

# UNOFFICIAL COPY



Doc#: 1518145059 Fee: \$48.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Affidavit Fee: \$2.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 06/30/2015 12:38 PM Pg: 1 of 6

This Instrument was reviewed/prepared by:  
LARRY A. WHITNEY, Attorney at Law  
231 NORTH ALDINE AVE  
PARK RIDGE, IL 60068

## DEED IN LIEU OF FORECLOSURE

Dated: 11-24-14

KNOWN ALL MEN BY THESE PRESENTS, that **BOBBY DODD A/K/A BOBBY L. DODD AND RITA M. DODD, HUSBAND AND WIFE**, hereinafter called Grantor, for **\$151,498.03** and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**, whose mailing address is 4101 WISEMAN BOULEVARD, MAC T7422-010, SAN ANTONIO, TX 78251 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 1 IN THE RESUBDIVISION OF LOT 111 IN FREDERICK H. BARTLETT'S 48TH AVENUE SUBDIVISION OF LOT 'A' (EXCEPT RAILROAD) IN CIRCUIT COURT PARTITION OF THE SOUTH 1/2 OF THAT PART OF THE NORTH WEST 1/4 LYING SOUTH O ILLINOIS MICHIGAN CANAL IN SECTION 3, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

COMMONLY KNOWN AS: 4411 SOUTH KEATING AVENUE, CHICAGO, IL 60632

ASSESSOR'S PARCEL NUMBER: 19-03-305-016-0000

**BEING THE SAME PREMISES CONVEYED TO BOBBY L. DODD AND RITA M. DODD BY ARTHUR R. SCHMID AND RITA J. SCHMID IN DEED DATED NOVEMBER 8, 1985 AND RECORDED DECEMBER 26, 1985 IN INSTRUMENT NO. 85337942.**

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

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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.

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. **See Estoppel Affidavit attached as Exhibit "A"**.

The true and actual consideration for this transfer consists of Grantee's waiver of its right to bring an action against Grantor based on the promissory note secured by the mortgage hereinafter described and agreement not to name the Grantor as a party to a foreclosure action stated above with respect to that certain mortgage dated 12/02/2005 by BOBBY L DODD AND RITA M DODD, HUSBAND AND WIFE in favor of WORLD SAVINGS BANK, FSB, recorded on 07/20/2006 in COOK County, IL as Instrument No. 0620135000. WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB.

In construction of 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.

Dated this 24 day of NOVEMBER, 2014.

  
 BOBBY DODD A/K/A BOBBY L. DODD

  
 RITA M. DODD


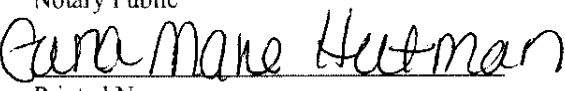
STATE OF Indiana )  
   ) SS.  
 COUNTY OF Porter )

The foregoing instrument was acknowledged before me this 24 day of November, 2014 by  
**BOBBY DODD A/K/A BOBBY L. DODD AND RITA M. DODD.**

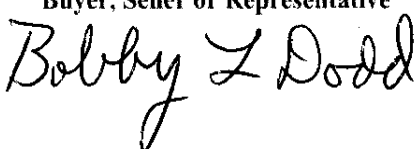
City of Chicago  
 Dept. of Finance  
 690450  
 6/30/2015 12:28  
 dr00198



Real Estate  
 Transfer  
 Stamp  
 \$0.00  
 Batch 10,128,824

  
 Notary Public  
  
 Printed Name  
 My Commission Expires: 3/29/20

Exempt under provision of Paragraph L  
 Section 31-45, Real Estate Transfer Tax Act.

