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1715022011D

Doc# 1715022011 Fee \$60.00

HSP FEE: \$9.00 RPRF FEE: \$1.00

AFFIDAVIT FEE: \$2.00

AREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 05/30/2017 10:03 AM PG: 1 OF 12


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

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

Send to:

Marinosci Law Group, P.C.
275 West Natick Road, Suite 500
Warwick, Ri 02886

17-600898



REAL ESTATE TRANSFER TAX		30-May-2017
	CHICAGO:	0.00
	CTA:	0.00
	TOTAL:	0.00

14-07-106-012-0000 | 20170501662520 | 1-905-729-216

Total does not include any applicable penalty or interest due.

Mail Tax Statements To:

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

14-07-106-012-0000 | 20170501662520 | 0-839-952-832

Parcel Number or APN: 14-07-106-012-0000

DEED IN LIEU OF FORECLOSURE

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

KNOWN ALL MEN BY THESE PRESENTS, that Chicago Title Land Trust Company, a Corporation of Illinois, as Trustee under the provisions of a certain Trust Agreement dated 29th day of November 2006 and known as Trust Number 8002347792, whose mailing address is 5365 North Bowmanville Avenue, Chicago, IL 60625, hereinafter called grantor, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto 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:

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Property Address: 5365 North Bowmanville Avenue, Chicago, IL 60625

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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: **5365 North Bowmanville Avenue, Chicago, IL 60625**

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 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.

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 **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;

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

Property Address: 5365 North Bowmanville Avenue, Chicago, IL 60625

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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 20 day of April, 2017.

Dolores Wuersig

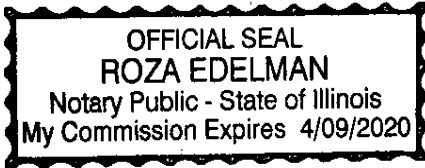
Chicago Title Land Trust Company, a Corporation of Illinois, as Trustee
under the provisions of a certain Trust Agreement dated 29th day of
November 2006 and known as Trust Number 8002347792

By: Dolores Wuersig

Its: Trustee

STATE OF ILLINOIS
COUNTY OF COOK

The foregoing instrument was acknowledged before me on 04/20/2017, 2017 by Dolores Wuersig its Trustee on behalf of Chicago Title Land Trust Company, a Corporation of Illinois, as Trustee under the provisions of a certain Trust Agreement dated 29th day of November 2006 and known as Trust Number 8002347792 who is personally known to me or has produced ID 6221-6325-988 as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.



[Signature]
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: 4/17/2011

Dan F. J.
Buyer, Seller or Representative

Property of Cook County Clerk's Office

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EXHIBIT A
(LEGAL DESCRIPTION)

The land described herein is situated in the State of Illinois, County of Cook, described as follows: Lot Thirty Eight (38) in Sam Brown Jr's 59th Street Subdivision in the northwest quarter of Section Seven (7), Township Forty (40) North, Range Fourteen (14), East of the Third Principal Meridian, in Cook County, Illinois. A.P.N. : 14-07-106-012-0000

Property of Cook County Clerk's Office

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Property Address: 5365 North Bowmanville Avenue, Chicago, IL 60625

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EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF IL
COUNTY OF COOK

Chicago Title Land Trust Company, a Corporation of Illinois, as Trustee under the provisions of a certain Trust Agreement dated 29th day of November 2006 and known as Trust Number 8002347792, 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 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 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 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 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 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

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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 \$1.00 by 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 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 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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EXHIBIT C (DESCRIPTION OF MORTGAGE(S) OR DEED(S) OF TRUST)

Mortgage to secure an indebtedness of \$625,500.00, recorded February 25, 2009, (instrument) 0905649035, Official Records.

