: READ THE INSTRUCTIONS BEFORE COMPLETING THIS FORM. There may be other more appropriate forms specific to your complaint. (For example, if you suspect your identity was stolen, use Form 14039.)**Section A - Information About the Person or Business You Are Reporting**

Complete 1, if you are reporting an individual. Complete 2, if you are reporting a business only. Complete 1 and 2 if you are reporting a business and its owner. (Leave blank any lines you do not know.)

1a. Name of individual LORI BURNAM	b. Social Security Number/TIN IRS RECORD	c. Date of birth IRS RECORD	
d. Street address 9926 S. STATE STREET	e. City CHICAGO	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60628
h. Occupation PRESIDENT	i. Email address LORIBURNAM@CS.COM		
j. Marital status (check one, if known) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input type="checkbox"/> Divorced <input type="checkbox"/> Separated		k. Name of spouse	
2a. Name of business CAL DEVELOPMENT CORPORATION	b. Employer Tax ID number (EIN)	c. Telephone number 773-580-9911	
d. Street address 10947 S. HERMOSA	e. City CHICAGO	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60628
h. Email address LORIBURNAM@CS.COM	i. Website		

Section B - Describe the Alleged Violation of Income Tax Law

3. Alleged violation of income tax law. (Check all that apply.)

<input checked="" type="checkbox"/> False Exemption	<input type="checkbox"/> Unsubstantiated Income	<input checked="" type="checkbox"/> Unreported Income	<input checked="" type="checkbox"/> Failure to Withhold Tax
<input type="checkbox"/> False Deductions	<input type="checkbox"/> Earned Income Credit	<input type="checkbox"/> Narcotics Income	<input checked="" type="checkbox"/> Failure to File Return
<input type="checkbox"/> Multiple Filings	<input type="checkbox"/> Public/Political Corruption	<input type="checkbox"/> Kickback	<input checked="" type="checkbox"/> Failure to Pay Tax
<input type="checkbox"/> Organized Crime	<input checked="" type="checkbox"/> False/Altered Documents	<input type="checkbox"/> Wagering/Gambling	<input checked="" type="checkbox"/> Other (describe in 5)

4. Unreported income and tax years

Fill in Tax Years and dollar amounts, if known (e.g., TY 2010- \$10,000)

TY 2008 \$ 105,000 TY 2009 \$ 105,000 TY 2010 \$ 105,000 TY 2011 \$ 105,000 TY 2012 \$ 105,000 TY 2013 \$ 105,000

5. Comments (Briefly describe the facts of the alleged violation-Who/What/Where/When/How you learned about and obtained the information in this report. Attach another sheet, if needed.)

This complaint is filed against Aaron Demuth ARDC # 6276249, James N. Pappas ARDC # 6291873, Edward Grossman (Special Commissioner), Irene Dornier, Ronald M. Faris, Jeffrey M. Henschel, Neal Henschel, Michelle Esterman, Lori Burnam and Christopher Burnam of Cal Development Corp. The parties used forged and illegally recorded documents for monetary gain. Used fraud upon the court to evade taxes under Forcible Entry Detainer Case # 13-mj-12162 and Foreclosure Case # 11-cv-2562, and used a fabricated Special Commissioner's Deed to HSBC Bank USA, N.A. Trustee for the Registered Holder of First NLC Trust 2007 a Mortgage-Backed Certificates Series 2007-1. Also there is a forged Affidavit of Exemption from Documentary Transfer Tax filed into the court records Declaring under penalty of perjury. The Law Firm used fabricated numbers that was never reported on an IRS tax Form. All parties including Lori Burnam and Christopher Burnam aided and abetted in an illegal eviction, violations of Senat Bill 56 and violations tax evasion and violations of various Sarbanes and Oxley codes. SEE ATTACHED FOR MORE VIOLATIONS.

6. Additional information. Answer these questions, if possible. Otherwise, leave blank.

- a. Are book/records available? (If available, do not send now. We will contact you, if they are needed for an investigation.) Yes No
- b. Do you consider the taxpayer dangerous? Yes No
- c. Banks, Financial Institutions used by the taxpayer

Name LORI BURNAM	Name IRENE M. DORNER, CHIEF EXECUTIVE OFFICER HSBC BANK USA, N.A.
Street address 9926 S. STATE STREET	Street address 1800 TYSON BOULEVARD
City CHICAGO	City MCLEAN
State IL <input checked="" type="checkbox"/>	State VA <input checked="" type="checkbox"/>
ZIP code 60628	ZIP code 22101

Section C - Information About You or the Business You Are Reporting
(We never share this information with anyone outside the IRS.)

This information is not required to process your report, but would be helpful if we need to contact you for any additional information.

7a. Your name [REDACTED]	b. Telephone number	c. Best time to call	
d. Street address 1025 PARK DRIVE # 725	e. City FLOSSMOOR	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60422

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Fresno, CA 93888

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Form 3949-A (July 2013)	Department of the Treasury - Internal Revenue Service Information Referral (See instructions on reverse)	OMB Number 1545-1960
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CAUTION: READ THE INSTRUCTIONS BEFORE COMPLETING THIS FORM. There may be other more appropriate forms specific to your complaint. (For example, if you suspect your identity was stolen, use Form 14039.)**Section A - Information About the Person or Business You Are Reporting**

Complete 1, if you are reporting an individual. Complete 2, if you are reporting a business only. Complete 1 and 2 if you are reporting a business and its owner. (Leave blank any lines you do not know.)

1a. Name of individual EDWARD GROSSMAN		b. Social Security Number/TIN IRS RECORD		c. Date of birth IRS RECORD	
d. Street address 2938 E. 91ST STREET		e. City CHICAGO		f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60617
h. Occupation EXECUTIVE DIRECTOR		i. Email address			
j. Marital status (check one, if known) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				k. Name of spouse	
2a. Name of business CHICAGO LEGAL CLINIC		b. Employer Tax ID number (EIN) 363200465		c. Telephone number 773-731-1762	
d. Street address 2938 E. 91ST.		e. City CHICAGO		f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60617
h. Email address		i. Website			

Section B - Describe the Alleged Violation of Income Tax Law

3. Alleged violation of income tax law. (Check all that apply.)

<input checked="" type="checkbox"/> False Exemption	<input type="checkbox"/> Unsubstantiated Income	<input checked="" type="checkbox"/> Unreported Income	<input checked="" type="checkbox"/> Failure to Withhold Tax
<input type="checkbox"/> False Deductions	<input type="checkbox"/> Earned Income Credit	<input type="checkbox"/> Narcotics Income	<input checked="" type="checkbox"/> Failure to File Return
<input type="checkbox"/> Multiple Filings	<input type="checkbox"/> Public/Political Corruption	<input type="checkbox"/> Kickback	<input checked="" type="checkbox"/> Failure to Pay Tax
<input type="checkbox"/> Organized Crime	<input checked="" type="checkbox"/> False/Altered Documents	<input type="checkbox"/> Wagering/Gambling	<input checked="" type="checkbox"/> Other (describe in 5)

4. Unreported income and tax years

Fill in Tax Years and dollar amounts, if known (e.g., TY 2010- \$10,000)

TY 2008 \$ 105,000 TY 2009 \$ 105,000 TY 2010 \$ 105,000 TY 2011 \$ 105,000 TY 2012 \$ 105,000 TY 2013 \$ 105,000

5. Comments (Briefly describe the facts of the alleged violation-Who/What/Where/When/How you learned about and obtained the information in this report. Attach another sheet, if needed.)

This complaint is filed against Aaron Demuth ARDC # 6276249, James N. Pappas ARDC # 6291873, Edward Grossman (Special Commissioner), Irene Dornier, Ronald M. Faris, Jeffrey M. Henschel, Neal Henschel, Michelle Esterman, Lori Burnam and Christopher Burnam of Cal Development Corp. The parties used forged and illegally recorded documents for monetary gain. Used fraud upon the court to evade taxes under Forcible Entry Detainer Case # 13-mj-12362 and Foreclosure Case # 11-cv-2562, and used a fabricated Special Commissioner's Deed to HSBC Bank USA, N.A. Trustee for the Registered Holder of First NLC Trust 2007-a Mortgage-Backed Certificates Series 2007-1. Also there is a forged Affidavit of Exemption from Documentary Transfer Tax filed into the court records Declaring under penalty of perjury. The Law Firm used fabricated numbers that was never reported on an IRS tax Form. All parties including Lori Burnam and Christopher Burnam aided and abetted in an illegal eviction, violations of Senat Bill 56 and violations tax evasion and violations of various Sarbanes and Oxley codes. SEE ATTACHED FOR MORE VIOLATIONS.

6. Additional information. Answer these questions, if possible. Otherwise, leave blank.

a. Are book/records available? (If available, do not send now. We will contact you, if they are needed for an investigation.)

 Yes No

b. Do you consider the taxpayer dangerous?

 Yes No

c. Banks, Financial Institutions used by the taxpayer

Name EDWARD GROSSMAN, CHICAGO LEGAL CLINIC			Name IRENE M. DORNER, CHIEF EXECUTIVE OFFICER HSBC BANK USA, N.A.		
Street address 2938 E. 91ST			Street address 1800 TYSON BOULEVARD		
City CHICAGO	State IL <input checked="" type="checkbox"/>	ZIP code 60617	City MCLEAN	State VA <input checked="" type="checkbox"/>	ZIP code 22101

Section C - Information About Yourself

(We never share this information with the person or business you are reporting.)

This information is not required to process your report but would be helpful if we need to contact you for any additional information.

7a. Your name ██████████		b. Telephone number		c. Best time to call	
d. Street address 1025 PARK DRIVE # 725		e. City FLOSSMOOR		f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60422

Please print and send your completed form to Internal Revenue Service

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Complete 1, if you are reporting an individual. Complete 2, if you are reporting a business only. Complete 1 and 2 if you are reporting a business and its owner. (Leave blank any lines you do not know.)

1a. Name of individual JAMES N. PAPPAS		b. Social Security Number/TIN IRS RECORD		c. Date of birth IRS RECORD	
d. Street address 9191 BROADWAY		e. City MERRILLVILLE		f. State IN <input checked="" type="checkbox"/>	g. ZIP code 46410
h. Occupation FORECLOSURE ATTORNEY		i. Email address			
j. Marital status (check one, if known) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				k. Name of spouse	
2a. Name of business BURKE CONSTANZA AND CARBERRY, LLC		b. Employer Tax ID number (EIN) 363258748		c. Telephone number 630-794-5300	
d. Street address 9191 BROADWAY		e. City MERRILLVILLE		f. State IN <input checked="" type="checkbox"/>	g. ZIP code 46410
h. Email address		i. Website			

Section B - Describe the Alleged Violation of Income Tax Law

3. Alleged violation of income tax law. (Check all that apply.)					
<input checked="" type="checkbox"/> False Exemption	<input type="checkbox"/> Unsubstantiated Income	<input checked="" type="checkbox"/> Unreported Income	<input checked="" type="checkbox"/> Failure to Withhold Tax		
<input type="checkbox"/> False Deductions	<input type="checkbox"/> Earned Income Credit	<input type="checkbox"/> Narcotics Income	<input checked="" type="checkbox"/> Failure to File Return		
<input type="checkbox"/> Multiple Filings	<input type="checkbox"/> Public/Political Corruption	<input type="checkbox"/> Kickback	<input checked="" type="checkbox"/> Failure to Pay Tax		
<input type="checkbox"/> Organized Crime	<input checked="" type="checkbox"/> False/Altered Documents	<input type="checkbox"/> Wagering/Gambling	<input checked="" type="checkbox"/> Other (describe in 5)		

4. Unreported income and tax years

Fill in Tax Years and dollar amounts, if known (e.g., TY 2010- \$10,000)

TY 2008 \$ 105,000 TY 2009 \$ 105,000 TY 2010 \$ 105,000 TY 2011 \$ 105,000 TY 2012 \$ 105,000 TY 2013 \$ 105,000

5. Comments (Briefly describe the facts of the alleged violation-Who/What/Where/When/How you learned about and obtained the information in this report. Attach another sheet, if needed.)

This complaint is filed against Aaron Demuth ARDC # 6276249, James N. Pappas ARDC # 6291873, Edward Grossman (Special Commissioner), Irene Dornier, Ronald M. Faris, Jeffrey M. Henschel, Neal Henschel, Michelle Esterman, Lori Burnam and Christopher Burnam of Cal Development Corp. The parties used forged and illegally recorded documents for monetary gain. Used fraud upon the court to evade taxes under Forcible Entry Detainer Case # 13-m1-12362 and Foreclosure Case # 11-cv-2562, and used a fabricated Special Commissioner's Deed to HSBC Bank USA, N.A. Trustee for the Registered Holder of First NLC Trust 2007-a Mortgage-Backed Certificates Series 2007-1. Also there is a forged Affidavit of Exemption from Documentary Transfer Tax filed into the court records Declaring under penalty of perjury. The Law Firm used fabricated numbers that was never reported on an IRS tax Form. All parties including Lori Burnam and Christopher Burnam aided and abetted in an illegal eviction, violations of Senat Bill 36 and violations tax evasion and violations of various Sarbanes and Oxley codes. SEE ATTACHED FOR MORE VIOLATIONS.

6. Additional information. Answer these questions, if possible. Otherwise, leave blank.

- a. Are book/records available? (If available, do not send now. We will contact you, if they are needed for an investigation.) Yes No
- b. Do you consider the taxpayer dangerous? Yes No
- c. Banks, Financial Institutions used by the taxpayer

Name BURKE CONSTANZA & CARBERRY, LLP			Name IRENE M. DORNER, CHIEF EXECUTIVE OFFICER HSBC BANK USA, N.A.		
Street address 9191 BROADWAY			Street address 1800 TYSON BOULEVARD		
City MERRILLVILLE	State IN <input checked="" type="checkbox"/>	ZIP code 46410	City MCLEAN	State VA <input checked="" type="checkbox"/>	ZIP code 22101

Section C - Information About You

(We never share this information with the person or business you are reporting.)

This information is not required to process your report, but would be helpful if we need to contact you for any additional information.

7a. Your name [REDACTED]		b. Telephone number DEC 23 2013	c. Best time to call	
d. Street address 1025 PARK DRIVE # 725		e. City FLOSSMOOR	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60422

Please print and send your completed form to: Internal Revenue Service
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Complete 1, if you are reporting an Individual. Complete 2, if you are reporting a business only. Complete 1 and 2 if you are reporting a business and its owner. (Leave blank any lines you do not know.)

1a. Name of individual AARON DEMUTH		b. Social Security Number/TIN IRS RECORD		c. Date of birth IRS RECORD	
d. Street address 15W030 NORTH FRONTAGE ROAD, SUITE 100		e. City BURR RIDGE		f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60527
h. Occupation FORECLOSURE ATTORNEY		i. Email address			
j. Marital status (check one, if known) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input type="checkbox"/> Divorced <input type="checkbox"/> Separated			k. Name of spouse		
2a. Name of business CODILIS AND ASSOCIATES		b. Employer Tax ID number (EIN) 363258748		c. Telephone number 630-794-5300	
d. Street address 15W030 NORTH FRONTAGE ROAD, SUITE 100		e. City BURR RIDGE		f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60527
h. Email address		i. Website			

Section B - Describe the Alleged Violation of Income Tax Law

3. Alleged violation of income tax law. (Check all that apply.)

<input checked="" type="checkbox"/> False Exemption	<input type="checkbox"/> Unsubstantiated Income	<input checked="" type="checkbox"/> Unreported Income	<input checked="" type="checkbox"/> Failure to Withhold Tax
<input type="checkbox"/> False Deductions	<input type="checkbox"/> Earned Income Credit	<input type="checkbox"/> Narcotics Income	<input checked="" type="checkbox"/> Failure to File Return
<input type="checkbox"/> Multiple Filings	<input type="checkbox"/> Public/Political Corruption	<input type="checkbox"/> Kickback	<input checked="" type="checkbox"/> Failure to Pay Tax
<input type="checkbox"/> Organized Crime	<input checked="" type="checkbox"/> False/Altered Documents	<input type="checkbox"/> Wagering/Gambling	<input checked="" type="checkbox"/> Other (describe in 5)

4. Unreported income and tax years

Fill in Tax Years and dollar amounts, if known (e.g., TY 2010- \$10,000)

TY 2008 \$ 105,000 TY 2009 \$ 105,000 TY 2010 \$ 105,000 TY 2011 \$ 105,000 TY 2012 \$ 105,000 TY 2013 \$ 105,000

5. Comments (Briefly describe the facts of the alleged violation-Who/What/Where/When/How you learned about and obtained the information in this report. Attach another sheet, if needed.)

This complaint is filed against Aaron Demuth ARDC # 6276249, James N. Pappas ARDC # 6291873, Edward Crossman (Special Commissioner), Irene Dornier, Ronald M. Faris, Jeffrey M. Henschel, Neal Henschel, Michelle Esterman, Lori Burnam and Christopher Burnam of Cal Development Corp. The parties used forged and illegally recorded documents for monetary gain. Used fraud upon the court to evade taxes under Forcible Entry Detainer Case # 13-m-1-1262 and Foreclosure Case # 11-cv-2562 and used a fabricated Special Commissioner's Deed to HSBC Bank USA, N.A. Trustee for the Registered Holder of First NLC Trust 2007 a Mortgage-Backed Certificates Series 2007-1. Also there is a forged Affidavit of Exemption from Documentary Transfer Tax filed into the court records Declaring under penalty of perjury. The Law Firm used fabricated numbers that was never reported on an IRS tax Form. All parties including Lori Burnam and Christopher Burnam aided and abetted in an illegal eviction, violations of Senat Bill 56 and violations tax evasion and violations of various Sarbanes and Oxley codes. SEE ATTACHED FOR MORE VIOLATIONS.

6. Additional information. Answer these questions, if possible. Otherwise, leave blank.

- a. Are book/records available? (If available, do not send now. We will contact you, if they are needed for an investigation.) Yes No
- b. Do you consider the taxpayer dangerous? Yes No
- c. Financial Institutions used by the taxpayer

Name CODILIS AND ASSOCIATES			Name IRENE M. DORNER, CHIEF EXECUTIVE OFFICER HSBC BANK USA, N.A.		
Street address 15W030 NORTH FRONTAGE ROAD SUITE 100			Street address 1800 TYSON BOULEVARD		
City BURR RIDGE	State	ZIP code	City FLOESMOOR	State VA <input checked="" type="checkbox"/>	ZIP code 22101

Section C - Information About Yourself

(We never share this information with the person or business you are reporting.)

This information is not required to process your report, but would be helpful if we need to contact you for any additional information.

7a. Your name [REDACTED]	b. Telephone number	c. Best time to call
d. Street address 1025 PARK DRIVE	e. City FLOESMOOR	f. State IL <input checked="" type="checkbox"/>
		g. ZIP code 60422

Please print and send your completed form to: Internal Revenue Service
Stop C2003
Fresno, CA 93888

UNOFFICIAL COPY

Form 3949-A (July 2013)	Department of the Treasury - Internal Revenue Service Information Referral <i>(See instructions on reverse)</i>	OMB Number 1545-1960
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Use this form to report suspected tax law violations by a person or a business.

CAUTION: READ THE INSTRUCTIONS BEFORE COMPLETING THIS FORM. There may be other more appropriate forms specific to your complaint. (For example, if you suspect your identity was stolen, use Form 14039.)**Section A - Information About the Person or Business You Are Reporting**

Complete 1, if you are reporting an Individual. Complete 2, if you are reporting a business only. Complete 1 and 2 if you are reporting a business and its owner. (Leave blank any lines you do not know.)