24 November, 2014  
 Date                      Buyer, Seller or Representative  




**UNOFFICIAL COPY****Exhibit "A"**  
**ESTOPPEL AFFIDAVIT**STATE OF Indiana )  
COUNTY OF Porter ) SS.

**BOBBY DODD A/K/A BOBBY L. DODD AND RITA M. DODD, HUSBAND AND WIFE**, 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 BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB** dated the 24 day of November 20 14, conveying the following described property, to-wit:

**LOT 1 IN THE RESUBDIVISION OF LOT 111 IN FREDERICK H. BARTLETT'S 48TH AVENUE SUBDIVISION OF LOT 'A' (EXCEPT RAILROAD) IN CIRCUIT COURT PARTITION OF THE SOUTH 1/2 OF THAT PART OF THE NORTH WEST 1/4 LYING SOUTH O ILLINOIS MICHIGAN CANAL IN SECTION 3, TOWNSHIP 32 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

COMMONLY KNOWN AS: 4411 SOUTH KEATING AVENUE, CHICAGO, IL 60632

ASSESSOR'S PARCEL NUMBER: 19-03-365 016-0000

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**, 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 BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**

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 BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**, 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 is payment to affiants of the sum of \$151,498.03 by **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**'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.

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The mortgage referred to herein was executed by BOBBY L DODD AND RITA M DODD, HUSBAND AND WIFE to WORLD SAVINGS BANK, FSB, dated 12/02/2005 and recorded on 07/20/2006 at COOK County Records, State of Illinois as Instrument No. 0620135000. WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB. 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 BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

**I/WE (THE GRANTORS) 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 24 day of NOVEMBER, 2014.

Bobby L Dodd  
BOBBY DODD A/K/A BOBBY L. DODD

Rita M. Dodd  
RITA M. DODD

STATE OF Indiana  
COUNTY OF Porter ) SS.

Signed and sworn (or affirmed) to before me on 11-24, 2014, by **BOBBY DODD A/K/A BOBBY L. DODD AND RITA M. DODD**

Gina Marie Hutman  
Notary Public  
Gina Hutman  
Printed Name  
My Commission Expires: 3/30/20



RETURN RECORDED DOCUMENT TO:  
DATAQUICK-TITLE, LLC                      UST Global - DOT  
601 CANYON DR, STE 100                  345 Rouser Road  
COPELL, TX 75019                           Suite 201  
Moon Township, PA 15108

MAIL TAX DOCUMENTS TO:  
WELLS FARGO BANK, N.A.  
4101 WISEMAN BOULEVARD, MAC T7422-010  
SAN ANTONIO, TX 78251

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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 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 November 24, 2014

Signature: Rita M. Dodd  
**RITA M. DODD**

Subscribed and sworn to before me  
By the said Rita M. Dodd  
This 24, day of November, 2014.  
Notary Public Gina Marie Hutman

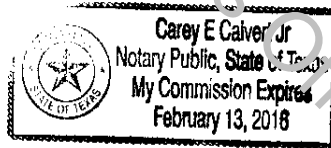


The **Grantee** or his Agent affirms and verifies that the name of the **Grantee** shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 12/03/14, 2014

Signature: [Signature]  
**Grantee or Agent**

Subscribed and sworn to before me  
By the said Agent  
This 31, day of December, 2014.  
Notary Public Carey E. Calver Jr



**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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## 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 11.24, 2014

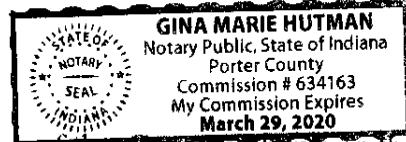
Signature:   
**BOBBY DODD A/K/A BOBBY L. DODD**

Subscribed and sworn to before me

By the said Bobby Dodd aka Bobby L. Dodd


This 24, day of November, 2014.

Notary Public Gina Marie Hutman



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. aw

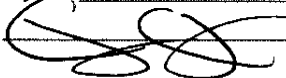
Date ~~11-24~~ 12/03, 2014

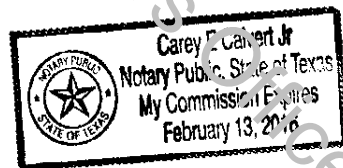
Signature:   
**Grantee or Agent**

Subscribed and sworn to before me

By the said Agent

This 3d, day of December, 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.)