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Doc#: 1412245009 Fee: \$58.00
RHSP Fee: \$9.00 RPPF Fee: \$1.00
Affidavit Fee: \$2.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/02/2014 09:27 AM Pg: 1 of 11

"Exempt under provisions paragraph L Section 31-45 Property Tax Code."

Signature *[Handwritten Signature]*
RICHARD CABAN

Date 04-26-2014

Prepared By: Daniel R. Morris, Esq., Deeds on Demand, PC
5029 Corporate Woods Drive, Suite 175, Virginia Beach, VA 23462

Mail Tax Statement to: Bayview Loan Servicing, LLC
4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, Florida 33146

Return to: Timios, Inc.
5716 Corsa Ave., Suite 102
Westlake Village, CA 91362

Permanent Real Estate Index Number: 14-17-222-021-1034

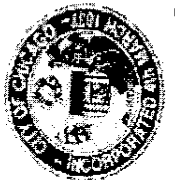
958024

DEED IN LIEU OF FORECLOSURE

GREGORY M. SCHAFF, single, and MICHELLE GRZECHOWIAK, single, whose mailing address is 922 West Sunnyside Avenue, Apartment 3A, Chicago, IL 60640-6022, (the "Grantor"), for valuable consideration in the amount of Ten and 00/100 Dollars (\$10.00), and other good and valuable consideration, does hereby convey and warrant, in fee simple, unto BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, whose address is 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, Florida 33146, hereinafter referred to as "Grantee", the following described real estate situated in the County of Cook, in the State of Illinois, to-wit:

Real Estate
Transfer
Stamp
\$0.00

Batch 8,006,247



City of Chicago
Dept. of Finance
665709

5/2/2014 8:28
dr00193

Prepared by: Deeds on Demand, PC
5029 Corporate Woods Drive, Suite 175, Virginia Beach, VA 23462 (757) 321-6936
The attorney(ies) who prepared this instrument has/have not performed a title examination of the subject property and therefore makes no opinion or warranty as to the quality of title. The parties to this instrument agree they have reviewed, understand and accept its terms, acknowledge that they have read, understand and agree with the terms of the Deeds on Demand Invoice, Client Disclosure and Agreement (see www.deedsondemand.com/terms-of-service.aspx), and that the attorney/client relationship between the client(s) ordering and paying for the instrument and attorney(ies) preparing this instrument is strictly limited to the instrument's preparation. Order 03-2173.

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Unit 922-3A in the Sunnycourt 1 Condominium, as delineated on a survey of the following described tract of land:

Lots 13, 14 and the East 1/2 of Lot 15 in A. T. Galt's Sheridan Road Subdivision in the East 1/2 of the Northeast 1/4 of Section 17, Township 40 North Range 14, East of the Third Principal Meridian; which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document Number 96071659, as amended from time to time, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Being the same property conveyed to Gregory M. Schaff and Michelle Grzechowiak, tenants in common, by deed from Frank K. Kuhr and Dharma Kennedy, his wife, recorded 05/07/2007 in Deed 0712734005, in the Office of the County Recorder of Cook County, Illinois.

Property Address: 922 West Sunnyside Avenue, Apartment 3A, Chicago, IL 60640-6022
AND hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

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

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

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

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

Prepared by: Deeds on Demand, PC

5029 Corporate Woods Drive, Suite 175, Virginia Beach, VA 23462 (757) 321-6936

The attorney(ies) who prepared this instrument has/have not performed a title examination of the subject property and therefore makes no opinion or warranty as to the quality of title. The parties to this instrument agree they have reviewed, understand and accept its terms, acknowledge that they have read, understand and agree with the terms of the Deeds on Demand Invoice, Client Disclosure and Agreement (see www.deedsondemand.com/terms-of-service.aspx), and that the attorney/client relationship between the client(s) ordering and paying for the instrument and attorney(ies) preparing this instrument is strictly limited to the instrument's preparation. **Order 03-2173.**

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IN WITNESS WHEREOF, this deed was executed by the Grantor this the 24 day
MARCH, 2014.

