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Doc#: 1509917018 Fee: \$68.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00 Affidavit Fee: \$2.00

Affidavit Fee: \$2.00 Karen A.Yarbrough

Cook County Recorder of Deeds

Date: 04/09/2015 11:05 AM Pg: 1 of 16

Commitment Number: 15NL01609 15WR02932

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:

Nations Lending Services - WWR

9801 Legler Road

Tax ID: 20-35-210-015-0000

Lenexa, KS 66219

1-800-316-4682

Mail Tax Statements To:

The Bank of New York Mellon as Trustee for the Benefit of the Certificate Holders of the CWMBS, Inc., asset-Backed Certificates, Series 2004-25

101 Barclay St., New York, NY 10286.

DEED IN LIEU OF FORECLOSURE

Exempt: Sec. 200/31-45 (8) 4

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

Loan Number: 1086843

WS

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S / Ib S N N N SC Y E Y

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THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT: LOT 25 IN BLOCK 2 IN FOOTE'S ADDITION TO AVALON PARK IN SECTIONS 35, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT TO: BUILDING LINES AND BUILDING LAWS AND ORDINANCES, USE OR OCCUPANCY RESTRICTIONS, CONDITIONS AND COVENANTS OF RECORD; ZONING LAWS AND ORDINANCES WHICH CONFORM TO THE PRESENT USAGE OF THE PREMISES; PUBLIC AND UTILITY EASEMENTS WHICH SERVE THE PREMISES; AND PUBLIC ROAD AND HIGHWAYS, IF ANY, HEREBY RELEASING AND WAY ING ALL RIGHTS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS. BEING THE SAME PROPERTY CONVEYED TO WILLIAM PRUDDEN BY WARRANTY DEED FROM JACQUELINE M. BURRUSS, A VIDOW AS RECORDED 11/19/2004 AS DOCUMENT 0432426024. Commonly Known As. 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619 TAX ID: 20-35-210-015-0000

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: 8045 SOUT! KIMBARK AVENUE, CHICAGO, IL 60619 Tax Parcel Number: 20-35-210-015-0009

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 tide of the premises above described to the grantee and does not operate as a mortgage, deed of truscor 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.

<u>Transfer of Property</u>. Transferor hereby agrees to transfer and Transferee hereby agrees to accept title to the Property subject to the terms and conditions set forth in this Agreement.

Acknowledgment of Default. Transferor acknowledges that it is in default of its obligations under the Loan and the Note, and that the entire unpaid principal balance thereof, together with interest thereupon, is immediately due and payable to Assignee without offset, defense, or counterclaim.

Consideration. Transferor acknowledges and agrees that the release of personal liability and forgiveness of payment of the entire unpaid principal balance thereof, together with interest Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

Loan Number: 1086843

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thereupon, in connection with the underlying Loan and Note is adequate consideration for the transfer of the Property to Transferee and that the transfer of the Property to Transferee is voluntary and free of coercion and duress. This obligation is secured by the following mortgage or deed of trust:

Borrower: WILLIAM J. PRUDDEN, A SINGLE MAN

Lender: MERS INC. AS NOMINEE FOR AMERICA'S WHOLESALE LENDER

Amount: \$136,500.00 Dated: 11/04/2004 Recorded: 11/19/2004 Document: 5432426025 Maturity Date: 12/01/2034 Type: CLOSEP ENDED Condo Rider Attached: NA PUD Rider Attached: NA

Lender's Address: P.O. BOX 660694, DALLAS, TX 75266

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

Assignor: MERS INC. AS NOMINEE FOR AMERICA'S WHOLESALE LENDER

Assignee: The Bank of New York Mellon as Trustee for the Benefit of the Certificate

Holders of the CWMBS, Inc., asset-Back-d Certificates, Series 2004-25

Recorded: 2/5/2015

Book: MA/A Page: NIA

Document: 1503646050

-04nn Closing of Transaction. Concurrently with the execution of this Agreement:

- (a) Transferor shall deliver to Transferee:
- (i) an executed and acknowledged Deed in Lieu of Foreclosure (in "Deed"), in form and substance satisfactory to Transferee, conveying fee simple title to the Property, subject only to such exceptions to title as may be approved by Transferee prior to the execution of this Agreement:
- (ii) an executed Estoppel Affidavit in form and substance satisfactory to Transferee and Nations Title Agency ("Title Company");
- (iii) all keys and pass cards, and combinations to all combination locks relating to the Property; and
- (iv) copies of all service contracts, maintenance contracts, management contracts, listing agreements, commission agreements, equipment leases, warranty agreements, and other agreements pursuant to which third parties are obligated to provide goods or services, or to bear expenses or liabilities relating to the Property, including, without limitation, amendments and supplements thereto and in the possession of Transferor;
- (b) Any and all transfer or other taxes incurred in connection with the closing of the transaction contemplated in this Section shall be the responsibility of Transferor. In addition, there shall be

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

Loan Number: 1086843

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no perorations made at the close of escrow, the parties agreeing that Transferor shall be responsible for any and all property taxes and other costs and expenses owing at the closing of the transaction contemplated hereby.

