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1733234094

Doc# 1733234094 Fee \$48.00

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

AFFIDAVIT FEE: \$2.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 11/28/2017 03:44 PM PG: 1 OF 6

This Instrument was reviewed/prepared by:
LARRY A. WHITNEY, Attorney at Law
231 NORTH ALDINE AVE
PARK RIDGE, IL 60066

DEED IN LIEU OF FORECLOSURE

Dated: APRIL 5, 2017



REF134888433A

KNOWN ALL MEN BY THESE PRESENTS, that **JAMES BRIDGES AND DAWN BRIDGES, HUSBAND AND WIFE**, hereinafter called Grantor, for **ONE HUNDRED SEVENTY-THREE THOUSAND SEVEN HUNDRED NINETY and 29/100 (\$173,790.29)** and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS W. CHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**, whose mailing address is ONE HOME CAMPUS, MAC F2303-03R, DES MOINES, IA 50328, hereinafter called Grantee, and unto Grantor'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 18 AND THE EAST 1/2 OF LOT 19 IN BLOCK 8 IN HAROLD J. MCELHINNY'S FIRST ADDITION TO SOUTHTOWN, A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE BALTIMORE AND OHIO CHICAGO TERMINAL TRANSFER COMPANY, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2446 W 119TH ST, CHICAGO, IL 60655

ASSESSOR'S PARCEL NUMBER: 24-24-419-039-0000

Being the same property conveyed to James Bridges; by a deed dated 7/15/2003, and recorded on 8/06/2003, by Document No. 0321841130 in the Cook County recorder's office, State of Illinois;

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.

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

REAL ESTATE TRANSFER TAX

29-Nov-2017



CHICAGO:	0.00
CTA:	0.00
TOTAL:	0.00 *

REAL ESTATE TRANSFER TAX

29-Nov-2017



COUNTY:	0.00
ILLINOIS:	0.00
TOTAL:	0.00

24-24-419-039-0000 | 20170701695772 | 1-781-491-744

24-24-419-039-0000 | 20170701695772 | 0-602-221-504

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

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which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceedings to foreclosure that mortgage, Grantee shall not seek, obtain or permit a deficiency judgment against Grantors, their heirs, successors or assigns, such right being hereby waived. 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.

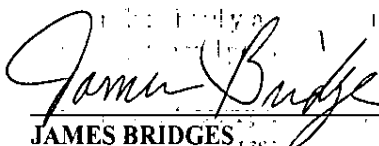
Grantor does hereby assign and transfer to Grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

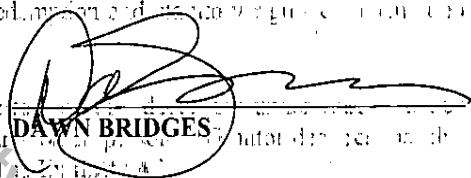
Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of Grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made. See Estoppel Affidavit attached as Exhibit "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 **09/21/2006** by JAMES BRIDGES, in favor of WORLD SAVINGS BANK, FSB, and recorded as Document No. **0628621030**, on **10/13/2006**, among the real property records of COOK County, IL.

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 5th day of April, 2017

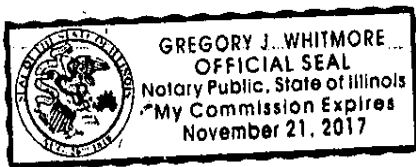

JAMES BRIDGES



DAWN BRIDGES

STATE OF ILLINOIS

COUNTY OF COOK

The foregoing instrument was acknowledged before me this 5th day of April, 2017, by JAMES BRIDGES, DAWN BRIDGES.




Notary Public

Gregory J. Whitmore
Printed Name

My Commission Expires: November 21, 2017

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

07/20/2017 Ryan Mook Dowd
Date Buyer/Seller or Representative

Wells Fargo Bank, N.A.
VP Loan Documentation 2

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Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

JAMES BRIDGES AND DAWN BRIDGES, HUSBAND AND WIFE, 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 **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB**, dated the 5 day of April, 2017, conveying the following described property, to-wit:

LOT 18 AND THE EAST 1/2 OF LOT 19 IN BLOCK 8 IN HAROLD J. MCELHINNY'S FIRST ADDITION TO SOUTHTOWN, A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE BALTIMORE AND OHIO CHICAGO TERMINAL TRANSFER COMPANY, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2446 W 119TH ST, CHICAGO, IL 60655

ASSESSOR'S PARCEL NUMBER: 24-24-419-039-0000

Being the same property conveyed to James Bridges, by a deed dated 7/15/2003, and recorded on 8/06/2003, by Document No. 0321841130 in the Cook County recorder's office, State of 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.

