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Doc#: 1505747014 Fee: \$58.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/26/2015 02:19 PM Pg: 1 of 11

Order Number: DIL04673-3259676

This instrument prepared by: Ross M. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law,
3805, Edwards Road, Suite 550, Cincinnati, Ohio 45209 (513) 247-9605.

~~Return To:~~

Bank of America, N.A.
Deed in Lieu

4500 Amon Carter TX 2-979-01-34 Fort Worth, TX 76155

Return to: Servicelink

1400 Cherrington Pkwy Coraopolis, PA 15108

Mail Tax Statements To:

Bank of America, N.A.

4500 Amon Carter TX 2-979-01-34 Fort Worth, TX 76155

Parcel Number or APN: 30-32-200-071-0000

DEED IN LIEU OF FORECLOSURE

Exempt: Sec. 200/31-45 (8)

14301-106
BOX 162

KNOWN ALL MEN BY THESE PRESENTS, that Margo Atkins a/k/a Margo James and Anthony James, a married couple, whose mailing address is 18419 Atascocita Meadows Dr., Humble, TX 77346, hereinafter called grantor, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto Bank of America, N.A., whose tax mailing address is 4500 Amon Carter TX 2-979-01-34 Fort Worth, TX 76155, 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 **Cook County, Illinois**, described as follows:

Property Address: 3629 178th St, Lansing, IL 60438

Loan Number: 213266969

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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

COMMONLY known as: **3629 178th St, Lansing, IL 60438**

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.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made in accord with the Estoppel Affidavit attached hereto as Exhibit B.

Consideration. This Deed in Lieu of Foreclosure relates to real property secured by the following mortgage(s) or deed(s) of trust:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

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 Assignee's interest under the Deed of Trust with Grantee'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.

In construction this deed and where the context so requires, the singular included the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

Representations and Warranties. Grantor represents, warrants, and acknowledges that:

(a) it is in default of its obligations under the Loan and the Note and that the unpaid principal balance thereof together with interest thereupon is immediately due and payable to **Bank of America, N.A.** without offset, defense, or counterclaim;

(b) the Note and the Deed of Trust or Mortgage are valid and binding agreements enforceable in accordance with their terms;

Advice of Counsel. Grantor hereby agrees, represents, and warrants that it has had advice of competent counsel of its own choosing, or has willingly forgone advice of counsel, in negotiations for and the preparation of this Deed, that it has read this Deed or has had the same

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read to it by its counsel, that it has had this Deed fully explained by such counsel, and that it is fully aware of its contents and legal effect.

RIGHT TO FORECLOSE

TRANSFEROR AGREES AND ACKNOWLEDGES THAT NOTHING CONTAINED HEREIN SHALL AFFECT, AND TRANSFEREE HEREBY EXPRESSLY RESERVES, THE RIGHT TO FORECLOSE THE "MORTGAGE", "DEED TO SECURE DEBT" OR "DEED OF TRUST" BY JUDICIAL OR, TO THE EXTENT PERMITTED BY APPLICABLE LAW, NONJUDICIAL FORECLOSURE AND, IN CONNECTION WITH ANY SUCH FORECLOSURE, TRANSFEROR AND/OR GUARANTOR MAY, IN TRANSFEREE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRANSFEROR SHALL AGREE TO ANY CONSENT TO JUDGMENT (OR SIMILAR PROCESS) AVAILABLE TO TRANSFEREE, AND TRANSFEREE WILL BE PERMITTED TO SEEK, OBTAIN, AND SATISFY A JUDGMENT IN ANY SUCH FORECLOSURE PROCEEDINGS, PROVIDED, HOWEVER, THAT TRANSFEROR AND GUARANTOR SHALL NOT BE PERSONALLY LIABLE FOR SATISFACTION OF SUCH JUDGMENT. IF TRANSFEREE PURSUES ITS RIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT TRANSFEROR'S CREDIT RATING.

The deed is an absolute conveyance of the title in consideration of the cancellation of the personal liability of the debtor and is not intended to be an additional security. It is the intention of the parties that there not be a merger of the fee with the lien so that the lien is preserved in favor of the mortgagee.

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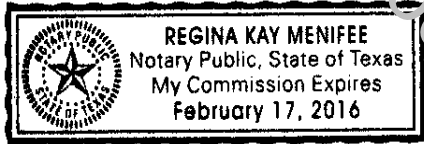
WITNESS the hand of said Grantor this 14th day of May, 2014.

Margo Atkins a/k/a Margo James
Margo Atkins a/k/a Margo James

Anthony James
Anthony James

STATE OF Texas
COUNTY OF HARRIS

The foregoing instrument was acknowledged before me on May 14, 2014 by **Margo Atkins a/k/a Margo James and Anthony James** who are personally known to me or have produced TDL / ILLINOIS identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



[Signature]
Notary Public

MUNICIPAL TRANSFER STAMP
(If Required)

COUNTY/ILLINOIS TRANSFER STAMP
(If Required)

EXEMPT under provisions of Paragraph L Section 31-45, Property Tax Code.

