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Doc#. 2000906117 Fee: \$98.00

Edward M. Moody

Cook County Recorder of Deeds
Date: 01/09/2020 12:40 PM Pg: 1 of 7

Dec ID 20200101687209

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

DEED IN LIEU OF -ORECLOSURE

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 Councy, 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 undir ided 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 intervious, in Cook County, Illinois.

COMMONLY KNOWN AS: 9130 W 140TH STPLIET, 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, lated 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 premices 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 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

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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	_, 20 <u>14</u>
Ange Sarand AKA Sherese M. Ed	board
THERESE EDWAPDS AKA THERESE M. EDWARDS	,
STATE OF	•
COUNTY OF Lee	
The foregoing instrument was acknowledged before me this 215	day of Novembe , 20 14
by THERESE EDWARDS AKA THERESE M. EDWARDS.	•
MINIMUS. Tara Daga Crasso	
Tera Ross-Greene Commission # GG135504	Iva Ress. Shew
Expires: August 17, 2021	Notary Public
Bonded thru Aaron Notary	The automotive
Marini	Tear Ross- brunu
	Printed Name My Congression Expires: 8 17 2021
Exempt under provision of Paragraph L	My Compission Expires. Of The
Section 31-45, Real Estate Transfer Tax Act.	' 1/2
Wanto Se 118 da	'5
MODILY (MARCYMAR)	
Date Buyér, Seller or Representative	

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Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF	FLO	_)
COUNTY OF_	Lev 1) \$\$)

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 2111 cay of November, 2019, conveying the following described property, to-wit:

The following described real estate situated in the Courty 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 relocated as document number 25214580, as amended from time to time, in the Southeast 1/4 and the Southwest 2/4 of Section 3, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illin 48.

COMMONLY KNOWN AS: 9130 W 140TH STREET, APT 3NE, ORLAND FARK, 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 20 %-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 AFORTSAID DEED. I/WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated this 21st day of November	, 20
HELL SWADS AKA THERESE M. EDWARDS	lionib_
STATE OF FL) SS. COUNTY OF LW)	T Clary
Signed and sworn (or affirmed) to before me on	ben 21 , 20 19 , by
Tera Ross-Greene Commission # GG135504 Expres: August 17, 2021 Bonded thru Aaron Notary	Notary Public Tues loss-Green Printed Name My Commission Expires: \$ 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-WFI 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, per. 3-5020)

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The GRANTOR or her/his age	ent, affirms that, to the best of he	r/his knowledge, the name of the GRANTEE shown
on the deed or assignment of b	eneficial interest (ABI) in a land	trust is either a natural person, an Illinois
corporation or foreign corporation	on authorized to do business or a	acquire and hold title to real estate in Illinois, a
partnership authorized to do bu	siness or acquire and hold title to	o real estate in Illinois, or another entity recognized
as a person and authorized to d	to business or acquire and hold	title to real estate under the laws of the State of Illinois.
DATED: Nov 21	. 2019	SIGNATURE: Mr. M. S. S. AKH JEMOUL ORANTOR OF AGENT
CDANTOD NOTABY OF OT ONE		
\sim		y the NOTARY who witnesses the GRANTOR signature.
Subscribed and sworr	to hafore me, Name of Notary Public	Tera Kass-Greenu
By the said (Name of Grantor)	THERESE EDWARDS AKA THER	ESE M. EDWARDS AFFIX NOTARY STAMP BELOW
On this date of: Nov	21 1.20.19 Rass-Hrung	Tera Ross-Greene Commission # GG135504 Expires: August 17, 2021 Bonded thru Aaron Notary
GRANTEE SECTION	C	The manufacture and a second or a second o
		no of the GRANTEE shown on the deed or assignment
• •	·	on, an impos corporation or foreign corporation
	•	in Illinois, a partnership authorized to do business or
•	•	gnized as a person and authorized to do business or
acquire and hold title to real est	ate under the laws of the State o	of Illinois.
DATED:	, 20	SIGNATURE:
		GRANTEE OF AGENT
GRANTEE NOTARY SECTION:	The below section is to be completed by	y the NOTARY who witnesses the GIA ITEE signature.
Subscribed and sworn	to before me, Name of Notary Public	. O _{.c}
By the said (Name of Grantee)	U.S. BANK NATIONAL ASSOCIATION AS TRI SASCO MORTGAGE LOAN TRUST 2006-WF1 Fargo Bank, N.A. it's ettorney in fact by and thro	by Wells AFFIX NOTARY STAMP 2FLOW
On this date of:	of Attorney to be recorded simultaneously here	WID CO
NOTARY SIGNATURE:		-

CRIMINAL LIABILITY NOTICE

Pursuant to Section <u>55 ILCS 5/3-5020(b)(2)</u>, Any person who knowingly submits a false statement concerning the identity of a <u>GRANTEE</u> shall be guilty of a <u>CLASS C MISDEMEANOR</u> for the <u>FIRST OFFENSE</u>, and of a <u>CLASS A MISDEMEANOR</u>, for subsequent offenses.

