# UNOFFICIAL COPY

Doc# 1728647101 Fee \$78.00

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

AFFIDAVIT FEE: \$2.00 KAREN A.YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 10/13/2017 11:18 AM PG: 1 OF 21



Commitment Number: 170280896

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 To:

10385 Westmoor Drive, Suite 100

Westminster, CO 80021 Attention: Denver DIL Title Declaration ID: 20170901626309

Mail Tax Statements To:

U.S. BANK NATIONAL ASSOCIATION, NOT IN 175 INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SURIES 2016-CTT

60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107.

### DEED IN LIEU OF FORECLOSURE

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

KNOWN ALL MEN BY THESE PRESENTS, that <u>NICHOLAS T. GRECO</u> and <u>LAURA P. GRECO</u>, a married couple, whose mailing address is 1805 S Fairview Avenue, Park Ridge, IL 60068, hereinafter called grantors, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto <u>U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT</u>, whose tax mailing address is 60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107, 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:

### SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

Property Address: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

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#### SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

This being the identical property conveyed to the GRANTOR herein by Deed recorded in 1330435012

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 nereby assign and transfer to grantee any equity of redemption and statutory rights of redemption conserning 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.

The transfer of the Property to Grantee is voluntary and free of coercion and duress. This Deed in Lieu of Foreclosure relates to real property secured by the following mortgage or deed of trust:

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

Grantor represents, warrants, covenants, and agrees as follows:

- (i) the execution, delivery, and recordation of the Deed is intended to and shall effect an absolute conveyance and transfer of the Property and shall not constitute a mortgage, trust conveyance, or security interest of any kind therein;
- (ii) it is the intention of Grantor to convey, and by the Deed, Grantor has conveyed to Grantee therein, all of Grantor's right, title, and interest absolutely in and to the Property;
- (iii) Possession of the Property is intended to and will be surrendered to Grantee concurrent with the conveyance of title to Grantee;
- (iv) Grantor shall have no right, title, lien, or claim, now or hereafter, on or against the Property or Grantee, all other rights, titles, liens, and claims of Grantor, by agreement, at haw, or in equity being hereby expressly waived; and to the extent that any court shall seek to find any right, title, lien, or claim in favor of Grantor, Grantor agrees that such right, title, lien, or claim shall be limited to a right to damages and not to any lien or claim on the Property.

<u>No Merger</u>. Grantor agrees and acknowledges that its entry into this Deed in Lieu of Foreclosure and any 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 in Lieu of Foreclosure. 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.

Property Address: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

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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 <u>U.S. BANK NATIONAL ASSOCIATION</u>, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS <u>TRUSTEE FOR THE RMAC TRUST</u>, <u>SERIES 2016-CTT</u> 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;
- (c) Grantor is entering joto this Release by Debtor freely and voluntarily, and free from any coercion or duress, having received the advice of both real estate and bankruptcy legal counsel.

Advice of Counsel. Grantor he eby agrees, represents, and warrants that it has had advice of competent counsel of its own choosing in negotiations for and the preparation of this Deed, or that Grantor has voluntarily forgone the advice of counsel, that Grantor has read this Deed or has had the same read to it by its counsel, that it has had this Deed has been fully explained by such counsel, and that it is fully aware of its contents and legal effect, even if Grantor did not voluntarily choose, of its own free will, to retain counsel.

#### 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 SUCH PERSONALLY LIABLE FOR SATISFACTION OF JUDGMENT. TRANSFEREE **PURSUES ITS** RIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT TRANSFEROR'S CREDIT RATING.

Property Address: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

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## **UNOFFICIAL COPY**

WITNESS the hand of said Grantor this	th day of Splenber, 2017.
NICHOLAS T. GRECO	LAURA P. GRECO
STATE OF COUNTY OF Karl  The foregoing instrument was acknowledged	before me on $\frac{900}{1000}$ , 2017 by NICHOLAS
TON (CONSL as identification, and	furthermore, the aforementioned persons have refree and voluntary act for the purposes set forth in Notary Public
OFFICIAL SEAL JUDITH ANN BERLIN Notary Public - State of Illinois My Commission Expires Mar. 12, 2019	County C/
	County Clark's Office

