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Doc# 1807845056 Fee \$56.00

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

AFFIDAVIT FEE: \$2.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 03/19/2018 02:33 PM PG: 1 OF 10

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

REAL ESTATE TRANSFER TAX

19-Mar-2018



COUNTY: 0.00
ILLINOIS: 0.00
TOTAL: 0.00

12-27-227-006-0000

20171201671390 | 0-575-675-936

DEED IN LIEU OF FORECLOSURE

Dated: 11/30/17



REF143112421A
REF140648387A

KNOWN ALL MEN BY THESE PRESENTS, that LARRY COYLE AND LYNDA CAPPELLETTI - COYLE A/K/A LYNDA A. CAPPELLETTI-COYLE A/K/A LYNDA COYLE A/K/A LYNDA CAPPELLETTI A/K/A LYNDA CAPPELETTI-COYLE, HUSBAND AND WIFE, hereinafter called Grantor, for \$414,620.40 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto FEDERAL HOME LOAN MORTGAGE CORPORATION, whose mailing address is 5000 PLANO PARKWAY, CARROLLTON, TX 75010, 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, State of Illinois, described as follows:

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS LOT 25 IN BLOCK 7 IN WALTER G. MCINTOSH CO'S RIVER PARK ADDITION, BEING A SUBDIVISION OF PART OF SECTION 27 AND PART OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, REFERENCE BEING HAD TO PLAT RECORDED JUNE 15, 1925, AS DOCUMENT NUMBER 8944974, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO LARRY COYLE AND LYNDA CAPPELLETTI - COYLE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY BY WARRANTY DEED FROM ERIC K. SCHROEDER AND DEBORAH L. SCHROEDER, HUSBAND AND WIFE, DATED FEBRUARY 27, 2003, RECORDED MARCH 2003 AS DOCUMENT NO. 0030300971, IN THE COUNTY RECORDER OFFICE OF COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2719 N BEULAH AVE, RIVER GROVE, IL 60171
ASSESSOR'S PARCEL NUMBER: 12-27-227-006-0000

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.

CLERK

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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 forebear taking any action whatsoever to collect against Grantor on the obligations 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.

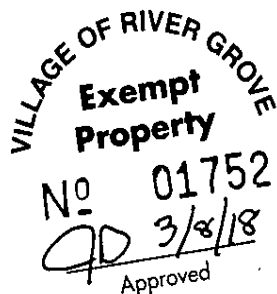
Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of Grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made. **See Estoppel Affidavit attached as Exhibit "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 **3/22/2006** by LARRY COYLE AND LYNDY CAPPELLETI-COYLE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY, in favor of WELLS FARGO BANK, N.A., and recorded as Document No. **0608821118**, on **3/29/2006**, among the real property records of COOK County, IL.

Said mortgage was modified by Home Affordable Modification Agreement dated **12/14/2013** and recorded **4/14/2014** as Document No. **1410454048**, providing for a new maturity date of **12/1/2053** and new principal amount of **\$433284.59**.

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.

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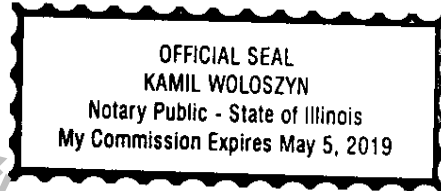
Dated this 2 day of December, 2017.

Larry Coyde
 LARRY COYDE
 STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

The foregoing instrument was acknowledged before me this 2 day of DEC, 2017,
 by LARRY COYDE.

Kamil Woloszyn
 Notary Public
KAMIL WOLOSZYN
 Printed Name
 My Commission Expires: 05/05/19

Exempt under provision of Paragraph L
 Section 31-45, Real Estate Transfer Tax Act.
12-5-17 Larry & Wanda
 Date Buyer, Seller or Representative



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Dated this 30 day of NOV, 2017
Lynda Cappelletti - Coyle A/K/A Lynda A. Cappelletti - Coyle A/K/A Lynda
Coyle A/K/A Lynda Cappelletti A/K/A Lynda Cappelletti - Coyle
 LYNDA CAPPELLETTI - COYLE A/K/A LYNDA A. CAPPELLETTI-COYLE A/K/A LYNDA COYLE
 A/K/A LYNDA CAPPELLETTI A/K/A LYNDA CAPPELLETTI-COYLE

STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

The foregoing instrument was acknowledged before me this 30th day of November, 2017
 by LYNDA CAPPELLETTI - COYLE A/K/A LYNDA A. CAPPELLETTI-COYLE A/K/A LYNDA COYLE
 A/K/A LYNDA CAPPELLETTI A/K/A LYNDA CAPPELLETTI-COYLE.



Karri Birns
 Notary Public
Karri Birns
 Printed Name
 My Commission Expires: 8.17.21

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

11-30-17 [Signature]
 Date Buyer, Seller or Representative

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Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

that LARRY COYLE AND LYNDA CAPPELLETTI - COYLE A/K/A LYNDA A. CAPPELLETTI-COYLE A/K/A LYNDA COYLE A/K/A LYNDA CAPPELLETTI A/K/A LYNDA CAPPELETTI-COYLE, 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 **FEDERAL HOME LOAN MORTGAGE CORPORATION**, dated the 20 day of Nov, 20 17, conveying the following described property, to-wit:

