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Doc#: 1610610256 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/15/2016 03:16 PM Pg: 1 of 5

This Document Prepared By:

Potestivo & Associates, PC
Caitlin E. Cipri
223 W. Jackson Blvd., Suite 610
Chicago, IL 60606

After Recording Return To:

Edward Wambugu
4126 Osbron Street
Plano, IL 60545

SPECIAL WARRANTY DEED

THIS INDENTURE made this 3 day of February, 2016, between HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4, whose mailing address is C/O Ocwen Loan Servicing, LLC, 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409 hereinafter ("Grantor"), and Edward Wambugu, a married person, taking as separate property, whose mailing address is 4126 Osbron Street, Plano, IL 60545 (hereinafter, [collectively], "Grantee"), WITNESSETH, that the Grantor, for and in consideration of the sum of Fourteen Thousand Nine Hundred Twenty-Nine Dollars (\$14,929.00), and other good and valuable consideration, the receipt of which is hereby acknowledged, does GRANT, BARGAIN AND SELL unto the Grantees, and to their heirs and assigns, FOREVER, the real property situated in the County of Cook and State of Illinois and more particularly described on Exhibit A and known as 11450 S Davol St, Chicago, IL 60643.

And the Grantor, for itself, and its successors, does covenant, promise and agree, to and with the Grantee, its heirs and assigns, that it has not done or suffered to be done, anything whereby the said premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that the said premises, against all persons lawfully claiming, or to claim the same, by, through or under it, it WILL WARRANT AND DEFEND, subject to all matters set forth on Exhibit B.

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Grantor makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property prior to the date the Grantor acquired title.

This conveyance is made subject to all matters set forth on Exhibit B.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said Grantor, either in law or equity, to the only proper use, benefit and behalf of the Grantee forever.

Property of Cook County Clerk's Office

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Executed by the undersigned on 2/3, 2016:

GRANTOR:

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4

By: *Sean Bishop*

By: **Ocwen Loan Servicing, LLC, as Attorney-In-Fact**

Name: **Sean Bishop**

Title: **Contract Management Coordinator**

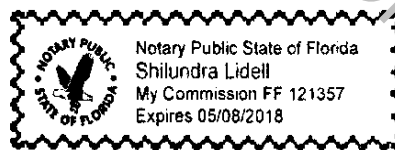
STATE OF FL)
) SS
COUNTY OF Palm Beach)

Personally Known To Me

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Sean Bishop, personally known to me to be the Contract Management Coordinator of **Ocwen Loan Servicing, LLC, as Attorney-In-Fact for HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4** and 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 as such Contract Management Coordinator **(HE) [SHE]** signed and delivered the instrument as **(HIS) [HER]** free and voluntary act, and as the free and voluntary act and deed of said Contract Management Coordinator, for the uses and purposes therein set forth.


Given under my hand and official seal, this 3 day of Feb, 2016



Shilundra Lidell **Shilundra Lidell**
Commission expires 2/3, 2016
Notary Public



SEND SUBSEQUENT TAX BILLS TO:
Edward Wambugu
4126 Osbron Street
Plano, IL 60545

POA recorded simultaneously herewith

REAL ESTATE TRANSFER TAX		15-Apr-2016
	CHICAGO:	112.50
	CTA:	45.00
	TOTAL:	157.50 *

REAL ESTATE TRANSFER TAX		15-Apr-2016
	COUNTY:	7.50
	ILLINOIS:	15.00
	TOTAL:	22.50

25-19-227-024-0000 | 20160401692049 | 1-451-212-352

25-19-227-024-0000 | 20160401692049 | 1-923-645-760

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

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Exhibit A
Legal Description

LOT 8 IN BLOCK 88 IN WASHINGTON HEIGHTS IN THE EAST HALF OF THE
SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 37 NORTH; RANGE 14 EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 25-19-227-024-0000

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Exhibit B

Permitted Encumbrances

1. The lien of taxes and assessments for the current year and subsequent years;
2. Matters that would be shown by an accurate survey and inspection of the property;
3. All covenants, restrictions, conditions, easements, reservations, rights-of-way, and other matters of record, to the extent valid, subsisting and enforceable;
4. Zoning requirements, statutes, rules, orders, restrictions, regulations and ordinances of governmental agencies or their instrumentalities relating to the property, the buildings located thereon, their construction and uses, in force on the date hereof (if any such exist);
5. All roads and legal highways;
6. Rights of parties in possession (if any); and
7. Any licenses, permits, authorizations or similar items (if any) in connection with the conduct of any activity upon the property.

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