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Doc# 1630219210 Fee \$84.00

RHSP FEE: \$9.00 RPRF FEE: \$1.00

AFFIDAVIT FEE: \$2.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 10/28/2016 04:03 PM PG: 1 OF 8

WARRANTY DEED (IN LIEU OF FORECLOSURE)

KNOWN BY ALL THESE PRESENTS, that Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid, whose address is 6409 S Champlain, Chicago, IL 60637, ("GRANTORS"), in consideration of the sum of ONE AND 00/100 dollars (\$1.00), and other good and valuable consideration paid by Ocwen Loan Servicing, LLC, whose address is 1661 Worthington Pk, Suite 100, West Palm Beach, FL 33409, ("GRANTEE"), the receipt and sufficiency of which are hereby acknowledged, and in further consideration of the agreement of Grantee to not enforce against Grantor, as a personal obligation, that certain Promissory Note (herein the "Note"), dated December 15, 2006, in the original principal amount of \$153,000.00 executed and delivered by Grantor to Washington Mutual Bank, FA hereby grants, bargain, sells and conveys unto Ocwen Loan Servicing, LLC, all of the real property located in the City of Chicago, Cook County, Illinois, and further described as:

THE NORTH 25 FEET OF LOT 12 IN ROGERS & DARLING'S SUBDIVISION IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 22 TOWNSHIP 38 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MARCH 26 1891 AS DOCUMENT 1439343 IN BOOK 45 OF PLATS, PAGE 46, COOK COUNTY ILLINOIS.

Tax ID: 20-22-213-003-0000

Common Address: 6409 S Champlain, Chicago IL 60637

Together with all the benefits, privileges, easements, tenements, hereditaments and appurtenances thereon or in anywise appertaining thereto, and any and all right, title and interest of Grantor in and to adjacent roads, and rights of way, and together with all buildings, fixtures and other improvements located on the Land (herein called "Improvements"); together with all personal property situated in, on or about the Land and any improvements; (herein called the "Personalty") (the Land, Rights and Appurtenances, Improvements and Personalty being hereinafter referred to as the "Property"); subject to existing building and use restrictions, easements and zoning ordinances, if any.

TO HAVE AND TO HOLD the Property, together with any other rights and appurtenances thereto in any way belonging unto Grantee, its successors and assigns FOREVER; and Grantor does hereby bind himself and his heirs, executors, administrators, successors and assigns to WARRANT AND FOREVER DEFEND the Property, subject to said Exceptions as aforesaid, unto Grantee, its successors and assigns, against any person whomsoever lawfully claiming or to claim the same or any part thereof.

BUT IT IS HEREBY EXPRESSLY ACKNOWLEDGED AND AGREED that:

A. The Warranty Deed, and the conveyances being made hereby, are being executed, delivered and accepted in lieu of foreclosure of that mortgage granted by Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid to Washington Mutual Bank, FA dated December 15, 2006 and recorded on January 8, 2007 by Document Number: 0700816047, Cook County Records, and that same shall be interpreted and construed as an absolute conveyance to Grantee of all right, title and interest in the Property, including specifically but without limitation, any equity or rights of redemption of Grantor therein or thereto. No merger of the mortgage and the fee is intended at this time.

B. The Estoppel Affidavit attached hereto as Exhibit B is made a part hereof and incorporated herein by this reference.

CRD REVIEW *Ru*

REAL ESTATE TRANSFER TAX		31-Oct-2016
	COUNTY:	0.00
	ILLINOIS:	0.00
	TOTAL:	0.00
20-22-213-003-0000 20161001675643 1-168-654-144		

REAL ESTATE TRANSFER TAX		31-Oct-2016
	CHICAGO:	0.00
	CTA:	0.00
	TOTAL:	0.00
20-22-213-003-0000 20161001675643 0-208-658-240		

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

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Khatya Vaid
 Khatya Vaid
Mohammed Vaid
 Mohammed Vaid

State of Illinois
 County of Winnebago

This Warranty Deed was acknowledged before me on the 26 day of January, 2015, by Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid as his/her/their free act and deed.



