

# UNOFFICIAL COPY



Doc#: 1524329058 Fee: \$48.00  
RHSP Fee:\$9.00 RPRF Fee: \$1.00  
Affidavit Fee: \$2.00  
Karen A.Yarbrough  
Cook County Recorder of Deeds  
Date: 08/31/2015 12:57 PM Pg: 1 of 6

Property of Cook County Clerk's Office

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Above space for Recorder's Use Only

**AFTER RECORDING  
RETURN TO:  
CODILIS & ASSOCIATES, P.C.  
15W030 NORTH FRONTAGE ROAD  
STE.100  
BURR RIDGE, IL. 60527  
15-10091**

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## WARRANTY DEED (IN LIEU OF FORECLOSURE)

KNOWN BY ALL THESE PRESENTS, that Maricela Torres, a married woman, whose address is 5529 W. 25th P1, Cicero, IL 60804, ("GRANTORS"), in consideration of the sum of ONE AND 00/100 dollars (\$1.00), and other good and valuable consideration paid by Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3, whose address is 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409, ("GRANTEE"), the receipt and sufficiency of which are hereby acknowledged, and in further consideration of the agreement of Grantee to not enforce against Grantor, as a personal obligation, that certain Promissory Note (herein the "Note"), dated November 29, 2005, in the original principal amount of \$147,000.00 executed and delivered by Grantor to Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, N.A. hereby grants, bargain, sells and conveys unto Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3, all of the real property located in the City of Cicero, Cook County, Illinois, and further described as:

**Lots 47 and 48 in E.A. Cummings and Company's 25th Street and Central Avenue Addition, a Subdivision of the Southwest 1/4 of the Southwest 1/4 of the Northwest 1/4 of Section 28, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois**

Tax ID: 16-28-128-043-0000 & 16-28-128-044-0000  
Common Address: 5529 W. 25th P1, Cicero, IL 60804

*\* This is Non-Homestead Property \**

Together with all the benefits, privileges, easements, tenements, hereditaments and appurtenances thereon or in anywise appertaining thereto, and any and all right, title and interest of Grantor in and to adjacent roads, and rights of way, and together with all buildings, fixtures and other improvements located on the Land (herein called "Improvements"); together with all personal property situated in, on or about the Land and any Improvements; (herein called the "Personalty") (the Land, Rights and Appurtenances, Improvements and Personalty being hereinafter referred to as the "Property"); subject to existing building and use restrictions, easements and zoning ordinances, if any.

TO HAVE AND TO HOLD the Property, together with any other rights and appurtenances thereto in any way belonging unto Grantee, its successors and assigns FOREVER; and Grantor does hereby bind himself and his heirs, executors, administrators, successors and assigns to WARRANT AND FOREVER DEFEND the Property, subject to said Exceptions as aforesaid, unto Grantee, its successors and assigns, against any person whomsoever lawfully claiming or to claim the same or any part thereof.

BUT IT IS HEREBY EXPRESSLY ACKNOWLEDGED AND AGREED that:

A. The Warranty Deed, and the conveyances being made hereby, are being executed, delivered and accepted in lieu of foreclosure of that mortgage granted by Maricela Torres, a married woman to Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, N.A. dated November 29, 2005 and recorded on December 21, 2005 by Document Number: ~~005505128~~, Cook County Records, and that same shall be interpreted and construed as an absolute conveyance to Grantee of all right, title and interest in the Property, including specifically but without limitation, any equity or rights of redemption of Grantor therein or thereto. No merger of the mortgage and the fee is intended at this time.

*\* 0535505128*

Real Estate Transfer Tax	\$50.00
Payment Type	Check
Compliance #	
Exempt	

Address: 5529 W. 25TH P1  
Date: 08/26/2015  
Stamp #: 2015 137  
By: written

Town of Cicero

1052-44

*521*

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B. The Estoppel Affidavit attached hereto as Exhibit B is made a part hereof and incorporated herein by this reference.

