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1425313063

Doc#: 1425313063 Fee: \$42.00

RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A.Yarbrough

Cook County Recorder of Deeds

Date: 09/10/2014 01:28 PM Pg: 1 of 3

ESTOPPEL AFFIDAVIT

THIS AFFIDAVIT, made this 08 day of JULY, 2014, by **NIMALAN SIVAKUMAR, a single man**, hereinafter referred to as Grantor,

WITNESSETH:

That Grantor did on the 23rd day of April 2010, execute and deliver a certain Promissory Note in the principal sum of Two Hundred Forty Thousand, Five Hundred Sixty-Two Dollars and 00/100(\$240,562.00), and secured by a Mortgage dated April 23, 2010, and duly recorded in the Recorder's Office of Cook County, State of Illinois, as Document No. 1012640023, conveying the real estate located at 18344 Klimm Ave., Homewood, Cook County, Illinois, and legally described as follows:

LEGAL DESCRIPTION:

Lot A in Potterton's Resubdivision of Lot 1 in Subdivision of Lots 7 to 19 and Lots 25 to 39 and vacated alley in Block 4, in Gottschalk South Homewood, in Section 6, Township 35 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

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That Grantor has defaulted in the payments due on said Note, plus interest and necessary advancements due and outstanding and is unable to meet the obligations of said Note and Mortgage according to the terms thereof.

That the said Grantors have made, executed and delivered that certain Deed to **V MORTGAGE REO CORPORATION**, dated the 08 day of JULY, 2014, conveying the above described property. The said Grantor hereby acknowledges, agrees and certifies that the aforesaid deed was an absolute conveyance of the Grantor's right, title and interest in and to said real estate, together with all buildings thereon and appurtenances thereunto belonging and appertaining, and with release of all dower and homestead rights in and to said real estate, and also conveys, transfers and assigns the Grantor's rights of possession, rentals and equity of redemption in and to said premises. The value of said real estate is not in excess of the amount of said indebtedness outstanding and in consideration of the premises hereof and in consideration of such conveyance, the Grantor has received a full and complete release of personal liability on said Note together with the cancellation of record by said Grantee of the Note secured by said Mortgage.

Said Deed was given voluntarily by the Grantor to the Grantee, in good faith on the part of Grantor and Grantee, without any fraud, misrepresentation, duress, or undue influence whatsoever, or any misunderstanding on the part of the Grantor or Grantee and was not given as a preference against any other creditors of said Grantor. Said Deed of conveyance shall not effect a merger of the fee title to the premises with Grantee's Mortgage lien and shall not restrict the right of the Grantee to institute foreclosure proceedings if the Grantee desires, but the conveyance by said Deed shall be and is hereby intended and understood to be an absolute conveyance and an unconditional sale, with full extinguishment of Grantor's equity of redemption, and with full release of all Grantor's right, title and interest of every character in and to said property. Grantor hereby assigns to Grantee the hazard insurance policy now in effect on said property and further assigns to Grantee the right to receive payment of any claim payable under the terms of said policy including any premium refund now or hereafter payable.

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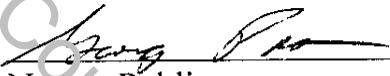
This Affidavit has been made for the protection and benefit of the aforesaid Grantee in said Deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.



NIMALAN SIVAKUMAR

Subscribed and sworn to before me this 9TH day of July, 2014.

GEORGE PORTOCARRERO
NOTARY PUBLIC - LOUISIANA
CADDO - BOSSIER PARISH
NOTARY ID NUMBER 056297
My Commission Is For Life



Notary Public

PREPARED BY AND RETURN TO:
Richard L. Heavner
Heavner, Scott, Beyers & Mihlar, LLC
P.O. Box 740
Decatur, IL 62525

Property of Cook County Clerk's Office