Melissa Myhre, Notary Public

My Commission Expires: 01/22/18

Drafted by and when recorded return to:
 Randall S. Miller & Associates, LLC
 120 North LaSalle Street, Suite 1140

Chicago, IL 60602
 (312) 239-3432

File No. 14IL00180-1

ADDRESS OF GRANTEE & SUBSEQUENT TAX BILLS TO: Ocwen Loan Servicing, LLC, by Ocwen Loan Servicing LLC as Ocwen Loan Servicing LLC and Attorney in Fact, 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409

*"TAX EXEMPT PURSUANT TO PARAGRAPH L, SECTION 4, OF THE REAL ESTATE TRANSFER TAX ACT."

I hereby declare that the attached deed represents a transaction EXEMPT UNDER PROVISIONS OF PARAGRAPH L, SECTION 4, REAL ESTATE TRANSFER ACT.

DATE: 10/7/15

Alton D. Bryant
 Signature of Buyer, Seller or Representative

Alton D. Bryant
 Senior Manager Short Sales

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ESTOPPEL AFFIDAVIT EXHIBIT B

STATE OF ILLINOIS
COUNTY OF COOK

Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid, (hereinafter referred to as "borrower(s)"), being first duly sworn, depose and say:

That they are authorized to make this Affidavit and have personal knowledge of all facts sworn to in this Affidavit and are the identical parties who made, executed and delivered a certain Warranty Deed to Ocwen Loan Servicing, LLC, its successors and assigns, dated the same date as this affidavit, conveying the following described property located in the City of Chicago, Cook County, Illinois, described as:

THE NORTH 25 FEET OF LOT 12 IN ROGERS & DARLING'S SUBDIVISION IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 22 TOWNSHIP 38 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MARCH 26 1891 AS DOCUMENT 1439343 IN BOOK 45 OF PLATS, PAGE 46, COOK COUNTY ILLINOIS.

Tax ID # 20-22-213-003-0000

Commonly known as: 6409 S Champlain, Chicago, IL 60637

That this Affidavit is made to induce Lender to enter and close under the terms of the Agreement, and that they recognize that Lender will rely on this Affidavit and if it were not for the truth and accuracy of the statements and agreements set forth herein, Lender would not close the transactions contemplated by the Agreement, including, without limitation, the acceptance of the Warranty Deed pursuant thereto.

That the property described above is undamaged by fire, flood, earthquake, tornado or waste. Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid also certify that at the time of execution of this Affidavit they are of full age and that the Warranty Deed is an absolute conveyance of title to the premises in effect as well as in form, conveying and releasing to Ocwen Loan Servicing, LLC all rights of Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid including homestead and redemption, and was not intended as a mortgage, trust, or conveyance of security of any kind; and that possession of the premises has been or will be voluntarily surrendered to Ocwen Loan Servicing, LLC.

That the Warranty Deed was executed and delivered by Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid as their free and voluntary act; at the time of making the Warranty Deed Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid, felt and still feel, that the mortgage indebtedness represents the fair value of the property conveyed, that the Warranty Deed was not given as a preference against any other creditors, that Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid is/are solvent and will remain solvent after the conveyance of the Warranty Deed, and that they have no other creditors whose rights would be prejudiced by such conveyance.

That no Agreement or contract for conveyance or other deed of conveyance or written lease or other writing whatsoever are in existence adversely affecting the title to the premises and that the sole consideration for the Warranty Deed was and is the full satisfaction of all debts, obligations, costs and charges heretofore existing under and by virtue of a certain mortgage granted by Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid to Washington Mutual Bank, FA dated December 15, 2006, in default on property described in the deed.


That Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid is/are the true and lawful owner(s) of the property and that up to this date no contracts for the

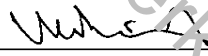
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furnishing of labor or materials on the property or upon any building on the land have been made which has not been fully completed and paid for, nor have any materials which have not been fully paid for been furnished for use upon the land or any building, and that no contract of any kind has been made nor anything done, suffered or permitted in relation to the land or any building or improvement, in consequence of which any lien may be claimed or enforced against the land under the Mechanic's Lien or Construction Lien laws of Illinois.

