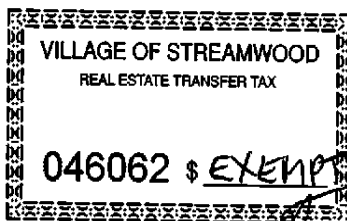


UNOFFICIAL COPY

Doc#: 1929762026 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 10/24/2019 09:34 AM Pg: 1 of 11

Dec ID 20191001619540

This Instrument was reviewed/prepared by:
LARRY A. WHITNEY, Attorney at Law
2805 CROW VALLEY TRAIL
PLANO, TX 75025



DEED IN LIEU OF FORECLOSURE

Dated: 8-24-2019

KNOWN ALL MEN BY THESE PRESENTS, that **HARLEY L. TACKETT AND LAURA A. TACKETT, HUSBAND AND WIFE**, hereinafter called Grantor, for \$194,973.34 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:

The following described real estate situated in the County of Cook, State of Illinois, to-wit:

PARCEL I: Lot 56-D in the Commons of Surrey Woods, being a subdivision in the South half of Section 15, Township 41 North, Range 9, East of the Third Principal Meridian, according to the plat thereof recorded November 17, 1986 as Document Number 86544179, as amended by a Certificate of Correction recorded December 11, 1986 as Document Number 86592225, in Cook County, Illinois.

PARCEL II: Easements for ingress and egress for the benefit of Parcel I as set forth and defined in the plat of subdivision and as contained in the Declaration recorded as Document Number 87145444, as amended by Document Number 87668960, and as may be amended from time to time, in Cook County, Illinois.

COMMONLY KNOWN AS: 486 ASCOT LANE, STREAMWOOD, IL 60107

ASSESSOR'S PARCEL NUMBER: 06-15-409-059-0000

Being the same property conveyed to Harley L. Tackett and Laura A. Tackett, Husband and Wife, not in Tenancy in Common, not in JOINT TENANCY but as TENANTS BY THE ENTIRETY by Warranty Deed from Michael Spiroff a/k/a Michael K. Spiroff and Kimberly Spiroff, husband and wife, dated April 10, 2007, recorded on April 24, 2007 in Instrument No. 0711409018.

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.

Page 1 of 4, PARCEL NO. 06-15-409-059-0000

UNOFFICIAL COPY

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 10/15/2010 by LAURA A TACKETT & HARLEY L. TACKETT, WIFE AND HUSBAND, in favor of WELLS FARGO BANK, N.A., and recorded as Document No. 1030031003 on 10/27/2010, among the real property records of COOK County, Illinois.

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 29 day of 8, 20 19.

[Signature]
HARLEY L. TACKETT

[Signature]
LAURA A. TACKETT

STATE OF KENTUCKY)
) SS.
COUNTY OF WARREN)

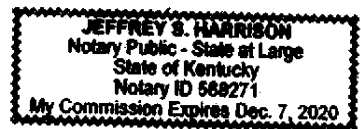
The foregoing instrument was acknowledged before me this 29 day of 8, 20 19, by HARLEY L. TACKETT AND LAURA A. TACKETT.

[Signature]
Notary Public

JEFFREY S. HARRISON
Printed Name
My Commission Expires: 12-7-2020

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

8/29/2019 [Signature]
Date Buyer, Seller or Representative



UNOFFICIAL COPY

Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF Kentucky)
) SS.
 COUNTY OF WARREN)

HARLEY L. TACKETT AND LAURA A. TACKETT, 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 29 day of 8, 2019, conveying the following described property, to-wit:

The following described real estate situated in the County of Cook, State of Illinois, to-wit:

PARCEL I: Lot 56-0 in the Commons of Surrey Woods, being a subdivision in the South half of Section 15, Township 41 North, Range 9, East of the Third Principal Meridian, according to the plat thereof recorded November 17, 1986 as Document Number 86544179, as amended by a Certificate of Correction recorded December 11, 1986 as Document Number 86592225, in Cook County, Illinois.

PARCEL II: Easements for ingress and egress for the benefit of Parcel I as set forth and defined in the plat of subdivision and as contained in the Declaration recorded as Document Number 87145444, as amended by Document Number 87668960, and as may be amended from time to time, in Cook County, Illinois.

COMMONLY KNOWN AS: 486 ASCOT LANE, STREAMWOOD, IL 60107

ASSESSOR'S PARCEL NUMBER: 06-15-409-059-0000

Being the same property conveyed to Harley L. Tackett and Laura A. Tackett, Husband and Wife, not in Tenancy in Common, not in JOINT TENANCY but as TENANTS BY THE ENTIRETY by Warranty Deed from Michael Spiroff a/k/a Michael K. Spiroff and Kimberly Spiroff, husband and wife, dated April 10, 2007, recorded on April 24, 2007 in Instrument No. 0711409018.