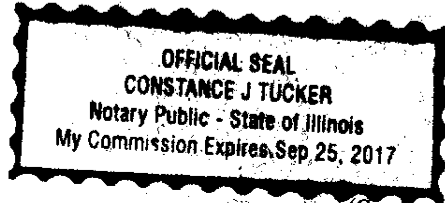
GMS (Seal)
GREGORY M. SCHAFF

STATE OF ILLINOIS }
COUNTY OF COOK } ss:

I, the undersigned, a Notary Public in and of said County, in the State aforesaid, DO HEREBY CERTIFY THAT, GREGORY M. SCHAFF, is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered said instrument as his free and voluntary act, for the purposes therein set forth.

Given under my hand and notarial seal, this day of MARCH 24, 2014.

Constance J Tucker
Notary Public
My Commission expires 9-25-17



Michelle Grzechowiak (Seal)
MICHELLE GRZECHOWIAK

STATE OF ILLINOIS }
COUNTY OF } ss:

I, the undersigned, a Notary Public in and of said County, in the State aforesaid, DO HEREBY CERTIFY THAT, MICHELLE GRZECHOWIAK, is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered said instrument as her free and voluntary act, for the purposes therein set forth.

Given under my hand and notarial seal, this day of _____, 20____.

Notary Public
My Commission expires:

Prepared by: Deeds on Demand, PC
5029 Corporate Woods Drive, Suite 175, Virginia Beach, VA 23462 (757) 321-6936
The attorney(ies) who prepared this instrument has/have not performed a title examination of the subject property and therefore makes no opinion or warranty as to the quality of title. The parties to this instrument agree they have reviewed, understand and accept its terms, acknowledge that they have read, understand and agree with the terms of the Deeds on Demand Invoice, Client Disclosure and Agreement (see www.deedsondemand.com/terms-of-service.aspx), and that the attorney/client relationship between the client(s) ordering and paying for the instrument and attorney(ies) preparing this instrument is strictly limited to the instrument's preparation. **Order 03-2173.**

UNOFFICIAL COPY

IN WITNESS WHEREOF, this deed was executed by the Grantor this the _____ day
_____, 20____.

GREGORY M. SCHAFF (Seal)

STATE OF ILLINOIS }
COUNTY OF _____ } ss:

I, the undersigned, a Notary Public in and of said County, in the State aforesaid, DO HEREBY CERTIFY THAT, GREGORY M. SCHAFF, is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered said instrument as his free and voluntary act, for the purposes therein set forth.

Given under my hand and notarial seal, this day of _____, 20____.

Notary Public
My Commission expires:

Michelle Grzechowiak
MICHELLE GRZECHOWIAK (Seal)

STATE OF ILLINOIS }
COUNTY OF *Cook* } ss:

I, the undersigned, a Notary Public in and of said County, in the State aforesaid, DO HEREBY CERTIFY THAT, MICHELLE GRZECHOWIAK, is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered said instrument as her free and voluntary act, for the purposes therein set forth.

Given under my hand and notarial seal, this day of *MARCH 24*, 20*14*.

Henry Small

Notary Public
My Commission expires: *1-17-2016*



Prepared by: Deeds on Demand, PC

5029 Corporate Woods Drive, Suite 175, Virginia Beach, VA 23462 (757) 321-6936

The attorney(ies) who prepared this instrument has/have not performed a title examination of the subject property and therefore makes no opinion or warranty as to the quality of title. The parties to this instrument agree they have reviewed, understand and accept its terms, acknowledge that they have read, understand and agree with the terms of the Deeds on Demand Invoice, Client Disclosure and Agreement (see www.deedsondemand.com/terms-of-service.aspx), and that the attorney/client relationship between the client(s) ordering and paying for the instrument and attorney(ies) preparing this instrument is strictly limited to the instrument's preparation. **Order 03-2173.**