Date: 8-10-14
Chrise Clouser
Buyer, Seller or Representative

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EXHIBIT "B"
ESTOPPEL AFFIDAVITSTATE OF Texas
COUNTY OF Harris

Margo Atkins a/k/a Margo James and Anthony James, being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **Bank of America, N.A.**, conveying the following described property, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **Bank of America, N.A.**, 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 **Bank of America, N.A.**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **Bank of America, N.A.**;

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 **Bank of America, N.A.**, who have interest, either directly or indirectly, in said premises; that these 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

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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 \$1.00 by **Bank of America, N.A.**, 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(s) or deed(s) of trust referred to herein as described as follows:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

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 **Bank of America, N.A.**, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

I understand and agree that I have waived or released any and all claims, known or unknown, that I have or might have against Bank of America, N.A.; and/or Servicelink, and/or their accountants, agents, attorneys, directors, employees, managers, members, officers, servants, and/or shareholders.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

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

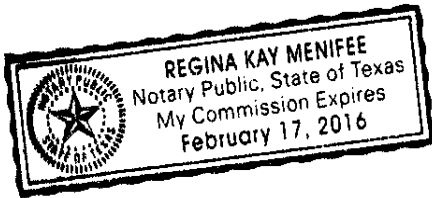
Dated: May 14, 2014

Margo Atkins a/k/a Margo James
Margo Atkins a/k/a Margo James

Anthony James
Anthony James

STATE OF Texas
COUNTY OF Harris

The foregoing instrument was acknowledged before me on May 14, 2014 by Margo Atkins a/k/a Margo James and Anthony James who are personally known to me or have produced TDL / I.D.L as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



[Signature]
Notary Public

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GRANTOR(S) AFFIDAVIT

State of Texas }
County of Harris }

Margo Atkins a/k/a Margo James and Anthony James, named in the attached deed, being first duly sworn upon oath, each for himself or herself and not one for the other, deposes and says:

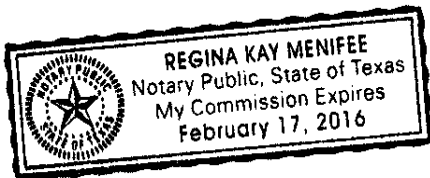
That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

Margo Atkins a/k/a Margo James
Margo Atkins a/k/a Margo James

Anthony James
Anthony James

STATE OF Texas
COUNTY OF Harris

The foregoing instrument was acknowledged before me on May 14, 2014 by **Margo Atkins a/k/a Margo James and Anthony James** who are personally known to me or have produced TDL / ILDL as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



[Signature]
Notary Public

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EXHIBIT A
(LEGAL DESCRIPTION)

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF IL, TO WIT: LOT 44 (EXCEPT THE EAST 20 FEET THEREOF), LOTS 45 AND 46 (EXCEPT THE WEST 5 FEET THEREOF) IN BLOCK 4 IN MORNINGSIDE ADDITION, BEING A SUBDIVISION OF LOTS "A", "B" AND "C" IN MEETER'S FIRST SUBDIVISION, A SUBDIVISION OF CERTAIN LANDS IN FRACTIONAL SOUTHEAST ¼ OF FRACTIONAL SECTION 29 AND FRACTIONAL EAST ½ OF SECTION 32, ALL IN TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT THEREOF RECORDED JUNE 28, 1923 AS DOCUMENT NUMBER 7998946, IN COOK COUNTRY, ILLINOIS. Tax ID: 30-32-200-071-0000

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EXHIBIT C
(DESCRIPTION OF MORTGAGE(S) OR DEED(S) OF TRUST)

Mortgage Dated 01/21/2010, Recorded 03/23/2010 in the office of the Recorder of Cook County, Illinois, in Doc# 1008215008, executed by Margo Atkins James and Anthony James to MERS. Inc., as nominee for Bank of America, N.A., which states that it secured a debt in the principal sum of \$150,640.00. Assigned From MERS. Inc., as nominee for Bank of America, N.A. to Bank of America, N.A. in Doc# 1326108556, Recorded 09/18/2013.

Property of Cook County Clerk's Office

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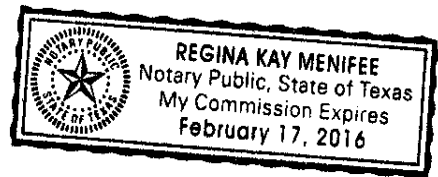
STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in land trust is either a natural person, and 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 May 14, 2014, 2014

Margo James aka Margo Atkins
Signature of Grantor or Agent

Subscribed and sworn to before
Me by the said Margo James
this 14 day of May,
2014.



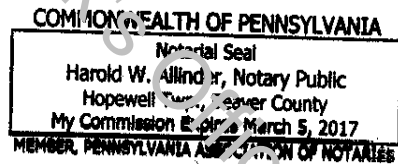
NOTARY PUBLIC _____

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 entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Date 8-6-14, 2014

Chelse Glover
Signature of Grantee or Agent

Subscribed and sworn to before
Me by the said Chelse Glover
This 6 day of August,
2014.



NOTARY PUBLIC _____

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.)

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