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1803829057

Doc# 1803829057 Fee \$62.00

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

AFFIDAVIT FEE: \$2.00

KAREN H. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 02/07/2018 12:07 PM PG: 1 OF 13

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:

Select Portfolio Servicing, Inc.
3217 S. Decker Lake Drive
Salt Lake City, UT 84119

Mail Tax Statements To:

Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee
3217 S. Decker Lake Drive, Salt Lake City, UT 84119.

Parcel Number or APN: 23-02-303-090-1001

DEED IN LIEU OF FORECLOSURE

Exempt: Sec. 200/31-45 (8)

KNOWN ALL MEN BY THESE PRESENTS, that **LANECE WHITE** and **KENDRICK DONNELL MCGEE**, a married couple, whose mailing address is **8528 WEST 87TH ST., APT. # 2N, HICKORY HLS., IL 60457**, hereinafter called grantors, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee**, whose tax mailing address is **3217 S. Decker Lake Drive, Salt Lake City, UT 84119**, 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: 8620 W 95TH STREET, HICKORY HLS., IL 60457

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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: **8620 W 95TH STREET, HICKORY HLS., IL 60457**

This being the identical property conveyed to the GRANTOR herein by Deed from recorded in **Instrument Number 0718646034.**

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 **Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee** without offset, defense, or counterclaim;

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(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 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 _____ day of November 29, 2017.

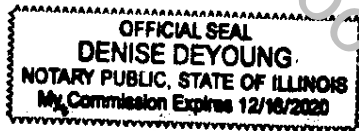
Lanece White
LANECE WHITE

Kendrick Donnell McGee
KENDRICK DONNELL MCGEE

STATE OF Illinois
COUNTY OF COOK

The foregoing instrument was acknowledged before me on 11.29, 2017 by LANECE WHITE and KENDRICK DONNELL MCGEE 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.

Denise DeYoung
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: 11/29/17

Amice White-Mcgee
Buyer, Seller or Representative

REAL ESTATE TRANSFER TAX		07-Feb-2018
COUNTY:		0.00
ILLINOIS:		0.00
TOTAL:		0.00
23-02-303-090-1001 20171101656576 1-464-085-024		

Property of Cook County Clerk's Office

Property Address: 8620 W 95TH STREET, HICKORY HLS., IL 60457

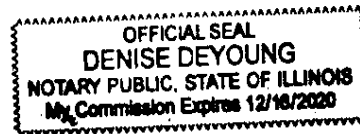
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STATEMENT BY GRANTOR AND GRANTEE

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 November 29, 2017

Donald Miller
Signature of Grantor or Agent



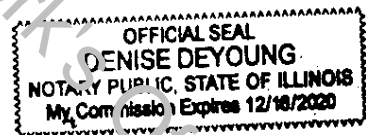
Subscribed and sworn to before
Me by the said _____
this 29 day of Nov,
2017.

NOTARY PUBLIC Denise DeYoung

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 November 29, 2017

Rancee Mcgee
Signature of Grantee or Agent



Subscribed and sworn to before
Me by the said _____
This 29 day of Nov,
2017.

NOTARY PUBLIC Denise DeYoung

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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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 _____, 2018

Signature of Grantor or Agent

Subscribed and sworn to before
Me by the said _____
this _____ day of _____,
2018.

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.

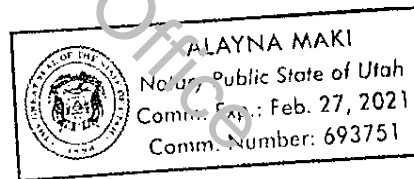
Date January 26th, 2018

[Signature] _____
Signature of Grantee or Agent **Larry Gonzales**
Document Control Officer

Subscribed and sworn to before
Me by the said Larry Gonzales **State of Utah**
This 26 day of Jan. **County of Salt Lake**
2018. ***Personally Known**

Document Control Officer

NOTARY PUBLIC Alayna Maki
Alayna Maki



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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EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF Illinois
COUNTY OF COOK

LANECE WHITE and KENDRICK DONNELL MCGEE, 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 Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee, 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 Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee, 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 Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee;

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 Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee, 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

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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 Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee, 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 Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee, 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 Grantee; 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.

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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: November 29 2017

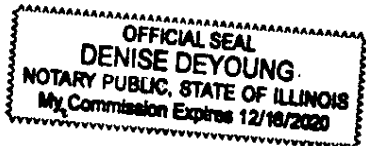
Lanece White
LANECE WHITE

Kendrick Donnell McGee
KENDRICK DONNELL MCGEE

STATE OF Illinois
COUNTY OF COOK

The foregoing instrument was acknowledged before me on 11.29, 2017 by **LANECE WHITE** and **KENDRICK DONNELL MCGEE** 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.