1a. Name of individual MICHELLE D. ESTERMAN		b. Social Security Number/TIN IRS RECORD		c. Date of birth IRS RECORD	
d. Street address 2002 SUMMIT BOULEVARD, SUITE 600		e. City ATLANTA		f. State GA <input checked="" type="checkbox"/>	g. ZIP code 30319
h. Occupation CHIEF EXECUTIVE OFFICER		i. Email address MICHELLE.ESTERMAN@ALTISOURCE.LU			
j. Marital status (check one, if known) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				k. Name of spouse	
2a. Name of business ALTISOURCE		b. Employer Tax ID number (EIN) 050539094		c. Telephone number	
d. Street address 2002 SUMMIT BOULEVARD, SUITE 600		e. City ATLANTA		f. State GA <input checked="" type="checkbox"/>	g. ZIP code 30319
h. Email address MICHELLE.ESTERMAN@ALTISOURCE.LU		i. Website			

Section B - Describe the Alleged Violation of Income Tax Law

3. Alleged violation of income tax law. (Check all that apply.)					
<input checked="" type="checkbox"/> False Exemption	<input type="checkbox"/> Unsubstantiated Income	<input checked="" type="checkbox"/> Unreported Income	<input checked="" type="checkbox"/> Failure to Withhold Tax		
<input type="checkbox"/> False Deductions	<input type="checkbox"/> Earned Income Credit	<input type="checkbox"/> Narcotics Income	<input checked="" type="checkbox"/> Failure to File Return		
<input type="checkbox"/> Multiple Filings	<input type="checkbox"/> Public/Political Corruption	<input type="checkbox"/> Kickback	<input checked="" type="checkbox"/> Failure to Pay Tax		
<input type="checkbox"/> Organized Crime	<input checked="" type="checkbox"/> False/Altered Documents	<input type="checkbox"/> Wagering/Gambling	<input checked="" type="checkbox"/> Other (describe in 5)		

4. Unreported income and tax years

Fill in Tax Years and dollar amounts, if known (e.g., TY 2010- \$10,000)

TY 2008 \$ 105,000 TY 2009 \$ 105,000 TY 2010 \$ 105,000 TY 2011 \$ 105,000 TY 2012 \$ 105,000 TY 2013 \$ 105,000

5. Comments (Briefly describe the facts of the alleged violation-Who/What/Where/When/How you learned about and obtained the information in this report. Attach another sheet, if needed.)

This complaint is filed against Aaron Demuth ARDC # 6276249, James N. Pappas ARDC # 6291873, Edward Grossman (Special Commissioner), Irene Dornier, Ronald M. Faris, Jeffrey M. Henschel, Neal Henschel, Michelle Esterman, Lori Burnam and Christopher Burnam of Cal Development Corp. The parties used forged and illegally recorded documents for monetary gain. Used fraud upon the court to evade taxes under Forcible Entry Detainer Case # 13-m1-12362 and Foreclosure Case # 11-cv-2562, and used a fabricated Special Commissioner's Deed to HSBC Bank USA, N.A. Trustee for the Registered Holder of First NLC Trust 2007-a Mortgage-Backed Certificates Series 2007-1. Also there is a forged Affidavit of Exemption from Documentary Transfer Tax filed into the court records Declaring under penalty of perjury. The Law Firm used fabricated numbers that was never reported on an IRS tax Form. All parties including Lori Burnam and Christopher Burnam aided and abetted in an illegal eviction, violations of Senat Bill 56 and violations tax evasion and violations of various Sarbanes and Oxley codes. SEE ATTACHED FOR MORE VIOLATIONS.

6. Additional information. Answer these questions, if possible. Otherwise, leave blank.

- a. Are book/records available? (If available, do not send now. We will contact you, if they are needed for an investigation.) Yes No
- b. Do you consider the taxpayer dangerous? Yes No
- c. Banks, Financial Institutions used by the taxpayer

Name CHRISTOPHER BURNAM			Name IRENE M. DORNER, CHIEF EXECUTIVE OFFICER HSBC BANK USA, N.A.		
Street address 9926 S. STATE STREET			Street address 1800 TYSON BOULEVARD		
City CHICAGO	State IL	ZIP code 60615	City CLEAN	State VA <input checked="" type="checkbox"/>	ZIP code 22101

Section C - Information About You (We never share this information with the person or business you are reporting.)

(We never share this information with the person or business you are reporting.)

This information is not required to process your report, but would be helpful if we need to contact you for any additional information.

7a. Your name [REDACTED]		b. Telephone number	c. Best time to call	
d. Street address 1025 PARK DRIVE # 725		e. City FLOSSMOOR	f. State IL <input checked="" type="checkbox"/>	g. ZIP code 60422

Please print and send your completed form to: Internal Revenue Service
Stop C2003
Fresno, CA 93888

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Exhibit A

PROOF OF FRAUD

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Securitization Analysis

DERRICK SEATON & SHERRY SEATON

15624 GOUWENS LANE, SOUTH HOLLAND, IL 60473

MORTGAGE DATE: 02/23/2007

ORIGINAL LENDER: FIRST NLC FINANCIAL SERVICES, INC.

ORIGINAL LOAN NUMBER: N/A

MERS ID NUMBER: 100195910004257930

LOAN AMOUNT: \$170,000.00

NOTE RATE: 7.590%

LOAN TYPE: 30 ADJUSTABLE RATE

LOAN PURPOSE: Purchase

OCCUPANCY TYPE: N/A

PREPAYMENT PENALTY: N/A

DOCUMENTATION TYPE: N/A

ORIGINAL SERVICER: FIRST NLC FINANCIAL SERVICES, INC.

CURRENT SERVICER: OCWEN LOAN SERVICING, LLC.

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Securitization Process

Securitization is the financial practice of pooling various types of contractual debt such as residential mortgages, commercial mortgages, auto loans or credit card debt obligations and selling said debt as bonds, pass-through securities, or Collateralized mortgage obligation (CMOs), to various investors. The principal and interest on the debt, underlying the security, is paid back to the various investors regularly. Securities backed by mortgage receivables are called mortgage-backed securities. The process of securitization is complicated, and is highly dependent on the jurisdiction upon which the process is conducted. The basics are:

1. Mortgage loans (mortgage notes) are purchased from banks and other lenders and assigned to a trust
2. These loans are assembled into collections, or "pools"
3. These trusts securitize the pool and issue mortgage-backed securities, with documentation that identifies the underlying loans

These securitization trusts include government-sponsored enterprises and private entities which may offer credit enhancement features to mitigate the risk of prepayment and default associated with these mortgages. Since residential mortgages in the United States have the option to pay more than the required monthly payment (curtailment) or to pay off the loan in its entirety (prepayment), the monthly cash flow of an MBS is not known in advance, and therefore presents risk to MBS investors.

The procedure for selling the loans was to create a situation whereby certain REMIC (real Estate mortgage investment conduits, a common CMO) tax laws were observed, protecting the Issuing Entity and the lender from bankruptcy. The IRS treats REMIC's comparably with the 'reasonably foreseeable default' standard. For the bankruptcy protection, two "True Sales" of the loan must occur, when loans were transferred to different entities.

A "True Sale" of the loan would be a circumstance whereby one party owned the Note, and then sold it to another party. An offer would be made, then accept, with compensation given to the "seller" in return for the Note. The Notes would be transferred, and the Deed of Trust "assigned to the buyers" of the Note, with an Assignment made and recorded with each and every new endorsement to the next party. The parties involved are the (1) Originator, funder of the loan, (2) The Sponsor, who collected or brought the loans from different lenders, combined them and sold them to the Depositor and (3) The Depositor would deposit the loans into the Issuing Entity Trust, where bonds and certificates would be sold.

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www.mdr-4u.com - Website

TRANSACTION PARTICIPANTS

Title of Series**First NLC Trust 2007-1 Mortgage Backed-Certificates Series 2007-1****Sponsor and Seller**

N/A

Depositor

N/A

Issuing Entity**First NLC Trust 2007-1 Mortgage Backed-Certificates Series 2007-1****Trustee****HSBC Bank USA, N.A.****Originator****First NLC Financial Services, Inc.****Original Servicer****First NLC Financial Services, Inc.****Current Servicer****Ocwen Loan Servicing, LLC** – According to MERS public database Ocwen Loan Servicing, LLC is listed as an **"Inactive"** Servicer.**Trust Administrator**

N/A

Custodian

N/A

PMI Insurer

N/A

Closing Date N/A**Cut-off Date:** N/A

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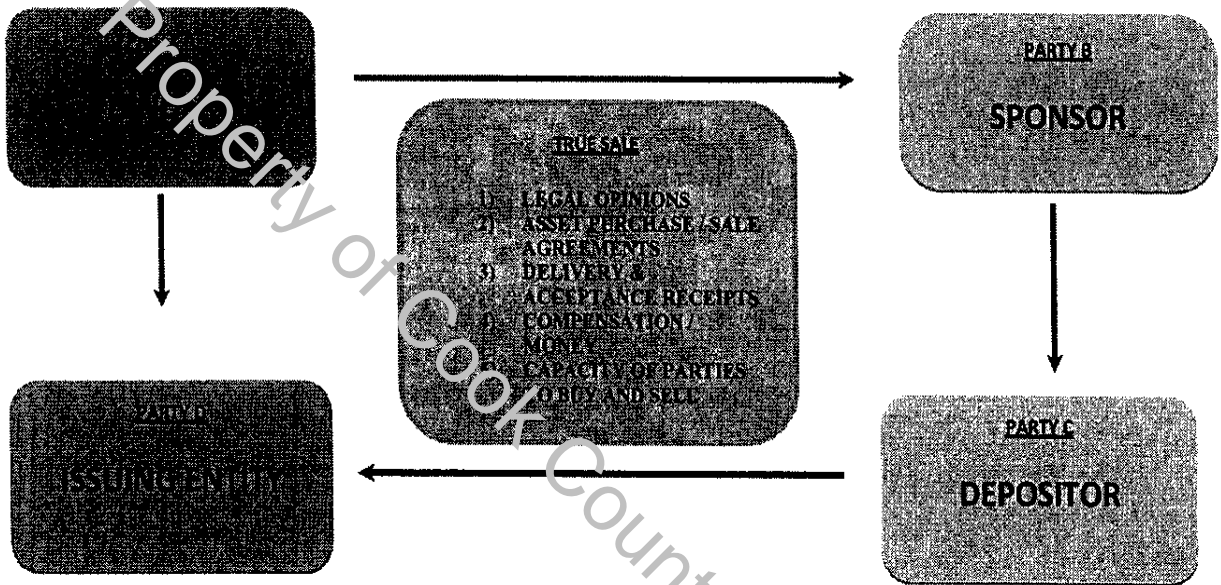
Mortgage Detection & Review, LLC

MDR

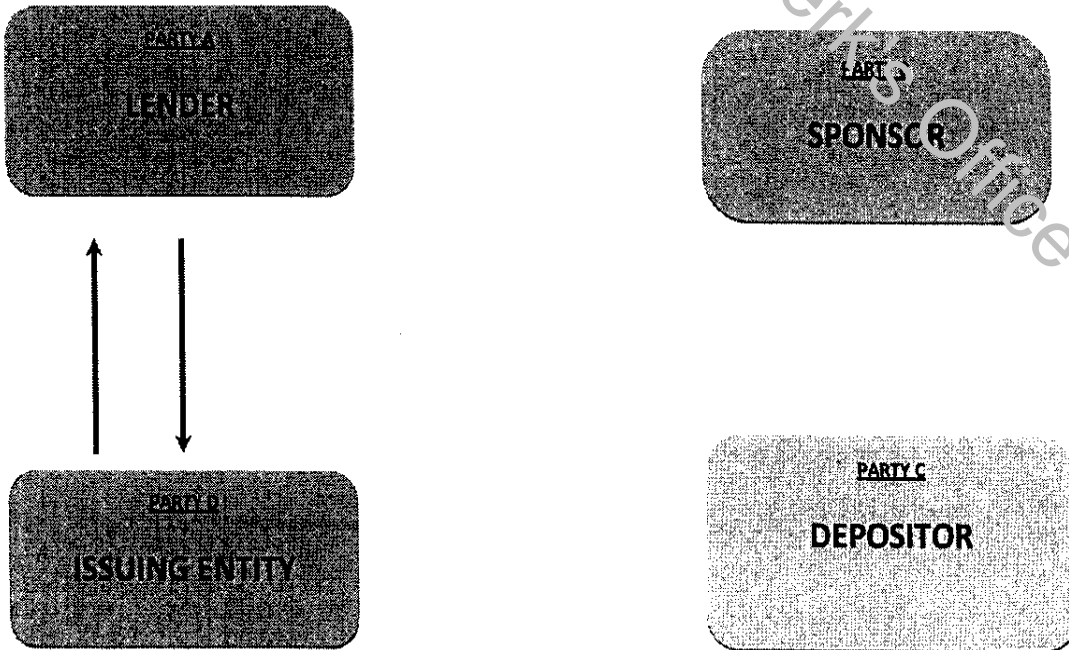
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SECURITIZATION STRUCTURE

THE CORRECT PROCESS OF SECURITIZATION



HOW LENDERS "SIDE-STEPPED" THE PROCESS



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Notes and Comments

This loan was funded in **the State of Illinois, Cook County**. In Illinois, lenders may foreclosure on a Mortgage use the judicial process. The NOTE is the security instrument securing the property with a Mortgage. The Mortgage is the instrument securing the mortgage loan. The only concern for the transaction parties is that the instrument securing the mortgage loan be perfectly transferred by proper endorsements on the securing instrument.

The above referenced loan has been traced as an asset belonging to a number of financial institutions. In a securitized mortgage loan purchase, there is no proof of ownership without the ORIGINAL NOTE indicating that a clear chain of assignments took place and lien position were properly perfected.

In a non-securitized loan, the traditional mortgage is held as a investment by the lender and serviced throughout the life of the loan term either by the same lender who performs day-to-day loan administration for the original loan.

During our securitization loan audit process, we simplify the complicated financial engineering of the securitized loan into this comprehensive analysis report. Our expert(s) trace the note and mortgage from the originating lender up the line of sales to the trust/investor ownership. Our evidentiary findings may reveal defects in the real estate title that is being claimed by the party(s) seeking to foreclose. Other undisputable material defects may also be presented. Using this evidentiary findings report, attorneys can then analyze if these facts and draw their own legal opinions for further action.

In this particular instance the promissory note was made payable to First NLC Financial Services, Inc. An Assignment of Mortgage was recorded 09/19/2008 as Document# 0826497412 in Cook County suggests that the Note has been endorsed from First NLC Financial Services, Inc. to HSBC Bank USA, NA. is identified as the Trustee for First NLC Trust 2007-1 Mortgage Backed Certificates, Series 2007-1 on 03/07/2007. However, a physical Note was not endorsed according to an allonged attached to the assignment the allonged is the proper endorsement subject to being attached to the Note. It was subject to a lost Note Affidavit if lost or destroyed.

In a securitized mortgage loan purchase process, there is no proof without the original Note without the proper chain of assignments showing the lien positions were properly perfected.

A complete chain of endorsement must exist, each being sufficient to transfer all right, title and interest of the party endorsing the Note. The monies involved are also laid bare. The loan originator was paid upon selling the paper to an investment bank; the investment bank got paid upon polling the loan with thousands of others loans and selling the shares to investors; the Master Servicer, **First NLC Financial Services, Inc** has been paid for managing the payments for the mortgage pool and now processing a foreclosure. These steps are graphically displayed in the flow chart in the previous section Securitization Structure.

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The Assignment of a Note by written assignment will effectively transfer the Note to the Assignee and the assignment must clearly identify the Note. The Assignee would be automatically perfected under UCC code 9-309(4). Assignment of a Note would have to be by a written agreement to satisfy the statute of frauds. As an instrument under 9-102, the Note would also be transferred by delivery and any necessary endorsements per written assignment.

Filing a financing statement under 9-310 can, only perfect transfer of a Note that is not an "instrument" under Article 9. Assignment of the Note must be by a separate written document executed by the transferor. Assignment must transfer rights to the Note to the assignee. Oral assignments are permitted but if more than \$500 and real property involved will not satisfy the Statute of Frauds. UCC 2-201 precludes oral contracts related to real property. Assignor must prove it acquired the Note by written assignment from prior owner. Valid consideration must be paid by the Assignee. In 9-203(g) provides that if a secured party has a security interest in the right to repayment that is itself secured, the secured party automatically acquires a security interest in the lien or security interest securing the right to payment (the Deed of Trust follows the Mortgage Note under Article 9). UCC code 9-308(e) provides that if the security interest in the right to payment is perfected, the secured party's right to payment is automatically perfected.

Any assignment outside of the 90-Day "closing date" is a direct violation of the Trust Agreement supporting Legal Nullity of the MORTGAGE.

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CHAIN OF TITLE ANALYSIS**COOK COUNTY RECORDER OF DEEDS****KAREN A. YARBROUGH**

<u>Recorded</u> <u>Date</u> <input checked="" type="checkbox"/>	<u>PIN</u>	<u>Type Desc.</u>	<u>Doc. #</u>	<u>1st Grantor</u>	<u>1st Grantee</u>	<u>1st Prior</u> <u>Doc#</u>
<input checked="" type="checkbox"/> 6/8/2011	29-15- 214- 065- 0000	LIS PENDENS FORECLOSURE	05903008	HSBC BANK USA	SEATON DERRICK	0708041052
<input checked="" type="checkbox"/> 9/19/2008	29-15- 214- 065- 0000	ASSIGNMENT	0826347012	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	HSBC BK USA	0708041052
<input checked="" type="checkbox"/> 8/13/2008	29-15- 214- 065- 0000	LIS PENDENS	0822605008	HSBC BK USA	SEATON SHERRY	0708041052
<input checked="" type="checkbox"/> 3/26/2007	29-15- 214- 065- 0000	RELEASE	0708513097	FIRST FRANKLIN FIN CORP	SEATON DERRICK	533346069
<input checked="" type="checkbox"/> 3/21/2007	29-15- 214- 065- 0000	MORTGAGE	0708041052	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	SEATON DERRICK	0822605008
<input checked="" type="checkbox"/> 3/14/2006	29-15- 214-	ASSIGNMENT	0607313092	FIRST FRANKLIN	FIRST FRANKLIN	0533346069

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www.mdr-4u.com - Website

<u>Recorded</u> <u>Date</u>	<u>PIN</u>	<u>Type Desc.</u>	<u>Doc. #</u>	<u>1st Grantor</u>	<u>1st Grantee</u>	<u>1st Prior</u> <u>Doc#</u>
	065- 0000				FIN CORP	
X 1/25/2006	29-15- 214- 065- 0000	RELEASE	0602553067	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	SEATON DERRICK	0010332077
X 1/6/2006	29-15- 214- 065- 0000	RELEASE	0600647102	OPTION ONE MTG CORP	SEATON DERRICK	0010332076
X 11/29/2005	29-15- 214- 065- 0000	MORTGAGE	0533346069	SEATON DERRICK	FIRST FRANKLIN	0607313092
X 11/29/2005	29-15- 214- 065- 0000	RECORD OF PAYMENT	0533346068	TICOR TITLE INS CO	PUBLIC	0010332076
X 4/24/2001	29-15- 214- 065- 0000	MORTGAGE	0010332077	SEATON DERRICK	OPTION ONE MTG CORP	0602553067
X 4/24/2001	29-15- 214- 065- 0000	MORTGAGE	0010332076	SEATON DERRICK	OPTION ONE MTG CORP	0533346068

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<u>Recorded</u> <u>Date</u>	<u>PIN</u>	<u>Type Desc.</u>	<u>Doc. #</u>	<u>1st Grantor</u>	<u>1st Grantee</u>	<u>1st Prior</u> <u>Doc#</u>
<input checked="" type="checkbox"/> 4/24/2001	29-15- 214- 065- 0000	WARRANTY DEED	0010 2075	BLUMMER RUTH	SEATON DERRICK	
<input checked="" type="checkbox"/> 11/ 0/1998	29-15- 214- 065- 0000	CERTIFICATE OF TITLE	08076891	COOK COUNTY REGISTRAR OF TITLES	BLUMMER LEO	

