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Doc#: 1612519205 Fee: \$46.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 05/04/2016 03:42 PM Pg: 1 of 5


**This Document Prepared By:**

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

REAL ESTATE TRANSFER TAX	05-May-2016
	COUNTY: 45.25
	ILLINOIS: 90.50
	TOTAL: 135.75
20-03-103-024-0000   20160401686949   0-789-006-656	

**After Recording Return To:**

Daimyon J. Rivera and Milagros A. Reyes
214 E. 37th St
Chicago, IL 60653

REAL ESTATE TRANSFER TAX	04-May-2016
	CHICAGO: 678.75
	CTA: 271.50
	TOTAL: 950.25 *
20-03-103-024-0000   20160401686949   0-203-180-352	

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

## SPECIAL WARRANTY DEED

THIS INDENTURE made this 14 day of March 20 16 between HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, whose mailing address is C/O Ocwen Loan Servicing, LLC, 1661 Worthington Rd. Suite 100, West Palm Beach, FL 33409 hereinafter ("Grantor"), and Daimyon J. Rivera, A Married Man and Milagros A. Reyes, A Married Woman as tenants in common, whose mailing address is 214 E. 37th St., Chicago, IL 60653 (hereinafter, [collectively], "Grantee"), WITNESSETH, that the Grantor, for and in consideration of the sum of Ninety Thousand One Hundred Sixty-Nine Dollars (\$90,169.00), 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 3926 South Prairie Avenue, Chicago, IL 60653.

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

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matters set forth on Exhibit B.

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.

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Executed by the undersigned on 3/14, 2016:

GRANTOR:

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4

By: Jacqueline S. Michaelson

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

Name: Jacqueline S. Michaelson  
Title: Contract Management Coordinator

STATE OF FLORIDA  
COUNTY OF PAWLETT SS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that J, personally known to me to be the JJ of Ocwen Loan Servicing, LLC, as Attorney-In-Fact for HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 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 J; JJ [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 J; JJ, for the uses and purposes therein set forth.

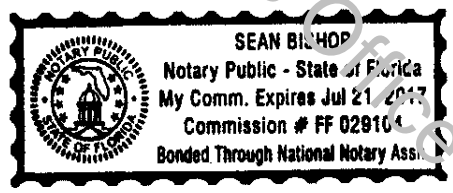
Given under my hand and official seal, this 14 day of March, 2016  
Sean Bishop

[Signature]

Commission expires 7/21, 2017  
Notary Public

Personally Known To Me

SEND SUBSEQUENT TAX BILLS TO:  
Daimyon J. Rivera and Milagros A. Reyes  
214 E. 37th St  
Chicago, IL 60653



POA recorded on December 6, 2012 as Instrument No: 1234110083

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**Exhibit A**  
**Legal Description**

LOT 4 IN WELLS SUBDIVISION OF LOTS 22 AND 23 IN BLOCK 1 IN SPRINGERS  
SUBDIVISION OF THE NORTHWEST  $\frac{1}{4}$  OF THE NORTHEAST  $\frac{1}{4}$  OF THE NORTHWEST  
 $\frac{1}{4}$  OF SECTION 3, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 20-03-103-024-0000

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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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