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1715022010

Doc# 1715022010 Fee \$58.00

CHSP FEE: \$9.00 RPRF FEE: \$1.00

OFFIDAVIT FEE: \$2.00

MAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 05/30/2017 09:59 AM PG: 1 OF 11

Return / Mail To: NCS
 9087 Foothills Blvd. Ste 700
 Roseville, CA 95747
 800-958-8060

This instrument prepared by: Ross M. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law, 3805, Edwards Road, Suite 550, Cincinnati, Ohio 45209 (513) 247-9605.

REAL ESTATE TRANSFER TAX		30-May-2017
Send to: Marinosci Law Group, P.C. 275 West Natick Road, Suite 500 Warwick, RI 02886	CHICAGO:	0.00
	CTA:	0.00
	TOTAL:	0.00
11-29-308-017-1013 20170501662687 0-831-987-392		
* Total does not include any applicable penalty or interest due.		

Mail Tax Statements To:
The Secretary of Housing and Urban Development
 451 Seventh Street, S.W. Washington,, DC 20410.

REAL ESTATE TRANSFER TAX		30-May-2017
COUNTY:		0.00
ILLINOIS:		0.00
TOTAL:		0.00
11-29-308-017-1013 20170501662687 1-014-211-008		

Parcel Number or APN: 11-29-308-017-1013
 17-603846

DEED IN LIEU OF FORECLOSURE

Exempt: Sec. 200/31-45 (l)

KNOWN ALL MEN BY THESE PRESENTS, that **Nancy L. Gold, Heir of the Estate of Ruth Rubin** married to **Stuart Gold**, whose mailing address is 300 Osprey Lane, Lincolnhurst IL 60046, and **Scott Rubin Heir of the Estate of Ruth Rubin** married to **Holly Desnet**, whose mailing address is 3934 Russett Lane, Northbrook, IL 60062, and **Beth Rubin, Heir of the Estate of Ruth Rubin**, whose mailing address is 417 N. Aurora, #3, Ithaca, NY 14850, an unmarried person, and **Ellen Caicedo, Heir of the Estate of Ruth Rubin** married to **Gus Caicedo**, whose mailing address is 2629 Marion Lane, Wilmette, IL 60091, hereinafter called grantors, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **The Secretary of Housing and Urban Development**, whose tax mailing address is 451 Seventh Street, S.W. Washington,, DC 20410, 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, Illinois, described as follows:

Property Address: 1316 West Fargo Avenue, Unit 303, Chicago, IL 60626

JA

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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: 1316 West Fargo Avenue, Unit 303, Chicago, IL 60626

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.

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 in accord with the Estoppel Affidavit attached hereto as Exhibit B.

Consideration. This Deed in Lieu of Foreclosure relates to real property secured by the following mortgage(s) or deed(s) of trust:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

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 Assignee's interest under the Deed of Trust 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.

In construction this deed and where the context so requires, the singular includes 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.

Representations and Warranties. Grantor represents, warrants, and acknowledges that:

(a) it is in default of its obligations under the Loan and the Note and that the unpaid principal balance thereof together with interest thereupon is immediately due and payable to **The Secretary of Housing and Urban Development** without offset, defense, or counterclaim;

(b) the Note and the Deed of Trust or Mortgage are valid and binding agreements enforceable in accordance with their terms;

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Advice of Counsel. Grantor hereby agrees, represents, and warrants that it has had advice of competent counsel of its own choosing, or has willingly forgone advice of counsel, in negotiations for and the preparation of this Deed, that it has read this Deed or has had the same read to it by its counsel, that it has had this Deed fully explained by such counsel, and that it is fully aware of its contents and legal effect.