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS LOT 25 IN BLOCK 7 IN WALTER G. MCINTOSH CO'S RIVER PARK ADDITION, BEING A SUBDIVISION OF PART OF SECTION 27 AND PART OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, REFERENCE BEING HAD TO PLAT RECORDED JUNE 15, 1925, AS DOCUMENT NUMBER 8944974, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO LARRY COYLE AND LYNDA CAPPELLETTI - COYLE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY BY WARRANTY DEED FROM ERIC K. SCHROEDER AND DEBORAH L. SCHROEDER, HUSBAND AND WIFE, DATED FEBRUARY 27, 2003, RECORDED MARCH 4, 2003 AS DOCUMENT NO. 0030300971, IN THE COUNTY RECORDER OFFICE OF COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2719 N BEULAH AVE, RIVER GROVE, IL 60171
ASSESSOR'S PARCEL NUMBER: 12-27-227-006-0000

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;

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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 \$414,620.40 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 by LARRY COYLE AND LYNDIA CAPPELLETI-COYLE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY to WELLS FARGO BANK, N.A., dated 3/22/2006 and recorded as Document No. 0608821118, on 3/29/2006, among the real property records of COOK County, State of Illinois.

Said mortgage was modified by Home Affordable Modification Agreement dated 12/14/2013 and recorded 4/14/2014 as Document No. 1410454048, providing for a new maturity date of 12/1/2053 and new principal amount of \$433,284.59. 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 FEDERAL HOME LOAN MORTGAGE CORPORATION, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

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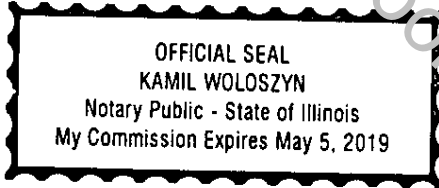
I/WE (THE GRANTORS) UNDERSTAND THAT I/WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. I/WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated this 2 day of DEC, 20 17

Larry Coyle

LARRY COYLE
STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

Signed and sworn (or affirmed) to before me on DEC 02, 20 17, by
LARRY COYLE.



Kamil Woloszyn
Notary Public

KAMIL WOLOSZYN
Printed Name
My Commission Expires: 05/05/19

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

MAIL TAX DOCUMENTS TO:
FEDERAL HOME LOAN MORTGAGE CORPORATION
5000 PLANO PARKWAY
CARROLLTON, TX 75010

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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 30 day of NOV, 2017
Lynda Cappelletti - Coyle A/K/A Lynda A. Cappelletti - Coyle A/K/A Lynda
Coyle A/K/A Lynda Cappelletti A/K/A Lynda Cappelletti - Coyle
LYNDA CAPPELLETTI - COYLE A/K/A LYNDA A. CAPPELLETTI-COYLE A/K/A LYNDA COYLE
A/K/A LYNDA CAPPELLETTI A/K/A LYNDA CAPPELLETTI-COYLE

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

Signed and sworn (or affirmed) to before me on November 30, 2017, 2017, by
LYNDA CAPPELLETTI - COYLE A/K/A LYNDA A. CAPPELLETTI-COYLE A/K/A LYNDA COYLE
A/K/A LYNDA CAPPELLETTI A/K/A LYNDA CAPPELLETTI-COYLE.



Karri Birns
Notary Public
Karri Birns
Printed Name
My Commission Expires:

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

MAIL TAX DOCUMENTS TO:
FEDERAL HOME LOAN MORTGAGE CORPORATION
5000 PLANO PARKWAY
CARROLLTON, TX 75010

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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 NOV 30, 2017

Signature: *Lynda Cappelletti-Coyle*
LYNDA CAPPELLETTI-COYLE

Subscribed and sworn to before me
By the said LYNDA CAPPELLETTI-COYLE
This 30, day of November, 2017.
Notary Public *Karri Birns*
Karri Birns



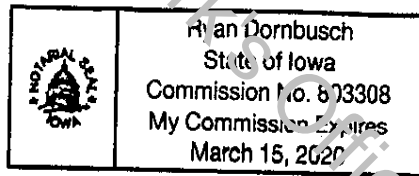
The **Grantee** or his Agent affirms and verifies that the name of the **Grantee** shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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.

*FDIC by Wells Fargo Bank, N.A., as servicer
Carly Kelly-Greenfield, VP Loan Documentation*

Date December 14, 2017

Signature: *Carly Kelly-Greenfield* 12/14/2017

Subscribed and sworn to before me
By the said *Carly Kelly-Greenfield*
This 14th, day of December, 2017.
Notary Public *Ryan Dornbusch*



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.: 12-27-227-006-0000

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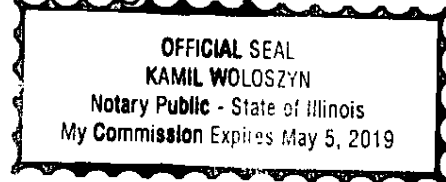
STATEMENT BY GRANTOR AND GRANTEE

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 Dec 2nd, 2017

Signature: *Larry Coyle*
LARRY COYLE

Subscribed and sworn to before me
By the said LARRY COYLE
This 2, day of DEC, 2017.
Notary Public KAMIL WOLOSZYN



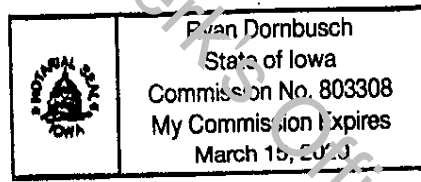
The **Grantee** or his Agent affirms and verifies that the name of the **Grantee** shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 December 14, 2017

*FHLMC by Wells Fargo Bank, N.A., servicer
Carly Kelly-Greenfield, VPLoan Documentation*

Signature: *Carly Kelly-Greenfield* 12/14/2017

Subscribed and sworn to before me
By the said Carly Kelly-Greenfield
This 14th, day of December, 2017.
Notary Public Ryan Dornbusch



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.: 12-27-227-006-0000