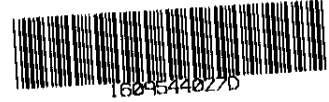


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Doc#: 1609544027 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Affidavit Fee: \$2.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/04/2016 12:03 PM Pg: 1 of 8

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: 2/24/2016

KNOWN ALL MEN BY THESE PRESENTS, that **DONNELL COPELAND AND MARIE A. COPELAND, HUSBAND AND WIFE**, hereinafter called Grantor, for **\$129,969.56** and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **WELLS FARGO FINANCIAL ILLINOIS, INC.**, whose mailing address is ONE HOME CAMPUS, MAC F2303-03R, DES MOINES, IA 50328, 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, State of Illinois, described as follows:

LOT 24 IN BLOCK 17 IN SECOND ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE SUBDIVISION BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO DONNELL COPELAND AND MARIE A. COPELAND BY DEED FROM CREOLA H. REED RECORDED IN APRIL 22, 1998, IN DOCUMENT NO. 98-323290, IN COOK COUNTY, ILLINOIS RECORDS.

COMMONLY KNOWN AS: 7955 SOUTH FAIRFIELD AVENUE, CHICAGO, IL 60652

ASSESSOR'S PARCEL NUMBER: 19-36-201-024-0000

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 forebear 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 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

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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 **03/23/2007** by **DONNELL COPELAND AND MARIE A. COPELAND, HUSBAND AND WIFE, JOINT TENANTS**, in favor of **WELLS FARGO FINANCIAL ILLINOIS, INC.**, and recorded as Document No. **0709416008**, on **04/04/2007**, among the real property records of **COOK County, IL**

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 24th day of February, 2016.

Donnell Copeland
DONNELL COPELAND

Marie A. Copeland
MARIE A. COPELAND

		REAL ESTATE TRANSFER TAX		04-Apr-2016
STATE OF <u>ILLINOIS</u>)) SS.			COUNTY: 0.00
COUNTY OF <u>COOK</u>)				ILLINOIS: 0.00
				TOTAL: 0.00
		19-36-201-024-0000 20160301686030 763-511-872		

The foregoing instrument was acknowledged before me this 24th day of February, 2016, by **DONNELL COPELAND AND MARIE A. COPELAND**.

REAL ESTATE TRANSFER TAX		04-Apr-2016
	CHICAGO:	0.00
	CTA:	0.00
	TOTAL:	0.00 *
19-36-201-024-0000 20160301686030 0-397-184-576		

* Total does not include any applicable penalty or interest due.

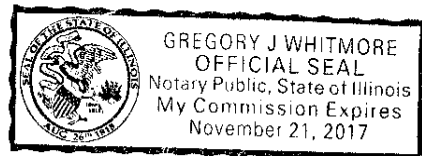
Gregory J. Whitmore
Notary Public

Gregory J. Whitmore
Printed Name

My Commission Expires: November 21, 2017

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

2/26/16
Date Ray [Signature]
Buyer, Seller or Representative



UNOFFICIAL COPY**Exhibit "A"**
ESTOPPEL AFFIDAVITSTATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

DONNELL COPELAND AND MARIE A. COPELAND, 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 FINANCIAL ILLINOIS, INC.**, dated the 24th day of February, 2016, conveying the following described property, to-wit:

LOT 24 IN BLOCK 17 IN SECOND ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE SUBDIVISION BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO DONNELL COPELAND AND MARIE A. COPELAND BY DEED FROM CREOLA H. REED RECORDED IN APRIL 22, 1998, IN DOCUMENT NO. 98-323290, IN COOK COUNTY, ILLINOIS RECORDS.

COMMONLY KNOWN AS: 7955 SOUTH FAIRFIELD AVENUE, CHICAGO, IL 60652

ASSESSOR'S PARCEL NUMBER: 19-36-201-024-0000

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to WELLS FARGO FINANCIAL ILLINOIS, INC., 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 FINANCIAL ILLINOIS, INC., therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to WELLS FARGO FINANCIAL ILLINOIS, INC.