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(EXHIBIT)

ESTOPPEL AFFIDAVIT

I, Gregory M. Schaff, being first duly sworn, states, under penalty of perjury as follows:

1. I am over the age of Eighteen (18) years and otherwise competent to make this Affidavit.
2. The statements contained in this Affidavit are based on my personal knowledge.
3. I am the same party who made, executed, and delivered or is about to make, execute, and deliver a deed to Bayview Loan Servicing, LLC, which is attached to this Affidavit and incorporated by reference into this Affidavit as though fully set forth here ("Deed") conveying the property following described in the Deed ("Real Property").
4. The Deed is intended to be an absolute conveyance to the title to the Real Property and is not intended as a mortgage, trust conveyance, or security of any kind.
5. It is my intention to convey to Bayview Loan Servicing, LLC, all of my right, title, and interest to the Real Property.
6. Possession of the property has or will be surrendered to Bayview Loan Servicing, LLC, as set forth in a certain Deed in Lieu of Foreclosure Agreement between Bayview Loan Servicing, LLC, and me.
7. In executing and delivering the Deed, I am not under any legal disability such as coercion, duress, or undue influence, and I have acted freely, voluntarily, and of my own free will.
8. The consideration for executing the Deed is more fully set forth in the Deed in Lieu of Foreclosure Agreement. The consideration I have received for executing the Deed is fair under the circumstances.
9. I have conducted an independent investigation of the fair market value of the property and have determined that, based on that investigation, there is no equity in the Real Property.
10. I warrant and represent that the following statement that is checked and initialed by me is true and accurate and the remaining statements are inapplicable to this matter:
 - a. I have not previously declared bankruptcy and a bankruptcy case in my name is neither currently pending nor has ever been pending in any Federal Bankruptcy Court. [Initials: GM].

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Estoppel Affidavit of
Gregory M. Schaff
Page 2 of 3

- b. I previously declared bankruptcy. That bankruptcy petition was dismissed and is not currently pending in any Federal Bankruptcy Court. [Initials: _____].
- c. I previously declared bankruptcy. I received a discharge from the bankruptcy court and a copy of that discharge is attached to this Affidavit. [Initials: _____].
- d. I currently have a Bankruptcy case pending (Case Number _____)
_____)
in the following Federal Bankruptcy Court:

That Bankruptcy has approved the transfer of my ownership interest in the Real Property to Bayview Loan Servicing, LLC [Initials: _____].

11. I have no current plans to file a petition for bankruptcy in the foreseeable future.
12. I am not currently a party to any lawsuit in any Court that could affect my ability to transfer the Real Property to Bayview Loan Servicing, LLC.
13. This Affidavit is made for the protection and benefit of Bayview Loan Servicing, LLC; Timios, Inc.; and/or, the successors and/or assigns of either of them.
14. All representations, statements or warranties made by me in the Deed in Lieu of Foreclosure Agreement are true and accurate to the best of my knowledge.
15. I understand that Bayview Loan Servicing, LLC, and Timios, Inc., are relying on the statements contained in this Affidavit and the representations, warranties, and agreements made by me in the Deed in Lieu of Foreclosure Agreement in executing that Agreement and agreeing to its terms and provisions.
16. The conveyance contemplated by the Deed in Lieu of Foreclosure Agreement and any Exhibits to the Deed in Lieu of Foreclosure Agreement is a straightforward conveyance and not an equitable mortgage.
17. The conveyance contemplated by the Deed in Lieu of Foreclosure Agreement and any Exhibits to the Deed in Lieu of Foreclosure Agreement will neither render me insolvent nor will it cause me to file for bankruptcy.

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Estoppel Affidavit of
Gregory M. Schaff
Page 3 of 3

18. All other persons or business entities subsequently dealing with or whom may acquire an interest in the Real Property, and all title insurance companies that insure title to the Real Property (including, but not limited to Timios, Inc.) are entitled to rely on the statements made in this Affidavit and the representations, warranties, and agreements made by me in the Deed in Lieu of Foreclosure Agreement.