1

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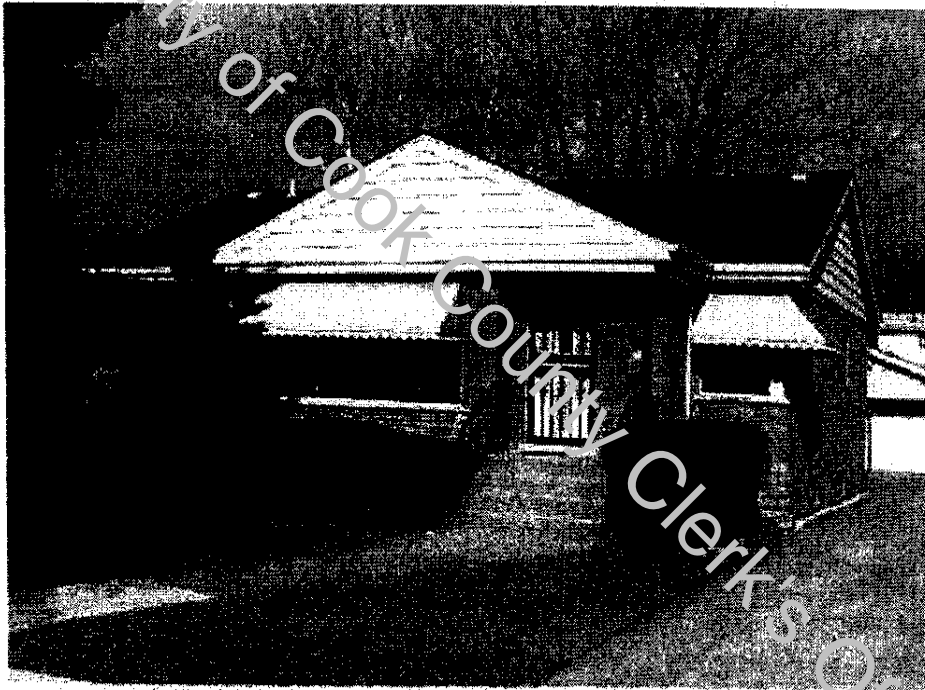
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Cook County Assessor's Office

Page 1 of 2

Property Characteristics

2013 Tax Year Property Information

**29152140650000 03/16/2008**

Description	Value
PN:	29-15-214-065-0000
Address:	15624 Gouwens Ln
City:	South Holland
Township:	Thomton
Property Classification:	2-03
Square Footage:	6,875 (Land)
NBHD:	33
Taxcode:	37059

Assessed Valuation

Description	2013 First Pass 2012 Board of Review Certified

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708-406-7666 Ext. 1 - Direct Dial
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mdr@mdr-4u.com - Email
www.mdr-4u.com - Website

This instrument was prepared by:

By: **Jose Hernandez**

Address:
**FIRST NLC FINANCIAL SERVICES, LLC
1900 SOUTH STATE COLLEGE BLVD.
STE. 120
ANAHEIM, CA 92704**

After Recording Return To:
**FIRST NLC FINANCIAL SERVICES, LLC
700 W. HILLSBORO BLVD. #1 #204
DEERFIELD BEACH, FLORIDA 33441**

Doc#: 0708041052 Fee: \$55.00
Eugene "Gene" Moore #1028 Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/21/2007 10:38 AM Pg: 1 of 17

109870

(Space Above This Line For Recording Date)

MORTGAGE

MIN: 100195910004257930

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 1, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **February 23, 2007**, together with all Riders to this document.

(B) "Borrower" is: **DERRICK SEATON and SHERRY SEATON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY.**

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 3026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is **FIRST NLC FINANCIAL SERVICES, LLC**
Lender is a **LIMITED LIABILITY COMPANY**
the laws of **THE STATE OF FLORIDA**
700 W. HILLSBORO BLVD. #1 #204, DEERFIELD BEACH, FLORIDA 33441

organized and existing under
Lender's address is

(E) "Note" means the promissory note signed by Borrower and dated **February 23, 2007**. The Note states that Borrower owes Lender **One Hundred Seventy Thousand and no/100 Dollars (U.S. \$ 170,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **March 01, 2037**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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Doc#: 0828347012 Fee: \$42.00
Eugene "Gene" Moore RHPF Fee \$10.00
Cook County Recorder of Deeds
Date: 09/19/2008 09:02 AM Pg: 1 of 4

Property of Cook County Clerk's Office

Mail To:
Fisher and Shapiro, LLC
4201 Lake Cook Rd
Northbrook, IL 60062-1060

COVER SHEET FOR
MISCELLANEOUS, NONSTANDARD DOCUMENT
PART OF ASSIGNMENT OF MORTGAGE

FS Case # 08-008383

Cook County

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0826347012 Page: 2 of 4

08-008383

Prepared by: HIMA H. KOTGWAJ
Ocwen Loan Servicing, LLC
1691 Worthington Road, Suite 100
West Palm Beach, Florida, 33409
Phone Number: 951-662-8834
Loan Number: 0179550
Attorney Code: D034

ASSIGNMENT OF MORTGAGE ILLINOIS

This ASSIGNMENT OF MORTGAGE is made and entered into as of the 7TH day of MARCH, 2007, from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is 3300 SW 34 Avenue, Suite 101, Ocala, FL 34474, its successors and assigns, as nominee for FIRST NLC FINANCIAL SERVICES, LLC, its successors and assigns, (Assignor) to HSBC BANK, USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF FIRST NLC TRUST 2007-1 MORTGAGE-BACKED CERTIFICATES, SERIES 2007-1, whose address is c/o Ocwen Loan Servicing, LLC, 1691 Worthington Road, Suite 100, West Palm Beach, Florida, 33409, all its rights, title and interest in and to a certain mortgage duly recorded in the Office of the County Clerk of COOK County, State of ILLINOIS, as follows:

Mortgagor: DERRICK SEATON AND SHERRY SEATON
Mortgages: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FIRST NLC FINANCIAL SERVICES, LLC.
Document Date: FEBRUARY 23, 2007 Date of recording: 3/21/2007
Document/Instrument/Entry Number: 0708041052
Book/Volume/Docket/Liber: _____ Page/Folio: _____
PIN: 29-15-214-066-0009

Property Address: 16824 GOUWENS LANE, SOUTH HOLLAND, IL
Property more fully described as: LEGAL DESCRIPTION:

~~LOT 7 IN FIRST ADDITION TO MECHAL BUILDERS SUBDIVISION OF ZENGLA SUBDIVISION OF PART OF LOT 7 IN VAN YURKIN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 10, THE NORTHEAST 1/4 OF SECTION 13, PART OF THE NORTH WEST 1/4 OF SECTION 15, AND PART OF THE SOUTHEAST 1/4 OF SECTION 15, TO WASH 12 56 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT PART OF THE SOUTHEAST 1/4 OF SECTION 15 LYING SOUTH OF SOUTH LINE OF SAID LOT 7 AND NORTH OF THE CENTER OF THE CALUMET RIVER (TAKEN AS A TRACT) ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MAY 31, 1958 AS DOCUMENT NO. 182918A.~~

This Assignment is made without recourse, representation or warranty. IN WITNESS WHEREOF, the undersigned has executed this Assignment of Mortgage at West Palm Beach, Florida, this 17TH day of JULY, 2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
ACTING SOLELY AS NOMINEE FOR FIRST NLC FINANCIAL SERVICES, LLC.

BY: Scott Anderson

NAME: Scott Anderson
TITLE: Vice President

STATE OF FLORIDA, COUNTY OF PALM BEACH)SS.

The foregoing instrument was acknowledged before me this 17TH day of JULY, 2008, by Scott Anderson, the Vice President at MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FIRST NLC FINANCIAL SERVICES, LLC, on behalf of the bank. He is personally known to me.

L. Arns
Notary Signature

MIN: 100185910004257930

MERS Ph.#: (858) 879 - 8377

NOTARY PUBLIC STATE OF FLORIDA
Leticia N. Arns
Commission # DD787904
Expires NOV 29, 2011
*MEMBER FLORIDA ATLANTIC BORROWERS, INC.

UNOFFICIAL COPY**MDR****Mortgage Detection & Review, LLC****MDR**

1-800-405-7176 Ext. 1 - Toll Free
 708-406-7666 Ext. 1 - Direct Dial
 708-406-7667 - Fax
mdr@mdr-4u.com - Email
www.mdr-4u.com - Website

0826347012 Page: 3 of 4

Prepared by: HIMA H. KOTGWAR
 Ocwen Loan Servicing, LLC
 1001 Northwinding Road, Suite 100
 West Palm Beach, FL 33409
 Phone Number: 561-882-8835

ALLONGE**BORROWERS: OERRICK SEATON AND SHERRY SEATON****PRESENTOWNER AND HOLDER: FIRST NLC FINANCIAL SERVICES, LLC.****NOTE EXECUTION DATE: FEBRUARY 23, 2007****NOTE AMOUNT: \$170,000.00**

This allonge shall be annexed to the original Note (or to a copy of the Note with a Lost Note Affidavit if the original cannot be located), referenced above for purposes of transferring same from the present Owner and Holder of the Note, FIRST NLC FINANCIAL SERVICES, LLC. ("Transferor") as of the date set forth below. As a result of said transfer, FIRST NLC FINANCIAL SERVICES, LLC. has no further interest in the Note.

Date: MARCH 07, 2007

Pay to the order of

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF
 FIRST NLC TRUST 2007-1 MORTGAGE-BACKED CERTIFICATES, SERIES
 2007-1, without recourse, representation or warranty
 express or implied this 7TH day of MARCH, 2007.

FIRST NLC FINANCIAL SERVICES, LLC.
 BY ITS ATTORNEY-IN-FACT
 OCWEN LOAN SERVICING, LLC

By: 
 Name: Denise A. Marvel
 Title: Manager of Document Control and Contract Management

The effective date of the allonge is MARCH 07, 2007

OFB Loan Number: 6179590

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www.mdr-4u.com - Website



Doc#: 1115903008 Fee: \$48.00
Esq: Gene Moore FHSF Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/08/2011 09:38 AM Pg: 1 of 6

Property of Cook County Clerk's Office

**THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

**HSEC BANK USA, N.A., AS TRUSTEE FOR
THE REGISTERED HOLDERS OF FIRST NLC
TRUST 2007-1 MORTGAGE-BACKED
CERTIFICATES, SERIES 2007-1**

CASE NUMBER: 11-cv-2562

PLAINTIFF

VS.

DISTRICT JUDGE: Ruben Castillo

DERRICK SEATON, SHERRY SEATON,

MAGISTRATE JUDGE: Maria Valdez

DEFENDANT(S)

NOTICE OF FORECLOSURE - LIS PENDENS

I, the undersigned, certify that the Plaintiff, by its Attorneys, Birke Costanza & Carberry LLP, filed the above captioned Mortgage Foreclosure in the UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION on 04/15/2011, and that the matter is now pending.

- The Names of all Plaintiffs in the case and the case number are listed in the caption above.
- The Names of all title holders of record are as follows:
Derrick Seaton, Sherry Seaton
- The legal description of the real estate sufficient to identify it with reasonable certainty:

S h
P h
S N
M N
SC h
E g
INT h

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CHAIN OF TITLE ANALYSIS REPORT

The following documents listed below were reviewed as a chain of title recorded on property address **15624 Gouwens Ln, South Holland, IL 60473.**

03/21/2007 - Mortgage executed by Derrick & Sherry Seaton on 02/23/2007 was recorded with Cook County Recorder of Deeds on 03/21/2007 as Doc# 0708041052. (See chain of title analysis exhibits).

09/19/2008 - An Assignment of Mortgage from was recorded with the Cook County Recorder of Deeds as Doc#0826347012. (See chain of title analysis exhibits).

06/08/2011 - Lis Pendens was filed with the Cook County Recorder of Deeds as Doc#1115903008. (See chain of title analysis exhibits).

In this particular instance the promissory note was made payable to First NLC Financial Services Inc. An Assignment of Mortgage was recorded on 09/19/2008 as Document# 0826347012 in Cook County suggests that the Note has been endorsed from First NLC Financial Services, Inc. to HSBC Bank USA, NA. is identified as the Trustee for First NLC Trust 2007-1 Mortgage Backed Certificates, Series 2007-1 on 03/07/2007. However, a physical Note has not been endorsed according to an allonge attached to the Assignment. The allonge is the proper endorsement subject to being attached to the Note and maybe subject to a lost Note Affidavit if the Note is in fact lost or destroyed. If the Assignment or any future assignment is outside of the 90 Day closing of this assignment attempts to perfect the chain of title, but violates the Pooling and Servicing Agreement of the Trust.

First NLC Trust 2007-1 Mortgage Backed Certificates, Series 2007-1 did not report level 1 data to SEC. Further discovery should be requested to determine if the Seaton's loan was transferred to the Trust within 90 days. The Assignment & Allonge indicated that either the Original Note was lost or destroyed.

It appears that the Note has been securitized in the secondary market as a mortgage backed securities and HSBC Bank USA, NA. is identified as the Trustee for First NLC Trust 2007-1 Mortgage Backed Certificates, Series 2007-1.

DUE to these findings, we believe that it is imperative to review original "Wet-signer" NOTE with the proper endorsements to accurately clarify ownership of the NOTE and Proper Legal Standing. Additional, the signee agents representing MERS Scott Anderson whom executed the Assignment on 03/07/2007 should be subpoenaed to state who actually employed them at the time of signing these documents. If in fact, they signee had firsthand knowledge and properly reviewed the Note that bear the endorsement according to the Pooling & Servicing Agreement.

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CHAIN OF TITLE ANALYSIS REPORT CONT..

*****It has been identified that Scott Anderson is an actual employee of the servicing company Ocwen Loan Servicing, LLC, and executed an assignment recorded on 09/19/2008 in Cook County indicating that he is VP of MERS.*****

<http://stopforeclosurefraud.com/2011/07/06/hsbc-v-taher-judge-schack-grand-slam-mers-plaintiffs-counsel-ocwen-robo-signers-cristina-carter-scott-anderson-margery-rotundo-dismissed-w-prejudice/>

The "robo-signing of affidavits and Assignments of Mortgage and all other mortgage documents served to cover up the fact that loan servicers cannot demonstrate the facts required to conduct a lawful foreclosure. It turns out that robo-signers did indeed sign off on loans without review, they committed fraud by claiming knowledge of a financial matter of which they had no personal knowledge.

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Please note that there appears to be violations of the Sarbanes and Oxley Act. See the respective sections below: *(This information below should not be construed as legal advice, but a licensed Attorney, or the appropriate legal authorities should further review the findings for such violations.)*

Section 802(c) of the SOX, 18 U.S.C. § 1519 states: Whoever knowingly alters, destroys, mutilates, conceals, covers up, falsifies, or makes a false entry in any record, document, or tangible object with the intent to impede, obstruct, or influence the investigation or proper administration of any matter within the jurisdiction of any department or agency of the United States or any case filed under title 11, or in relation to or contemplation of any such matter or case, shall be fined under this title, imprisoned not more than 20 years, or both.

Section 906 and 302 of the Sarbanes-Oxley Act Under Code 18 U.S.C. §1350 provides criminal penalties of up to 20 years for willful violations and up to 10 years imprisonment for violations where the executive knowingly signed a false certification. Under 15 U.S.C. §7241, a "principal executive officer of officers and principal financial officer of officers ... or persons performing similar functions," of a public company must certify each quarterly and annual report filed by the company under the new Exchange Act Rules §13(a) or §15(d). Furthermore, "a separate certification must be provided for each certifying officer, and the language of the certification cannot be varied from the language contained in" the statute. Certification is made based on the knowledge of the certifying officer, and ignorance will not be a defense to a charge of falsely certifying a quarterly or annual report if the certifying officer should have known that the certification was false. An officer who "willfully" makes a false Sarbanes-Oxley Act §302 certification may be liable for criminal violation of the Exchange Act, which results in a maximum of up to 20 years imprisonment and up to \$5 million in fines, under §1106.

SEC. 807. CRIMINAL PENALTIES FOR DEFRAUDING SHAREHOLDERS OF PUBLICLY TRADED COMPANIES. (a) IN GENERAL.—Chapter 63 of title 18, United States Code "§ 1348. Securities fraud "Whoever knowingly executes, or attempts to execute, a scheme or artifice— "(1) to defraud any person in connection with any security of an issuer with a class of securities registered under section 12 of the Securities Exchange Act of 1934 (15 U.S.C. 78l) or that is required to file reports under section 15(d) of the Securities Exchange Act of 1934 (15 U.S.C. 78o(d)); or "(2) to obtain, by means of false or fraudulent pretenses, representations, or promises, any money or property in connection with the purchase or sale of any security of an issuer with a class of securities registered

under section 12 of the Securities Exchange Act of 1934 (15 U.S.C. 78l) or that is required to file reports under section 15(d) of the Securities Exchange Act of 1934

(15 U.S.C. 78o(d)); shall be fined under this title, or imprisoned not more than 25 years, or both."

SEC. 903. CRIMINAL PENALTIES FOR MAIL AND WIRE FRAUD. (a) MAIL FRAUD.—Section 1341 of title 18, United States Code; (b) WIRE FRAUD.—Section 1343 of title 18, United States Code: Penalty is punishable by a maximum of up to 20 years.

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INSURANCES AND CROSS-COLLATERALIZATION

The Prospectus Supplement outlines several means of assuring prospective purchaser of the certificates that the risk of purchasing these certificates is mitigated through the specific provisions of each of "insurances". Notably, they are categorized as "insurance" by ABC the sponsor of the Prospectus. These types of insurance are used for the purpose of maintaining timely payments of providing additional protection against losses on the assets, for paying administrative expenses, or establishing a minimum reinvestment rate on the payments made.

Cross-Collateralization is one such insurance. Cross-Collateralization occurs when payments made on the mortgage loans in the loan group are used to make distributions on the classes of senior certificates that are unrelated to that original group.

The Prospectus Supplement also notes the use of *Primary Mortgage Insurance Policies*. Primary Mortgage Insurance policies reimburse certain losses sustained by reason of defaults in payments by borrowers. A *Liquidated Mortgage Loan* is a defaulted mortgage loan about which the master servicer has determined that all recoverable liquidation and insurance proceeds have been received.

Thus, had Borrowers defaulted on the mortgage loan, one or more of these "insurances" would have been used to satisfy all debts to the certificate holders. No debt would be owed to the certificate holders causing them to initiate a lawsuit against Borrowers.

If any legal action commenced it would be initiated by the insurers seeking payment from Borrowers; an action that would not involve foreclosure. A foreclosure action occurs for the purpose of securing the property to satisfy the Note, and not any monies owed.

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Mortgage Electronic Registration Systems, INC. as Beneficiary (MERS)

The Mortgage is the instrument that secures the Note and Mortgage upon which a lawsuit is based. On the Mortgage in section (C) for subject property located at **15624 Gouwens Ln, South Holland, IL 60473**.

In this Case, MERS already acted as a Nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under the Security Instrument.** However, MERS own terms and conditions of Membership published on MERS website at www.MERSINC.org, state that "the MERS System is not a vehicle for creating or transferring beneficial interests in mortgage loans." MERS further indicates that it does not ever have beneficial interest in mortgage notes or does "it has no rights whatsoever for creating or transferring beneficial interest in the mortgage loan".

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ABOUT MDR, LLC SECURITIZATION LEGAL CHAIN OF TITLE AND ANALYSIS REPORT

PROCEDURE

A complete review of the mortgage documents requested by the client is reviewed and cross-referenced with any public records database available. The public record sites most commonly used are MERS, the respective land records, SEC database and the Internet. We also use a proprietary trust search engine to properly identify the clients at loan level with the use of loan specific characteristics.