Denise DeYoung
Notary Public



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GRANTOR(S) AFFIDAVIT

State of Illinois }
County of COOK }

LANECE WHITE and **KENDRICK DONNELL MCGEE**, 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.

Lancee White
LANECE WHITE

Kendrick Donnell Mcgee
KENDRICK DONNELL MCGEE

STATE OF Illinois
COUNTY OF COOK

The foregoing instrument was acknowledged before me on 11-27, 2017 by **LANECE WHITE** and **KENDRICK DONNELL MCGEE** 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.

Denise DeYoung
Notary Public



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EXHIBIT A (LEGAL DESCRIPTION)

UNIT 1A1, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: THAT PART OF LOTS 1 AND 2 (TAKEN AS A TRACT) IN HICKORY HILLS APARTMENTS, A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON AUGUST 2, 1965 AS DOCUMENT NUMBER 2222954 DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF SAID LOT 2, 35 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT; THENCE NORTH ALONG A LINE PARALLEL TO THE EAST LINE OF SAID LOT 2, 65.50 FEET; THENCE WEST ALONG A LINE PARALLEL TO THE SOUTH LINE OF SAID LOT 2, 33.53 FEET; THENCE NORTH ALONG A LINE PARALLEL TO THE EAST LINE OF SAID LOT 2, 8.50 FEET; THENCE WEST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF SAID LOT 2, 2 FEET; THENCE NORTH ALONG A LINE PARALLEL WITH THE EAST LINE OF SAID LOT 2, 3 FEET; THENCE WEST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF SAID LOTS 1 AND 2, 111 FEET; THENCE SOUTH ALONG A LINE PARALLEL WITH THE EAST LINE OF SAID LOT 1, 42 FEET; THENCE WEST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF SAID LOT 1, 35 FEET; THENCE NORTH ALONG A LINE PARALLEL WITH THE EAST LINE OF SAID LOT 1, 2 FEET; THENCE WEST TO A POINT ON THE WEST LINE OF SAID LOT 1, 47 FEET NORTH OF THE SOUTHWEST CORNER OF SAID LOT 1; THENCE SOUTH ALONG THE WEST LINE OF LOT 1, 47 FEET; THENCE EAST ALONG THE SOUTH LINES OF LOTS 1 AND 2 TO THE PLACE OF BEGINNING; WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY FORD CITY BANK, AS TRUST NUMBER 545, RECORDED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER LR 2733639, TOGETHER WITH AN UNDIVIDED 12.5 PER CENT INTEREST IN SAID DEVELOPMENT PARCEL (EXCEPTING FROM SAID DEVELOPMENT PARCEL ALL THE PROPERTY AND SPACE COMPROMISING ALL THE UNITS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) IN COOK COUNTY, ILLINOIS.

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

MORTGAGE FROM LANECE WHITE, UNMARRIED TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. "MERS, INC." AS NOMINEE FOR CITIMORTGAGE, INC., A CORPORATION IN INSTRUMENT NO 0718646035 IN THE AMOUNT OF \$145,400.00, DATED 06/29/2007, RECORDED 07/05/2007, IN COOK COUNTY RECORDS.

a. ASSIGNMENT OF RECORD BETWEEN MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CITIMORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS AND NATIONSTAR MORTGAGE, LLC AS SET FORTH IN INSTRUMENT NO 1306429038, DATED 02/20/2013, RECORDED 03/05/2013 IN COOK COUNTY RECORDS.

b. ASSIGNMENT OF RECORD BETWEEN NATIONSTAR MORTGAGE LLC AND TOWD POINT MASTER FUNDING TRUST 2016-PM17 AS SET FORTH IN INSTRUMENT NO 1708306250, DATED 02/22/2017, RECORDED 03/24/2017 IN COOK COUNTY RECORDS.

c. ASSIGNMENT OF RECORD BETWEEN TOWD POINT MASTER FUNDING TRUST 2016-PM17 BY SELECT PORTFOLIO SERVICING, INC., ITS ATTORNEY IN FACT AND TOWD POINT MORTGAGE TRUST 2017-1, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE AS SET FORTH IN INSTRUMENT NO 1729757039, DATED 09/27/2017, RECORDED 10/24/2017 IN COOK COUNTY RECORDS.