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Doc#: 1531757078 Fee: \$58.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Affidavit Fee: \$2.00 Karen A.Yarbrough

Cook County Recorder of Deeds
Date: 11/13/2015 01:23 PM Pg: 1 of 11

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

Return To:

Bank of America, N.A.

Attn: Texas Document Processing

4500 Amon Carter Blvd, Mail Code: TX 2 979-01-19

Ft. Worth TX 76155

3341163

Mail Tax Statements To:

BANK OF AMERICA, N.A. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY, FKA NORTHERN TRUST COMPANY

4500 Amon Carter Blvd, Mail Code: TX 2-979-01-19, Ft. Worth TX 76155.

Parcel Number or APN: 14-17-206-056-1001

DEED IN LIEU OF FORECLOSURE

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

KNOWN ALL MEN BY THESE PRESENTS, that **KATHLEEN C. BASSI**, an immarried person, whose mailing address is **109 Stallion Way, Liberty Hill, TX 78642**, hereinafter called grantor, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **BANK OF AMERICA. N.A. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY**, whose tax mailing address is **4500 Amon Carter Blvd, Mail Code: TX 2-979-01-19, Ft. 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:





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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: 912 WEST LELAND AVENUE 1E, CHICAGO, IL 60640

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.

<u>Consideration</u>. This Deed in Liea of Foreclosure relates to real property secured by the following mortgage(s) or deed(s) of trust:

SEE EXHIBIT "C" ATTACHED HERE O 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 nerger 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 inal:

- (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 <u>BANK OF AMERICA</u>, N.A. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY, FKA <u>NORTHERN TRUST COMPANY</u> 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:

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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 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 APPLICABULIAW, NONJUDICIAL FORECLOSURE AND, IN CONNECTION WITH ANY SUCH FCRECLOSURE, TRANSFEROR AND/OR GUARANTOR MAY, IN TRANSFEREE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT LERMITTED BY APPLICABLE LAW, TRANSFEROR SHALL AGREE TO ANY CONSENT TO JUDGMENT (OR SIMILAR PROCESS) AVAILABLE TO TRANSFEREE, AND FRANSFEREE WILL BE PERMITTED TO SEEK, OBTAIN, AND SATISFY A JUDGMENT IN ANY SUCH FORECLOSURE PROCEEDINGS. PROVIDED, HOWEVER, THAT TRANSFEROR AND GUARANTOR SHALL NOT BE TTTRANSFFRON.

This space left intentionally blank PERSONALLY LIABLE FOR SATISFACTION OF SUCH JUDGMENT, IF TRANSFEREE PURSUES ITS LIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT TRANSFEROR'S CREDIT RATING.

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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.

STATE OF

COUNTY OF

City of Chicago Dept. of Finance

697190

11/10/2015 14:36

37874

Real Estate Transfer Stamp

\$0.00

Batch 10.794,550

The foregoing instrument was acknowledged before me on 20th August. 2015 by KATHLEEN C. BASSI who is personally known to me or has produced K DOT WORKS as identification, and furthermore the aforementioned person has acknowledged that his/he signature was his/her free and voluntary act for the purposes set forth in this instrument.

nk Cotto This space left intentionally blank

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EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF WWW.

KATHLEEN C. BASSI, being first duly sworn, depose and say: That they are the identical parties who made, executed, and deliver d that certain Deed in Lieu of Foreclosure to <u>BANK OF AMERICA</u>, N.A. FOR THE BENEFUT OF THE NORTHERN TRUST COMPANY, <u>FKA NORTHERN TRUST COMPANY</u>, conveying the following described property, to-wit:

SEE EXHIBIT "A" ATTACHED HEREIC 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. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY, FKA NORTHERN TRUST COMPANY. 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. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY, FKA NORTHERN TRUST COMPANY. 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. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY. FKA NORTHERN TRUST COMPANY;

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. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY**, who have

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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 \$1.00 by BANK OF AMERICA. N.A. FOR THE BENEFIT OF THE NORTHERN TRUST COMPANY. FKA NORTHERN TRUST COMPANY, 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 judgmer. 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. FOR THE BENEFIT OF THE NORTHERS**. **TRUST COMPANY**. **FKA NORTHERN TRUST COMPANY**, 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 be reafter be instituted, to the truth of the particular facts hereinabove set forth.

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WITNESS the hand of said Grantor this 20% day of August, 2015.
KATHLEEN C. BASSI
STATE OF TEXAS COUNTY, OF WWW.AM80N
The foregoing instrument was acknowledged before me on 20 Mulay, 2015 by KATHLEEN C. PASSI who is personally known to me or has produced voi uchoe as identification, and farthermore, the aforementioned 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: 8-24-2015 Buyer, Seller or Representative
Buyer, Seller or Representative
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GRANTOR(S) AFFIDAVIT

State of	EXX
County of 1	MESMAMIN

KATHLEEN C. BASSI, named in the attached deed, being first duly sworn upon oath, each for himself or herself and por one for the other, deposes and says:

That he or she has read the a tached 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.

KATHLEEN C. BASSI

STATE OF TEXAS COUNTY OF WILLIAMSON

The foregoing instrument was acknowledged before me on 2. Avent. 2015 by KATHLEEN C. BASSI who is personally known to me or has produced to the continuous 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.

Notary Public

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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, 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 AUGUST 30 .2015	The action and the action of the control of the con
Horistella Charses	
Signature of Grantor or Agent	A company of the comp
Subscribed and sworn to before Me by the said KARROEN C TASSI	
this 20 day of Aven 2T	en general de la companya de la comp
NOTARY PUBLIC	JACKOURMUME HALL

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 &- 24, 2015	A CONTINUE A CITIL OF PERDAMINA MANTA
Date, 2013	NOTARIAL SEAL
	Michael ¹ . Webb, Notary Public Moon ¹ v p, Allegheny County
Signature of Grantee or Agent	My commission expires May 06, 2019
Subscribed and sworn to before	75.
Me by the said 2 Zric Willy	·C
This <u>247h</u> day of <u>Angust</u> . 2015.	CA
-	
NOTARY PUBLIC Muchae / Wirth	

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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EXHIBIT A (LEGAL DESCRIPTION)

All that certain parcel of land situated in Cook County, State of Illinois, being known and designated as: Unit 912-1 together with its undivided percentage interest in the common elements in Leland Circle Condominium as Delineated and Defined in the Declaration recorded as Document Number 96634058, in the East 1/2 of the Northeast 1/4 of Section 17, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois. Tax ID: 14-17-206-056-1001

parcel of land
Unit 912-1 togeth
Leland Circle Condom.
Document Number 966340.

Ø North, Range 14. East of t.
x ID: 14-17-206-056-1001

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

Dated 05/25/2007, Recorded 06/12/2007 in the office of the Recorder of COOK County, Illinois, in Doc# 0716340061, executed by Kathleen C. Bassi to Mers as Nominee for Mortgageit, Inc., which states that it secured a debt in the principal sum of \$358,000.00. Assigned from Mers as Nominee for Mortgageit, Inc. to The Northern Trust Company, FKA NORTHERN Trust Company in Doc# 1315508217, Recorded 06/04/2013.