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 FINANCIAL ILLINOIS, INC., 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 \$129,969.56 by WELLS FARGO FINANCIAL ILLINOIS, INC.'S, agreement to forbear 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 was executed by DONNELL COPELAND AND MARIE A. COPELAND, HUSBAND AND WIFE, JOINT TENANTS to WELLS FARGO FINANCIAL ILLINOIS, INC., dated **03/23/2007** and recorded as Document No. **0709416008**, on **04/04/2007**, among the real property records of COOK County, State of Illinois. 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 FINANCIAL ILLINOIS, INC., its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

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PLAT ACT AFFIDAVIT

State of Illinois

} SS.

County of Cook

DONNELL COPELAND AND MARIE A. COPELAND

being duly sworn on oath, states that they resides at 7955 SOUTH FAIRFIELD AVENUE, CHICAGO, IL 60652. That the attached deed is not in violation of 765 ILCS 205/1 for one of the following reasons:

- 1. Said Act is not applicable as the grantors own no adjoining property to the premises described in said deed;
- OR -
the conveyance falls in one of the following exemptions as shown by Amended Act which became effective July 17, 1959.
- 2. The division or subdivision of the land into parcels or tracts of five acres or more in size which does not involve any new streets or easements of access.
- 3. The divisions of lots or blocks of less than one acre in any recorded subdivision which does not involve any new streets or easements of access.
- 4. The sale or exchange of parcels of land between owners of adjoining and contiguous land.
- 5. The conveyance of parcels of land or interests therein for use as right of way for railroads or other public utility facilities, which does not involve any new streets or easements of access.
- 6. The conveyance of land owned by a railroad or other public utility which does not involve any new streets or easements of access.
- 7. The conveyance of land for highway or other public purposes or grants or conveyances relating to the dedication of land for public use or instruments relating to the vacation of land impressed with a public use.
- 8. Conveyances made to correct descriptions in prior conveyances.
- 9. The sale or exchange of parcels or tracts of land existing on the date of the amendatory Act into no more than two parts and not involving any new streets or easements of access.
- 10. The sale of a single lot of less than 5.0 acres from a larger tract when a survey is made by an Illinois registered surveyor; provided, that this exemption shall not apply to the sale of any subsequent lots from the same larger tract of land, as determined by the dimensions and configuration of the larger tract on October 1, 1973, and provided also that this exemption does not invalidate any local requirements applicable to the subdivision of land. Amended by P.A. 80-318, 1 eff. October 1, 1977.

CIRCLE THE NUMBER ABOVE WHICH IS APPLICABLE TO THE ATTACHED DEED.

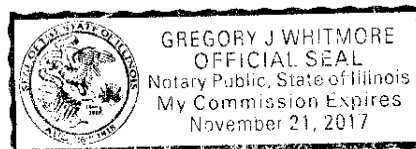
Affiant further state that they makes this affidavit for the purpose of inducing the Recorder of Deeds of Cook County, Illinois, to accept the attached deed for recording.

Donnell Copeland Marie Copeland
DONNELL COPELAND AND MARIE A. COPELAND

SUBSCRIBED and SWORN to before me

this 24th day of February, 2016.

G. J. Whitmore
Gregory J. Whitmore



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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 February 24th, 2016

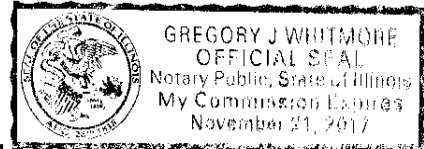
Signature: *Donnell Copeland Marie Copeland*
DONNELL COPELAND AND MARIE A. COPELAND

Subscribed and sworn to before me

By the said Grantor

This 24th day of February, 2016.

Notary Public *Gregory J. Whitmore*
Gregory J. Whitmore



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 MARCH 1, 2016

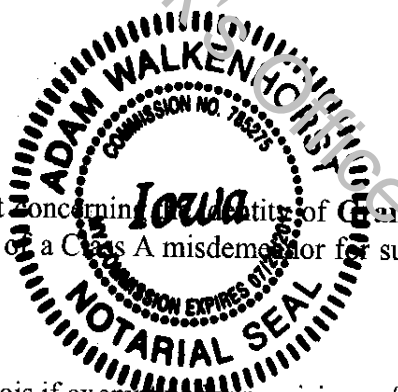
Signature: *Frances A. Zenz*

Subscribed and sworn to before me

By the said FRANCES A. ZENZ

This 1 day of MARCH, 2016.

Notary Public *Adam Walkenhorst*



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.)