The results will indicate if the loan was securitized into a public or private trust. If we cannot positively identify the trust, the report will only analysis the proper Chain of Title.

Our reports will show all findings in a clear and concise manner. It will have loan specific analysis and commentary on the securitization status of the loan with suggested areas of focus and concentration for the client's lawyer or advisor. **AT NO POINT SHOULD ANY OF THE INFORMATION IN THIS REPORT BE TAKEN AS LEGAL ADVICE.**

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Mortgage Detection & Review, LLC

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Auditor's Declaration

I, Selena R. Jones, as Senior Mortgage Auditor, have knowledge and have been trained and certified on how to perform mortgage loan searches through the available public information sites as well as a one of the only private Loan Level Securities Databases. Coupled with this training, I have 10+ consecutive years of mortgage training via several top mortgage-banking institutions as a pre-closer, closer, processor and originator. I certify all the following is true and obtained by my first hand investigation into this matter. I am available for via phone for further clarification or explanation.

On August 23, 2013, I authorized a search through privately owned licensed Loan Level Securities Database to verify the subject loan in stated trust was from a licensed third party. I conducted research through public records such as, but not limited to Cook County Recorder of Deeds, MERS, Fannie Mae, Freddie Mac, etc. public and private records database. I identified the loan from MERS Public database for the property address **15624 Gouwens Ln, South Holland, IL 60473**, it has been determined that this loan has been possibly securitized in the secondary mortgage backed security market. **HSBC Bank USA, NA. is identified as the Trustee for First NLC Trust 2007-1 Mortgage Backed Certificates, Series 2007-1.**

This report was based exclusively on the documentation provided. It also required that we make reasonable assumptions respecting disclosures and certain loan terms based on our experience, if erroneous, any result in material differences between our findings and the loan's actual compliance with applicable regulatory requirements. While we believe that our assumptions proved a reasonable basis for the review results, we make no representations or warranties respecting the appropriateness of our assumptions, the completeness of the information considered, or the accuracy of the findings.

I, Selena R. Jones, declare verify and state under penalty of perjury that the foregoing is true and correct.

Selena R. Jones

Selena R. Jones

Sr. Mortgage Auditor

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Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

Form **56**
(Rev. December 2011)
Department of the Treasury
Internal Revenue Service

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) Identifying number Decedent's social security no.
DERRICK SEATON **4951**

Address of person for whom you are acting (number, street, and room or suite no.)
15624 Gouwens Lane

City or town, state, and ZIP code (if a foreign address, see instructions.)
South Holland, IL 60473

Fiduciary's name
Lori Burnam

Address of fiduciary (number, street, and room or suite no.)
10947 S. Hermosa

City or town, state, and ZIP code Telephone number (optional)
Chicago, IL 60628 (**773**) **580-9911**

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ► _____
- 2b If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ► _____

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment
 Excise Other (describe) ► **JACOB LEW U.S. SECRETARY OF THE TREASURY, HIS SUCCESSORS AND ASSIGN.**
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944
e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ► _____
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ►
and list the specific years or periods ► **2007 TO THE PRESENT**
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ►
and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
4e		4f	
4g		4h:	
4h:		4h:	

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Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency)		Date proceeding initiated	
CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPARTMENT 1ST DISTRICT		jUNE 27, 2013	
Address of court		Docket number of proceeding	
50 W. WASHINGTON		13-M1-712562	
City or town, state, and ZIP code	Date	Time	Place of other proceedings
CHICAGO, ILLINOI 60602		<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	Fiduciary's signature	AUTHORIZED AGENT	Date

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return)		Identifying number	Decedent's social security no.
DERRICK SEATON		4951	
Address of person for whom you are acting (number, street, and room or suite no.)			
15624 Gouwens Lane			
City or town, state, and ZIP code (If a foreign address, see instructions.)			
South Holland, IL 60473			
Fiduciary's name			
Christopher Burnam			
Address of fiduciary (number, street, and room or suite no.)			
10947 S. Hermosa			
City or town, state, and ZIP code		Telephone number (optional)	
Chicago, IL 60628		(773) 580-9911	

Section A. Authority

- 1** Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► CLAIMED AND EXCEPTED JURISDICTION
- 2a** If box 1a or 1b is checked, enter the date of death ► _____
- 2b** If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ► _____

Section B. Nature of Liability and Tax Notices

- 3** Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ► JACOB LEW U.S. SECRETARY OF THE TREASURY, HIS SUCCESSORS AND ASSIGN.
- 4** Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ► _____
- 5** If your authority as a fiduciary does not cover all years or tax periods, check here ► and list the specific years or periods ► 2007 TO THE PRESENT
- 6** If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ► and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
4e		4f	
4g		4h:	
4h:		4h:	

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Form 56
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) DERRICK SEATON	Identifying number ████████4951	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 Gouwens Lane		
City or town, state, and ZIP code (If a foreign address, see instructions.) South Holland, IL 60473		
Fiduciary's name Lori Burnam		
Address of fiduciary (number, street, and room or suite no.) 9926 S. State Street		
City or town, state, and ZIP code Chicago, IL 60628		Telephone number (optional) (773) 580-9911

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ► _____
- 2b If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ► _____

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ► **JACOB LEW U.S. SECRETARY OF THE TREASURY, HIS SUCCESSORS AND ASSIGN.**
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ► _____
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ► and list the specific years or periods ► **2007 TO THE PRESENT**
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If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
4e		4f	
4g		4h:	
4h:		4h:	

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) DERRICK SEATON	Identifying number 4951	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 Gouwens Lane		
City or town, state, and ZIP code (If a foreign address, see instructions.) South Holland, IL 60473		
Fiduciary's name Christopher Burnam		
Address of fiduciary (number, street, and room or suite no.) 9926 S. State Street		
City or town, state, and ZIP code Chicago, IL 60628	Telephone number (optional) (773) 580-9911	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:**
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a** If box 1a or 1b is checked, enter the date of death ► _____
- 2b** If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ► _____

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply):** Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ► **JACOB LEW U.S. SECRETARY OF THE TREASURY, HIS SUCCESSORS AND ASSIGN.**
- 4 Federal tax form number (check all that apply):** a 706 series b 709 c 940 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ► _____
- 5** If your authority as a fiduciary does not cover all years or tax periods, check here and list the specific years or periods ► **2007 TO THE PRESENT**
- 6** If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
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4h:		4h:	

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

OMB No. 1545-0013

(Internal Revenue Code sections 6036 and 6903)

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK		Identifying number 8373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE			
City or town, state, and ZIP code (if a foreign address, see instructions.) SOUTH HOLLAND, IL 60473			
Fiduciary's name GREGORY BAKER, POLICE CHIEF, VILLAGE OF SOUTH HOLLAND			
Address of fiduciary (number, street, and room or suite no.) 16226 WAUSAU AVE			
City or town, state, and ZIP code SOUTH HOLLAND, ILLINOIS 60473		Telephone number (optional) (708) 210-2900	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c—1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ► and list the specific years or periods ► **2007 TO PRESENT**
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ► and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
4e		4f	
4g		4h:	
4h:		4h:	

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Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency) THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT. 1ST. DISTRICT		Date proceeding initiated 7/13/2013	
Address of court 50 W. WASHINGTON		Docket number of proceeding 13-m1-712562	
City or town, state, and ZIP code CHICAGO, ILLINOIS 60602	Date	Time <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Place of other proceedings

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	PROPERTY OF COOK COUNTY CLERK'S OFFICE	AUTHORIZED AGENT	
	Fiduciary's signature	Title, if applicable	Date

Form **56** (Rev. 12-2011)

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK		Identifying number 8373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE			
City or town, state, and ZIP code (If a foreign address, see instructions.) SOUTH HOLLAND, IL 60473			
Fiduciary's name ROBERT STEGENGA, DEPUTY CHIEF, VILLAGE OF SOUTH HOLLAND			
Address of fiduciary (number, street, and room or suite no.) 16226 WAUSAU AVE			
City or town, state, and ZIP code SOUTH HOLLAND, ILLINOIS 60472		Telephone number (optional) (708) 210-2900	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment
 Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 440 d 941, 943, 944
 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ►
 and list the specific years or periods ► **2007 TO PRESENT**
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ►
 and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
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4h:		4h:	

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Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency)		Date proceeding initiated	
THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT. 1ST. DISTRICT		7/13/2013	
Address of court		Docket number of proceeding	
50 W. WASHINGTON		13-m1-712562	
City or town, state, and ZIP code	Date	Time	Place of other proceedings
CHICAGO, ILLINOIS 60602		<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	_____ Fiduciary's signature	_____ AUTHORIZED AGENT Title, if applicable	_____ Date

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK		Identifying number 8373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE			
City or town, state, and ZIP code (If a foreign address, see instructions.) SOUTH HOLLAND, IL 60473			
Fiduciary's name JUDGE GEORGE F. SCULLY, JR.			
Address of fiduciary (number, street, and room or suite no.) 50 W. WASHINGTON			
City or town, state, and ZIP code CHICAGO, ILLINOIS 60602		Telephone number (optional) (312) 603-4743	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ► and list the specific years or periods ► **2007 TO PRESENT**
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ► and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
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4h:		4h:	

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Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency) THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT. 1ST. DISTRICT		Date proceeding initiated 7/13/2013	
Address of court 50 W. WASHINGTON		Docket number of proceeding 13-m1-712562	
City or town, state, and ZIP code CHICAGO, ILLINOIS 60602	Date	Time <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Place of other proceedings

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	_____ Fiduciary's signature	_____ AUTHORIZED AGENT Title, if applicable	_____ Date

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK		Identifying number 8373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE			
City or town, state, and ZIP code (If a foreign address, see instructions.) SOUTH HOLLAND, IL 60473			
Fiduciary's name OANA L. MILITARU ESQUIRE, CODILIS & ASSOCIATES, P.C.			
Address of fiduciary (number, street, and room or suite no.) 15W030 NORTH FRONTAGE ROAD, SUITE 100			
City or town, state, and ZIP code BURR RIDGE, ILLINOIS 60527		Telephone number (optional) (630) 794-5300	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c—1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ► and list the specific years or periods ► **2007 TO PRESENT**
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ► and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
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4h:		4h:	

UNOFFICIAL COPY

Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency)		Date proceeding initiated	
THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT. 1ST. DISTRICT		7/13/2013	
Address of court		Docket number of proceeding	
50 W. WASHINGTON		13-M1-712562	
City or town, state, and ZIP code	Date	Time	Place of other proceedings
CHICAGO, ILLINOIS 60602		<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	Fiduciary's signature	AUTHORIZED AGENT	Date
		Title, if applicable	

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form 56
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK	Identifying number 8373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE		
City or town, state, and ZIP code (If a foreign address, see instructions.) SOUTH HOLLAND, IL 60473		
Fiduciary's name JAMES N. PAPPAS, LUK COSTANZA & CARBERRY LLP		
Address of fiduciary (number, street, and room or suite no.) 225 W. WASHINGTON ST., SUITE 2200		
City or town, state, and ZIP code CHICAGO, IL 60606	Telephone number (optional) (219) 769-1313	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c—1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment
 Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944
 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ►
 and list the specific years or periods ► 2007 TO PRESENT
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ►
 and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
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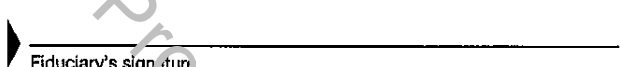
UNOFFICIAL COPY

Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency)		Date proceeding initiated	
THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT. 1ST. DISTRICT		7/13/2013	
Address of court		Docket number of proceeding	
50 W. WASHINGTON		13-M1-712562	
City or town, state, and ZIP code	Date	Time	Place of other proceedings
CHICAGO, ILLINOIS 60602		<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
		AUTHORIZED AGENT	
	Fiduciary's signature	Title, if applicable	Date

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK		Identifying number ██████████ 8373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE			
City or town, state, and ZIP code (If a foreign address, see instructions.) SOUTH HOLLAND, IL 60473			
Fiduciary's name AARON J. DEMUTH			
Address of fiduciary (number, street, and room or suite no.) 15W030 NORHT FRONT/GE ROAD, SUITE 100			
City or town, state, and ZIP code BURR RIDGE, IL 60527		Telephone number (optional) (630) 794-5300	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment
 Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944
 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ►
 and list the specific years or periods ► **2007 TO PRESENT**
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ►
 and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
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4g		4h:	
4h:		4h:	

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Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency) THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT 1ST DISTRICT		Date proceeding initiated 7/13/2013	
Address of court 50 W. WASHINGTON		Docket number of proceeding 13-M1-712562	
City or town, state, and ZIP code CHICAGO, IL 60602	Date	Time <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Place of other proceedings

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	_____ Fiduciary's signature	_____ AUTHORIZED AGENT Title, if applicable	_____ Date

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form 56
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return)		Identifying number	Decedent's social security no.
PATRICIA SEATON WINFIELD-GARRICK		8373	
Address of person for whom you are acting (number, street, and room or suite no.)			
15624 GOUWENS LANE			
City or town, state, and ZIP code (If a foreign address, see instructions.)			
SOUTH HOLLAND, IL 60473			
Fiduciary's name			
THOMAS J. DART, COCK COUNTY SHERIFF			
Address of fiduciary (number, street, and room or suite no.)			
50 WEST WASHINGTON			
City or town, state, and ZIP code		Telephone number (optional)	
CHICAGO, ILLINOIS 60602		(312) 603-6444	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► CLAIMED AND EXCEPTED JURISDICTION
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c—1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ► and list the specific years or periods ► 2007 TO PRESENT
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ► and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
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4g		4h:	
4h:		4h:	

UNOFFICIAL COPY

Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency) THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT. 1ST. DISTRICT		Date proceeding initiated 7/13/2013	
Address of court 50 W. WASHINGTON		Docket number of proceeding 13-M1-712562	
City or town, state, and ZIP code CHICAGO, ILLINOIS 60602	Date	Time <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Place of other proceedings

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	_____ Fiduciary's signature	_____ AUTHORIZED AGENT Title, if applicable	_____ Date

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK		Identifying number 18373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE			
City or town, state, and ZIP code (If a foreign address, see instructions.) SOUTH HOLLAND, IL 60473			
Fiduciary's name LISA MADIGAN, ILLINOIS ATTORNEY GENERAL			
Address of fiduciary (number, street, and room or suite no.) 100 WEST RANDOLPH ST.			
City or town, state, and ZIP code CHICAGO, ILLINOIS 60601		Telephone number (optional) (312) 814-3000	

Section A. Authority

- 1** Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a** If box 1a or 1b is checked, enter the date of death ►
- 2b** If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3** Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment Excise Other (describe) ►
- 4** Federal tax form number (check all that apply): a 706 series b 709 c 440 d 941, 943, 944 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5** If your authority as a fiduciary does not cover all years or tax periods, check here ► and list the specific years or periods ► **2007 TO PRESENT**
- 6** If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ► and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
4e		4f	
4g		4h:	
4h:		4h:	

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Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency) THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT 1ST DISTRICT		Date proceeding initiated 08/12/08	
Address of court 50 W. WASHINGTON		Docket number of proceeding 1:11-CV-2562	
City or town, state, and ZIP code CHICAGO, IL 60602	Date	Time <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Place of other proceedings

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	_____ Fiduciary's signature	_____ AUTHORIZED AGENT Title, if applicable	_____ Date

Form **56** (Rev. 12-2011)

Property of Cook County Clerk's Office

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Form **56**
 (Rev. December 2011)
 Department of the Treasury
 Internal Revenue Service

Notice Concerning Fiduciary Relationship

(Internal Revenue Code sections 6036 and 6903)

OMB No. 1545-0013

Part I Identification

Name of person for whom you are acting (as shown on the tax return) PATRICIA SEATON WINFIELD-GARRICK		Identifying number 8373	Decedent's social security no.
Address of person for whom you are acting (number, street, and room or suite no.) 15624 GOUWENS LANE			
City or town, state, and ZIP code (if a foreign address, see instructions.) SOUTH HOLLAND, IL 60473			
Fiduciary's name KAREN YARBROUGH, COOK COUNTY RECORDER OF DEEDS			
Address of fiduciary (number, street, and room or suite no.) 118 N. CLARK STREET			
City or town, state, and ZIP code CHICAGO, ILLINOIS 60602		Telephone number (optional) (312) 603-4743	

Section A. Authority

- 1 Authority for fiduciary relationship. Check applicable box:
- a Court appointment of testate estate (valid will exists)
 - b Court appointment of intestate estate (no valid will exists)
 - c Court appointment as guardian or conservator
 - d Valid trust instrument and amendments
 - e Bankruptcy or assignment for the benefit of creditors
 - f Other. Describe ► **CLAIMED AND EXCEPTED JURISDICTION**
- 2a If box 1a or 1b is checked, enter the date of death ►
- 2b If box 1c–1f is checked, enter the date of appointment, taking office, or assignment or transfer of assets ►

Section B. Nature of Liability and Tax Notices

- 3 Type of taxes (check all that apply): Income Gift Estate Generation-skipping transfer Employment
 Excise Other (describe) ►
- 4 Federal tax form number (check all that apply): a 706 series b 709 c 940 d 941, 943, 944
 e 1040, 1040-A, or 1040-EZ f 1041 g 1120 h Other (list) ►
- 5 If your authority as a fiduciary does not cover all years or tax periods, check here ►
 and list the specific years or periods ► **2007 TO PRESENT**
- 6 If the fiduciary listed wants a copy of notices or other written communications (see the instructions) check this box ►
 and enter the year(s) or period(s) for the corresponding line 4 item checked. If more than 1 form entered on line 4h, enter the form number.

Complete only if the line 6 box is checked.

If this item is checked:	Enter year(s) or period(s)	If this item is checked:	Enter year(s) or period(s)
4a		4b	
4c		4d	
4e		4f	
4g		4h:	
4h:		4h:	

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Form 56 (Rev. 12-2011)

Page **2****Part II Court and Administrative Proceedings**

Name of court (if other than a court proceeding, identify the type of proceeding and name of agency) THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS MUNICIPAL DEPT. 1ST. DISTRICT		Date proceeding initiated 7/13/2013	
Address of court 50 W. WASHINGTON		Docket number of proceeding 13-M1-712562	
City or town, state, and ZIP code CHICAGO, ILLINOIS 60602	Date	Time <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Place of other proceedings

Part III Signature

Please Sign Here	I certify that I have the authority to execute this notice concerning fiduciary relationship on behalf of the taxpayer.		
	_____ Fiduciary's signature	AUTHORIZED AGENT Title, if applicable	_____ Date

Form **56** (Rev. 12-2011)

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Derrick Seaton and Patricia Winfield Seaton-Garrick

15624 Gouwens Lane, South Holland, IL 60473

November 24, 2013

HSBC Bank USA, N.A.
Irene M. Dorner
Chief Executive Officer
1800 Tyson Boulevard
Suite 50
McLean, VA 22101

Alleged Servicer: Ocwen Loan Servicing	Nationstar Alleged Loan #: 0006179550
Alleged Owner: HSBC Bank USA, N.A.	HSBC Alleged Loan #: Unknown
Prior Servicer: First NLC Financial Services	First NLC Finances Ser. Loan #: Unknown
Foreclosure Case #: 1:11-cv-2562	Eviction Case #: 13-M1-712562

Dear Ms. Dorner:

HSBC Bank USA, N.A., Ocwen Loan Servicing and Altisource Portfolio Services are in violation of Illinois Senate Bill 56. The new law states that renters who entered into a written lease prior to foreclosure have the right to remain in the unit for the entire term of their agreement. Senate Bill 56 also states that if the property is bank owned the bank must honor the tenant's lease. However, my tenant Patricia Seaton Winfield-Garrick who has a valid lease was illegally evicted from her home and her gas was illegal shut off. She is being continuously harassed (see attached).

