

# UNOFFICIAL COPY

Doc#: 2000906117 Fee: \$98.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 01/09/2020 12:40 PM Pg: 1 of 7

This Instrument was reviewed/prepared by:  
LARRY A. WHITNEY, Attorney at Law  
2805 CROW VALLEY TRAIL  
PLANO, TX 75023

Dec ID 20200101687209

## DEED IN LIEU OF FORECLOSURE

Dated: November 21, 2019

KNOWN ALL MEN BY THESE PRESENTS, that **THERESE EDWARDS AKA THERESE M. EDWARDS, A SINGLE PERSON**, hereinafter called Grantor, for **\$94,609.60**, and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1**, whose mailing address is **ONE HOME CAMPUS, MAC F2303-021, DES MOINES, IA 50328**, 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, in the State of Illinois, to wit:

**Unit 302 together with its undivided percentage interest in the common elements in Concord IV Condominium, as delineated and defined in the Declaration recorded as document number 25214580, as amended from time to time, in the Southeast 1/4 and the Southwest 1/4 of Section 3, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.**

COMMONLY KNOWN AS: 9130 W 140TH STREET, APT 3NE, ORLAND PARK, IL 60462

PARCEL NO.: 27-03-400-031-1010

Being the same property conveyed to Therese Edwards by Warranty Deed from Troy D. Essenburg and Denise L. Essenburg, formerly known as Denise L. Dewit, husband and wife, dated September 11, 2000, recorded on September 14, 2000 as Instrument No. 00717575.

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.

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 forbear 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

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to name the Grantor as a party to a foreclosure action stated above with respect to that certain mortgage dated 11/29/2005 by THERESE M. EDWARDS, AN UNMARRIED WOMAN, in favor of WELLS FARGO BANK, N.A., and recorded as Document No. 0816145095 on 06/09/2008, among the real property records of COOK County, Illinois. Said Mortgage was assigned from WELLS FARGO BANK, N.A. to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1 by Assignment of Mortgage dated 11/05/2018 and recorded as Document No. 1830919308 on 11/05/2018.

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 21st day of November, 2019

Therese Edwards AKA Therese M. Edwards  
THERESE EDWARDS AKA THERESE M. EDWARDS

STATE OF FL ss.  
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 21st day of November, 2019, by **THERESE EDWARDS AKA THERESE M. EDWARDS.**



Tera Ross-Greene  
Commission # GG135504  
Expires: August 17, 2021  
Bonded thru Aaron Notary

Tera Ross-Greene  
Notary Public

Tera Ross-Greene  
Printed Name  
My Commission Expires: 8/17/2021

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

11/22/19  
Date  
Lisa M. Smith  
Buyer, Seller or Representative

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## Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF FL )  
 ) SS.  
COUNTY OF Lee )

**THERESE EDWARDS AKA THERESE M. EDWARDS, A SINGLE PERSON**, 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 **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1**, dated the 21st day of November, 2019, conveying the following described property, to-wit:

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

**Unit 302 together with its undivided percentage interest in the common elements in Concord IV Condominium, as delineated and defined in the Declaration recorded as document number 25214580, as amended from time to time, in the Southeast 1/4 and the Southwest 1/4 of Section 3, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.**

COMMONLY KNOWN AS: 9130 W 140TH STREET, APT 3NE, ORLAND PARK, IL 60462

PARCEL NO.: 27-03-400-031-1010

Being the same property conveyed to Therese Edwards by Warranty Deed from Troy D. Essenburg and Denise L. Essenburg, formerly known as Denise L. Dewit, husband and wife, dated September 11, 2000, recorded on September 14, 2000 as Instrument No. 00717575.

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

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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 \$94,609.60 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 11/29/2005 by THERESE M. EDWARDS, AN UNMARRIED WOMAN, in favor of WELLS FARGO BANK, N.A., and recorded as Document No. 0816145095 on 06/09/2008, among the real property records of COOK County, Illinois. Said Mortgage was assigned from WELLS FARGO BANK, N.A. to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1 by Assignment of Mortgage dated 11/05/2018 and recorded as Document No. 1830919308 on 11/05/2018.

