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Doc#: 1621845016 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Affidavit Fee: \$2.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/05/2016 10:06 AM Pg: 1 of 5

This Instrument was reviewed/prepared by:
LARRY A. WHITNEY, Attorney at Law
231 NORTH ALDINE AVE
PARK RIDGE, IL 60068

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

June 30, 2016
Date Buyer, Seller or Representative

R# 13041630

DEED IN LIEU OF FORECLOSURE

Dated: JUNE 30, 2016

KNOWN ALL MEN BY THESE PRESENTS, that **LYNETTE HUTCHERSON, A SINGLE PERSON**, hereinafter called Grantor, for Ten Dollars (\$10.00) and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **BAYVIEW LOAN SERVICING, LLC**, whose mailing address is 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146 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 61 IN MARYLAKE ESTATES UNIT 3, BEING A RESUBDIVISION OF PART OF LOT 1, IN MARYCREST BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 AND PART OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 19019 MARYLAKE LN, COUNTRY CLUB HILLS, IL 60478

ASSESSOR'S PARCEL NUMBER: 31-04-406-014-0000

BEING THE SAME PROPERTY CONVEYED TO LYNETTE HUTCHERSON BY DEED FROM FIRST MIDWEST BANK JOLIET, ILLINOIS, AS TRUSTEE OR SUCCESSOR TRUSTEE UNDER THE PROVISION OF A DEED OR DEEDS IN TRUST, DULY RECORDED AND DELIVERED TO SAID BANK IN PURSUANCE OF A TRUST AGREEMENT DATED THE 10TH DAY OF JANUARY, 2002, AND KNOWN AS TRUST NUMBER 7103 RECORDED 10/14/2005 IN DOCUMENT NO. 0528705243, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK COUNTY, ILLINOIS.

To have and to hold the same unto the said Grantee and Grantee's successors and assigns forever.



8-3-16
City of Country Club Hills
EXEMPT
Real Estate Transfer Stamp

Bm

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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.

NO MERGER. Grantor agrees and acknowledges that its entry into this deed and the other documents contemplated hereby shall not result in a merger of Grantee's interest under the mortgage 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.

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 forbear 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. 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 9/23/2005 by Grantor in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for American Home Mortgage, recorded in COOK County, IL as Doc# 0528705244, on 10/14/2005. Said mortgage was assigned to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP by an assignment recorded on 6/15/2011 as Doc# 1116657163; Said mortgage was assigned to Secretary of Housing and Urban Development by an assignment recorded on 2/19/2013 as Doc# 1305018001; Said mortgage was assigned to Bayview Loan Servicing, LLC by an assignment recorded on 5/23/2013 as Doc# 1314318028 and a Corrective Assignment recorded 08-23-2015 as Document No. 1323522132.

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 30th day of JUNE, 2016.

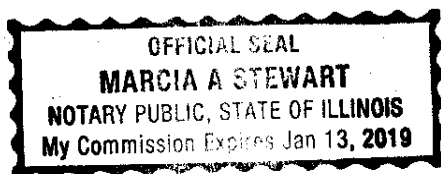
Lynette Hutcherson
LYNETTE HUTCHERSON

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

The foregoing instrument was acknowledged before me this 30th day of JUNE, 2016, by
LYNETTE HUTCHERSON.

Marcia A. Stewart
Notary Public

MARCIA A. STEWART
Printed Name
My Commission Expires:



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Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

LYNETTE HUTCHERSON, A SINGLE PERSON, 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 **BAYVIEW LOAN SERVICING, LLC** dated the 30th day of JUNE, 2016, conveying the following described property, to-wit:

LOT 61 IN MARYLAKE ESTATES UNIT 3, BEING A RESUBDIVISION OF PART OF LOT 1, IN MARYCREST BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 AND PART OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL M M D I AN IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 19819 MARYLAKE LN, COUNTRY CLUB HILLS, IL 60478

ASSESSOR'S PARCEL NUMBER: 27-04-406-014-0000

BEING THE SAME PROPERTY CONVEYED TO LYNETTE HUTCHERSON BY DEED FROM FIRST MIDWEST BANK JOLIET, ILLINOIS, AS TRUSTEE OR SUCCESSOR TRUSTEE UNDER THE PROVISION OF A DEED OR DEEDS IN TRUST, DULY RECORDED AND DELIVERED TO SAID BANK IN PURSUANCE OF A TRUST AGREEMENT DATED THE 10TH DAY OF JANUARY, 2002, AND KNOWN AS TRUST NUMBER 7103 RECORDED 10/14/2005 IN DOCUMENT NO. 0528705243, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK COUNTY, ILLINOIS.

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

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 Grantee, 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 Ten Dollars (\$10.00) by Grantee's, 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. The mortgage referred to herein was executed by the undersigned in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for American Home Mortgage, recorded in COOK County, IL as Doc# 0528705244, on 10/14/2005. Said mortgage was assigned to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP by an assignment recorded on 6/15/2011 as Doc# 1116657163; Said mortgage was assigned to Secretary of Housing and Urban Development by an assignment recorded on 2/19/2013 as Doc# 1305018001; Said mortgage was assigned to Bayview Loan Servicing, LLC by an assignment recorded on 5/23/2013 as Doc# 1314318028 and a Corrective Assignment recorded 08-23-2015 as Document No. 1323522132.

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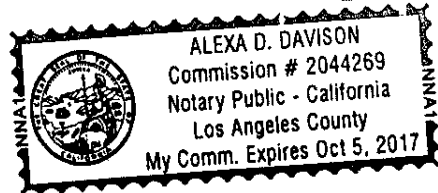
STATEMENT BY GRANTOR AND GRANTEE

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 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.

Dated July 19, 2016

Signature: [Signature]
Grantor or Agent

Subscribed and sworn to before me
By the said Roselyn Paulley, agent
This 19, day of July, 2016
Notary Public [Signature]

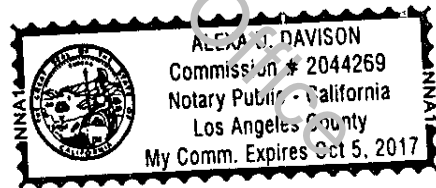


The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 July 19, 2016

Signature: [Signature]
Grantee or Agent

Subscribed and sworn to before me
By the said Roselyn Paulley, agent
This 19, day of July, 2016
Notary Public [Signature]



Note: Any person who knowingly submits a false statement concerning the identity of a 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.)