The foregoing is true and correct.

GM Schaff
Gregory M. Schaff

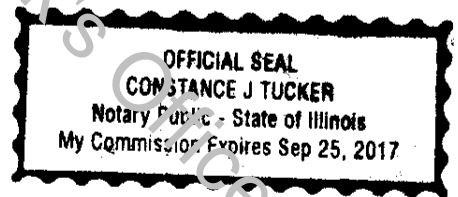
County of COOK)

State of ILLINOIS)
) SS

Subscribed to and sworn (or affirmed) before me on this 24 day of MARCH, 2014, by Gregory M. Schaff, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

Constance J. Tucker
Notary Public

My Commission expires on: 9-25-17



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(EXHIBIT)

ESTOPPEL AFFIDAVIT

I, Michelle Grzechowiak, being first duly sworn, states, under penalty of perjury as follows:

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

- a. I have not previously declared bankruptcy and a bankruptcy case in my name is neither currently pending nor has ever been pending in any Federal Bankruptcy Court. [Initials:

mg].

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Estoppel Affidavit of
Michelle Grzechowiak
Page 2 of 3

- b. I previously declared bankruptcy. That bankruptcy petition was dismissed and is not currently pending in any Federal Bankruptcy Court. [Initials: _____].
- c. I previously declared bankruptcy. I received a discharge from the bankruptcy court and a copy of that discharge is attached to this Affidavit. [Initials: _____].
- d. I currently have a Bankruptcy case pending (Case Number _____)
in the following Federal Bankruptcy Court:

That Bankruptcy has approved the transfer of my ownership interest in the Real Property to Bayview Loan Servicing, LLC [Initials: _____].

11. I have no current plans to file a petition for bankruptcy in the foreseeable future.
12. I am not currently a party to any lawsuit in any Court that could affect my ability to transfer the Real Property to Bayview Loan Servicing, LLC.
13. This Affidavit is made for the protection and benefit of Bayview Loan Servicing, LLC; Timios, Inc.; and/or, the successors and/or assigns of either of them.
14. All representations, statements or warranties made by me in the Deed in Lieu of Foreclosure Agreement are true and accurate to the best of my knowledge.
15. I understand that Bayview Loan Servicing, LLC, and Timios, Inc., are relying on the statements contained in this Affidavit and the representations, warranties, and agreements made by me in the Deed in Lieu of Foreclosure Agreement in executing that Agreement and agreeing to its terms and provisions.
16. The conveyance contemplated by the Deed in Lieu of Foreclosure Agreement and any Exhibits to the Deed in Lieu of Foreclosure Agreement is a straightforward conveyance and not an equitable mortgage.
17. The conveyance contemplated by the Deed in Lieu of Foreclosure Agreement and any Exhibits to the Deed in Lieu of Foreclosure Agreement will neither render me insolvent nor will it cause me to file for bankruptcy.

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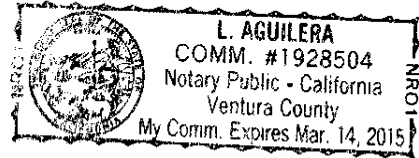
STATEMENT OF GRANTOR/GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois

Dated April 28, '14 Signature: [Signature]
Grantor or Agent RICHARD CABAN

Subscribed and sworn to before me by the said Agent Richard Caban this 28th day of April 2014

Notary Public [Signature]

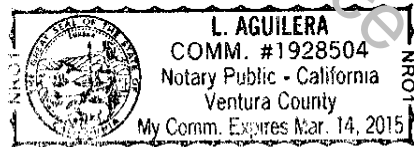


The grantee or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated April 28 '14 Signature: [Signature]
Grantee or Agent RICHARD CABAN

Subscribed and sworn to before me by the said Agent Richard Caban this 28th day of April 2014

Notary Public [Signature]



NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A. misdemeanor for subsequent offenses.

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