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## UNOFFICIAL COPY

	WITNESS the hand of said Grantor this 12th day of September, 2017.
	NICHOLAS T. GRECO  LAURA P. GRECO
Par	STATE OF TIMOIT COUNTY OF TVPaq.  The foregoing instrument was acknowledged before me on Symmet 12, 2017 by NICHOLAS RECO and LAURA P. GRECO who are personally known to me or have produced
	acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.  Notary Public
	RICHARD A MAIER JR Official Seal Notary Public State of Illinois My Commission Expires May 31, 2021
	Control of the contro

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## **UNOFFICIAL COPY**

MUNICIPAL TRANSFER STAMP (If Required)

COUNTY/ILLINOIS TRANSFER STAMP (If Required)

EXEMPT under provisions of Paragraph

Section 31-45, Property Tax Code.

TODE TO OF COOK COUNTY CLERK'S OFFICE Buyer, Seller or Representative

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### **UNOFFICIAL COPY**

#### 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.

State of Illinois.	1
Dated Sellen ber 1, 201	7
MAN	
Signature of Crantor or Agent	
Subscribed and swore to before	OFFICIAL SEAL JUDITH ANN BERLIN
Me by the said \\ \(C\sigma \alpha \S \) Tex \(C\co\)	■ Notary Public - State of Illinois 1
Me by the said NCWAS TORCO this We day of Sprander,	My Commission Expires Mar. 12, 2019
2017.	$\Lambda$
NOTARY PUBLIC WOLLD ( Lyu)	Bux
NOTART TOBLES TO STATE	
0/	
The Grantee or his agent affirms and verifies that t	
	ither a natural person, an Illinois corporation or foreign
corporation authorized to do business or acquire ar	
hold title to real estate under the laws of the State of	person and authorized to do business or acquire and
fiold title to real estate under the laws of the state t	
Date, 2017	
	C/
	(Q <sub>4</sub> )
Signature of Grantee or Agent	4
	2,0
Subscribed and sworn to before	
Me by the said, This day of,	
2017.	
	Clark's Office
NOTARY PUBLIC	C

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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## **UNOFFICIAL COPY**

#### 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 September 12th, 2017	RICHARD A MAIER JR
Laura P Luco	Official Seal Notary Public – State of Illinois
Signature of Grantor or Agent	My Commission Expires May 31, 2021
<b>'</b> O <sub>4</sub>	
Subscribed and swo in to before	
Me by the said Larm P. 61eco	
this 18th day of Soperitte,	
2017.	
NOTARY PUBLIC PUND G. MARS	
The Grantee or his agent affirms and verifies that the nar assignment of beneficial interest in a land trust is e there corporation authorized to do business or acquire and hol authorized to do business or entity recognized as a perso	a natural person, an Illinois corporation or foreign title to real estate in Illinois a partnership
hold title to real estate under the laws of the State of Illin	
	9
Date, 2017	
	C/6/74'
Signature of Grantee or Agent	7
Subscribed and sworn to before	0,
Me by the said	() <sub>x</sub>
Trie by the sard	. 7/20.

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 ABl to be recorded in Cook County, Illinois if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

NOTARY PUBLIC

2017.

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## **UNOFFICIAL COPY**

### 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.

Signature of Grantor or Agent

Subscribed and sy or 1 to before

Me by the said 10 Signature of Grantor or Agent

Me by the said 10 Signature of Grantor or Agent

Motary Public - State of Itlinois My Commission Expires Mar. 12, 2019.

NOTARY PUBLIC XOLL

NOTARY PUBLIC XOLL

My Commission Expires Mar. 12, 2019.

The Grantee or his agent affirms and verifies in at the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is rather 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 19th September, 2017

Signature of Grantee or Agent

Subscribed and sworn to before

Me by the said

This \_\_\_\_ day of \_\_\_\_,

NOTARY PUBLIC \_\_\_\_\_,

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 Ast.)