In light of the mortgage crisis and fraud committed by several lending institutions including Ocwen Loan Servicing, HSBC Banks and First NLC Financial Services, I am concerned that an illegal foreclosure, sale and eviction were instituted against my home. There may also be serious legal violations as it pertains to the Illinois Renters Law, Sarbanes and Oxley section codes 802(a), 906, 302, 807, and 903 and violations of the Internal Revenue Service REMIC Trust codes 860(g) and 860(c), violations of forms 1066, 4797, 7851, 720, 7206 and 7004. It also appears that the assignment filed with the Cook County Recorder of Deeds Office is a fraudulent document (See attached).

My foreclosure woes began when Ocwen took over servicing my loan. I paid my mortgage on time every month and was never late. One day Ocwen stopped accepting my payments without any notice or explanation as to the reason why. I reached out to Ocwen to no avail. I did everything I could to work with Ocwen I could afford my mortgage. Ocwen was not interested in helping me. One day I received a foreclosure notice naming US Bank National Association as the trustee of the negotiable instrument. The law firm that brought the foreclosure action was Fisher and Shapiro of Bannockburn, Illinois. I applied for a modification several times but was denied despite the fact that I had the means to afford the mortgage. Eventually I was forced to file for bankruptcy Chapter 13 to keep my home. When the bankruptcy was lifted HSBC pursued having me evicted from my home. I later learned that Fisher and Shapiro filed fraudulent documents with the Cook County Recorder of Deeds Office and the Cook County Circuit Court. I also learned that as a result of Fisher and Shapiro filing thousands of fraudulent documents with various land recording offices and circuit courts in Illinois a judge threw out 1,700 foreclosure actions (see attached).

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Recently I had an audit of my loan and the foreclosure action conducted and the audit reveals some very troubling findings. First, several attorney generals throughout the United States ordered First NLC Financial Bank to discontinue doing business as a result of its blatant deceptive and fraudulent mortgage practices. I have also learned that it is impossible for First NLC Financial Services, LLC to have granted MERS authority to assign the negotiable instrument to HSBC Bank USA, N.A. First NLC Financial Service, LLC filed a Chapter 11 bankruptcy on January 28, 2008 and liquidated all of its assets. The promissory note associated with my home was made payable to First Financial NLC Services, LLC. However the Mortgage Deed was never recorded and filed with the Cook County Recorder of Deeds Office as is required by law. An Allonge was executed by Denise A. Marvel who claims to be the Manager of Document Control and Contract Management for Ocwen. Ms. Marvel appears to have signed fraudulent Allonges as well as assignments and has been under scrutiny by judges and attorney representing homeowners in illegal foreclosures and evictions. Some concerns include various signatures showing Ms. Marvel's name appearing on assignments filed with various land recording offices and the fact that Ms. Marvel held various positions with various banking institutions at the same time is troubling.

If First NLC Financial Services LLC filed a Chapter 11 Bankruptcy in the year 2008 and liquidated all of its assets, how is it possible that an assignment was recorded with the Cook County Recorder of Deeds Office on September 19, 2008? The assignment was signed by Scott Anderson who claims to be a Vice President for the Mortgage Electronic Registration System for First NLC Financial Services. The concern I have is that Scott Anderson has been identified as a robo-signer by Supreme Court Judge Arthur M. Schack and various Judges around the country (see attached).

Pursuant of U.C.C. - ARTICLE 3 -§3-501 (b) 2 (1), I am demanding that HSBC Bank USA N.A. show strong proof of its interest and how it obtained interest in the negotiable instrument. Pursuant of U.C.C. - ARTICLE 3 -§3-501 (b) 2 (1), I am entitled to demand presentation of the negotiable instrument and the chain of title. Please notify me of a date and time that I can come to the location where the original WET INK NEGOTIABLE INSTRUMENT is being held for the purpose of viewing its authenticity. I would am also demanding HSBC Bank USA, N.A. produce all of the assignments that reveals the chain of title. Please be aware that I am NOT asking you to send me the original negotiable instrument, nor will a COPY be acceptable. Again, I am exercising my rights to personally view the ORIGINAL WET INK NEGOTIABLE INSTRUMENT while it is in allegedly in HSBC Bank USA, N.A.'s possession. **DO NOT TREAT THIS LETTER AS A QUALIFIED WRITTEN REQUEST LETTER (QWR).**

Additionally, please know that should Ocwen Loan Servicing, LLC or HSBC Bank USA, N.A. pursue evicting my tenant and do not restore gas service immediately, it will be violating my tenant rights and violating several sections under the Sarbanes and Oxley Act and RESPA.

If any Attorney representing Codilis attempt to enforce an eviction, that attorney could be guilty of fraud, misrepresentation of a material fact made with knowledge of its falsity and a reckless disregard of its truth, thus there will be justifiable reliance cause of damages and I will report the attorney to the Bar Association and countersue Ocwen Loan Servicing, LLC, HSBC Bank USA, N.A. and First NLC Financial Services, Inc.

Furthermore, please be aware that I am writing to the following agencies to request a thorough investigation:

1. Eric Schneiderman of the Office of the Attorney General Mortgage Fraud Task Force

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2. The Federal Reserve Board
3. The Security Exchange Commission
4. The Office of Commerce and Currency
5. The Federal Trade Commission
6. The Cook County Sheriff Thomas Dart
7. The Federal Bureau of Investigation
8. Illinois Attorney General Lisa Madigan
9. United States Attorney General Eric Holder
10. The Internal Revenue Service

It is my belief that there are some very serious civil and criminal violations on the part of Ocwen Loan Servicing, LLC, HSBC Bank USA, N.A., First NLC Financial Servicing, LLC and attorney Aaron J. Demuth of Codilis and Associates, P.C. It also appears that HSBC Bank, First NLC Financial Services, LLC and Ocwen Loan Servicing, LLC have all violated the Consent Orders (See the attached).

My interest is in protecting my rights, my tenant's rights as well as honoring any legal obligation I have to the negotiable instrument. I am open to resolving this matter amicably. Your attention to this matter is greatly appreciated.

Kind Regards,

Derrick Seaton

Derrick Seaton

Patricia Winfield Seaton-Garrick

Patricia Winfield Seaton-Garrick

Cc:

Eric Schneiderman
Office of the Attorney General
Mortgage Fraud Task Force
The Capitol, Albany
Albany, NY 12224-0341

First NLC Financial Services, Inc
Jeffrey M. Henschel, President
700 West Hillsboro Boulevard
Deerfield Beach, FL 33441

SEC Office of the Whistleblower
100 F Street NE
Mail Stop 5971
Washington, DC 20549

Altisource
Michelle D. Esterman
Chief Financial Officer
Email: michelle.esterman@altisource.lu

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

Office of the Comptroller of the Currency
Office of Thrift Spending
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010

Director, Office of RESPA and Interstate
Land Sales, US Department of Housing and
Urban Development
Room 9154
451 7th Street, SW
Washington, DC 20410

United States Attorney General
Eric Holder
Mortgage Fraud Division
950 Pennsylvania, N.W.
Washington, DC 20530-0001

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Internal Revenue Service
Whistleblower Office, SE: WO
1111 Constitution Ave., NW
Washington, DC 20224

Government National Mortgage Assoc.
451 Seventh Street SW
Washington, DC 20410

Federal Bureau of Investigation
Securities Fraud Division
2111 W. Roosevelt Road
Chicago, IL 60608

Ronald M. Faris
Chief Executive Officer
Ocwen Loan Servicing, LLC/True Holder
in Due Course
1661 Worthington Road
West Palm Beach, FL 33409

Office of Inspector General
c/o Board of Governors of the
Federal Reserve System
20th St. and Constitution Ave. N.W.
Mail Stop K-300
Washington, D.C. 20551
Attn: Hotline

Cook County Sheriff Thomas Dart
Foreclosure Fraud Division
c/o George Vournazos
Assistant General Counsel
3026 S. California Ave. Bldg. 1,
Room 202
Chicago, IL 60608

Aaron J. Demuth
Codilis and Associates, P.C.
15W030 North Frontage Road
Suite 100
Burr Ridge, IL 60527

Altisource™
2002 Summit Boulevard
Suite 600
Atlanta, GA 30319

Ashish Pandey
Chief Executive Officer
Altisource Residential Corp
402 Strand St.
Frederiksted, VI 00840-3531

Altisource Portfolio Solutions
Corporate Secretary
291, Route d'Arlon
L-1150 Luxembourg
Luxembourg

Property of Cook County Clerk's Office

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THOMSON REUTERS

CHECKPOINT

SUMMER 2013

The Complete

Internal Revenue Code

Property of Cook County Clerk's Office



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Exhibit 6338 + 6339

Code Sec. 6335

Collection

Collection

to be purchased at such price for the United States; otherwise the property shall be declared to be sold to the highest bidder. In determining the minimum price, the Secretary shall take into account the expense of making the levy and sale."

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6335, effective 2/1/77.

In 1966, P.L. 89-719, Sec. 104(d), amended the first sentence of subsec. (b), effective after 11/2/66, regardless of when the title of the United States arose or when the lien or interest of another person was acquired.

Prior to amendment, the first sentence of subsec. (b) read as follows:

"The Secretary or his delegate shall as soon as practicable after the seizure of the property give notice to the owner, in the same manner as that prescribed in subsection (a), and shall cause a notification to be published in some newspaper within the county wherein such seizure is made, or, if there be no newspaper published in such county, shall post such notice at the post office nearest the place where the seizure is made, and in not less than two other public places."

Sec. 6336. Sale of perishable goods.

If the Secretary determines that any property seized is liable to perish or become greatly reduced in price or value by keeping, or that such property cannot be kept without great expense, he shall appraise the value of such property and—

(1) Return to owner. If the owner of the property can be readily found, the Secretary shall give him notice of such determination of the appraised value of the property. The property shall be returned to the owner if, within such time as may be specified in the notice, the owner—

(A) Pays to the Secretary an amount equal to the appraised value, or

(B) Gives bond in such form, with such sureties, and in such amount as the Secretary shall prescribe, to pay the appraised amount at such time as the Secretary determines to be appropriate in the circumstances.

(2) Immediate sale. If the owner does not pay such amount or furnish such bond in accordance with this section, the Secretary shall as soon as practicable make public sale of the property in accordance with such regulations as may be prescribed by the Secretary.

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6336, effective 2/1/77.

Sec. 6337. Redemption of property.

(a) Before sale.

Any person whose property has been levied upon shall have the right to pay the amount due, together with the expenses of the proceeding; if any, to the Secretary at any time prior to the sale thereof, and upon such payment the Secretary shall restore such property to him, and all further proceedings in connection with the levy on such property shall cease from the time of such payment.

(b) Redemption of real estate after sale.

(1) Period. The owners of any real property sold as provided in section 6335, their heirs, executors, or administrators, or any person having any interest therein, or a lien thereon, or any person in their behalf, shall be permitted to redeem the property sold, or any particular tract of such property, at any time within 180 days after the sale thereof.

(2) Price. Such property or tract of property shall be permitted to be redeemed upon payment to the purchaser, or in case he cannot be found in the county in which the property to be redeemed is situated, then to the Secretary, for the use of the purchaser, his heirs, or assigns, the amount paid by such purchaser and interest thereon at the rate of 20 percent per annum.

(c) Record.

When any lands sold are redeemed as provided in this section, the Secretary shall cause entry of the fact to be made upon the record mentioned in section 6340, and such entry shall be evidence of such redemption.

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In 1982, P.L. 97-248, Sec. 349(a), substituted "180 days" for "120 days" in para. (b)(1), effective for property sold after 9/3/82.

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6337, effective 2/1/77.

In 1966, P.L. 89-719, Sec. 104(e), substituted "120 days" for "1 year" in para. (b)(1), effective after 11/2/66, regardless of when a lien or a title of the U.S. arose or when the lien or interest of any other person was acquired. For a special exception included in Sec. 114 of P.L. 89-719 see the note to Code Sec. 6323.

Sec. 6338. Certificate of sale; deed of real property.

(a) Certificate of sale.

In the case of property sold as provided in section 6335, the Secretary shall give to the purchaser a certificate of sale upon payment in full of the purchase price. In the case of real property, such certificate shall set forth the real property purchased, for whose taxes the same was sold, the name of the purchaser, and the price paid therefor.

(b) Deed to real property.

In the case of any real property sold as provided in section 6335 and not redeemed in the manner and within the time provided in section 6337, the Secretary shall execute (in accordance with the laws of the State in which such real property is situated pertaining to sales of real property, under execution) to the purchaser of such real property at such sale, upon his surrender of the certificate of sale, a deed of the real property so purchased by him, reciting the facts set forth in the certificate.

(c) Real property purchased by United States.

If real property is declared purchased by the United States at a sale pursuant to section 6335, the Secretary shall at the proper time execute a deed therefor, and without delay cause such deed to be duly recorded in the proper registry of deeds.

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6338, effective 2/1/77.

In 1966, P.L. 89-719, Sec. 104(f), substituted "and without delay cause such deed" for "at its expiration and the endorsement of approval as to its form by the United States attorney for the district in which the property is situated, and the Secretary or his delegate shall, without delay, cause the deed" in subsec. (c), effective after 11/2/66, regardless of when a lien of title of the U.S. arose or when the lien or interest of any other person was acquired.

In 1955, P.L. 85-866, Sec. 79, deleted "district," preceding "attorney" in subsec. (c), effective 8/17/54.

Sec. 6339. Legal effect of certificate of sale of personal property and deed of real property.

(a) Certificate of sale of property other than real property.

In all cases of sale pursuant to section 6335 of property (other than real property), the certificate of such sale—

(1) As evidence. Shall be prima facie evidence of the right of the officer to make such sale; and shall be evidence of the regularity of his proceedings in making the sale; and

(2) As conveyances. Shall transfer to the purchaser all right, title, and interest of the party delinquent in and to the property sold; and

(3) As authority for transfer of corporate stock. If such property consists of stocks, shall be notice, when received, to any corporation, company, or association of such transfer, and shall be authority to such corporation, company, or association to record the transfer on its books and records in the same manner as if the stocks were transferred or assigned by the party holding the same, in lieu of any original or prior certificate, which shall be void, whether canceled or not; and

(4) As receipts. If the subject of sale is securities or other evidences of debt, shall be a good and valid receipt to the person holding the same; as against any person holding or

claiming to hold possession of debt; and

(5) As authority for transfer. If such property consists of a when received, to any public registration of title; to motor shall be authority to such of his books and records in the case of title to such motor signed by the party holding or prior certificate, which canceled or not.

(b) Deed of real property.

In the case of the sale of real property—

(1) Deed as evidence. The section 6338 shall be prima facie evidence of the facts therein stated; and

(2) Deed as conveyance. The Secretary as set forth hereunder shall be authority to such of his books and records in the case of title to such motor signed by the party holding or prior certificate, which canceled or not.

(c) Effect of junior encumbrance.

A certificate of sale of personal property executed pursuant to section 6335 shall be authority to such of his books and records in the case of title to such motor signed by the party holding or prior certificate, which canceled or not.

(d) Cross references.

(1) For distribution of proceeds, see section 7426(a)(2).

(2) For judicial procedure, see section 7426(a)(2).

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6339, effective 2/1/77.

Sec. 6340. Records of sale.

(a) Requirement.

The Secretary shall, for each sale of property, keep a record of all sales of property of redemptions of such property, the tax for which any such seizure and sale, the name of the purchaser, and the date of sale of personal property.

(b) Copy as evidence. A copy of such record, to the Secretary shall be evidence of the facts therein stated.

(c) Accounting to taxpayer. The taxpayer with respect to such sale, whether conducted or who redeemed the same—

(1) the record under subsection (b) of the purchaser;

(2) the amount from such sale; and

(3) the remaining balance

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Collection

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Exhibit 6339 + 6340

Code Sec. 6343(a)(1)(C)

substituted "180 days" for "120 days" in after 9/3/82.

A), substituted "Secretary" for "Secretary in Code Sec. 6337, effective 2/1/77. substituted "120 days" for "1 year" in para. of when a lien or a title of the U.S. arose person was acquired. For a special excep- 9 see the note to Code Sec. 6323.

deed; deed of real property.

d as provided in section 6335, : purchaser a certificate of sale purchase price. In the case of shall set forth the real property ie same was sold, the name of aid therefor.

erty sold as provided in sec- in the manner and within the 7, the Secretary shall execute of the State in which such real of sales of real property under of such real property at such e certificate of sale, a deed of l by him, reciting the facts set

by United States. urchased by the United States 335, the Secretary shall at the efor, and without delay cause led in the proper registry of

), substituted "Secretary" for "Secretary Code Sec. 6338, effective 2/1/77.

stituted "and without delay cause such nforcement of approval as to its form by in which the property is situated, and the clay, cause the deed" in subsec. (c), ef- a lien of a title of the U. S. arose or son was acquired.

istrict" preceding "attorney" in subsec.

ertificate of sale of personal al property.

erty other than real prop-

l to section 6335 of property ertificate of such sale—

prima facie evidence of the uch sale, and conclusive evi- is proceedings in making the

transfer to the purchaser all e party delinquent in and to

r of corporate stock. If such all be notice, when received, or association of such trans- : such corporation, company, : transfer on its books and as if the stocks were trans- rty holding the same, in lieu ificate, which shall be void.

: of sale is securities or other ood and valid receipt to the gainst any person holding or

claiming to hold possession of such securities or other ev- idences of debt; and

(5) As authority for transfer of title to motor vehicle. If such property consists of a motor vehicle, shall be notice, received, to any public official charged with the registration of title to motor vehicles, of such transfer and shall be authority to such official to record the transfer on his books and records in the same manner as if the certificate of title to such motor vehicle were transferred or assigned by the party holding the same, in lieu of any original or prior certificate, which shall be void, whether canceled or not.

(b) Deed of real property

In the case of the sale of real property pursuant to section 6335—

(1) Deed as evidence. The deed of sale given pursuant to section 6338 shall be prima facie evidence of the facts therein stated; and

(2) Deed as conveyance of title. If the proceedings of the Secretary as set forth have been substantial, in accordance with the provisions of law, such deed shall be considered and operate as a conveyance of all any right, title, and interest the party delinquent had in and to the real property thus sold at the time the lien of the United States attached thereto.

(c) Effect of junior encumbrances.

A certificate of sale of personal property given or a deed to real property executed pursuant to section 6338 shall discharge such property from all liens, encumbrances, and titles over which the lien of the United States with respect to which the levy was made had priority.

(d) Cross references.

(1) For distribution of surplus proceeds, see section 6342(b).

(2) For judicial procedure with respect to surplus proceeds, see section 7426(a)(2).

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6339, effective 2/1/77.

In 1966, P.L. 89-719, Sec. 104(g), added subsec. (c) and (d), effective after 11/2/66, regardless of when a lien or a title of the U.S. arose or when the lien or interest of any other person was acquired. For a special exception included in Sec. 114 of P.L. 89-719 see the note to Code Sec. 6323.

In 1958, P.L. 85-866, Sec. 79, substituted "as" for "in" following in the heading of para. (b)(2), effective 8/17/54.

Sec. 6340. Records of sale.

(a) Requirement.

The Secretary shall, for each internal revenue district, keep a record of all sales of property under section 6335 and of redemptions of such property. The record shall set forth the tax for which any such sale was made, the dates of seizure and sale, the name of the party assessed and all proceedings in making such sale, the amount of expenses, the names of the purchasers, and the date of the deed or certificate of sale of personal property.

(b) Copy as evidence.

A copy of such record, or any part thereof, certified by the Secretary shall be evidence in any court of the truth of the facts therein stated.

(c) Accounting to taxpayer.

