

UNOFFICIAL COPY



Doc# 1905247008 Fee \$64.00

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

AFFIDAVIT FEE: \$2.00

EDWARD H. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 02/21/2019 11:25 AM PG: 1 OF 14

Commitment Number: 170454403

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

REAL ESTATE TRANSFER TAX		21-Feb-2019	
		COUNTY:	0.00
		ILLINOIS:	0.00
		TOTAL:	0.00
27 11-302-018-1307		20181001623429 1-678-116-256	

Mail Tax Statements To:
FEDERAL HOME LOAN MORTGAGE CORPORATION
Madisonville Office Building, 1MOB19, 5001 Kingsley Drive, Cincinnati, OH 45227.

DEED IN LIEU OF FORECLOSURE

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

KNOWN ALL MEN BY THESE PRESENTS, that **ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004**, an unmarried person, whose mailing address is **9224 WEST 170TH STREET, ORLAND HILLS, IL 60487**, hereinafter called grantor, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **FEDERAL HOME LOAN MORTGAGE CORPORATION**, whose tax mailing address is **Madisonville Office Building, 1MOB19, 5001 Kingsley Drive, Cincinnati, OH 45227**, 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: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

This being the identical property conveyed to the GRANTOR herein by Deed recorded in **0428744001**

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.

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;

No Merger. 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.

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:

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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(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 **FEDERAL HOME LOAN MORTGAGE CORPORATION** 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 into 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 hereby 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 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 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 27 day of MARCH, 2018.

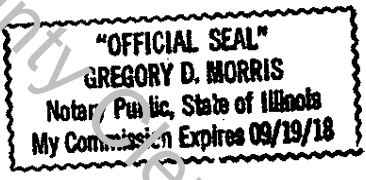
Elizabeth Keating O'Brien
AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST
DATED 8-31-2004

**ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE
ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-
31-2004**

STATE OF IL
COUNTY OF Cook

The foregoing instrument was acknowledged before me on 27 MARCH, 2018 by ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004 who is personally known to me or has produced Drivers License 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.

G. Morris
Notary Public



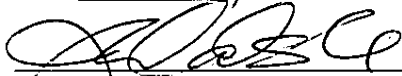
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**MUNICIPAL TRANSFER STAMP
(If Required)**

**COUNTY/ILLINOIS TRANSFER STAMP
(If Required)**

EXEMPT under provisions of Paragraph L Section 31-45, Property Tax Code.

Date: June 6th 2018



Buyer, Seller or Representative

Property of Cook County Clerk's Office

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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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.

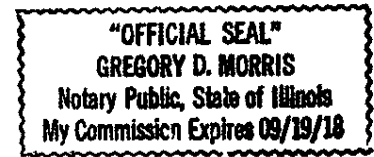
Dated MARCH 27, 2018

Elizabeth Keating O'Brien AS TRUSTEE OF THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004
Signature of Grantor or Agent

Subscribed and sworn to before

Me by the said Elizabeth Keating O'Brien as trustee of the ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004
this 27 day of March, 2018.

NOTARY PUBLIC *G. Morris*



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.

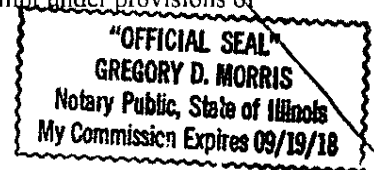
Date MARCH 27, 2018

Elizabeth Keating O'Brien AS TRUSTEE OF THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004
Signature of Grantee or Agent

Subscribed and sworn to before

Me by the said Elizabeth Keating O'Brien of the ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004
This 27 day of March, 2018.

NOTARY PUBLIC *G. Morris*



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.)

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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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.

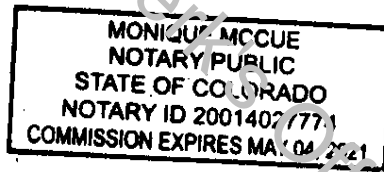
NOTARY PUBLIC _____

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 June 6th, 2018

[Signature]
Signature of Grantee or Agent

Subscribed and sworn to before
Me by the said Jody Walsh
This 6th day of June,
2018.