Representations and Warranties.

- (a) Transferor hereby makes the following representations and warranties to Transferee, which representations and warranties shall survive the execution, delivery, and recordation of the Deed and the consummation of the transactions contemplated hereby:
- (i) To the best of Transferor's knowledge, no filing or petition under the federal bankruptcy law or any inscluency laws, or any laws for composition of indebtedness or for the reorganization of debtors, has been filed with regard to Transferor.
- (ii) Transfere is not a "foreign person" within the meaning of Section 1445(f)(3) of the Internal Revenue Code (1) 954, as amended.
- (iii) The agreed to value of the Property is an accurate reflection of the fair market value of the Property.
- (iv) To the best of Transferor's knowledge, there are no other claims and/or litigation affecting the Property.
- (b) This Agreement and all other documents delivered in connection herewith by Transferor (i) have been duly authorized, executed, and delivered by Transferor; (ii) are binding obligations of Transferor; and (iii) neither violate the provisions of any agreement to which Transferor is a party.
- (c) Transferor represents, warrants, covenants, and agrees as follows:
- (i) the execution, delivery, and recordation of the Deed is intended to and shall effect an absolute conveyance and transfer of the Property and shall not constitute a mortgage, trust conveyance, or security interest of any kind therein;
- (ii) it is the intention of Transferor as grantor in the Deed to convey, and by the Deed, Transferor has conveyed to Transferee therein, all of Transferor's right, title, and interest absolutely in and to the Property;
- (iii) Possession of the Property is intended to and will be surrendered to Transferee concurrent with the conveyance of title to Transferee;
- (iv) Transferor shall have no right, title, lien, or claim, now or hereafter, on or against the Property or Transferee, all other rights, titles, liens, and claims of Transferor by agreement, at law, or in equity being hereby expressly waived; and to the extent that any court shall seek to find any right, title, lien, or claim in favor of Transferor, Transferor agrees that such right, title, lien, or claim shall be limited to a right to damages and not to any lien or claim on the Property; Disclaimer of Partnership. Nothing contained in this Agreement or any of the documents executed in connection herewith shall serve to create a partnership or any other fiduciary relationship between Transferor and Transferee or between Transferor and Assignee, and Transferor and Transferee do hereby disclaim that any partnership or other fiduciary relationship exists between them.

No Merger. Transferor agrees and acknowledges that its entry into this Agreement, the Deed and the other documents contemplated hereby shall not result in a merger of Assignee's interest under the Deed of Trust with Transferee's interest under the Deed. The terms, covenants,

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

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representations, and warranties of this Agreement shall not merge into the Deed but shall survive the close of the transaction contemplated hereby.

Indemnification. Transferor, joint and severally, shall indemnify and defend Transferee against, and hold Transferee harmless of and from, any and all losses, liability, claims, damages, costs, and expenses (including, but not limited to, reasonable attorneys' fees and court costs) that Transferee may suffer or incur, or to which Transferee may be subjected, by reason of, arising out of, or in connection with the falsity or misleading nature of any of the representations or warranties made by Transferor pursuant to this Agreement. Upon demand by Transferee, Transferor shall defend any action or proceeding brought against Transferee in connection with any of the foregoing, or Transferee may elect to conduct its own defense at the expense of Transferor. In any event, Transferor promptly shall reimburse Transferee in full for all costs reasonably incorred by Transferee in investigating, preparing, or defending any action or proceeding, commenced or threatened, in connection with any of the foregoing matters, or incurred in settlement of any such action or proceeding (whether commenced or threatened). This section shall survive the execution of this Agreement and the consummation of the transactions contemplated he eby.

<u>Further Assurances</u>. Whenever requested to do so by the other party, each party shall execute, acknowledge, and deliver any and all such further conveyances, assignments, confirmations, satisfactions, powers of attorney, instruments of further assurance, approvals, consents, and any and all such further instruments and documents as may be necessary, expedient, or proper in order to complete any and all conveyances, transfers, sales, and assignments contemplated by this Agreement, and to do any and all other acts and to execute, acknowledge, and deliver any and all documents as so requested in order to carry out the intent and purpose of this Agreement.