Mortgagor: Chicago Title Land Trust Company, a Corporation of Illinois, as Trustee under the provisions of a certain Trust Agreement dated 29th day of November 2006 and known as Trust Number 8002347792

Mortgagee: First Reverse Financial Services, a Subsidiary of Wilmington Savings Funding Society, FSB

Loan No.: 165001929

Maximum loan amount: \$625,500.00

Home equity conversion second mortgage to Secretary of Housing and Urban Development, securing a reverse mortgage recorded February 25, 2009, as 0905649037, Official Records.

The Beneficial Interest under said Mortgage was assigned of record to Metlife Home Loans, a Division of Metlife Bank, N.A., by assignment, recorded February 25, 2009, (instrument) 0905649036, Official Records.

The Beneficial Interest under said Mortgage was assigned of record to Champion Mortgage Company, by assignment, recorded January 30, 2013, (instrument) 1303098124, Official Records.

The Beneficial Interest under said Mortgage was assigned of record to The Secretary of Housing and Urban Development, its successors and assigns, by assignment, recorded February 1, 2017, (instrument) 1703233019, Official Records.

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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: April 20 2017
Dolores Wuersig

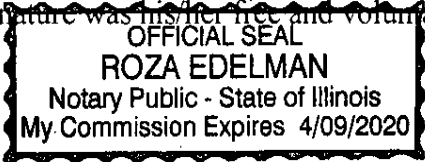
Chicago Title Land Trust Company, a Corporation of Illinois, as Trustee under the provisions of a certain Trust Agreement dated 29th day of November 2006 and known as Trust Number 8002347792

By: Dolores Wuersig

Its: Trustee

STATE OF ILLINOIS
COUNTY OF COOK

The foregoing instrument was acknowledged before me on April 20, 2017 by Dolores its Trustee on behalf of Chicago Title Land Trust Company, a Corporation of Illinois, as Trustee under the provisions of a certain Trust Agreement dated 29th day of November 2006 and known as Trust Number 8002347792 who is personally known to me or has produced ID 6221-6325-968W as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.



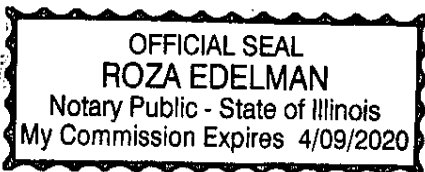
[Signature]
Notary Public

Dolores Wuersig

Dolores Wuersig

STATE OF ILLINOIS
COUNTY OF COOK

The foregoing instrument was acknowledged before me on April 20, 2017 by Dolores Wuersig on behalf of Dolores Wuersig who is personally known to me or has produced ID 6221-6325-968W as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.



[Signature]
Notary Public

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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 _____, 2017

Signature of Grantor or Agent

Signed in Counterpart

Subscribed and sworn to before
Me by the said _____
this _____ day of _____,
2017.

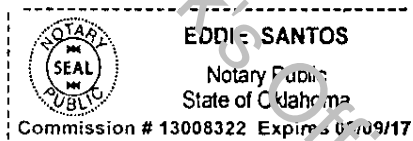
NOTARY PUBLIC _____

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 April 19th, 2017

George Odoi
Signature of Grantee or Agent

Subscribed and sworn to before
Me by the said George Odoi
This 19th day of April,
2017.



NOTARY PUBLIC Eddie Santos

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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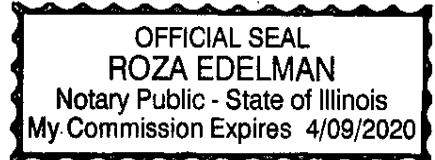
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STATEMENT BY GRANTOR AND GRANTEE

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 April 20, 2017

Dolores Wuersig
Signature of Grantor or Agent



Subscribed and sworn to before
Me by the said Dolores Wuersig
this 20 day of April,
2017.

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 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 _____, 2017

Signature of Grantee or Agent

Subscribed and sworn to before
Me by the said _____
This _____ day of _____,
2017.

*Signed in
County Office*

NOTARY PUBLIC _____

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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