NOTARY PUBLIC [Signature]

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.)

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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EXHIBIT A (LEGAL DESCRIPTION)

UNITS 167 AND G-167 IN ORLAN BROOK CONDOMINIUM AS DELINEATED ON THE SURVEY OF CERTAIN PARTS THEREOF IN ORIAN BROOK UNITS 1 AND 3, BEING SUBDIVISIONS OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS (HEREINAFTER REFERRED TO AS "PARCEL"), WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM MADE BY PRESTIGE CONSTRUCTION COMPANY, INC., RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 22916678, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY). TAX ID: 27-14-302-018-1307 AND 27-14-302-018-1343.

COMMONLY known as: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

Tax Parcel Number: 27-14-302-018-1307 AND 27-14-302-018-1343

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF IL
COUNTY OF Cook

ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004, being first duly sworn, depose and say: That he/she/they are the identical party or parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **FEDERAL HOME LOAN MORTGAGE CORPORATION**, 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 **FEDERAL HOME LOAN MORTGAGE CORPORATION**, 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 **FEDERAL HOME LOAN MORTGAGE CORPORATION**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **FEDERAL HOME LOAN MORTGAGE CORPORATION**;

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 **FEDERAL HOME LOAN MORTGAGE CORPORATION**, 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

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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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 **FEDERAL HOME LOAN MORTGAGE CORPORATION**, 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 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 **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.

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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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: MARCH 27, 2004

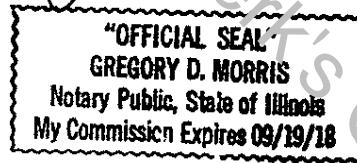
Elizabeth Keating O'Brien
AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST
DATED 8-31-2004

**ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE
ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-
31-2004**

STATE OF IL
COUNTY OF COOK

The foregoing instrument was acknowledged before me on _____, 2018 by **ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004** who is personally known to me or has produced DRIVERS LICENSE 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.

G. Morris
Notary Public



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EXHIBIT A (LEGAL DESCRIPTION)

UNITS 167 AND G-167 IN ORLAN BROOK CONDOMINIUM AS DELINEATED ON THE SURVEY OF CERTAIN PARTS THEREOF IN ORIAN BROOK UNITS 1 AND 3, BEING SUBDIVISIONS OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS (HEREINAFTER REFERRED TO AS "PARCEL"), WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM MADE BY PRESTIGE CONSTRUCTION COMPANY, INC., RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 22916678, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY). TAX ID: 27-14-302-018-1307 AND 27-14-302-018-1343.

COMMONLY known as: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

Tax Parcel Number: 27-14-302-018-1307 AND 27-14-302-018-1343

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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GRANTOR(S) AFFIDAVIT

State of IL
County of Cook

ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004, 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:

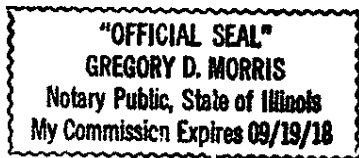
That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

Elizabeth Keating O'Brien
AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004

ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004

STATE OF IL
COUNTY OF Cook

The foregoing instrument was acknowledged before me on 27 MARCH, 2018 by **ELIZABETH KEATING O'BRIEN AS TRUSTEE UNDER THE ELIZABETH KEATING O'BRIEN FAMILY TRUST DATED 8-31-2004** who is personally known to me or has produced DRIVERS License 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.



G. Morris
Notary Public

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462

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

MORTGAGE FROM ELIZABETH KEATING O'BRIEN, AS TRUSTEE UNDER THE ELIABETH KEATING O'BRIEN FAMILY TRUST DATE AUGUST 31, 2004 TO FIFTH THIRD MORTGAGE COMPANY IN INSTRUMENT NO 0833146028 IN THE AMOUNT OF \$160,000.00, DATED 11/19/2008, RECORDED 11/26/2008, IN COOK COUNTY RECORDS.

Property of Cook County Clerk's Office

Property Address: 15706 ORLAN BROOK DRIVE, UNIT 167, ORLAND PARK, IL 60462