

UNOFFICIAL COPY



Doc# 1928447006 Fee \$88.00

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

EDWARD M. HOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 10/11/2019 10:26 AM PG: 1 OF 13

Order Number: 190786632

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:  
ServiceLink  
10385 Westmoor Drive, Suite 100  
Westminster, CO 80021  
Attention: Denver DIL Title

REAL ESTATE TRANSFER TAX

11-Oct-2019



COUNTY:	0.00
ILLINOIS:	0.00
TOTAL:	0.00

20-16-322-004-0000

| 20190801664176 | 0-552-203-872

Mail Tax Statements To:  
**Federal Home Loan Mortgage Corporation**  
5000 Plano Parkway, Carrollton, TX 75010-4902.

Parcel Number or APN: 20-16-322-004

**DEED IN LIEU OF FORECLOSURE**

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

KNOWN ALL MEN BY THESE PRESENTS, that **WADE HUDSON AKA WADE W. HUDSON** and **BARBARA HUDSON AKA BARBARA D. HUDSON FKA BARBARA EDWARDS**, a married couple, whose mailing address is **807 W 187th Street, Glenwood, IL 60425**, hereinafter called grantors, 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 **5000 Plano Parkway, Carrollton, TX 75010-4902**, 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:

2 of 3

Property Address: 545 West 62nd Street, Chicago, IL 60621

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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: **545 West 62nd Street, Chicago, IL 60621**

This being the identical property conveyed to the GRANTOR herein by Deed recorded in **Instrument 1430262000**.

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 **Federal Home Loan Mortgage Corporation** 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 1<sup>st</sup> day of August, 2019.

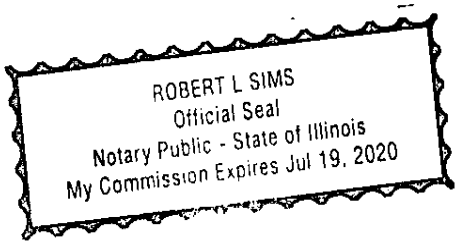
Wade W. Hudson  
WADE HUDSON AKA WADE W.  
HUDSON

Barbara Hudson  
BARBARA HUDSON AKA  
BARBARA D. HUDSON FKA  
BARBARA EDWARDS

STATE OF Illinois  
COUNTY OF Cook

The foregoing instrument was acknowledged before me on August 1, 2019 by WADE HUDSON AKA WADE W. HUDSON and BARBARA HUDSON AKA BARBARA D. HUDSON FKA BARBARA EDWARDS who are personally known to me or have produced Drivers License 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.

Robert L Sims  
Notary Public



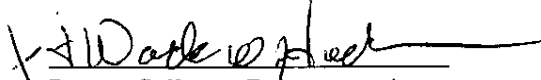
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**MUNICIPAL TRANSFER STAMP**  
(If Required)

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

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

Date: 8-1-19

  
Buyer, Seller or Representative

REAL ESTATE TRANSFER TAX		09-Oct-2019
	CHICAGO:	0.00
	CTA:	0.00
	<b>TOTAL:</b>	<b>0.00 *</b>

20-16-322-004-0000 | 20190801664176 | 1-061-246-560

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

Property of Cook County Clerk's Office

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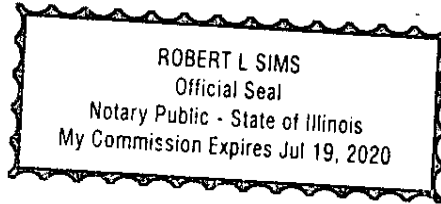
## STATEMENT BY GRANTOR AND GRANTEE

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 8-1-, 2019

X [Signature]  
Signature of Grantor or Agent

Subscribed and sworn to before  
Me by the said Grantor  
this 1 day of August,  
2019.



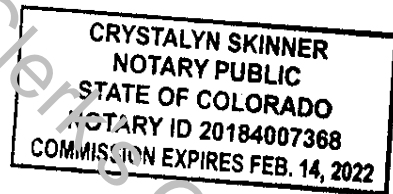
NOTARY PUBLIC [Signature]

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 August 26<sup>th</sup>, 2019

[Signature]  
Signature of Grantee or Agent

Subscribed and sworn to before  
Me by the said Jody Walsh  
This 26 day of August,  
2019.



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.)

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EXHIBIT A  
(LEGAL DESCRIPTION)

**LOT 15 (EXCEPT THE WEST 31 FEET THEREOF) AND LOT 16 (EXCEPT THE EAST 31 FEET THEREOF) IN BLOCK 1 IN HIGH SCHOOL SUBDIVISION OF LOTS 4 TO 10, INCLUSIVE AND PART OF LOT 3 IN LINDENBURTH'S SUBDIVISION OF LOT 36 IN SCHOOL TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**TAX ID: 20-16-322-004.**

Property of Cook County Clerk's Office

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## EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF ILLINOIS  
COUNTY OF COOK

**WADE HUDSON AKA WADE W. HUDSON and BARBARA HUDSON AKA BARBARA D. HUDSON FKA BARBARA EDWARDS**, 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 **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 are not

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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(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 **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.