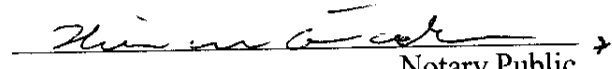
  
\_\_\_\_\_  
Maricela Torres



State of IL

County of Cook

This Warranty Deed was acknowledged before me on the 7 day of March, 2014, by Maricela Torres, a married woman as his/her/their free act and deed.

  
\_\_\_\_\_  
, Notary Public

My Commission Expires: 12-29-17

Drafted by ~~and when recorded return to:~~  
Randall S. Miller & Associates, LLC  
120 North LaSalle Street  
Suite 1140  
Chicago, IL 60602  
(312) 239-3432

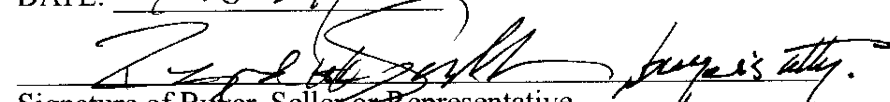
File No. 13IL00428-2

ADDRESS OF GRANTEE & SUBSEQUENT TAX BILLS TO: Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3, by Ocwen Loan Servicing LLC as Ocwen Loan Servicing LLC and Attorney in Fact, 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409

\*"TAX EXEMPT PURSUANT TO PARAGRAPH L, SECTION 4, OF THE REAL ESTATE TRANSFER TAX ACT."

I hereby declare that the attached deed represents a transaction EXEMPT UNDER PROVISIONS OF PARAGRAPH L, SECTION 4, REAL ESTATE TRANSFER ACT.

DATE: 4-18-2014

  
\_\_\_\_\_  
Signature of Buyer, Seller or Representative

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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 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.

Dated April 24, 2014

Signature: [Handwritten Signature]  
Grantor or Agent

Subscribed and sworn to before me  
By the said Maricela Torres  
This 24 day of April, 2014  
Notary Public Erin P. Griffiths

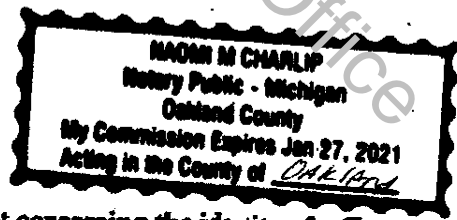


The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 April 18, 2014

Signature: [Handwritten Signature]  
Grantee or Agent

Subscribed and sworn to before me  
By the said RAYMOND H.K. SCODELLER  
This 18 day of April, 2014  
Notary Public Macon M. Charlip



Note: Any person who knowingly submits a false statement concerning the identity of a 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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~~ESTOPPEL AFFIDAVIT~~  
~~EXHIBIT B~~

STATE OF ILLINOIS  
COUNTY OF COOK

Maricela Torres, a married woman, (hereinafter referred to as "borrower(s)"), being first duly sworn, depose and say:

That they are authorized to make this Affidavit and have personal knowledge of all facts sworn to in this Affidavit and are the identical parties who made, executed and delivered a certain Warranty Deed to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3, its successors and assigns, dated the same date as this affidavit, conveying the following described property located in the City of Cicero, Cook County, Illinois, described as:

**Lots 47 and 48 in E.A. Cummings and Company's 25th Street and Central Avenue Addition, a Subdivision of the Southwest 1/4 of the Southwest 1/4 of the Northwest 1/4 of Section 28, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois**  
Tax ID # 16-28-128-043-0000 & 16-28-128-044-0000  
Commonly known as: 5529 W. 25th Pl, Cicero, IL 60804

That this Affidavit is made to induce Lender to enter and close under the terms of the Agreement, and that they recognize that Lender will rely on this Affidavit and if it were not for the truth and accuracy of the statements and agreements set forth herein, Lender would not close the transactions contemplated by the Agreement, including, without limitation, the acceptance of the Warranty Deed pursuant thereto.