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;

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 \$194,973.34 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 dated 10/15/2010 by LAURA A TACKETT & HARLEY L. TACKETT, WIFE AND HUSBAND, in favor of WELLS

UNOFFICIAL COPY

FARGO BANK, N.A., and recorded as Document No. 1030031003 on 10/27/2010, among the real property records of COOK County, Illinois. 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/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 29 day of 8, 20 19.



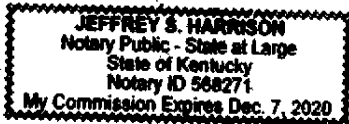
HARLEY L. TACKETT

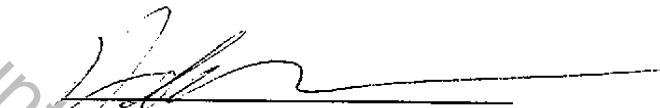


LAURA A. TACKETT

STATE OF KENTUCKY)
) ss.
COUNTY OF WARREN)

Signed and sworn (or affirmed) to before me on 8-29, 20 19, by
HARLEY L. TACKETT AND LAURA A. TACKETT





Notary Public
JEFFREY S. HARRISON
Printed Name
My Commission Expires: 12-7-2020

RETURN RECORDED DOCUMENT TO:
STEWART TITLE COMPANY
500 N. BROADWAY, SUITE 900
ST. LOUIS, MO 63102

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

UNOFFICIAL COPY

GRANTOR/GRANTEE AFFIDAVIT: STATEMENT BY GRANTOR AND GRANTEE AS REQUIRED BY §55 ILCS 5/3-5020 (from Ch. 34, par. 3-5020)

GRANTOR SECTION

The **GRANTOR** or her/his agent, affirms that, to the best of her/his knowledge, the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) 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 another 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.

DATED: 9 | 11 | 20 19

SIGNATURE: Laura A. Tackett
GRANTOR or AGENT

GRANTOR NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTOR signature.

Subscribed and sworn to before me, Name of Notary Public:

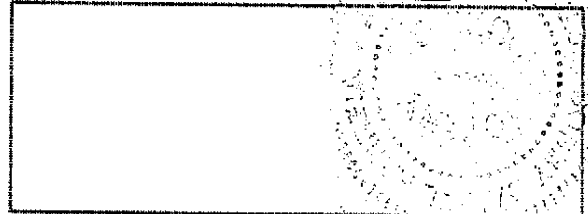
Bobby Daniel Harrell

By the said ((Name of Grantor): LAURA A. TACKETT

On this date of: 9 | 11 | 20 19

NOTARY SIGNATURE: Bobby Daniel Harrell

AFFIX NOTARY STAMP BELOW



GRANTEE SECTION

The **GRANTEE** or her/his agent affirms and verifies that the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) 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 and hold title to real estate under the laws of the State of Illinois.

DATED: _____ | _____ | 20 _____

SIGNATURE: _____
GRANTEE or AGENT

GRANTEE NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTEE signature.

Subscribed and sworn to before me, Name of Notary Public:

FEDERAL HOME LOAN MORTGAGE CORPORATION By Wells Fargo Bank, N.A. it's attorney in fact by and through Power of Attorney to be recorded simultaneously herewith.

By the said (Name of Grantee): _____

AFFIX NOTARY STAMP BELOW

On this date of: _____ | _____ | 20 _____

NOTARY SIGNATURE: _____



CRIMINAL LIABILITY NOTICE

Pursuant to Section **55 ILCS 5/3-5020(b)(2)**, Any person who knowingly submits a false statement concerning the identity of a **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 the **Illinois Real Estate Transfer Act: (35 ILCS 200/Art. 31)**

UNOFFICIAL COPY

GRANTOR/GRANTEE AFFIDAVIT: STATEMENT BY GRANTOR AND GRANTEE AS REQUIRED BY §55 ILCS 5/3-5020 (from Ch. 34, par. 3-5020)

GRANTOR SECTION

The **GRANTOR** or her/his agent, affirms that, to the best of her/his knowledge, the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) 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 another 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.

DATED: 9 | 11 | 2019

SIGNATURE: [Signature]
GRANTOR or AGENT

GRANTOR NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTOR signature.

Subscribed and sworn to before me, Name of Notary Public:

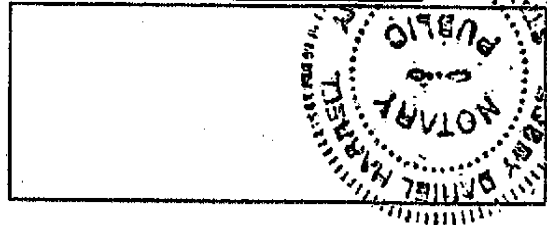
Bobby Daniel Harrell

By the said (Name of Grantor): HARLEY L. TACKETT

On this date of: 9 | 11 | 2019

NOTARY SIGNATURE: [Signature]

AFFIX NOTARY STAMP BELOW



GRANTEE SECTION

The **GRANTEE** or her/his agent affirms and verifies that the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) in a land trust is either a natural person or, 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 and hold title to real estate under the laws of the State of Illinois.