### See Attached Jurat

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## **UNOFFICIAL COPY**

CALIFORNIA JURAT WITH AFFIANT STATEMENT	GOVERNMENT CODE § 8202
See Attached Document (Notary to cross out lines 1-6 bel See Statement Below (Lines 1-6 to be completed only by	ow) document signer[s], <i>not</i> Notary)
1	
2	/
3	
4	
5	
Signature of Document Signer No. 1 Sig	nature of Document Signer No. 2 (if any)
A notary public or other officer completing this certificate verifies of document to which this certificate is attached, and not the truthfulness.	nly the identity of the individual who signed the ss, accuracy, or validity of that document.
BROOKLYNN LEIGH ACKERMAN Notary Public - California Orange County Commission # 2192347 My Comm. Expires Apr 17, 2021 proved	day of Honth Year  Jared Kops  Name(s) of Signer(s)  To me on the basis of satisfactory evidence the person(s) who appeared before me
Signatur	Al kerion a
Seal Place Notary Seal Above OPTIONAL	
Though this section is optional, completing this information fraudulent reattachment of this form to a	n can deter alteration of the document or number of the document.
Description of Attached Document  Title or Type of Document:	Document Date:
Number of Pages: Signer(s) Other Than Named Above	

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## **UNOFFICIAL COPY**

#### 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 September 12th, 2017	RICHARD A MAIER JR
Signature of Grantor or Agent	Official Seal Notary Public – State of Illinois My Commission Expires May 31, 2021
Subscribed and sween to before	
Me by the said <u>Langer Before</u> this <u>18th</u> day of <u>Soperation</u> .	
NOTARY PUBLIC ROWN II. MM	· · · · · · · · · · · · · · · · · · ·

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 e ther a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hole 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 19th September	, 2017	C
Signature of Grantee or Agent		10/T/2
Subscribed and sworn to before Me by the said	See Attached Jura	Occ
This day of 2017.		
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 resorded in Cook County, Illinois if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

See Attached Jurat

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## **UNOFFICIAL COPY**

County of ORANGE  Date day of Month Year  BROOKLYNN LEIGH ACKERMAN Notary Public - California Orange County Commission # 2192347 My Comm. Expires Apr 17, 2021  Date day of Month Year  (1) Jared Kops  (and (2) Name(a) of Signer(s) proved to me on the basis of satisfactory evidence.	CALIFORNIA JURAT WITH AFFIANT STATEME	NT GOVERNMENT CODE § 8202
Signature of Document Signer No. 1  Signature of Document Signer No. 2 (if any)  A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.  State of California  County of ORANGE  Subscribed and sworn to (or, affirmed) before mental or the state of Signer (s)  Notary Public - California  (and (2)  Name(e) of Signer(s)  Proved to me on the basis of satisfactory evidence to be the person(e) who appeared before mental or the state of Notary Public.  Seal  Place Notary Seal Above  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document:  Number of Pages: Signer(s) Other Than Names Above:	See Attached Document (Notary to cross out lines  See Statement Below (Lines 1-6 to be completed	1-6 below) only by document signer[s], <i>not</i> Notary)
Signature of Document Signer No. 1  Signature of Document Signer No. 2 (if any)  A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.  State of California  County of ORANGE  Subscribed and sworn to (or, affirmed) before mental or the state of Signer (s)  Notary Public - California  (and (2)  Name(e) of Signer(s)  Proved to me on the basis of satisfactory evidence to be the person(e) who appeared before mental or the state of Notary Public.  Seal  Place Notary Seal Above  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document:  Number of Pages: Signer(s) Other Than Names Above:	1	
Signature of Document Signer No. 1  Signature of Document Signer No. 2 (if any)  A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.  State of California  County of ORANGE  SHOOKIYNN LEIGH ACKERMAN Notary Public - California  Commission # 2192347  Ny Comm. Expires Apr 17. 2021  Place Notary Seal Above  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document: Signar(s) Other Than Names Above:  Name (and 1)  Signature of Document Date:  OPTIONAL  Trough this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document: Signer(s) Other Than Names Above:	2	<i></i>
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.  State of California  County of ORANGE  SROOKLYNN LEIGH ACKEMAN Notary Public - California Drange County Ocommission # 2192347 Notary Public - California Drange County Not	3	
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.  State of California  County of ORANGE  SROOKLYNN LEIGH ACKEMAN Notary Public - California Drange County Ocommission # 2192347 Notary Public - California Drange County Not	4	
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.  State of California  County of ORANGE  SROOKLYNN LEIGH ACKEMAN Notary Public - California Drange County Ocommission # 2192347 Notary Public - California Drange County Not	5	
State of California  County of ORANGE  BROOKLYNN LEIGH ACKERMAN Notary Public - California  Commission # 2192347  My Comm. Expires Apr 17, 2021  Signature  Place Notary Seal Above  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document:  Signature Subscribed and sworn to (or, affirmed) before m day of Month  Subscribed and sworn to (or, affirmed) before m day of Month  Yea  Subscribed and sworn to (or, affirmed) before m day of Month  Yea  (1)  Subscribed and sworn to (or, affirmed) before m day of Month  Yea  (1)  Nameley of Signer(s)  Place Kops  (and (2)  Nameley of Signer(s)  Signature of Notary Public  OPTIONAL  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document:  Signar(s) Other Than Named Above:	Signature of Document Sir, ner No. 1	Signature of Document Signer No. 2 (if any)
County of ORANGE  Orange County  Orange County  Commission # 2192347  My Comm. Expires Apr 17, 2021  Signature  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document:  Sean Above  OPTIONAL  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document:  Number of Pages:  Signer(s) Other Than Namee Above:  Number of Pages:  Signer(s) Other Than Namee Above:	A notary public or other officer completing this certificate document to which this certificate is attached, and not the	verifies only the identity of the individual who signed the truthfulness, accuracy, or validity of that document.
Place Notary Seal Above  OPTIONAL  Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.  Description of Attached Document  Title or Type of Document:  Number of Pages: Signer(s) Other Than Named Above:	BROOKLYNN LEIGH ACKERMAN Notary Public - California Orange County Commission # 2192347 My Comm. Expires Apr 17, 2021	Date Month Year  Jared Kops  (and (2)
Poscription of Attached Document  Title or Type of Document:  Number of Pages: Signer(s) Other Than Named Above:	Place Notary Seal Above	ONAL —————
Number of Pages: Signer(s) Other Than Named Above:	Though this section is optional, completing this in fraudulent reattachment of this fo	formation can deter alteration of the document or
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	Waterland and a contract of the contract of th	<u>ĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸĸ</u>