RIGHT TO FORECLOSE

TRANSFEROR AGREES AND ACKNOWLEDGES THAT NOTHING CONTAINED HEREIN SHALL AFFECT, AND TRANSFEREE HEREBY EXPRESSLY RESERVES, THE RIGHT TO FORECLOSE THE "MORTGAGE", "DEED TO SECURE DEBT" OR "DEED OF TRUST" BY JUDICIAL OR, TO THE EXTENT PERMITTED BY APPLICABLE LAW, NONJUDICIAL FORECLOSURE AND, IN CONNECTION WITH ANY SUCH FORECLOSURE, TRANSFEROR AND/OR GUARANTOR MAY, IN TRANSFEREE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRANSFEROR SHALL AGREE TO ANY CONSENT TO JUDGMENT (OR SIMILAR PROCESS) AVAILABLE TO TRANSFEREE, AND TRANSFEREE WILL BE PERMITTED TO SEEK, OBTAIN, AND SATISFY A JUDGMENT IN ANY SUCH FORECLOSURE PROCEEDINGS, PROVIDED, HOWEVER, THAT TRANSFEROR AND GUARANTOR SHALL NOT BE PERSONALLY LIABLE FOR SATISFACTION OF SUCH JUDGMENT. IF TRANSFEREE PURSUES ITS RIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT TRANSFEROR'S CREDIT RATING.

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WITNESS the hand of said Grantor this 18 day of March, 2017.

Nancy L. Gold
Nancy L. Gold

Stuart Gold
Stuart Gold

Scott Rubin
Scott Rubin

Holly Desnet
Holly Desnet

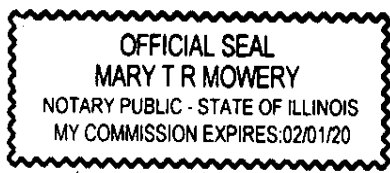
Beth Rubin
Beth Rubin

Ellen Caicedo
Ellen Caicedo

Gus Caicedo
Gus Caicedo

STATE OF Illinois
COUNTY OF Lake

The foregoing instrument was acknowledged before me on March 18, 2017 by Nancy L. Gold, Stuart Gold, Scott Rubin, Holly Desnet, Beth Rubin, Ellen Caicedo and Gus Caicedo who are personally known to me or have produced _____ as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



Mary T R Mowery
Notary Public

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MUNICIPAL TRANSFER STAMP
(If Required)

COUNTY/ILLINOIS TRANSFER STAMP
(If Required)

EXEMPT under provisions of Paragraph L Section 31-45, Property Tax Code.

Date: 3/16/2019

Dan Fi
Buyer, Seller or Representative

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EXHIBIT A (LEGAL DESCRIPTION)

The following described real estate, situated in Cook County, Illinois, to-wit: Unit 303 as delineated on survey of the following described parcel of Real estate (hereinafter referred to as development parcel): That portion of Lot 4 in Block 6 in BIRCHWOOD BEACH, a Subdivision of Part of Section 29, Township 41 North, Range 14 East of the Third Principal Meridian and of Accretions thereto, lying East of a line drawn from a point in the North Line of said Lot, 160 feet East of the North West corner of said Lot 4, to a point in the South line of said Lot, 130 feet East of the South West corner of said Lot 4 and lying West of a line drawn from a Point in the North Line of Said Lot 4, extended east, 420.02 Feet East of the North West corner of said Lot thence South to intersect the South line extended East of said Lot 4, at a point 414.63 feet East of the South West corner of said Lot 4 aforesaid, in Cook County, Illinois; which survey is attached as Exhibit "A" to Declaration made by Marquette National Bank, under Trust No. 2782 recorded in the Office of the recorder of Deeds in Cook County, Illinois, as Document 19325551; Together with an undivided percentage interest in said development parcel (excepting from said development parcel all the land, property and space known as Units 201 to 210, both inclusive, Units 301 to 310 both inclusive, 401 to 410 both inclusive, and 501 to 510, both inclusive as said units are delineated in said survey), in Cook County, Illinois. SUBJECT TO ANY AND ALL RESTRICTIONS, EXCEPTIONS, RESERVATIONS, STIPULATIONS, CONDITIONS, RIGHTS OF WAY AND EASEMENTS OF RECORD. Being the same property as conveyed from LaSalle Bank National Association, a National Banking Association, successor trustee to American National Bank and Trust Company of Chicago, duly authorized to accept and execute trusts within the State of Illinois, not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Bank in pursuance of a certain Trust Agreement dated May 15, 1991 and known as Trust Number 9428 to Ruth Rubin, dated October 21, 2004 recorded on January 31, 2005 in Doc# 0503105376, Cook County Records. For informational purposes only: 1316 West Fargo Avenue #303, Chicago, IL, 60626 Tax ID# 11-29-308-017-1013