<u>Successors and Assigns</u>. This Agreement shall be binding upon and inure to the benefit of the parties, and their successors, heirs, and assigns.

Litigation Costs. If either party commences an action against the other to enforce any of the terms hereof or because of the breach by either party of any of the terms bereof, the Prevailing Party (as hereinafter defined) in such action shall be entitled to recover it attorneys' fees and costs and expenses incurred in connection with the prosecution or defense of such action, including any appeal thereof, in addition to all other relief. "Prevailing Party" within the meaning of this Section shall include, without limitation, a party who brings an action against the other party for sums allegedly due or performance of covenants allegedly breached and obtains substantially the relief sought by it in the action.

<u>Integration</u>. This Agreement and the other agreements and documents referred to herein set forth the entire agreement and understanding of the parties. The only consideration for the execution of this Agreement is the consideration expressly recited herein. No other promise or agreement of any kind or nature has been made to or with the parties by any person or entity whatsoever to cause them to sign this Agreement.

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<u>Severability</u>. If any term or provision of this Agreement shall be held invalid or unenforceable to any extent, the remainder of this Agreement shall not be affected thereby.

<u>Third-Party Beneficiary</u>. Transferor and Transferee acknowledge and agree that Assignee is an intended third-party beneficiary under this Agreement and the documents being executed pursuant hereto.

Waiver of Jury Trial. Each party hereby knowingly, voluntary and intentionally, waives (to the extent permitted by applicable law) any right it may have to a trial by jury of any dispute arising under or relating to this agreement and agrees that any such dispute shall be tried before a judge sitting without a jury.

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

Further Assurances. Wherever requested to do so by the other party, each party shall execute, acknowledge, and deliver any and all such further conveyances, assignments, confirmations, satisfactions, powers of attorney, instruments of further assurance, approvals, consents, and any and all such further instruments and documents as may be necessary, expedient, or proper, in order to complete any and all conveyances, transfers, sales, and assignments contemplated by this Deed, and to do any and all other acts and to execute, acknowledge, and deliver any and all documents as so requested in order to carry out the intent and purpose of this Deed.

Litigation Costs. If either party commences an action against the other to enforce any of the terms hereof or because of the breach by either party of any of the terms hereof, the Prevailing Party (as hereinafter defined) in such action shall be entitled to recover its attorneys' fees and costs and expenses incurred in connection with the prosecution or defense of such action, including any appeal thereof, in addition to all other relief. "Prevailing Party" within the meaning of this Section shall include, without limitation, a party who brings an action against the other party for sums allegedly due or performance of covenants allegedly breached and obtains substantially the relief sought by it in the action.

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

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

Loan Number: 1086843

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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.

Property of Cook County Clark's Office

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

Loan Number: 1086843

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WITNESS the hand of said Grantor this 23 day of Malch , 2015.
WILLIAM PRUDDEN WILLIAM PRUDDEN
STATE OF Ohio COUNTY OF Delaction The foregoing incrument was acknowledged before me on 3 of MacO 2015 by WILLIAM PRUDDEN who is personally known to me or has produced Delactions identification, and furthermore, the morementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.
Notary Public
MUNICIPAL TRANSFER STAMP (If Required) COUNTY/ILLINOIS TRANSFER STAMP (If Required)
EXEMPT under provisions of Paragraph Section 31-45, Property Tax Code. Date:
City of Chicago Dept. of Finance 684970 4/1/2015 9.59 Real Estate Transfer Stamp

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

Batch 9,645,128

dr00198

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\$472.50

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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 Model 23 . 2015	
Still Nate	
Signature of Grander or Agent	
State of the county of Notarrano	
Subscribed and sworp to before	
Me by the said Willia Carriedon	
Me by the said Willia CTOU don this 23 day of March 2015.	
2015. JOYCE E. DEBOA	DD
Notary Public	עט
NOTARY PUBLIC ACLASSICATION OF A STATE OF THE State of	أمناه
My Commission Expire	oc UIIU
05/28/2017	00

The Grantee or his agent affirms and verifies that he pame 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 1. 1. 1. 2015	Ort.
Signature of Grantce or Agent	75
Subscribed and sworn to before	<i>955.</i>
Me by the said This 25 ¹² day of March	Notary Fubility State of Kansas My Appointment Expires
2015.	8/5/2015
NOTARY PUBLIC 1172 CHILL	

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

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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.)