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### **EXHIBIT A (LEGAL DESCRIPTION)**

LOT 34 IN BLOCK 16 IN KINSEY'S PARK RIDGE SUBDIVISION OF PART OF SECTIONS 1 AND 2, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY known as: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

Tax Parcel Number: 12-02-402-002-0000



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EXHIBIT "B"
ESTOPPEL AFFIDAVIT

STATE OF \_\_\_\_\_\_COUNTY OF \_\_\_\_\_

NICHOLAS T. GRECO and LAUKA P. GRECO, being first duly sworn, depose and say: That he/she/they are the identical party or partic, who made, executed, and delivered that certain Deed in Lieu of Foreclosure to U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT, conveying the following described property, to-wit:

### SEE EXHIBIT "A" ATTACHED HERETO I CR LEGAL DESCRIPTION

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to <u>U.S. BANK NATIONAL ASSOCIATION</u>, <u>NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT</u>, 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 <u>U.S. BANK NATIONAL ASSOCIATION</u>, <u>NOT IN ITS UNDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT</u>, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to <u>U.S. BANK NATIONAL ASSOCIATION</u>, <u>NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT</u>;

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;

Property Address: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

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### UNOFFICIAL COPY

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 <u>U.S. BANK NATIONAL ASSOCIATION</u>, <u>NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT</u>, 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 \$1.00 by <u>U.S. BANK NATIONAL ASSOCIATION</u>, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT, agreement to forebear taking any action against affiants to collect on the obligations secured by the mortgage described below, of or than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment regainst affiants in such foreclosure action. The mortgage 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 <u>U.S. BANK NATIONAL</u> <u>ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE</u> <u>FOR THE RMAC TRUST, SERIES 2016-CTT</u>, its sucressors 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 draims, known or unknown, that I have or might have against the Grantee and/or Rushmore Loan Management; and/or Servicelink, 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.