The taxpayer with respect to whose liability the sale was conducted or who redeemed the property shall be furnished—

(1) the record under subsection (a) (other than the names of the purchasers);

(2) the amount from such sale applied to the taxpayer's liability; and

(3) the remaining balance of such liability.

In 1998, P.L. 105-206, Sec. 3442(a)(1)(A), deleted "real" after "all sales of" in subsec. (a) . . . Sec. 3442(a)(1)(B), added "or certificate of sale of personal property" after "deed" in subsec. (a) . . . Sec. 3442(a)(2), added subsec. (c), effective for seizures occurring after 7/22/98.

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6340, effective 2/1/77.

Sec. 6341. Expense of levy and sale.

The Secretary shall determine the expenses to be allowed in all cases of levy and sale.

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" in Code Sec. 6341, effective 2/1/77.

Sec. 6342. Application of proceeds of levy.

(a) Collection of liability.

Any money realized by proceedings under this subchapter (whether by seizure, by surrender under section 6332 (except pursuant to subsection (c)(2) thereof), or by sale of seized property) or by sale of property redeemed by the United States (if the interest of the United States in such property was a lien arising under the provisions of this title) shall be applied as follows:

(1) Expense of levy and sale. First, against the expenses of the proceedings;

(2) Specific tax liability on seized property. If the property seized and sold is subject to a tax imposed by any internal revenue law which has not been paid, the amount remaining after applying paragraph (1) shall then be applied against such tax liability (and, if such tax was not previously assessed, it shall then be assessed);

(3) Liability of delinquent taxpayer. The amount, if any, remaining after applying paragraphs (1) and (2) shall then be applied against the liability in respect of which the levy was made or the sale was conducted.

(b) Surplus proceeds.

Any surplus proceeds remaining after the application of subsection (a) shall, upon application and satisfactory proof in support thereof, be credited or refunded by the Secretary to the person or persons legally entitled thereto.

In 1976, P.L. 94-455, Sec. 1906(b)(13)(A), substituted "Secretary" for "Secretary or his delegate" each place it appeared in Code Sec. 6342, effective 2/1/77.

In 1966, P.L. 89-719, Sec. 104(h), amended so much of subsec. (a) as preceded para. (a)(1), deleted "under this subchapter" from para. (a)(1), and added "or the sale was conducted" after "levy was made" in para. (a)(3), effective after 11/2/66 regardless of when a lien or a title of the U. S. arose or when the lien or interest of any other person was acquired.

Prior to amendment, the introduction of subsec. (a) read as follows:

"Any money realized by proceedings under this subchapter (whether by seizure, by surrender under section 6332, or by the sale of seized property) shall be applied as follows:"

Sec. 6343. Authority to release levy and return property.

(a) Release of levy and notice of release.

(1) In general. Under regulations prescribed by the Secretary, the Secretary shall release the levy upon all, or part of, the property or rights to property levied upon and shall promptly notify the person upon whom such levy was made (if any) that such levy has been released if—

(A) the liability for which such levy was made is satisfied or becomes unenforceable by reason of lapse of time,

(B) release of such levy will facilitate the collection of such liability,

(C) the taxpayer has entered into an agreement under section 6159 to satisfy such liability by means of installment payments, unless such agreement provides otherwise.

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Property of Cook County Clerk's Office

Exhibit B
FRAUDULENT DOCUMENTS



Ocwen Loan Servicing, LLC
 P.O. Box 24737
 West Palm Beach, FL 33416-4737

(Do not send any correspondence or payments to the above address)

WWW.OCWEN.COM

April 26, 2013

Sherry Seaton Derrick Seaton

15624 Gouwers Lane
 SOUTH HOLLAND, IL 60473-0000

Loan Number: 6179550
 Property Address: 15624 Gouwers Lane, SOUTH HOLLAND,

IL 60473-0000

Dear Borrower(s):

We have received your correspondence requesting research to be performed for the above referenced loan. It is Ocwen's policy to perform all research and provide a written response to you within twenty (20) days from the receipt of your letter.

Ocwen may need to contact you for further information in order to process your request. Ocwen will notify you if any additional information is required as we research the issue(s) stated in your request. Please direct any inquiries regarding your research request to the following address:

Ocwen Loan Servicing, LLC
 Research Department
 P.O. Box 24736
 West Palm Beach, FL 33416-4736

Sincerely,

Research Department

6179550

ACKNOWL25

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852

IN THE CIRCUIT COURT OF COOK COUNTY, ILLI
COUNTY DEPARTMENT - MUNICIPAL DIVISI



HSBC Bank USA, N.A

PLAINTIFF

Vs.

Patricia Seaton Winfield- Garrick, Stephanie Winfield,
Clyde Nevels, Unknown Occupants

DEFENDANTS

No. **13M1712568**

**SET FOR TRIAL CALL 9:30 A.M.
ROOM 1302 DATE**

SUMMONS FOR TRIAL

Please serve the following Defendants:

- Patricia Seaton Winfield- Garrick - 15624 Gouwens Lane, South Holland, IL 60473
- Stephanie Winfield - 15624 Gouwens Lane, South Holland, IL 60473
- Clyde Nevels - 15624 Gouwens Lane, South Holland, IL 60473
- Unknown Occupants - 15624 Gouwens Lane, South Holland, IL 60473

YOU ARE HEREBY summoned and required to appear in person on 06/27/2013 at 9:30 a.m., in the courtroom stamped on the summons of the Richard J. Daley Center, 50 W. Washington Chicago for TRIAL of this case.

You are further required to file your written appearance by yourself or your attorney at the same time and place.

If you fail to appear for TRIAL, a Judgment by default may be taken against you for the relief asked in the complaint, a copy of which is hereto attached. After the Judgment is entered, the Sheriff may evict you.

This summons may not be served later than seven (7) days before the trial date.

Name: Codilis & Associates, P.C.
 Attorney for: HSBC Bank USA, N.A
 Address: 15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
 Telephone: (630) 794-5300

WITNESS, _____, 2013

DOROTHY BROWN
Clerk of the Court

Date of Service _____, 2013
(To be inserted by officer on copy left with defendant or other person)

NOTICE TO PLAINTIFF

*Not less than 14 days nor more than 40 days after issuance of summons.

Dorothy Brown
Clerk of the Circuit Court of Cook County

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06:41:37 a.m. 06-19-2013

4/29

Cook # 21762

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
MUNICIPAL DEPARTMENT 1ST DISTRICT

HSBC Bank USA, N.A

PLAINTIFF

Vs.

Patricia Seaton Winfield- Garrick, Stephanie Winfield,
Clyde Nevels, Unknown Occupants

DEFENDANTS

SET FOR TRIAL CALL 9:30 A.M.
ROOM 1302 DATE _____

13M1712509
No.

Court date: 06/27/2013

FORCIBLE DETAINER - COMPLAINT FOR POSSESSION ONLY

NOW COMES the Plaintiff, HSBC BANK USA, N.A, by and through its attorneys, CODILIS & ASSOCIATES, P.C., complaining of the Defendants herein and, pursuant to 735 Illinois Compiled Statutes 5/9-101 et. seq., states as follows:

1. The Plaintiff is entitled to possession of the property commonly known as:

15624 Gouwens Lane
South Holland, IL 60473

2. The Plaintiff is the holder of the certificate of sale and/or Judicial Sale Deed issued pursuant to the Order Approving Sale entered in Chancery Case Number 11 CV 2562 on 08/21/12. See attached Exhibit "A".

3. Pursuant to 735 ILCS 5/9-102(a)(2), Defendant(s) Patricia Seaton Winfield- Garrick, Stephanie Winfield, Clyde Nevels, Unknown Occupants have made peaceable entry into the subject premises and unlawfully withholds possession thereof.

4. Pursuant to 735 ILCS 5/15-1701(h)(4), Plaintiff served a 90 Day Notice of Intent and Demand for Possession on all of the above defendants. See Exhibit "B".

5. Plaintiff claims possession of the property.

WHEREFORE, Plaintiff prays that this Court enter an Order of Possession in its favor as to the above property, and for such other and further relief as this Court deems just and equitable.

Respectfully submitted,

Codilis & Associates, P.C.

By: 

Aaron J. Demuth
ARDC# 6276249

CODILIS & ASSOCIATES, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
Cook #21762
14-13-03405

NOTE: This law firm is deemed to be a debt collector.

Property of Cook County Clerk's Office

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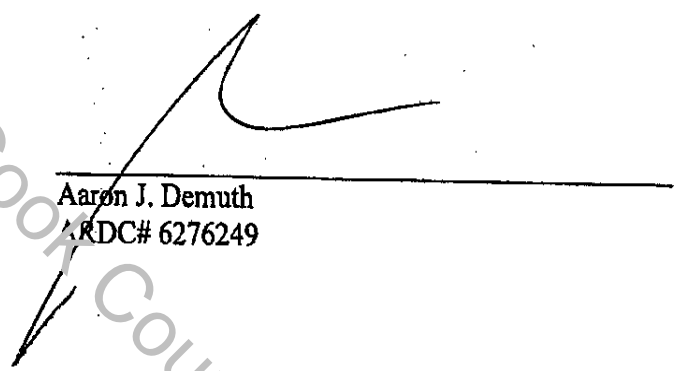
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06:42:23 a.m. 06-19-2013

6/29

STATE OF ILLINOIS)
)
 COUNTY OF COOK) SS

I, the undersigned, an attorney with Codilis & Associates, P.C., attorneys for the Plaintiff, upon oath, state that I have read the above and foregoing document, know the contents therein, and, to the best of my knowledge and belief, know the contents thereof to be true in substance and in fact.



Aaron J. Demuth
 ARDC# 6276249

Codilis & Associates, P.C.
 15W030 North Frontage Road, Suite 100
 Burr Ridge, IL 60527
 (630) 794-5300
 Cook# 21762

Property of Cook County Clerk's Office

UNOFFICIAL COPY

773 884 8095

06:42:40 a.m. 06-19-2013

7/29

EXHIBIT "A"

Property of Cook County Clerk's Office

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06:42:52 a.m. 06-19-2013

8/29

Case: 1:11-cv-02562 Document #: 22 Filed: 08/21/12 Page 1 of 3 PageID #:83

cc

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

EXHIBIT "A"

**HSBC BANK USA, N.A., AS TRUSTEE FOR
THE REGISTERED HOLDERS OF FIRST NLC
TRUST 2007-1 MORTGAGE-BACKED
CERTIFICATES, SERIES 2007-1**

CASE NUMBER: 1:11-cv-2562

PLAINTIFF

VS.

DISTRICT JUDGE: Ruben Castillo

DERRICK SEATON, SHERRY SEATON,

MAGISTRATE JUDGE: Maria Valdez

DEFENDANT(S).

ORDER

THIS CAUSE comes to be heard on Plaintiff's motion for the entry of an Order Approving the Report of Sale and Distribution, confirming the sale of the premises, which are the subject of the matter captioned above and described as:

LOT 7 IN FIRST ADDITION TO MUTUAL BUILDERS SUBDIVISION, BEING A SUBDIVISION OF PART OF LOT 7 IN VAN VURREN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 10, THE NORTHEAST 1/4 OF SECTION 15, PART OF THE NORTHWEST 1/4 OF SECTION 15, AND PART OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT PART OF THE SOUTHEAST 1/4 OF SECTION 15, LYING SOUTH OF SOUTH LINE OF SAID LOT 8 AND NORTH OF THE CENTER OF THE CALUMET RIVER (TAKEN AS A TRACT) ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 21, 1958, AS DOCUMENT NO. 1979125.

Commonly known as 15624 Gouwens Lane, South Holland, IL 60473
Property Index No. 29-15-214-065-0000

Due notice of said motion having been given, the Court having examined said report and being fully advised in the premises, FINDS:

That personal service was had against the Borrower Defendant(s), Derrick Seaton, Sherry Seaton;

That the real property that is the subject matter of the instant proceeding is a single family residence;

That all notices required by 735 ILCS 5/15-1507(c) were given;

That said sale was fairly and properly made;

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Case: 1:11-cv-02562 Document #: 22 Filed: 08/21/12 Page 2 of 3 PageID #:84

That Edward Grossman, hereinafter "Special Commissioner," has in every respect proceeded in accordance with the terms of this Court's Judgment; and

That justice was done.

IT IS THEREFORE ORDERED:

That the sale of the premises involved herein and the Report of Sale and Distribution filed by the Special Commissioner are hereby approved, ratified, and confirmed;

That the proceeds of the sale be distributed in accordance with the Report of Sale and Distribution;

That the Mortgagee's fees and costs arising between the entry of the Judgment of Foreclosure and Sale and the date of sale are approved;

That Plaintiff is granted a deficiency judgment in the amount of \$82,214.26 against Defendant, Derrick Seaton, Sherry Seaton ONLY pursuant to 735 ILCS 5/15-1508(e) and 735 ILCS 5/15-1511;

735 ILCS 5/9-117 is not applicable in this order entered pursuant to Article 15 (IMFL).

That upon request by the successful bidder, including any insurers, investors, and agents of Plaintiff and provided that all required payments have been made pursuant to 735 ILCS 5/15-1509, the Special Commissioner shall execute and deliver to the successful bidder a deed sufficient to convey title.

Municipality or County may contact the below with concerns about the real property:

HSBC Bank USA, N.A., as Trustee for the registered holders of First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1
1661 Worthington Road, Ste. 100
West Palm Beach, FL 33409
877-596-8580

IT IS FURTHER ORDERED:

That upon request by the successful bidder, including any insurers, investors, and agents of Plaintiff is entitled to and shall have possession of the premises as of a date 30 days after entry of this Order, without further Order of Court, as provisioned in 735 ILCS 5/15-1701;

That the Sheriff of Cook County is directed to evict and dispossess Derrick Seaton, Sherry Seaton from the premises commonly known as 15624 Gouwens Lane, South Holland, IL 60473.

The Sheriff cannot evict until 30 days after the entry of this order.

IT IS FURTHER ORDERED that the Deed to be issued hereunder is a transaction that is exempt from all transfer taxes, either state or local, and the County Recorder of Deeds is ordered to permit immediate recordation of the Deed issued hereunder without affixing any transfer stamps.

A copy of this order shall be sent via regular mail to all defendants within 7 days.

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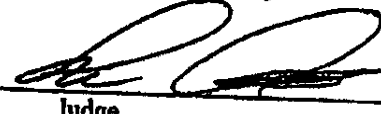
10/29

Case: 1:11-cv-02562 Document #: 22 Filed: 08/21/12 Page 3 of 3 PageID #:85

Dated:

8/21/12

Entered:



Judge

JAMES N. PAPPAS #6291873
Burke Costanza & Carberry LLP
225 W. Washington St, Suite 2200
Chicago, IL 60606
(219) 769-1313

Property of Cook County Clerk's Office

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**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

HSBC Bank USA, N.A., As)	
Trustee for the Registered)	
Holder of First NLC)	
Trust 2007-1 Mortgage-Backed)	
Certificate, Series 2007-1)	
)	
Plaintiff,)	Case No. 11 cv 2562
)	
)	District Judge:
vs.)	Ruben Castillo
)	
)	Magistrate Judge:
Derrick Seaton, Sherry Seaton,)	Maria Valdez
Defendant(s))	

SPECIAL COMMISSIONER'S DEED

This Deed made this 16th day of October, 2012 between the undersigned, EDWARD GROSSMAN, grantor, not individually but as Special Commissioner of this Court and HSBC Bank USA, N.A., GRANTEE

WHEREAS, the premises hereinafter described having been duly offered, struck off and sold at public venue to the highest bidder, on July 25, 2012, pursuant to the judgement of foreclosure entered on August 2, 2011.

NOW THEREFORE, in consideration of \$10.00 and other consideration and pursuant to the authority granted by this court in the above-entitled proceedings, the undersigned does hereby convey unto said grantee or its assigns the said premises described as follows:

LOT 7 IN FIRST ADDITION TO MUTUAL BUILDERS SUBDIVISION, BEING A SUBDIVISION OF PART OF LOT 7 IN VAN VURREN'S SUBDIVISION OF THE SOUTHEAST ¼ OF SECTION 10, THE NORTHEAST ¼ OF SECTION 15, PART OF THE NORTHWEST ¼ OF SECTION 15, AND PART OF THE SOUTHEAST ¼ OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT

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06:44:51 a.m. 06-19-2013

12/29

PART OF THE SOUTHEAST ¼ OF SECTION 15 LYING SOUTH OF SOUTH LINE OF SAID LOT 8 AND NORTH OF THE CENTER OF THE CALUMET RIVER (TAKEN AS A TRACT) ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 21, 1958, AS DOCUMENT NO. 1979125.

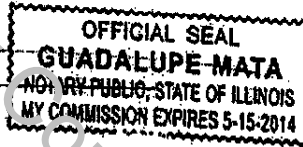
COMMONLY KNOWN AS: 15624 Gouwens Lane, South Holland, IL 60473.

PERMANENT INDEX NO.: 29-15-214-065-0000.


Special Commissioner

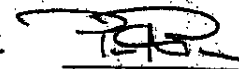
Given under my hand and Notarial Seal this 16th day of October, 2012.


NOTARY PUBLIC



This Deed prepared by Chicago Legal Clinic, Inc., 2938 E. 91st Street, Chicago, IL 60617.

This deed is exempt under provisions of paragraph L, Section 4, Real Estate Transfer Act.

Date: 11-16-2012 
Buyer, Seller or Representative

Grantee Name and Address and Send tax bill to: *

No/City/Village Municipal Exempt Stamp or Fee required per the attached Certificate Court Order marked Exhibit

A

*

Grantee Name and Address and Mail Tax Bills To:
HSBK Bank USA, N.A. As Trustee for the
Registered Holders of First NLIC Trust 2007-1
Mortgage-Backed Certificates Series 2007-1

c/o Owen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

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06:45:22 a.m.

06-19-2013

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EXHIBIT "B"

Property of Cook County Clerk's Office

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CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

February 14, 2013

NOTICE OF TERMINATION OF TENANCY, INTENT TO FILE FORCIBLE ENTRY AND DETAINER ACTION AND DEMAND FOR POSSESSION

To: Patricia Seaton Winfield- Garrick 15624 Gouwens Lane South Holland, IL 60473

NOTICE OF TERMINATION OF TENANCY AND INTENT TO FILE FORCIBLE ENTRY AND DETAINER ACTION

You are hereby notified that the Property known as 15624 Gouwens Lane, South Holland, IL 60473 has been foreclosed and is now owned by HSBC Bank USA, N.A.

Pursuant to the Protecting Tenants at Foreclosure Act of 2009, you are hereby notified that HSBC Bank USA, N.A., as Owner and Landlord, has elected to terminate your tenancy of the property now occupied by you, and located at 15624 Gouwens Lane South Holland, IL 60473, together with all improvements and appurtenances. The termination of your tenancy will take effect 90 days after this Notice to Terminate Tenancy is properly served upon you. At that time, you are notified, and hereby required, to quit the premises and deliver possession of the same to HSBC Bank USA, N.A., Landlord.

You are further notified that the Owner of the Property is hereby notifying you pursuant to 735 ILCS 5/15-1701 that the Owner and/or its Agent intends to file a Forcible Entry and Detainer Action seeking possession only of the aforementioned property, against you and all Unknown Occupants 90 days after this Notice of Intent to File Forcible Entry and Detainer Action is properly served upon you.

**IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS:
PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT**

If you are a servicemember on "active duty" or "active service," or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from eviction, pursuant to the Servicemembers Civil Relief Act (50 USC App. 501-596), as amended, (the "SCRA") and, possibly, certain related state statutes. Eligible service can include:

1. active duty (as defined in section 101(d)(1) of title 10, United States Code) with the Army, Navy, Air Force, Marine Corps, or Coast Guard;
2. active service with the National Guard;
3. active service as a commissioned officer of the National Oceanic and Atmospheric Administration;
4. active service as a commissioned officer of the Public Health Service; or
5. service with the forces of a nation with which the United States is allied in the prosecution of a war or military action.