Property of County Clark's Office

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619 Loan Number: 1086843

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EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF ONO COUNTY OF Delaware

THE FOLLOWING DESCRIBED REAL ESTATE SUPUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT: LOT 25 IN BLOCK 2 IN FOOTE'S ADDITION TO AVALON PARK IN SECTIONS 35, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT TO: BUILDING LINES AND BUILDING LAWS AND ORDINANCES, USE OR OCCUPANCY RESTRICTIONS, CONDITIONS AND COVENAITS OF RECORD; ZONING LAWS AND ORDINANCES WHICH CONFORM TO THE PRESENT USAGE OF THE PREMISES; PUBLIC AND UTILITY EASEMENTS WHICH STRVE THE PREMISES; AND PUBLIC ROAD AND HIGHWAYS, IF ANY, HEREBY RELEASING AND WAIVING ALL RIGHTS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS. BEING THE SAME PROPERTY CONVEYED TO WILLIAM PRUDDEN BY WARRANTY DEED FROM JACQUELINE M. BURRUSS, A WIDOW AS RECORDED 11/19/2004 AS DOCUMENT 0432426024. Commonly Known As: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619 TAX ID: 20-35-210-015-0000

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to The Bank of New York Mellon as Trustee for the Benefit of the Certificate

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

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Holders of the CWMBS, Inc., asset-Backed Certificates, Series 2004-25, 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 The Bank of New York Mellon as Trustee for the Benefit of the Certificate Holders of the CWMBS, Inc., asset-Backed Certificates, Series 2004-25, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to The Bank of New York Mellon as Trustee for the Benefit of the Certificate Holders of the CWMBS, Inc., asset-Backed Certificates, Series 2004-25;

That in the execution and delivery of said deed affiants were not acting under any misapprehens on 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 The Bank of New York Mellon as Trustee for the Benefit of the Certificate Holders of the CyMBS, Inc., asset-Backed Certificates, Series 2004-25, 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 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 it payment to affiants of the sum of \$1.00 by The Bank of New York Mellon as Trustee for the Lenefit of the Certificate Holders of the CWMBS, Inc., asset-Backed Certificates, Series 2001-25, 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 as described as follows:

Borrower: WILLIAM J. PRUDDEN, A SINGLE MAN

Lender: MERS INC. AS NOMINEE FOR AMERICA'S WHOLESALE LENDER

Amount: \$136,500.00
Dated: 11/04/2004
Recorded: 11/19/2004
Document: 0432426025
Maturity Date: 12/01/2034
Type: CLOSED ENDED
Condo Rider Attached: NA
PUD Rider Attached: NA

Lender's Address: P.O. BOX 660694, DALLAS, TX 75266

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

Assignor: MERS INC. AS NOMINEE FOR AMERICA'S WHOLESALE LENDER

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

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Assignee: The Bank of New York Mellon as Trustee for the Benefit of the Certificate

Holders of the CWMBS, Inc., asset-Backed Certificates, Series 2004-25

Recorded: 2/5/2015

Book: MA Page: MA

Document: 15 03646050

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 affidavir is made for the protection and benefit of The Bank of New York Mellon as Trustee for the Benefit of the Certificate Holders of the CWMBS, Inc., asset-Backed Certificates, Serves 2004-25, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, ir at y 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: 323-15

WILLIAM PRUDDEN

STATE OF OF COUNTY OF COUNTY OF

The foregoing instrument was acknowledged before me on Companies 2015 by WILLIAM PRUDDEN who is personally known to me or has produced to Not how dentification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

ATE OF ONLY

JOYCE E. DEBOARD
Notary Public
In and for the State of Ohio
My Commission Expires
C5 (28 | 20 (7)

Notary Public

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

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GRANTOR(S) AFFIDAVIT

State of Ohio
County of Delaware

WILLIAM PRUDDEN, 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.

WILLIAM PRUDDE

COUNTY OF DE LOW ONE

The foregoing instrument was acknowledged before me on 2015 by WILLIAM PRUDDEN who is personally known to me or has produced Drivor Usans as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

ARIAL SECTION OF THE OF OTHER PROPERTY.

JOYCE E. DEBOARD
Notary Public
In and for the State of Ohio
My Commission Expires
C5 [28] 2017

JOYCE E DEBOARD

Property Address: 8045 SOUTH KIMBARK AVENUE, CHICAGO, IL 60619

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