DATED: 10 | 4 | 20

SIGNATURE: [Signature]
Debra E Ramirez, GRANTEE or AGENT

GRANTEE NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTEE signature. *Wells Fargo Bank, N.A. its attorney in fact by and through Power of Attorney to be recorded simultaneously herewith.*

Subscribed and sworn to before me, Name of Notary Public:

By the said (Name of Grantee): [Signature]

On this date of: | | 20

NOTARY SIGNATURE: [Signature]

AFFIX NOTARY STAMP BELOW



See Attached
California
Jurat

CRIMINAL LIABILITY NOTICE

Pursuant to Section **55 ILCS 5/3-5020(b)(2)**, Any person who knowingly submits a false statement concerning the identity of a **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 the **Illinois Real Estate Transfer Act: (35 ILCS 200/Art. 31)**)

UNOFFICIAL COPY

The following jurat should be used in California pursuant to California Government Code Section 8202(b):

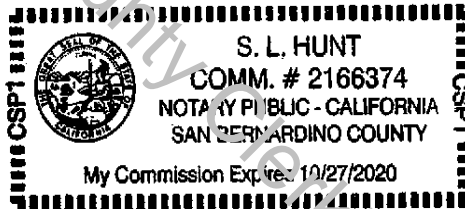
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Bernardino)

Subscribed and sworn to (or affirmed) before me on this 4th day of October, 2019, by Debra E. Ramirez proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me

Notary Seal

Signature



UNOFFICIAL COPY

GRANTOR/GRANTEE AFFIDAVIT: STATEMENT BY GRANTOR AND GRANTEE AS REQUIRED BY §55 ILCS 5/3-5020 (from Ch. 34, par. 3-5020)

GRANTOR SECTION

The **GRANTOR** or her/his agent, affirms that, to the best of her/his knowledge, the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) 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 another 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.

DATED: 9 | 11 | 2019

SIGNATURE: [Signature]
GRANTOR or AGENT

GRANTOR NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTOR signature.

Subscribed and sworn to before me, Name of Notary Public:

Bobby Daniel Harrell

By the said (Name of Grantor): HARLEY L. TACKETT

AFFIX NOTARY STAMP BELOW

On this date of: 9 | 11 | 2019

NOTARY SIGNATURE: [Signature]



GRANTEE SECTION

The **GRANTEE** or her/his agent affirms and verifies that the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) 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 and hold title to real estate under the laws of the State of Illinois.

DATED: _____ | _____ | 20_____

SIGNATURE: _____
GRANTEE or AGENT

GRANTEE NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTEE signature.

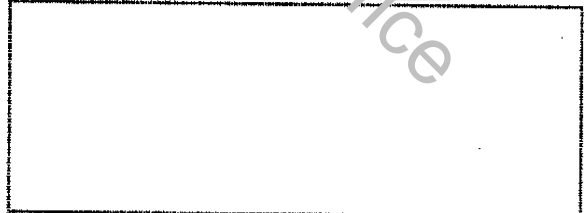
Subscribed and sworn to before me, Name of Notary Public:

By the said (Name of Grantee): FEDERAL HOME LOAN MORTGAGE CORPORATION by Wells Fargo Bank, N.A. it's attorney in fact by and through Power of Attorney to be recorded simultaneously herewith.

AFFIX NOTARY STAMP BELOW

On this date of: _____ | _____ | 20_____

NOTARY SIGNATURE: _____



CRIMINAL LIABILITY NOTICE
Pursuant to Section **55 ILCS 5/3-5020(b)(2)**, Any person who knowingly submits a false statement concerning the identity of a **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 the **Illinois Real Estate Transfer Act: (35 ILCS 200/Art. 31)**)

UNOFFICIAL COPY

GRANTOR/GRANTEE AFFIDAVIT: STATEMENT BY GRANTOR AND GRANTEE

AS REQUIRED BY §55 ILCS 5/3-5020 (from Ch. 34, par. 3-5020)

GRANTOR SECTION

The **GRANTOR** or her/his agent, affirms that, to the best of her/his knowledge, the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) 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 another 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.

DATED: 9 | 11 | 2019

SIGNATURE: Jaura A. Tackett
GRANTOR or AGENT

GRANTOR NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTOR signature.