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 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1, 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 21<sup>st</sup> day of November, 2019.

*Therese Edwards AKA Therese M. Edwards*  
THERESE EDWARDS AKA THERESE M. EDWARDS

STATE OF FL )  
 ) SS.  
COUNTY OF Lee )

Signed and sworn (or affirmed) to before me on November 21, 2019, by  
**THERESE EDWARDS AKA THERESE M. EDWARDS.**



Tera Ross-Greene  
Commission # GG135504  
Expires: August 17, 2021  
Bonded thru Aaron Notary

*Tera Ross-Greene*  
Notary Public  
Tera Ross-Greene  
Printed Name  
My Commission Expires: 8/17/2021

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

MAIL TAX DOCUMENTS TO:  
U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1  
ONE HOME CAMPUS, MAC F2303-021  
DES MOINES, IA 50328

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## 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: Nov 21, 2019

SIGNATURE: Therese Edwards AKA Therese M. Edwards  
GRANTOR or AGENT

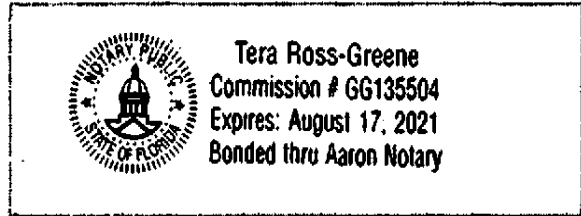
### GRANTOR NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTOR signature.

Subscribed and sworn to before me, Name of Notary Public: Tera Ross-Greene

By the said (Name of Grantor): THERESE EDWARDS AKA THERESE M. EDWARDS **AFFIX NOTARY STAMP BELOW**

On this date of: Nov 21, 2019

NOTARY SIGNATURE: Tera Ross-Greene



### 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): U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST, 2006-WF 1 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)**)

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## 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: \_\_\_\_\_, 20

SIGNATURE: \_\_\_\_\_  
GRANTOR or AGENT

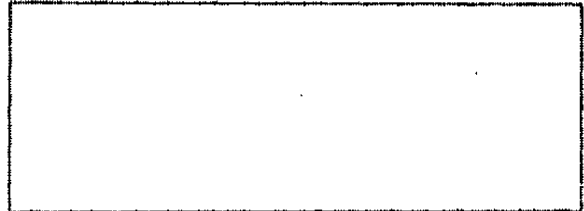
### GRANTOR NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTOR signature.

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

By the said (Name of Grantor): THERESE EDWARDS AKA THERESE M. EDWARDS **AFFIX NOTARY STAMP BELOW**

On this date of: \_\_\_\_\_, 20

NOTARY 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. *Based on my review of the business records.*

DATED: 12 10, 2019

SIGNATURE: \_\_\_\_\_ 12/10/19

**GRANTEE or AGENT** Wells Fargo Bank N.A.  
Debra E. Ramirez v.p. Loan Documentation  
By: Wells Fargo Bank N.A.  
As Attorney in Fact

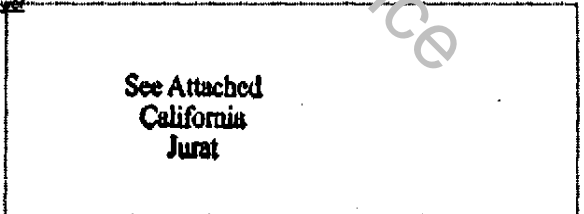
### GRANTEE NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTEE signature.

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

By the said (Name of Grantee): U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1 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: \_\_\_\_\_



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(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)**

rev. on 10.17.2016

RE: 9130 W. 140th Street, Apt 3NE Orland Park IL 60462

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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 10<sup>th</sup> day of DECEMBER, 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



**GRANTOR/GRANTEE AFFIDAVIT**  
**9130 140<sup>TH</sup> ST. ORLAND PARK, IL 60462**