That it has been explained to Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid and they understand that if Ocwen Loan Servicing, LLC declines to accept delivery of the Warranty Deed or approve title, the unrecorded Warranty Deed may be returned to Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid or, if the Warranty Deed has already been recorded, the property may be reconveyed to Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid by Quit Claim Deed. In the event that the premises are reconveyed Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid agree that the mortgage shall continue as a lien against the property until such time as the indebtedness is paid and satisfied in full. The Warranty Deed was executed and delivered with the expressed understanding that it does not operate, even though placed on record, to effect the merger of interests so as to extinguish the mortgage lien (and that its receipt by Ocwen Loan Servicing, LLC does not constitute legal delivery and shall be of no binding force or effect whatsoever) until such time as Ocwen Loan Servicing, LLC consents to the acceptance and approval of title. The receipt or return of the Warranty Deed shall in no way restrict the right of Ocwen Loan Servicing, LLC, or the right of its successors in interest, to foreclose the mortgage if foreclosure is deemed desirable.

That this Affidavit is made for the protection and benefit of Ocwen Loan Servicing, LLC, and all other parties dealing with or who may acquire any interest in the property described in the Warranty Deed, is given to induce the acceptance of a voluntary conveyance, and shall bind the respective heirs, personal representatives, administrators and assigns of Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid.



 Khatija Vaid


 Mohammed Vaid

On January 16, 2015 before me, personally appeared Mohammed Vaid a Married Man as his sole and separate property and Khatija Vaid, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

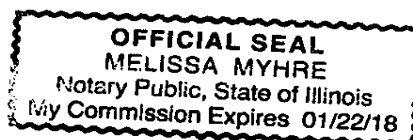
I certify under PENALTY OF PERJURY under the laws of the State of Illinois that the foregoing paragraph is true and correct.

Witness my hand and official seal.



 , Notary Public

Drafted by and when recorded return to:
 Randall S. Miller & Associates, LLC
 43252 Woodward Ave, Suite 180
 Bloomfield Hills, MI 48302
 File No. 14IL00180-1



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Letter of Authorization to Secure Property

I, Muhammad Vaid And KHATIGA Vaid, provide authorization to Ocwen Loan Servicing LLC to access and secure my property located at: 6409 S Champlain, Chicago, IL 60637 in Cook County, IL.

Signature:

Muhammad
Khatiga Vaid

State of ILLINOIS
County of KANE



Before me, the above signed individual proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of IL that the foregoing paragraph is true and correct.
Witness my hand and official seal, this day of Dec 8, 20 14.

Notary Signature Bilal Siddiqui

My Commission Expires 05/15/18

Property of Cook County Clerk's Office

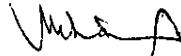
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For exemptions requiring approval:

Plat officer approval is required and attached.

Plat officer approval is not required because parcel is located wholly within municipal limits of _____, which does not require plat office review.

Agricultural exemption certificate attached.



Signature of Affiant

For municipal approval:

If the property is located within a municipality (or 1.5 miles of it), local ordinances may apply. If exception 9 is used, it is required that this land division be reviewed and approved by the participating municipality. Each municipality has five (5) business days to review deed(s) and return. If the five-day limit expires, Maps & Plats will process the deed upon proof of date submitted to municipality.

Date submitted to municipality(s) _____ Municipality jurisdiction
 County jurisdiction

Municipality (s) with jurisdiction: _____

Planning official's signature Printed name Date

Planning official's signature Printed name Date

Property of Cook County Clerk's Office

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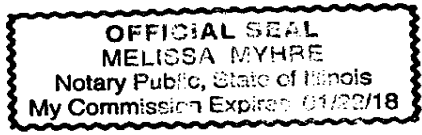
STATEMENT BY GRANTOR AND GRANTEE

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 the 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: January 26, 2015

Signature: *Khutylia Vind*
Grantor or Agent

Subscribed and sworn to before me:
By the said: _____
This 26 day of January, 2015
Notary Public: *Melissa Myhre*

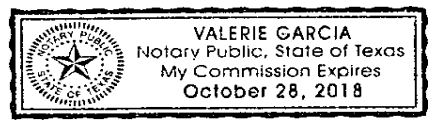


The grantee or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in the land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real 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: September 23rd, 2015

Signature: *Anton Bryant*
Senior Manager Short Sales
Grantor or Agent

Subscribed and sworn to before me: Valerie Garcia
By the said: Anton Bryant, Senior Manager Short Sales
This 23rd day of September, 2015
Notary Public: *Valerie Garcia*



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 offence and of a Class A misdemeanor for subsequent offences.

(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.)