Subscribed and sworn to before me, Name of Notary Public:

Bobby Daniel Harrell

By the said ((Name of Grantor): LAURA A. TACKETT

AFFIX NOTARY STAMP BELOW

On this date of: 9 | 11 | 2019

NOTARY SIGNATURE: Bobby Daniel Harrell



GRANTEE SECTION

The **GRANTEE** or her/his agent affirms and verifies that the name of the **GRANTEE** shown on the deed or assignment of beneficial interest (**ABI**) 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 and hold title to real estate under the laws of the State of Illinois.

DATED: 10 | 4 | 2019

SIGNATURE: [Signature]
GRANTEE or AGENT

Debra E. Ramirez, Vice President Loan Documentation
Wells Fargo Bank, N.A.
Attorney in Fact

GRANTEE NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTEE signature.

Subscribed and sworn to before me, Name of Notary Public:

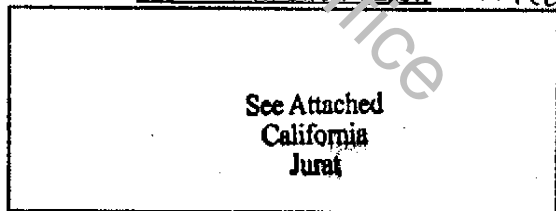
FEDERAL HOME LOAN MORTGAGE CORPORATION by Wells Fargo Bank, N.A. its attorney in fact by and through Power of Attorney to be recorded simultaneously herewith.

By the said (Name of Grantee):

AFFIX NOTARY STAMP BELOW FOR Federal Home Loan Mortgage corp.

On this date of: | | 20

NOTARY SIGNATURE: [Signature]



CRIMINAL LIABILITY NOTICE

Pursuant to Section **55 ILCS 5/3-5020(b)(2)**, Any person who knowingly submits a false statement concerning the identity of a **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 the **Illinois Real Estate Transfer Act: (35 ILCS 200/Art. 31)**

UNOFFICIAL COPY

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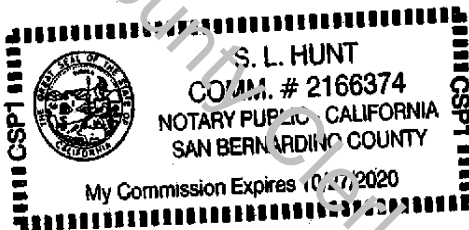
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Bernardino)

Subscribed and sworn to (or affirmed) before me on this 4th day of October, 2019, by Debra E. Ramirez proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Notary Seal

Signature



UNOFFICIAL COPY

PLAT ACT AFFIDAVIT

State of Illinois

} SS.

County of Cook

HARLEY L. TACKETT AND LAURA A. TACKETT, being duly sworn on oath, states that they resides at _____ That the attached deed is not in violation of 765 ILCS 205/1 for one of the following reasons:

- 1. Said Act is not applicable as the grantors own no adjoining property to the premises described in said deed;
- OR -
the conveyance falls in one of the following exemptions as shown by Amended Act which became effective July 17, 1959.
- 2. The division or subdivision of the land into parcels or tracts of five acres or more in size which does not involve any new streets or easements of access.
- 3. The divisions of lots or blocks of less than one acre in any recorded subdivision which does not involve any new streets or easements of access.
- 4. The sale or exchange of parcels of land between owners of adjoining and contiguous land.
- 5. The conveyance of parcels of land or interests therein for use as right of way for railroads or other public utility facilities, which does not involve any new streets or easements of access.
- 6. The conveyance of land owned by a railroad or other public utility which does not involve any new streets or easements of access.
- 7. The conveyance of land for highway or other public purposes or grants or conveyances relating to the dedication of land for public use or instruments relating to the vacation of land impressed with a public use.
- 8. Conveyances made to correct descriptions in prior conveyances.
- 9. The sale or exchange of parcels or tracts of land existing on the date of the amendatory Act into no more than two parts and not involving any new streets or easements of access.
- 10. The sale of a single lot of less than 5.0 acres from a larger tract when a survey is made by an Illinois registered surveyor; provided, that this exemption shall not apply to the sale of any subsequent lots from the same larger tract of land, as determined by the dimensions and configuration of the larger tract on October 1, 1973, and provided also that this exemption does not invalidate any local requirements applicable to the subdivision of land. Amended by P.A. 80-313, 1 eff. October 1, 1977.

CIRCLE THE NUMBER ABOVE WHICH IS APPLICABLE TO THE ATTACHED DEED. Parcel No. 06-15-409-059-0000

Affiant further state that _____ makes this affidavit for the purpose of inducing the Recorder of Deeds of Cook County, Illinois, to accept the attached deed for recording.

Harley L. Tackett *Laura A. Tackett*
HARLEY L. TACKETT AND LAURA A. TACKETT

SUBSCRIBED and SWORN to before me

this 29 day of 8, 2019.

[Signature]