That the property described above is undamaged by fire, flood, earthquake, tornado or waste. Maricela Torres, a married woman also certifies that at the time of execution of this Affidavit they are of full age and that the Warranty Deed is an absolute conveyance of title to the premises in effect as well as in form, conveying and releasing to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3 all rights of Maricela Torres, a married woman including homestead and redemption, and was not intended as a mortgage, trust, or conveyance of security of any kind; and that possession of the premises has been or will be voluntarily surrendered to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3.

That the Warranty Deed was executed and delivered by Maricela Torres, a married woman as their free and voluntary act; at the time of making the Warranty Deed Maricela Torres, a married woman, felt and still feel, that the mortgage indebtedness represents the fair value of the property conveyed, that the Warranty Deed was not given as a preference against any other creditors, that Maricela Torres, a married woman is/are solvent and will remain solvent after the conveyance of the Warranty Deed, and that they have no other creditors whose rights would be prejudiced by such conveyance.

That no Agreement or contract for conveyance or other deed of conveyance or written lease or other writing whatsoever are in existence adversely affecting the title to the premises and that the sole consideration for the Warranty Deed was and is the full satisfaction of all debts, obligations, costs and charges heretofore existing under and by virtue of a certain mortgage granted by Maricela Torres, a married woman to Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, N.A. dated November 29, 2005, in default on property described in the deed.

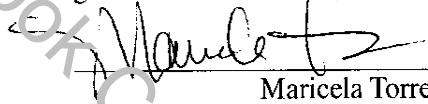
That Maricela Torres, a married woman is/are the true and lawful owner(s) of the property and that up to this date no contracts for the furnishing of labor or materials on the property or upon any building on the land have been made which has not been fully completed and paid for, nor have any materials which have not been fully paid for been furnished for use upon the land or any building, and that no contract of any kind has been made nor anything done, suffered or permitted in relation to the land or any building or improvement, in consequence of which any lien may be claimed or enforced against the land under the Mechanic's Lien or Construction Lien laws of Illinois.

That it has been explained to Maricela Torres, a married woman and they understand that if Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but

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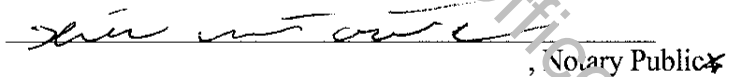
as Trustee of ARLP Trust 3 declines to accept delivery of the Warranty Deed or approve title, the unrecorded Warranty Deed may be returned to Maricela Torres, a married woman or, if the Warranty Deed has already been recorded, the property may be reconveyed to Maricela Torres, a married woman by Quit Claim Deed. In the event that the premises are reconveyed Maricela Torres, a married woman agree that the mortgage shall continue as a lien against the property until such time as the indebtedness is paid and satisfied in full. The Warranty Deed was executed and delivered with the expressed understanding that it does not operate, even though placed on record, to effect the merger of interests so as to extinguish the mortgage lien (and that its receipt by Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3 does not constitute legal delivery and shall be of no binding force or effect whatsoever) until such time as Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3 consents to the acceptance and approval of title. The receipt or return of the Warranty Deed shall in no way restrict the right of Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3, or the right of its successors in interest, to foreclose the mortgage if foreclosure is deemed desirable.

That this Affidavit is made for the protection and benefit of Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3, and all other parties dealing with or who may acquire any interest in the property described in the Warranty Deed, is given to induce the acceptance of a voluntary conveyance, and shall bind the respective heirs, personal representatives, administrators and assigns of Maricela Torres, a married woman .

  
 \_\_\_\_\_  
 Maricela Torres

On March 7 2014 before me personally appeared Maricela Torres, a married woman , who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of IL that the foregoing paragraph is true and correct.

Witness my hand and official seal.

  
 \_\_\_\_\_, Notary Public

Drafted by and when recorded return to:  
 Randall S. Miller & Associates, LLC  
 120 North LaSalle Street  
 Suite 1140  
 Chicago, IL 60602  
 File No. 13IL00428-2