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Property Address: 1316 West Fargo Avenue, Unit 303, Chicago, IL 60626

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EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF IL
COUNTY OF Cook

Nancy L. Gold, Stuart Gold, Scott Rubin, Holly Desnet, Beth Rubin, Ellen Caicedo, and Gus Caicedo, being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **The Secretary of Housing and Urban Development**, conveying the following described property, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **The Secretary of Housing and Urban Development**, 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 **The Secretary of Housing and Urban Development**, therein all their right title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **The Secretary of Housing and Urban Development**;

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 **The Secretary of Housing and Urban Development**, 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.

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That the consideration for said deed was and is payment to affiants of the sum of \$1.00 by The Secretary of Housing and Urban Development, 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 and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage(s) or deed(s) of trust referred to herein as described as follows:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

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 The Secretary of Housing and Urban Development, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

I understand and agree that I have waived or released any and all claims, known or unknown, that I have or might have against the Grantee and/or The Secretary of Housing and Urban Development, and/or their accountants, agents, attorneys, directors, employees, managers, members, officers, servants, and/or shareholders.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

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WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated: March 18 - 2017

Nancy L. Gold
Nancy L. Gold

Stuart Gold
Stuart Gold

Scott Rubin
Scott Rubin

Holly Desnet
Holly Desnet

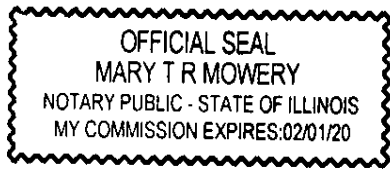
Beth Rubin
Beth Rubin

Ellen Caicedo
Ellen Caicedo

Gus Caicedo
Gus Caicedo

STATE OF Illinois
COUNTY OF Lake

The foregoing instrument was acknowledged before me on March 18, 2017 by Nancy L. Gold, Stuart Gold, Scott Rubin, Holly Desnet, Beth Rubin, Ellen Caicedo and Gus Caicedo who are personally known to me or have produced _____ as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



Mary T R Mowery
Notary Public

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EXHIBIT C
(DESCRIPTION OF MORTGAGE(S) OR DEED(S) OF TRUST)

Mortgage to Executed by Ruth Rubin, a widow not since remarried to Wells Fargo Bank, N.A in the original principal amount of \$352,500.00, dated January 14, 2005 recorded on January 31, 2005 in Doc# 0503105378; as assigned to The Secretary of Housing and Urban Development recorded on October 20, 2015 in Doc# 1529357108; NOTE: Home Equity Conversion Mortgage

Property of Cook County Clerk's Office

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Property Address: 1316 West Fargo Avenue, Unit 303, Chicago, IL 60626

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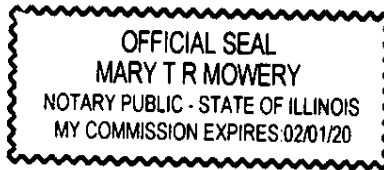
STATEMENT BY GRANTOR AND GRANTEE

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 land trust is either a natural person, and 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 18 March, 2017

[Signature]
Signature of Grantor or Agent

Subscribed and sworn to before
Me by the said Grantor
this 18th day of March,
2017.



NOTARY PUBLIC Mary T.R. Mowery

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 entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Date March 11, 2017

[Signature]
Signature of Grantee or Agent

Subscribed and sworn to before
Me by the said Grantee, David Puerini,
This 11th day of April,
2017.

Gregory Botelho
Notary Public
State of Rhode Island
My Commission Expires
December 8, 2020

NOTARY PUBLIC Gregory Botelho

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.)

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