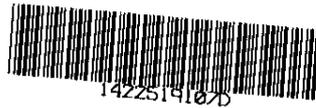


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Doc#: 1422519107 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Affidavit Fee: \$2.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/13/2014 12:44 PM Pg: 1 of 6

This Instrument was reviewed/prepared by:
LARRY A. WHITNEY, Attorney at Law
231 NORTH ALDINE AVE
PARK RIDGE, IL 60069

DEED IN LIEU OF FORECLOSURE

Dated: June 12, 2014

KNOWN ALL MEN BY THESE PRESENTS, that **WILLIE L. YOUNG, A SINGLE PERSON AND SURVIVING SPOUSE AND JOINT TENANT OF LEJEUNE YOUNG, WHO DIED DECEMBER 12, 2009**, hereinafter called Grantor, for **\$105,857.28** and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **WELLS FARGO FINANCIAL ILLINOIS, INC.**, whose mailing address is ONE HOME CAMPUS, MAC X2301-03R, DES MOINES, IA 50328 hereinafter called Grantee, and unto Grantee's successors and assigns, all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the COOK County, State of Illinois, described as follows:

Lot 6 in Block 76 in Harvey, a Subdivision in Section 17, Township 36 North, Range 14, West of the Third Principal Meridian, in Cook County, Illinois.

COMMONLY KNOWN AS: 15310 VINE AVE, HARVEY, IL 60426

ASSESSOR'S PARCEL NUMBER: 29-17-112-023-0000

Being the same premises conveyed to Willie L. Young and Lejeune Young by South Holland Trust and Savings Bank, as Trustee under Trust Agreement dated September 23, 1982 and known as Trust No. 6447 in Trustee's Deed dated September 3, 1985 and recorded September 5, 1985 in Instrument No. 3460151. The said Lejeune Young died December 12, 2009, and Willie L. Young conveys as surviving spouse and joint tenant.

To have and to hold the same unto the said Grantee and Grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the Grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not effect a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct. By acceptance and recording of this deed, Grantee covenants and agrees that it shall forever forbear taking any action whatsoever to collect against Grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceedings to foreclosure that mortgage, Grantee shall not seek, obtain or permit a deficiency judgment against Grantors, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in the event that Grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to Grantee.

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Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF ILLINOIS)
COUNTY OF COOK) SS.

WILLIE L. YOUNG, A SINGLE PERSON AND SURVIVING SPOUSE AND JOINT TENANT OF LEJEUNE YOUNG, WHO DIED DECEMBER 12, 2009, being first duly sworn, depose and says: That he/she/they are the identical party(ies) who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **WELLS FARGO FINANCIAL ILLINOIS, INC.** dated the 10th day of JUNE, 2014, conveying the following described property, to-wit:

Lot 6 in Block 76 in Harvey, a Subdivision in Section 17, Township 36 North, Range 14, West of the Third Principal Meridian, in Cook County, Illinois.

COMMONLY KNOWN AS: 15310 VINE AVE, HARVEY, IL 60426

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Being the same premises conveyed to Willie L. Young and Lejeune Young by South Holland Trust and Savings Bank, as Trustee under Trust Agreement dated September 23, 1982 and known as Trust No. 6447, in Trustee's Deed dated September 3, 1985 and recorded September 3, 1985 in Instrument No. 3460151. The said Lejeune Young died December 12, 2009, and Willie L. Young conveys as surviving spouse and joint tenant.

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to WELLS FARGO FINANCIAL ILLINOIS, INC., and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as Grantors in said deed to convey, and by said deed these affiants did convey to WELLS FARGO FINANCIAL ILLINOIS, INC. therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to WELLS FARGO FINANCIAL ILLINOIS, INC.

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That aforesaid deed was not given as a preference against any other creditor or the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than WELLS FARGO FINANCIAL ILLINOIS, INC., who have interest, either directly or indirectly, in said premises; that the deponents are solvent and have not other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed. That the consideration for said deed was and is payment to affiants of the sum of \$105,857.28 by WELLS FARGO FINANCIAL ILLINOIS, INC.'S, agreement to forebear taking any action against affiants to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage referred to herein was executed by the undersigned to WELLS FARGO FINANCIAL ILLINOIS, INC., dated 10/18/2007 and recorded at COOK County Records, State of Illinois in Instrument number 0730434083, on 10/31/2007. At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more. This affidavit is made for the protection and benefit of WELLS FARGO FINANCIAL ILLINOIS, INC., its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

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I/WE (THE BORROWERS) UNDERSTAND THAT I/WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED, I/WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated this 12th day of June, 2014.