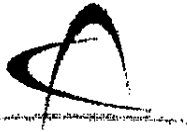
Eligible service also includes any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

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CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

If you are such a servicemember, or a dependent of such a servicemember, you should contact Eviction Department at (630) 794-5300 ext. 3150 to discuss your status under the SCRA.

DEMAND FOR POSSESSION

HSBC Bank USA, N.A hereby demands possession of the following described premises 90 days from the date you are properly served with this Notice of Termination of Tenancy and Notice of Intent to File Forcible Entry and Detainer Action.

15624 Gouwens Lane
South Holland, IL 60473

Dated: February 14, 2013

By: _____
Aaron J. Demuth

Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
Ph#: (630) 794-5300
14-13-03405

NOTE: This law firm is deemed to be a debt collector.

Property of Cook County Clerk's Office

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06:46:33 a.m. 06-19-2013

16/29

AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Peter Valente, being first duly sworn on oath depose and state as follows: I am over the age of 18, not a party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Patricia Seaton Winfield- Garrick

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gourwens Lane,
South Holland, IL, 60473

I SERVED the within named defendant on: 2/26/2013 10:10:00 AM

POSTED

Additional Comments:

A copy of this notice was mailed via regular mailing and certified mailing.

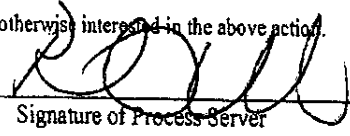
Attempts Made:

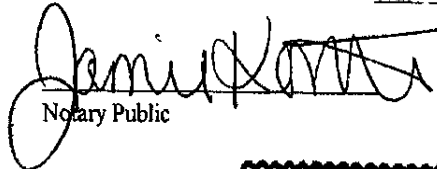
- 2/19/2013 9:35:00 AM no answer at the door shades closed no movement inside the house. No car in the driveway. ,
- 2/19/2013 8:11:00 PM No answer at the door no movement inside the house no car in the driveway unable to come in contact with anybody at the address.,
- 2/20/2013 9:52:00 AM No answer at both the front and back door shades closed garbage can out by the street no movement inside the house no car in the driveway.,
- 2/20/2013 7:30:00 PM No answer at the door no movement inside the house no car in the driveway appears to be no lights on inside the house.,
- 2/21/2013 9:53:00 AM No answer at both the front and back door no movement inside the house no answer at the door. ,
- 2/21/2013 5:20:00 PM No answer at both the front and back door unable to come in contact with any of the neighbors. No movement inside the house.,
- 2/22/2013 2:15:00 PM No answer at both the front and back door no movement inside the house shades closed no car in the driveway.,
- 2/23/2013 10:30:00 AM No answer at the door shades closed no movement inside the house no answer at the door. No car in the driveway.,
- 2/24/2013 8:11:00 AM No answer at the door no movement inside the house shades closed no car in the driveway. ,
- 2/24/2013 3:30:00 PM No answer at both the front and back door no car in the driveway shades closed no answer at the door. Unable to come in contact with any of the neighbors. ,
- 2/25/2013 10:15:00 AM No answer at the door shades closed no movement inside the house.,
- 2/26/2013 10:10:00 AM No answer at the door shades closed notice posted to the front door.

Under penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

I certify that I am a United States citizen, over the age of 18 and not a party to, nor otherwise interested in the above action.

Subscribed and sworn before me on 3/1/13


Signature of Process Server


Notary Public



Reference Num: 2980277
File Number: ED_14-13-03405

AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Lori Sherman, being first duly sworn on oath depose and state as follows: I am over the age of 18, not party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Patricia Seaton Winfield- Garrick

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gouwens Lane
South Holland, IL, 60473

SERVED the within named defendant on: 2/27/2013 9:46:00 AM

CERTIFIED MAILING AND REGULAR MAIL

Additional Comments:
TRACKING NUMBER IS 7010 1870 0003 2484 2663

Under Penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

Subscribed and sworn before me on 2/27/2013

Lori L. Sherman
Signature of Process Server

[Signature]
Notary Public

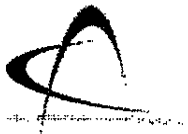


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06:47:33 a.m. 06-19-2013

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CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

February 14, 2013

NOTICE OF TERMINATION OF TENANCY, INTENT TO FILE FORCIBLE ENTRY AND DETAINER ACTION AND DEMAND FOR POSSESSION

To: Stephanie Winfield 15624 Gouwens Lane South Holland, IL 60473

NOTICE OF TERMINATION OF TENANCY AND INTENT TO FILE FORCIBLE ENTRY AND DETAINER ACTION

You are hereby notified that the Property known as 15624 Gouwens Lane, South Holland, IL 60473 has been foreclosed and is now owned by HSBC Bank USA, N.A.

Pursuant to the Protecting Tenants at Foreclosure Act of 2009, you are hereby notified that HSBC Bank USA, N.A, as Owner and Landlord, has elected to terminate your tenancy of the property now occupied by you, and located at 15624 Gouwens Lane South Holland, IL 60473, together with all improvements and appurtenances. The termination of your tenancy will take effect 90 days after this Notice to Terminate Tenancy is properly served upon you. At that time, you are notified, and hereby required, to quit the premises and deliver possession of the same to HSBC Bank USA, N.A, Landlord.

You are further notified that the Owner of the Property is hereby notifying you pursuant to 735 ILCS 5/15-1701 that the Owner and/or its Agent intends to file a Forcible Entry and Detainer Action seeking possession only of the aforementioned property, against you and all Unknown Occupants 90 days after this Notice of Intent to File Forcible Entry and Detainer Action is properly served upon you.

**IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS
PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT**

If you are a servicemember on "active duty" or "active service," or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from eviction, pursuant to the Servicemembers Civil Relief Act (50 USC App. 501-596), as amended, (the "SCRA") and, possibly, certain related state statutes. Eligible service can include:

1. active duty (as defined in section 101(d)(1) of title 10, United States Code) with the Army, Navy, Air Force, Marine Corps, or Coast Guard;
2. active service with the National Guard;
3. active service as a commissioned officer of the National Oceanic and Atmospheric Administration;
4. active service as a commissioned officer of the Public Health Service; or
5. service with the forces of a nation with which the United States is allied in the prosecution of a war or military action.

Eligible service also includes any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

UNOFFICIAL COPY

773 884 8095

06:48:12 a.m. 06-19-2013

19 / 29



CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

If you are such a servicemember, or a dependent of such a servicemember, you should contact Eviction Department at (630) 794-5300 ext. 3150 to discuss your status under the SCRA.

DEMAND FOR POSSESSION

HSBC Bank USA, N.A hereby demands possession of the following described premises 90 days from the date you are properly served with this Notice of Termination of Tenancy and Notice of Intent to File Forcible Entry and Detainer Action.

15624 Gouwens Lane
South Holland, IL 60473

Dated: February 14, 2013

By: _____

Aaron J. Demuth

Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
Ph#: (630) 794-5300
14-13-03405

NOTE: This law firm is deemed to be a debt collector.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

773 884 8095

06:48:32 a.m. 06-19-2013

20/29

AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Peter Valente, being first duly sworn on oath depose and state as follows: I am over the age of 18, not a party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Stephanie Winfield

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gouwens Lane,
South Holland, IL, 60473

I SERVED the within named defendant on: 2/26/2013 10:10:00 AM

POSTED

Additional Comments:

A copy of this notice was mailed via regular mailing and certified mailing

Attempts Made:

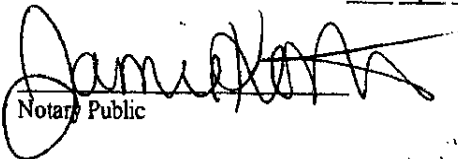
- 2/19/2013 9:35:00 AM no answer at the door shades closed no movement inside the house. No car in the driveway. ,
- 2/19/2013 8:11:00 PM No answer at the door no movement inside the house no car in the driveway unable to come in contact with anybody at the address.,
- 2/20/2013 9:52:00 AM No answer at both the front and back door shades closed garbage can out by the street no movement inside the house no car in the driveway.,
- 2/20/2013 7:30:00 PM No answer at the door no movement inside the house no car in the driveway appears to be no lights on inside the house.,
- 2/21/2013 9:53:00 AM No answer at both the front and back door no movement inside the house no answer at the door. ,
- 2/21/2013 5:20:00 PM No answer at both the front and back door unable to come in contact with any of the neighbors. No movement inside the house.,
- 2/22/2013 2:15:00 PM No answer at both the front and back door no movement inside the house shades closed no car in the driveway.,
- 2/23/2013 10:30:00 AM No answer at the door shades closed no movement inside the house no answer at the door. No car in the driveway.,
- 2/24/2013 8:11:00 AM No answer at the door no movement inside the house shades closed no car in the driveway.,
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- 2/25/2013 10:15:00 AM No answer at the door shades closed no movement inside the house.,
- 2/26/2013 10:10:00 AM No answer at the door shades closed notice posted to the front door.

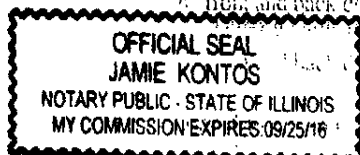
Under penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

I certify that I am a United States citizen, over the age of 18 and not a party to, nor otherwise interested in the above action

Subscribed and sworn before me on 3/1/13

Signature of Process Server


Notary Public



Reference Num: 2980278
File Number: ED_14-13-03405

AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Lori Sherman, being first duly sworn on oath depose and state as follows: I am over the age of 18, not party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Stephanie Winfield

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gouwens Lane
South Holland, IL 60473

SERVED the within named defendant on: 2/27/2013 9:46:00 AM

CERTIFIED MAILING AND REGULAR MAIL

Additional Comments:

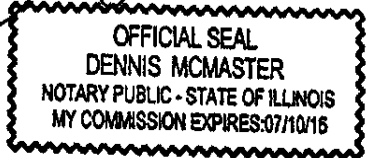
TRACKING NUMBER IS 7010 1870 0002 2184 2670

Under Penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

Subscribed and sworn before me on 2/27/2013

Lori L. Sherman
Signature of Process Server

[Signature]
Notary Public



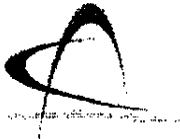
2013 2:46:00 AM

UNOFFICIAL COPY

773 884 8095

06:49:32 a.m. 06-19-2013

22 /29



CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

February 14, 2013

**NOTICE OF TERMINATION OF TENANCY, INTENT TO FILE FORCIBLE ENTRY AND DETAINER
ACTION AND DEMAND FOR POSSESSION**

To: Clyde Nevels 15624 Gouwens Lane South Holland, IL 60473

**NOTICE OF TERMINATION OF TENANCY AND INTENT TO FILE FORCIBLE ENTRY AND DETAINER
ACTION**

You are hereby notified that the Property known as 15624 Gouwens Lane, South Holland, IL 60473 has been foreclosed and is now owned by HSBC Bank USA, N.A.

Pursuant to the Protecting Tenants at Foreclosure Act of 2009, you are hereby notified that HSBC Bank USA, N.A., as Owner and Landlord, has elected to terminate your tenancy of the property now occupied by you, and located at 15624 Gouwens Lane South Holland, IL 60473, together with all improvements and appurtenances. The termination of your tenancy will take effect 90 days after this Notice to Terminate Tenancy is properly served upon you. At that time, you are notified, and hereby required, to quit the premises and deliver possession of the same to HSBC Bank USA, N.A., Landlord.

You are further notified that the Owner of the Property is hereby notifying you pursuant to 735 ILCS 5/15-1701 that the Owner and/or its Agent intends to file a Forcible Entry and Detainer Action seeking possession only of the aforementioned property, against you and all Unknown Occupants 90 days after this Notice of Intent to File Forcible Entry and Detainer Action is properly served upon you.

**IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS:
PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT**

If you are a servicemember on "active duty" or "active service," or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from eviction, pursuant to the Servicemembers Civil Relief Act (50 USC App. 501-596), as amended, (the "SCRA") and, possibly, certain related state statutes. Eligible service can include:

1. active duty (as defined in section 101(d)(1) of title 10, United States Code) with the Army, Navy, Air Force, Marine Corps, or Coast Guard;
2. active service with the National Guard;
3. active service as a commissioned officer of the National Oceanic and Atmospheric Administration;
4. active service as a commissioned officer of the Public Health Service; or
5. service with the forces of a nation with which the United States is allied in the prosecution of a war or military action.

Eligible service also includes any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

UNOFFICIAL COPY

773 884 8095

06:50:11 a.m. 06-19-2013

23 / 29



CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

If you are such a servicemember, or a dependent of such a servicemember, you should contact Eviction Department at (630) 794-5300 ext. 3150 to discuss your status under the SCRA.

DEMAND FOR POSSESSION

HSBC Bank USA, N.A hereby demands possession of the following described premises 90 days from the date you are properly served with this Notice of Termination of Tenancy and Notice of Intent to File Forcible Entry and Detainer Action.

15624 Gourwens Lane
South Holland, IL 60473

Dated: February 14, 2013

By: _____
Aaron J. Demuth

Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
Ph#: (630) 794-5300
14-13-03405

NOTE: This law firm is deemed to be a debt collector.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

773 884 8095

06:50:32 a.m. 06-19-2013

24 /29

AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Peter Valente, being first duly sworn on oath depose and state as follows: I am over the age of 18, not a party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Clyde Nevels

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gouwens Lane,
South Holland, IL, 60473

I SERVED the within named defendant on: 2/26/2013 10:10:00 AM

POSTED

Additional Comments:

A copy of this notice was mailed via regular mailing and certified mailing.

Attempts Made:

- 2/19/2013 9:35:00 AM no answer at the door shades closed no movement inside the house. No car in the driveway. ,
- 2/19/2013 8:11:00 PM No answer at the door no movement inside the house no car in the driveway unable to come in contact with anybody at the address. ,
- 2/20/2013 9:52:00 AM No answer at both the front and back door shades closed garbage can out by the street no movement inside the house no car in the driveway. ,
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- 2/26/2013 10:10:00 AM No answer at the door shades closed notice posted to the front door.

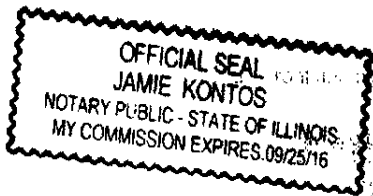
Under penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

I certify that I am a United States citizen, over the age of 18 and not a party to, nor otherwise interested in the above action.

Subscribed and sworn before me on 3/1/13

Jamie Kontos
Notary Public

[Signature]
Signature of Process Server



AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Lori Sherman, being first duly sworn on oath depose and state as follows: I am over the age of 18, not party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Clyde Nevels

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gouwens Lane
South Holland, IL, 60473

SERVED the within named defendant on: 2/27/2013 9:46:00 AM

CERTIFIED MAILING AND REGULAR MAIL

Additional Comments:

TRACKING NUMBER IS 7010 1870 0003 2164 2687

Under Penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

Subscribed and sworn before me on 2/27/2013

Lori L. Sherman
Signature of Process Server

[Signature]
Notary Public



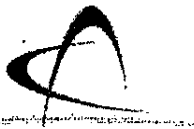
7/20/13 9:46:00 AM

UNOFFICIAL COPY

773 884 8095

06:51:31 a.m. 06-19-2013

26 / 29



CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

February 14, 2013

NOTICE OF TERMINATION OF TENANCY, INTENT TO FILE FORCIBLE ENTRY AND DETAINER ACTION AND DEMAND FOR POSSESSION

To: Unknown Occupants 15624 Gouwens Lane South Holland, IL 60473

NOTICE OF TERMINATION OF TENANCY AND INTENT TO FILE FORCIBLE ENTRY AND DETAINER ACTION

You are hereby notified that the Property known as 15624 Gouwens Lane, South Holland, IL 60473 has been foreclosed and is now owned by HSBC Bank USA, N.A.

Pursuant to the Protecting Tenants at Foreclosure Act of 2009, you are hereby notified that HSBC Bank USA, N.A., as Owner and Landlord, has elected to terminate your tenancy of the property now occupied by you, and located at 15624 Gouwens Lane South Holland, IL 60473, together with all improvements and appurtenances. The termination of your tenancy will take effect 90 days after this Notice to Terminate Tenancy is properly served upon you. At that time, you are notified, and hereby required, to quit the premises and deliver possession of the same to HSBC Bank USA, N.A., Landlord.

You are further notified that the Owner of the Property is hereby notifying you pursuant to 735 ILCS 5/15-1701 that the Owner and/or its Agent intends to file a Forcible Entry and Detainer Action seeking possession only of the aforementioned property, against you and all Unknown Occupants 90 days after this Notice of Intent to File Forcible Entry and Detainer Action is properly served upon you.

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PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT**

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1. active duty (as defined in section 101(d)(1) of title 10, United States Code) with the Army, Navy, Air Force, Marine Corps, or Coast Guard;
2. active service with the National Guard;
3. active service as a commissioned officer of the National Oceanic and Atmospheric Administration;
4. active service as a commissioned officer of the Public Health Service; or
5. service with the forces of a nation with which the United States is allied in the prosecution of a war or military action.

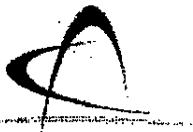
Eligible service also includes any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

UNOFFICIAL COPY

773 884 8095

06:52:10 a.m. 06-19-2013

27/29



CODILIS & ASSOCIATES, P.C.
ILLINOIS

LAW OFFICES

15W030 North Frontage Road
Suite 100
Burr Ridge, Illinois 60527

P: (630) 794-5300 / FAX: (630) 794-9090

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DEMAND FOR POSSESSION

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15624 Gouwens Lane
South Holland, IL 60473

Dated: February 14, 2013

By: _____

Aaron J. Demuth

Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
Ph#: (630) 794-5300
14-13-03405

NOTE: This law firm is deemed to be a debt collector.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Peter Valente, being first duly sworn on oath depose and state as follows: I am over the age of 18, not a party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Unknown Occupants

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gouwens Lane,
South Holland, IL, 60473

I SERVED the within named defendant on: 2/26/2013 10:10:00 AM

POSTED

Additional Comments:

A copy of this notice was mailed via regular mailing and certified mailing.

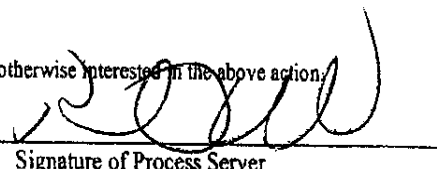
Attempts Made:

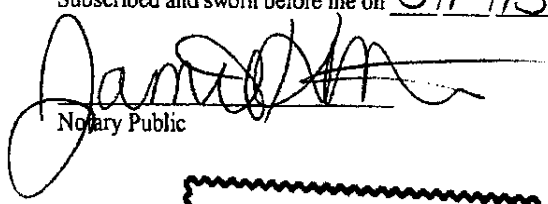
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- 2/22/2013 2:15:00 PM No answer at both the front and back door no movement inside the house shades closed no car in the driveway. ,
- 2/23/2013 10:30:00 AM No answer at the door shades closed no movement inside the house no answer at the door. No car in the driveway. ,
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- 2/25/2013 10:15:00 AM No answer at the door shades closed no movement inside the house. ,
- 2/26/2013 10:10:00 AM No answer at the door shades closed notice posted to the front door.

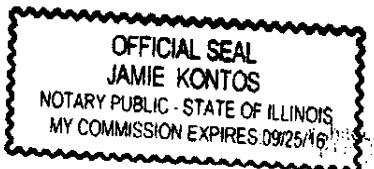
Under penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

I certify that I am a United States citizen, over the age of 18 and not a party to, nor otherwise interested in the above action.