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: 8-1-2019

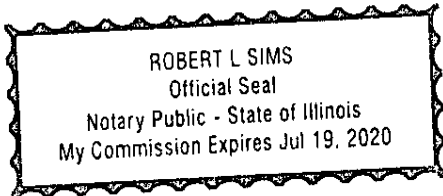
*Waide Hudson*  
WADE HUDSON AKA WADE W.  
HUDSON

*Barbara Hudson*  
BARBARA HUDSON AKA  
BARBARA D. HUDSON FKA  
BARBARA EDWARDS

STATE OF Illinois  
COUNTY OF Cook

The foregoing instrument was acknowledged before me on 8-1, 2019 by WADE HUDSON AKA WADE W. HUDSON and BARBARA HUDSON AKA BARBARA D. HUDSON FKA BARBARA EDWARDS who are personally known to me or have produced Drivers License 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.

*Robert L Sims*  
Notary Public



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## GRANTOR(S) AFFIDAVIT

State of Illinois }  
County of Cook }

**WADE HUDSON AKA WADE W. HUDSON and BARBARA HUDSON AKA BARBARA D. HUDSON FKA BARBARA EDWARDS**, 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:

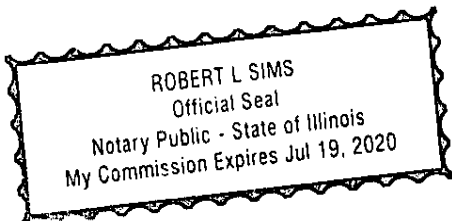
That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

Waide W. Hudson  
**WADE HUDSON AKA WADE W. HUDSON**

Barbara Hudson  
**BARBARA HUDSON AKA BARBARA D. HUDSON FKA BARBARA EDWARDS**

STATE OF Illinois  
COUNTY OF Cook

The foregoing instrument was acknowledged before me on 08-1, 2019 by **WADE HUDSON AKA WADE W. HUDSON** and **BARBARA HUDSON AKA BARBARA D. HUDSON FKA BARBARA EDWARDS** who are personally known to me or have produced Driver's License 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.



Robert L. Sims  
Notary Public

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

**Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK**

**Mortgagor: BARBARA HUDSON AND WADE W. HUDSON, HUSBAND AND WIFE**

**Dated: 12/01/2006**

**Recorded: 01/23/2007**

**Reference: INSTRUMENT NO 0702340080**

**Amount: \$176,000.00**

**Open Ended: NO**

### A ASSIGNMENT

**ASSIGNOR: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK**

**ASSIGNEE: AURORA LOAN SERVICES LLC**

**Dated: 03/03/2009**

**Recorded: 03/11/2009**

**Reference: INSTRUMENT NO 0907018056**

### B ASSIGNMENT

**ASSIGNOR: AURORA LOAN SERVICES LLC**

**ASSIGNEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

**Dated: 07/22/2009**

**Recorded: 08/04/2009**

**Reference: INSTRUMENT NO 0921644092**

**Notes: LOAN MODIFICATION AGREEMENT RECORDED ON 10/08/2009, INSTRUMENT NO: 0928122002.**

### C ASSIGNMENT

**ASSIGNOR: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

**ASSIGNEE: NATIONSTAR MORTGAGE LLC**

**Dated: 03/24/2014**

**Recorded: 06/02/2014**

**Reference: INSTRUMENT NO 1415339001**

### D ASSIGNMENT

**ASSIGNOR: NATIONSTAR MORTGAGE, LLC, BY FEDERAL HOME LOAN MORTGAGE CORPORATION ('FREDDIE MAC'), ITS ATTORNEY-IN-FACT**

**ASSIGNEE: RESIDENTIAL CREDIT SOLUTIONS, INC.**

**Dated: 10/19/2015**

**Recorded: 12/15/2015**

**Reference: INSTRUMENT NO 1534957140**

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**E ASSIGNMENT**

**ASSIGNOR: RESIDENTIAL CREDIT SOLUTIONS, INC., BY DITECH FINANCIAL LLC, ITS ATTORNEY-IN-FACT**

**ASSIGNEE: DITECH FINANCIAL LLC, A DELAWARE LIMITED LIABILITY COMPANY**

**Dated: 07/08/2016**

**Recorded: 07/11/2016**

**Reference: INSTRUMENT NO 1619357132**

**F ASSIGNMENT**

**ASSIGNOR: DITECH FINANCIAL LLC**

**ASSIGNEE: NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING**

**Dated: 07/06/2017**

**Recorded: 07/07/2017**

**Reference: INSTRUMENT NO 1718806146**

**G ASSIGNED TO FEDERAL HOME LOAN MORTGAGE CORPORATION BY ASSIGNMENT RECORDED CONCURRENTLY HEREWITH**