Property Address: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

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### **UNOFFICIAL COPY**

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

Dated: LAURA P. GRECO NICHOLAS T. GRECO STATE OF **COUNTY OF** The foregoing instrument was exprowledged before me on 9/11T. GRECO and LAURA P. GRECO who are personally known to me or have produced 12 by (1000 se 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. Notary Public C/O/A/S O/F/CO

OFFICIAL SEAL JUDITH ANN BERLIN Notary Public - State of Illinois
My Commission Expires Mar. 12, 2019

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## **UNOFFICIAL COPY**

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

Dated: September 12th, 2017 NICHOLAS T. GRECO 17/1/2013 STATE OF **COUNTY OF** The foregoing instrument was 22 knowledged before me on Sporter 12, 2017 by NICHOLAS 3 NT. GRECO and LAURA P. GP. CO who are personally known to me or have produced difficulties 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. C/O/A/S O/FICO

RICHARD A MAIER JR Official Seal Notary Public – State of Illinois My Commission Expires May 31, 2021

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## **UNOFFICIAL COPY**

### **EXHIBIT A (LEGAL DESCRIPTION)**

LOT 34 IN BLOCK 16 IN KINSEY'S PARK RIDGE SUBDIVISION OF PART OF SECTIONS 1 AND 2, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY known as: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

Tax Parcel Number: 12-02-402-002-0000



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## **UNOFFICIAL COPY**

### **GRANTOR(S) AFFIDAVIT**

	) (nous,
State of	11/100)
County of	Karl }

NICHOLAS T GIRECO and LAURA P. GRECO, named in the attached deed, being first duly sworn upon oath, each for himself or herself and not one for the other, deposes and says:

That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

NICHOLAS T. GRECO

LAURA P. GRECO

Motary Public

OFFICIAL SEAL
JUDITH ANN BERLIN
Notary Public - State of Illinois
My Commission Expires Mar. 12, 2019

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## **UNOFFICIAL COPY**

### GRANTOR(S) AFFIDAVIT

	State of $\mathcal{L}(\mathcal{M})$ (5)
	County of July
	NICHOLAS T. GRECO and LAURA P. GRECO, named in the attached deed, being first duly
	sworn upon oath, eacr. for himself or herself and not one for the other, deposes and says:
	That he or she has read the stached deed and knows the contents thereof, and that every statement
	contained in the terms, warranties and covenants therein set forth is true of his or her own
	knowledge.
	James R. Harris
	- Caula Dice
	NICHOLAS T. GRECO  LAURA P. GRECO
	STATE OF TILWIS
	COUNTY OF Worky
	ent entre
	The foregoing instrument was acknowledged before me on 47th 2017 by NtCHOLAS
007	F. GRECO and LAURA P. GRECO 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.
	not 11 Mars
	HUNMACI TINVI
	Notary Public
	RICHARD A MAIER JR

Property Address: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068 Page 12 of 13

Official Seal Notary Public – State of Illinois My Commission Expires May 31, 2021

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### **UNOFFICIAL COPY**

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

Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., "MERS, INC.", AS NOMINEE FOR GUARANTEED RATE, INC., A DELAWARE

**CORPORATION** 

Mortgagor: NICHOLAS T. GRECO AND LAURA P. GRECO, HUSBAND AND WIFE

Dated: 09/24/2013 Recorded: 10/31/2013

Reference: INSTRUMENT NO 1330435013

Amount: \$355,905.00 Open Ended. No

#### A ASSIGNMENT

ASSIGNOR: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GUARANTEED RATE, INC., A DELAWARE CORPORATION, ITS

SUCCESSORS AND ASSIGNS

ASSIGNEE: PENNYMAC LOAN SERVICES, LLC

Dated: 02/08/2016 Recorded: 02/18/2016

Reference: INSTRUMENT NO 1604950045

#### **B ASSIGNMENT**

ASSIGNOR: PENNYMAC LOAN SERVICES, LLC

ASSIGNEE: SECRETARY OF HOUSING AND UPSAN DEVELOPMENT

Dated: 12/16/2016 Recorded: 04/05/2017

Reference: INSTRUMENT NO 1709513089

#### **C ASSIGNMENT**

ASSIGNOR: SECRETARY OF HOUSING AND URBAN DEVELOPMENT BY: RUSHMORE LOAN MANAGEMENT SERVICES LLC, ITS ATTORNEY IN FACT ASSIGNEE: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS ADDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT

Dated: 02/08/2017 Recorded: 04/05/2017

Reference: INSTRUMENT NO 1709513090

Property Address: 1805 S FAIRVIEW AVENUE, PARK RIDGE, IL 60068

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