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Doc#: 1527345029 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/30/2015 12:33 PM Pg: 1 of 3

AFTER RECORDING RETURN TO:
STEWART LENDER SERVICES
601 CANYON DR
COPPELL, TX 75019

1326760

ESTOPPEL AFFIDAVIT

STATE OF IL)
COUNTY OF Cook) SS.

This affidavit is made his 7 day of April, 2015, by Thomas F. Klimczak, divorced, not since remarried ("Owner"), a resident of the State of Illinois.

WITNESSETH:

1. Owner is the present fee simple title owner in and to certain real property located within the County of Cook and the State of Illinois, which real property is more particularly described as follows, together with all improvements situated thereon (which is hereinafter referred to as the "Real Property"):

All that parcel of land in County of Cook, State of Illinois as more fully described in Book 9823, Page 0029 and being more particularly described as follows:

Unit 1A together with its undivided percentage interest in the common elements in 615 Tralee Court of Lakewood Condominium, as delineated and defined in the declaration recorded as document number 25252295, in the Northwest 1/4 of Section 27, Township 41 North, Range 10, East of the third principal meridian, in Cook County, Illinois.

Being the same property conveyed to Thomas F. Klimczak, divorced, not since remarried from Donald L. French, a single man by warranty deed dated March 05, 2001 and recorded on March 15, 2001 in Book 9823, Page 0029 among the public records of Cook County, Illinois.

Common Address: 615 Tralee Court, #1A, Schaumburg, IL 60193

Parcel ID: 07-27-102-020-1255

(6576.757, 0596670009)

When Recorded Return to:
Indecomm Global Services
As Recording Agent Only
1260 Energy Lane
St. Paul, MN 55108

Record - 2ND

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2. Owner made, executed and delivered a Promissory Note dated on or about June 6, 2008, made payable to the order of Mortgage Electronic Registration Systems, Inc. solely as nominee for Milestone Mortgage Solutions, Inc. ("**Bank**"), in the principal amount of One Hundred Thirty-Three Thousand Seven Hundred Fifty and 00/100 Dollars, (\$133,750.00), together with interest thereon at the rate therein stated, plus other charges provided therein (the "**Note**").

3. The Note is secured by a Mortgage on the Real Property dated on or about June 6, 2008, executed and delivered by Thomas F. Klimczak, unmarried man to Bank. To perfect its interest in the Real Property, Bank recorded the Mortgage with the Cook County, Illinois Recorder of Deeds' Office on June 26, 2008 as Instrument No. 0817835144, re-recorded on October 22, 2008, as Instrument No. 0829604038.

4. On this 7 day of April, 2015, Owner entered into a Settlement Agreement with Nationstar Mortgage LLC ("**Lender**"), the current holder of the Note, wherein Owner agreed to, among other things, convey the Real Property to Federal National Mortgage Association via a Warranty Deed ("**Warranty Deed**") for credit against the balance due to Lender on the Note in the total amount due thereunder.

5. Owner hereby acknowledges, agrees and certifies that certain Warranty Deed from Owner to Federal National Mortgage Association dated the 7 day of April, 2015, conveying the Real Property was an absolute conveyance of all the right, title and interest held by Owner in said real estate, together with all improvements 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 Owner's rights of possession, rentals and equity of redemption, if any, in and to said premises.

6. Said Deed was given voluntarily by Owner, in good faith, without any fraud, misrepresentation, duress, or undue influence whatsoever, or any misunderstanding on the part of Owner or Lender, and was not given as a preference against any of Owner's other creditors. Said Warranty Deed shall not restrict the right of Lender to institute foreclosure proceedings if Lender desires, but the conveyance was intended to be an absolute conveyance and an unconditional sale, with full extinguishment of Owner's equity of redemption, and with full release of all of Owner's rights, title and interest of every character in and to said Real Property.

7. This Affidavit has been made for the protection and benefit of the aforesaid Lender in said Warranty Deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the Real Property described therein, and shall bind Owner's and heirs, successors, executors, and assigns.

Further affiant sayeth not.

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"OWNER"

Thomas F. Klimczak

Thomas F. Klimczak

STATE OF Florida)
) SS.
 COUNTY OF Sarasota)

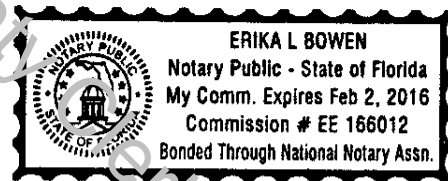
I, the undersigned, a notary public in and for said County in the State aforesaid, do hereby certify that Thomas F. Klimczak, divorced, not since remarried, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead, if any.

GIVEN under my hand and notarial seal, this 7th day of April, 2015.

Erika L. Bowen
 Notary Public

Print Name: Erika Bowen

My Commission Expires: 2/2/2016



This Instrument was prepared by:

Caitlin L. Stayduhar (Bar No. 6311399)

Whose address is:

1044 Main Street, Suite 900, Kansas City, MO 64105

When Recorded Return to:

Stewart Lender Services

601 Canyon Drive Suite 100, Mailstop SLS1980, Coppell, TX 75019



(6576.757, 0596670009)

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