THE FOREGOING PROPERTY DESCRIBED ABOVE IS LYING EAST OF THE BALTIMORE AND OHIO CHICAGO TERMINAL TRANSFER COMPANY, IN COOK COUNTY,

COMMONLY KNOWN AS: 2446 W 119TH ST, CHICAGO, IL 60655

ASSESSOR'S PARCEL NUMBER: 24-24-419-039-0000

Being the same property conveyed to James Bridges, by a deed dated 7/15/2003, and recorded on 8/06/2003, by Document No. 0321841130 in the Cook County recorder's office, State of 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.

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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 \$173,790.29 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 and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action.

The mortgage referred to herein was executed **09/21/2006** by JAMES BRIDGES, in favor of WORLD SAVINGS BANK, FSB, and recorded as Document No. **0628621030**, on **10/13/2006**, among the real property records of COOK County, IL.

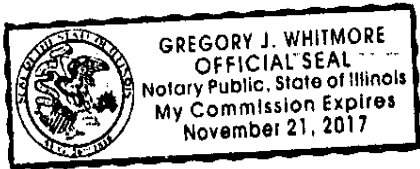
At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more. This affidavit is made for the protection and benefit of WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK SOUTHWEST, N.A. FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

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

Dated this 5th day of April, 2017

James Bridges
Dawn Bridges
JAMES BRIDGES DAWN BRIDGES

STATE OF ILLINOIS I/we of foreclosed and now believe that the aforesaid
COUNTY OF COOK value of the property so deeded, or more. This affidavit is made for the
Signed and sworn (or affirmed) to before me on April 5, 2017, by
JAMES BRIDGES, DAWN BRIDGES.



Gregory J. Whitmore
Notary Public
Printed Name
My Commission Expires November 21, 2017

Return to:
Document Recording Services
P.O. Box 3008
Tallahassee, FL 32315-3008

MAIL TAX DOCUMENTS TO:
WELLS FARGO BANK, N.A.
ONE HOME CAMPUS, MAC F2303-03R
DES MOINES, IA 50328

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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, 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 April 5, 2017

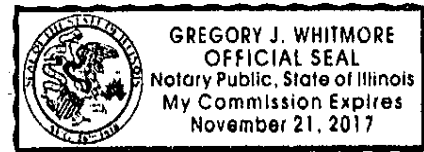
Signature: *James Bridges and Dawn Bridges*
JAMES BRIDGES AND DAWN BRIDGES

Subscribed and sworn to before me

By the said Grantor

This 5th day of April, 2017

Notary Public G. Whitmore



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 20th, 2017

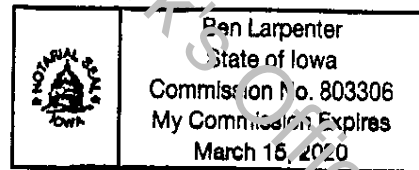
Signature: *Ryan Mark Doribusch* 07/20/2017
RYAN MARK DORIBUSCH
VP Loan Documentation

Subscribed and sworn to before me

By the said Ben Larpenter B.L. RYAN MARK DORIBUSCH

This 20th day of July, 2017

Notary Public Ben Larpenter



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.)

Parcel No.: 24-24-419-039-0000

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EXHIBIT A

The following described real property located in County of Cook, State of Illinois; being more particularly described as follows:

LOT 18 AND THE EAST 1/2 OF LOT 19 IN BLOCK 8 IN HAROLD J. McELHINNY'S FIRST ADDITION TO SOUTHTOWN, A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE BALTIMORE AND OHIO CHICAGO TERMINAL TRANSFER COMPANY, IN COOK COUNTY, ILLINOIS.

Being the same property conveyed to James Bridges by deed from Garth Angel, Trustee of the Garth Angel Trust #1, DT 02//21/03 recorded August 6, 2003, Instrument No. 0321841130.

Property Address: 2446 W 119th St, Chicago, IL 60655

APN: 24-24-419-039-0000