Subscribed and sworn before me on 3/1/13


Signature of Process Server


Notary Public



UNOFFICIAL COPY

773 884 8095

06:53:07 a.m. 06-19-2013

29 /29

AFFIDAVIT OF SPECIAL PROCESS SERVER

I, Lori Sherman, being first duly sworn on oath depose and state as follows: I am over the age of 18, not party to this action, and an employee or agent of Firefly Legal IL, Inc., a licensed private detective agency, license number 117-001465.

Type of Process: Notice of Termination of Tenancy and Intent to File Forcible Entry and Detainer Action

Defendant to be served: Unknown Occupants

ADDRESS WHERE ATTEMPTED OR SERVED: 15624 Gouwens Lane
South Holland, IL, 60473

SERVED the within named defendant on: 2/27/2013 9:46:00 AM

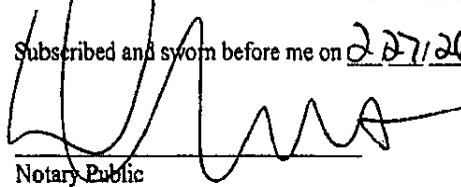
CERTIFIED MAILING AND REGULAR MAIL

Additional Comments:
TRACKING NUMBER IS 7010 1870 0005 2484 2694

Under Penalties as provided by law pursuant to Section 1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the above statements set forth in this instrument are true and correct.

Subscribed and sworn before me on 2/27/2013

Lori L. Sherman
Signature of Process Server


Notary Public



UNOFFICIAL COPY

Property of Cook County Clerk's Office

Exhibit C
LAW OF FRAUDULENT
TRANSACTIONS

UNOFFICIAL COPY

Property of Cook County Clerk's Office

The Law of
Fraudulent Transactions

Peter A. Alcos

The Practitioner's C

UNOFFICIAL COPY

Property of Cook County

FRAUD AND THE UCC

§ 3:67

for a personal debt of the fiduciary, then the bank is liable if the fiduciary is, in fact, breaching his fiduciary obligation.²⁴

Section 9 goes further, and protects the bank even where the fiduciary deposits in his personal account checks that were payable to his principal or payable to him as fiduciary, or checks drawn by him on the beneficiary's account, or other fiduciary funds. In that case, the bank may permit withdrawal of the proceeds by personal check of the fiduciary without a duty of inquiry²⁵ and, without being liable for any breach of obligation by the fiduciary, unless the bank had actual knowledge of the breach or knowledge of such facts that its payment would be deemed bad faith.²⁷

§ 3:66 Bank liability for fiduciary fraud—Original UCC Article 3

Original Article 3 of the UCC provides three rules to guide the courts' allocation of risk for fiduciary fraud between banks and their customers: original section 3-117, concerning the proper form of indorsement; original section 3-206, concerning the proper application of the proceeds of a restrictively indorsed item; and, most significantly, original section 3-304, providing fiduciary fraud rules in the context of notice of claims or defenses of prior parties, one of the essential elements of the holder-in-due-course doctrine.

§ 3:67 Bank liability for fiduciary fraud—Original UCC Article 3—Identifying the proper payee

Discussion of UCC provisions that have an impact on bank liability for fiduciary fraud begins with original section 3-117, which identifies the party to whom an instrument is properly payable. A bank that pays the wrong party may be liable in

²⁴UFA § 8, 7A Uniform Laws Annotated p 415 (applies to accounts in the name of the principal).

²⁵UFA § 9, 7A Uniform Laws Annotated p 415.

²⁶UFA § 9, 7A Uniform Laws Annotated p 417. Contra UCC § 3-307 (1990) (revised UCC Article 3 departs from this rule); see generally §§ 3:68 to 3:70.

²⁷UFA § 9, 7A Uniform Laws Annotated p 417.

UNOFFICIAL COPY

FRAUD AND THE UCC

§ 3:68

court concluded, in fact, that once original section 3-117 was found inapplicable, the depositary and all who claimed through the depositary would be potentially liable for their negligent handling of the item. The court then remanded on the grounds that there was an issue of fact concerning the bank's negligence. An Ohio court was confronted with a similarly unusual entry on the payee line. In *Geraldo v. First Dominion Mut. Life Ins. Co.*,¹⁹ a financial institution issued checks drawn on the account of a deceased customer, payable to the owner, "c/o" the forger. After analyzing the meaning of original section 3-117, the court held that the symbol "c/o" on the payee line was not ambiguous and did not work to designate the forger as an alternative payee. The court explained that the symbol merely means that one has temporary charge or custody over something belonging to another. The court found that the language did not establish the forger as the owner's agent or fiduciary.

§ 3:68 Bank liability for fiduciary fraud—Original UCC Article 3—Restrictive indorsements

Fiduciary fraud issues may also arise in the context of instruments bearing certain restrictive indorsements. Original UCC section 3-205¹ describes an indorsement that "states that it is for the benefit of use of the indorser or of another person" as a restrictive indorsement, and original section 3-206 describes the consequences that attend negotiation of an instrument restrictively indorsed. The effect of original subsection 3-206(4) is twofold: (1) to impose on the first taker of a restrictively indorsed instrument the duty to pay, or apply value, consistently with the restrictive indorsement and (2) to make clear that no subsequent transferee is encumbered by the duty to assure that the value was in fact properly credited.²

If, therefore, a check is indorsed "Pay to B, as trustee for A" and a depositary bank allows B to deposit the check in his personal account, the bank has no duty to see that the

¹⁹*Geraldo v. First Dominion Mut. Life Ins. Co.*, 2002-Ohio-4654, 49 U.C.C. Rep. Serv. 2d 206 (Ohio Ct. App. 6th Dist. Lucas County 2002).

[Section 3:68]

¹Original UCC § 3-205 (1989).

²Original UCC § 3-206 (1989)

UNOFFICIAL COPY

§ 3:53

THE LAW OF FRAUDULENT TRANSACTIONS

and other payors but, instead, makes it available to "any person who, in good faith, pays the instrument or takes it for value or for collection."⁵

Both the original and revised versions of section 3-406 require that the precluded party's negligence "substantially contributed" to the forgery.⁶ To demonstrate negligence "substantially contributing" to an unauthorized signature, a drawee bank must establish both that the party behaved in a sufficiently negligent fashion and that a causal link exists between the negligence and the unauthorized signature. The Supreme Court of Tennessee decided in 2002 that if the drawer acts within reasonable business practice, any negligence the drawer may commit cannot "substantially contribute" to the forgery and therefore the bank cannot assert the negligent drawer defense.⁷ The "substantially contributing" language of section 3-406 is a relaxation of the strict proximate cause requirement found in tort,⁸ at least to the extent that "but-for" causation is considered to be an ele-

A.2d 199, 25 U.C.C. Rep. Serv. 2d 842 (App. Div. 1995) (depository bank not "other payor" for section 3-406 purposes).

⁵UCC § 3-406 (1990), comment 1; see also UCC § 3-406 (1990), comment 3 (including hypothetical cases in which a bank is permitted to assert the preclusion defense); *National Accident Ins. Underwriters, Inc. v. Citibank, FSB*, 333 F. Supp. 2d 720, 723-24, 54 U.C.C. Rep. Serv. 2d 797 (N.D. Ill. 2004) (holding that revised section 3-406 "unambiguously protects any 'person' who pays in good faith").

⁶UCC § 3-406 (1989); UCC § 3-406 (1990); see also UCC § 3-406 (1990), comment 2.

⁷The *The Bank/First Citizens Bank v. Citizens and Associates*, 52 S.W.3d 259, 48 U.C.C. Rep. Serv. 2d 26 (Tenn. 2002); see also UCC § 3-406 (1990), comment 1 (drawing a connection between negligence "substantially contributing" to the forgery and a lack of "ordinary care" as defined in section 3-103(a)(9) (1990)).

⁸UCC § 3-406 (1990), comment 2; *Vetra Bank of Englewood v. Bank Western*, 890 P.2d 259, 25 U.C.C. Rep. Serv. 2d 862 (Colo. Ct. App. 1995); *Insurance Co. of North America v. Purdue Nat. Bank of Lafayette*, 401 N.E.2d 708, 28 U.C.C. Rep. Serv. 766 (Ind. Ct. App. 3d Dist. 1980); *Dominion Const., Inc. v. First Nat. Bank of Maryland*, 271 Md. 154, 315 A.2d 69, 14 U.C.C. Rep. Serv. 129 (1974); see also *Willey v. Mayer*, 862 P.2d 959, 19 U.C.C. Rep. Serv. 2d 1101 (Colo. Ct. App. 1993), judgment rev'd on other grounds, 876 P.2d 1260, 23 U.C.C. Rep. Serv. 2d 1003 (Colo. 1994) (must be causal link between negligence and unauthorized signature); *Wachovia Bank, N.A. v. Federal Reserve Bank of Richmond*, 338 F.3d 318, 51 U.C.C. Rep. Serv. 2d 26 (4th Cir. 2003) (based on the facts presented, the defendant's failure to implement suggested precautions did not constitute

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unauthorized signature is precluded from asserting the lack of authority against a drawee or other payor who pays the instrument in good faith and in accordance with the reasonable commercial standards of its business. The official comment to original section 3-406, as well as the case law interpreting the section, refers to the provision as establishing a conditional estoppel¹ that rests on three factual predicates: (1) negligence by the drawer; (2) that substantially contributes to the forgery; and (3) reasonableness of the drawee in paying the instrument.² If those requirements are met, preclusion is generally deemed complete, though there are decisions imposing liability on the drawee for any proceeds of the instrument remaining in its hands.³

The original section 3-406 preclusion defense is available by its own terms to any drawee "or other payor" who pays in good faith. Cases interpreting this provision have concluded that a collecting bank falls under the definition of "other payor" and is allowed to assert the defense.⁴ Revised section 3-406 does not limit the possibility of preclusion to drawees

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¹UCC § 3-406 (1989), comments 5 and 6; UCC § 3-406 (1990), comment 1. See *Jacoby Transport Systems, Inc. v. Continental Bank*, 277 Pa. Super. 440, 419 A.2d 1227, 28 U.C.C. Rep. Serv. 1398 (1980) (negligence of corporation barred them from asserting lack of authority for the negotiation of unsigned checks).

²See, e.g., *Commercial Credit Equipment Corp. v. First Alabama Bank of Montgomery, N.A.*, 636 F.2d 1051, 30 U.C.C. Rep. Serv. 1185 (5th Cir. 1981); *Jacoby Transport Systems, Inc. v. Continental Bank*, 277 Pa. Super. 440, 419 A.2d 1227, 28 U.C.C. Rep. Serv. 1398 (1980); *Taylor v. Equitable Trust Co.*, 269 Md. 149, 304 A.2d 838, 12 U.C.C. Rep. Serv. 322 (1973); *Gulf States section, PGA, Inc. v. Whitney Nat. Bank of New Orleans*, 689 So. 2d 638, 34 U.C.C. Rep. Serv. 2d 1080 (La. Ct. App. 4th Cir. 1997); *Mouradian v. Astoria Federal Sav. and Loan*, 91 N.Y.2d 124, 667 N.Y.S.2d 340, 689 N.E.2d 1385, 34 U.C.C. Rep. Serv. 2d 267 (1997); *Weafri Well-Services, Co. Ltd. v. Fleet Bank, National Ass'n*, 43 U.C.C. Rep. Serv. 2d 649 (S.D. N.Y. 2000); *Springfield Tp. v. Mellon PSFS Bank*, 828 A.2d 409, 50 U.C.C. Rep. Serv. 2d 850, 855 (Pa. Super. Ct. 2003), order rev'd on other grounds, 586 Pa. 1, 889 A.2d 1184 (2005).

³*Central, Inc. v. Cache Nat. Bank*, 748 P.2d 351, 5 U.C.C. Rep. Serv. 2d 1031 (Colo. Ct. App. 1987).

⁴See *Fidelity & Deposit Co. of Maryland v. First Nat. Bank of Kenosha*, 98 Wis. 2d 474, 297 N.W.2d 46, 30 U.C.C. Rep. Serv. 253 (Ct. App. 1980); *Sun 'n Sand, Inc. v. United California Bank*, 21 Cal. 3d 671, 146 Cal. Rptr. 329, 582 P.2d 920, 21 U.C.C. Rep. Serv. 2d 1003 (1978); *Buller v. Martin Glennon, Inc. v. First Fidelity Bank, N.A.*, 279 N.J. Super. 48 (1997).

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the victim of the forgery works out an arrangement with the forger to settle the matter, ratification may also be justified on the ground that by agreeing to work with the forger, the victim has retained some benefit from the forgery.⁹

§ 3:52 Loss allocation in cases of fraudulent alteration—When the validity of a forgery may not be denied—Preclusion based on estoppel or negligence

Original section 3-404(1) also provides that an otherwise ineffective signature may be deemed effective if the party whose name is signed is precluded from denying the validity of the forgery.¹ The preclusion concept is broad, encompassing notions of common-law estoppel² as well as the more specific negligence grounds mentioned in section 3-406.³ Although there is a great deal of overlap between common-law estoppel and the UCC notions of ratification and drawee

⁹See *Hendrix v. First Bank of Savannah*, 195 Ga. App. 510, 394 S.E.2d 134, 12 U.C.C. Rep. Serv. 2d 761 (1990); *Federal Pac. Elec. Co. v. First Pennsylvania Bank*, 266 Pa. Super. 471, 405 A.2d 530, 27 U.C.C. Rep. Serv. 744 (1979); *Thermo Contracting Corp. v. Bank of New Jersey*, 69 N.J. 352, 354 A.2d 291, 18 U.C.C. Rep. Serv. 1096 (1976). But see *Bank of Glen Burnie v. Elkrige Bank*, 120 Md. App. 402, 707 A.2d 438, 35 U.C.C. Rep. Serv. 2d 213 (1998) (acceptance of loan repayments prior to learning of the forged indorsements does not ratify the improper payment of the loan checks by the depository bank).

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¹UCC § 3-404(1) (1989). Courts have incorporated as well a requirement that the party interposing section 3-404 establish that it acted in a commercially reasonable manner. See the discussion in *In re Lou Levy & Sons Fashions, Inc.*, 988 F.2d 311, 19 U.C.C. Rep. Serv. 2d 1107 (2d Cir. 1993).

²*United Bank v. Mesa N. O. Nelson Co., Inc.*, 121 Ariz. 438, 439, 590 P.2d 1384, 1385, 25 U.C.C. Rep. Serv. 1113 (1979) ("UCC 3-404(1), by providing that an unauthorized signature may be effective if the person whose name is signed is precluded from denying it, recognizes the possibility of an estoppel against the person whose name is signed, or negligence which precludes a denial of the signature").

³See, e.g., *European American Bank and Trust Co. v. Starcrete Intern. Ind., Inc.*, 613 F.2d 564, 566-67, 28 U.C.C. Rep. Serv. 722 (5th Cir. 1980) (holding that a drafter may be precluded from denying the validity of an instrument "not only by estoppel but also by negligence in permitting or failing to disavow it"); *Penalosa Co-op. Exchange v. A.S. Polonyi Co.*, 754 F. Supp. 722, 737-38 (W.D. Mo. 1991).

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negligence,⁴ estoppel provides courts additional flexibility, provided that the common-law reliance element can be satisfied.⁵

Revised section 3-403 does not include the preclusion language from its predecessor. The official comment to this section indicates that this is because the drafters preferred to allow the negligence standard of revised section 3-406 to govern.⁶

§ 3:53 Loss allocation in cases of fraudulent alteration—When the validity of a forgery may not be denied—Preclusion based on estoppel or negligence—Drawer negligence substantially contributing to unauthorized signature

Both original and revised sections 3-406 of the UCC provide that any person whose negligence contributes to an

⁴Most factual circumstances that support a finding of implied ratification also provide the basis for common-law estoppel. See *Wilmington Trust Co. v. Phoenix Steel Corp.*, 273 A.2d 266, 23 U.C.C. Rep. Serv. 867 (Del. 1971) (corporate resolution instructing bank to honor checks bearing facsimile signatures precluded corporation from denying validity of forgeries). See *Ford Motor Credit Co. v. Aetna Life & Cas. Co.*, 23 U.C.C. Rep. Serv. 111 (N.Y. Sup 1977); *Thermo Contracting Corp. v. Bank of New Jersey*, 69 N.J. 352, 354 A.2d 291, 18 U.C.C. Rep. Serv. 1066 (1976) (plaintiff estopped from denying unauthorized check because plaintiff's actions contributed to fault); *Common Wealth Ins. Systems, Inc. v. Karsien*, 40 Cal. App. 3d 1014, 115 Cal. Rptr. 653, 15 U.C.C. Rep. Serv. 132 (Cal. Dist. 1974) (forged signature may be ratified even where the forger is not the agent of the purported signer. Ratified signature of shareholder estopped him from denying validity); *Southtrust Bank of Georgia v. Parker*, 226 Ga. App. 292, 486 S.E.2d 402, 33 U.C.C. Rep. Serv. 2d 136 (1997) ("When . . . 3-404(1) and . . . 3-406 are read in para materia with each other and an instrument is forged, in order to estop or preclude such defense, the holder in due course must show that the neglect of the one whose signature appears comes within . . . 3-406.")

⁵See, e.g., *East Gadsden Bank v. First City Nat. Bank of Gadsden*, 50 Ala. App. 576, 582, 281 So. 2d 431, 435-436, 13 U.C.C. Rep. Serv. 275, 67 A.L.R.3d 135 (Civ. App. 1973) ("The negligence necessary to preclude or estop the drawer must have been some act upon which the drawee relied or which affirmatively induced or contributed to the drawee's acceptance of the forged indorsement.") A showing of such reliance, according to most courts, is not an element of the UCC section 3-406 negligence preclusion.

⁶UCC § 3-403 (1990), comment 1.

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- “John Doe, Trustee of Smithers Trust”;
- “John Doe, Administrator of the Estate of Richard Roe”;
- or
- “John Doe, Executor Under Will of Richard Roe”

is payable to the named fiduciary, John Doe, who, as personal representative, will be liable to the beneficiary for any breach of fiduciary duty.⁷

The Official Comment to subsection 3-117(b) does not specifically refer to an instrument made payable in the form contemplated by subsection 3-117(a); there is no reason to treat the two cases differently. Therefore, original section 3-304 should apply to the subsection 3-117(a) context just as it applies to the subsection 3-117(b) context.

Finally, original subsection 3-117(c) provides a catch-all rule, as follows: In the case of an instrument made payable, with additional words of description not within the scope of subsections 3-117(a) and 3-117(b), and therefore not in a manner that suggests the payee is acting in a representative capacity for another party, the instrument is payable to the payee absolutely, and subsequent parties can therefore ignore such additional words of description⁸ with impunity. The rule of original subsection 3-117(c) extends to cases in which the representative capacity of the payee, but not the identity of the party represented, is designated.¹⁰ While the language of the original subsection 3-117(c) and Comment 3 make it clear that words of description alone are not sufficient to impart notice that would compromise a subsequent taker's holder-in-due-course status, it remains the case that such notice can be established by reference to other circum-

⁷Original UCC § 3-117, Comment 2 (1989).

⁸Original UCC § 3-117, Comment 3 (offers examples of subsection (c) applied to “any description of the payee as ‘Treasurer’, ‘President’, ‘Agent’, ‘Trustee’, ‘Executor’, or ‘Administrator’, which does not name the principal or beneficiary”). UCC § 3-117 (1989), comment 3.

⁹Original UCC § 3-117(c) (1989).

¹⁰Original UCC § 3-117 (1989), comment 3. Thus original section 3-117(c) applied to “any description of the payee as ‘Treasurer’, ‘President’, ‘Agent’, ‘Trustee’, ‘Executor’, or ‘Administrator’, which does not name the principal or beneficiary.”