Willie L. Young
WILLIE L. YOUNG

STATE OF ILLINOIS)
COUNTY OF Cook) SS.

Signed and sworn (or affirmed) to before me on June, 12, 2014, by WILLIE L. YOUNG.



Julie Annette Jones
Notary Public
Julie Annette Jones
Printed Name
My Commission Expires:

RETURN RECORDED DOCUMENT TO:

DATAQUICK TITLE

6 CAMPUS CIRCLE, SUITE 430
WESTLAKE, TX 76262

UST Global - DOT
345 Rouser Road
Suite 201
Moon Township, PA 15108

MAIL TAX DOCUMENTS TO:

WELLS FARGO FINANCIAL ILLINOIS, INC.
ONE HOME CAMPUS, MAC X2301-03R
DES MOINES, IA 50323

Office

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PLAT ACT AFFIDAVIT

State of Illinois

County of COOK } SS.

Willie L. Young, being duly sworn on oath, states that Willie L. Young resides at 15310 Wine Avenue, Harvey, IL 60426. That the attached deed is not in violation of 765 ILCS 205/1 for one of the following reasons:

1. Said Act is not applicable as the grantors own no adjoining property to the premises described in said deed;
- OR -
the conveyance falls in one of the following exemptions as shown by Amended Act which became effective July 17, 1959.
2. The division or subdivision of the land into parcels or tracts of five acres or more in size which does not involve any new streets or easements of access.
3. The divisions of lots or blocks of less than one acre in any recorded subdivision which does not involve any new streets or easements of access.
4. The sale or exchange or parcels of land between owners of adjoining and contiguous land.
5. The conveyance of parcels of land or interests therein for use as right of way fro railroads or other public utility facilities, which does not involve any new streets or easements of access.
6. The conveyance of land owned by a railroad or other public utility which does not involve any new streets or easements of access.
7. The conveyance of land for highway or other public purposes or grants or conveyances relating to the dedication of land for public use or instruments relating to the vacation of land impressed with a public use.
8. Conveyances made to correct descriptions in prior conveyances.
9. The sale or exchange of parcels or tracts of land existing on the date of the amendatory Act into no more than two parts and not involving any new streets or easements of access.
10. The sale of a single lot of less than 5.0 acres from a larger tract when a survey is made by an Illinois registered surveyor; provided, that this exemption shall not apply to the sale of any subsequent lots from the same larger tract of land, as determined by the dimensions and configuration of the larger tract on October 1, 1973, and provided also that this exemption does not invalidate any local requirements applicable to the subdivision of land. Amended by P.A. 80-318, 1 eff. October 1, 1977.

CIRCLE THE NUMBER ABOVE WHICH IS APPLICABLE TO THE ATTACHED DEED.

Affiant further state that he makes this affidavit for the purpose of inducing the Recorder of Deeds of Cook County, Illinois, to accept the attached deed for recording.

Willie L. Young
Willie L. Young

SUBSCRIBED and SWORN to before me
this 12th day of June, 2014.
Julie Annette Jones



UNOFFICIAL COPY

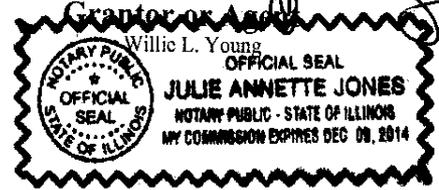
STATEMENT BY GRANTOR AND GRANTEE

The **Grantor** or his agent affirms that, to the best of his knowledge, the name of the **Grantee** shown on the Deed of Assignment of Beneficial Interest in land trust is either a. natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated June 12, 2014

Signature: Willie L. Young

Subscribed and sworn to before me
By the said Willie L. Young
This 12th day of June, 2014.
Notary Public Julie Annette Jones



The **Grantee** or his Agent affirms and verifies that the name of the **Grantee** shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or 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.

Date June 18, 2014

Signature: Leah A. Wright
Grantee or Agent

Subscribed and sworn to before me
By the said Leah A. Wright
This 18th day of JUNE, 2014.
Notary Public Frances Zenor



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

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