(Attach to <u>DEED</u> or <u>ABI</u> to be recorded in Cook County, Illinois if exempt under provisions of the <u>Illinois Real Estate Transfer Act</u>: (35 Ii.CS 200/Art. 31)

rev. on 10.17.2016

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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:	<u> </u>	, 20	_	SIGNATURE		÷		
	0.					RANTOR or AGE	NT	
RANTOR NOTARY	SECTION:	The below se	ection is to be complete	ed by the NOTARY who	witnesses the GRAN	ITOR signature.		
)	, Name of Notary Pu					
By the said (Name	of Grantor):	THERESE E	EDWARDS AKA TH	ERESE M. EDWARD	S AFFIX NOTAR	Y STAMP BEL	.ow	
On this date of	·		. 20	A control of control o				
NOTARY SIGNATURE	:		OZ	-				
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PRANTEE SECTI			d constitute about about	C CBAI	ITCC .h			
he GRANTEE or h	er/his agent						•	
he GRANTEE or he of beneficial interest	er/his agent (ABI) in a k	and trust is e	either a natural pe	erson, an illunis co	rporation or forei	gn corporation)	
The GRANTEE or head for the second of beneficial interest nuthorized to do bus	er/his agent (ABI) in a k iness or ac	and trust is equire and he	either a natural pe old title to real esta	erson, amillinois co ate in Illinois, a par	rporation or forei tnership authoriz	gn corporatior ed to do busir	ness or	
The GRANTEE or he of beneficial interest nuthorized to do bus acquire and hold title	er/his agent (ABI) in a la iness or act to real esta	and trust is e quire and ho ate in Illinois	either a natural pe old title to real esta s or other entity re	erson, an illinois co ate in Illinois, a par ecognized as a per	rporation or forei tnership authoriz	gn corporation ed to do busin ed to do busin	ness or ess or	orala
The GRANTEE or head for the second of beneficial interest nuthorized to do bus	er/his agent (ABI) in a la iness or act to real esta	and trust is e quire and ho ate in Illinois	either a natural pe old title to real esta s or other entity re	erson, an illinois co ate in Illinois, a par ecognized as a per	rporation or foreitnership authorizes on and authorized on may nevi	gn corporation ed to do busin eu of the	ness or ess or business roca	1019
The GRANTEE or head for beneficial interest nuthorized to do bus acquire and hold title parted: 12	er/his agent (ABI) in a la iness or acc to real est to real est 10	and trust is equire and ho ate in Illinois ate under th	either a natural pe old title to real esta s or other entity re he laws of the State ction is to be complete	erson, an illinois co ate in Illinois, a par ecognized as a per e of Illinois. Based SIGNATURE	rporation or foreitnership authorizes on and authorized on may revi	gn corporation ed to do busin eu of the RANTEE or AGE RANTEE OF AGE	ness or ess or	Sank I
The GRANTEE or he of beneficial interest nuthorized to do bus acquire and hold title popular and hold title DATED: 12	er/his agent (ABI) in a la iness or acc to real est to real est 10	and trust is equire and hotate in Illinois ate under the property of the pelow second before me, U.S. BANK NATIO	either a natural pe old title to real esta s or other entity re he laws of the State ction is to be complete Name of Notary Pul IONAL ASSOCIATION, AS	erson, an illinois co ate in Illinois, a par- ecognized as a per- e of Illinois. Basec SIGNATURE d by the NOTARY who blic:	rporation or foreit tnership authorizes son and authorize do may revi	gn corporation ed to do busin ed to do busin ew of two ANTEE or AGE AMITEZ V. P TEE signature.	Mells Fargo By: Wells As Attorney	Sank I
The GRANTEE or he of beneficial interest nuthorized to do bus acquire and hold title popular and hold title DATED: 12	er/his agent (ABI) in a la iness or acc to real est to real est 10	and trust is equire and ho ate in Illinois ate under th , 20 \ 9 The below sec to before me, U.S. BANK NATH SASCO MORTG	either a natural pe old title to real esta s or other entity re he laws of the State ction is to be complete Name of Notary Pul	erson, an illinois co ate in Illinois, a par- ecognized as a per- e of Illinois. Based SIGNATURE SIGNATURE d by the NOTARY who blic:	rporation or foreit tnership authorizes son and authorize do may revi	gn corporation ed to do busin eu of the RANTEE or AGE RANTEE OF AGE	Mells Fargo By: Wells As Attorney	Sank I
The GRANTEE or he of beneficial interest nuthorized to do bus acquire and hold title popular and hold title DATED: 12	er/his agent (ABI) in a la iness or acc to real esta to real esta \(\)\(\)\(\) SECTION: and sworn to of Grantee):	and trust is equire and ho ate in Illinois ate under th , 20 9 The below sec to before me, u.s. BANK NATH SASCO MORTG.	either a natural pe old title to real esta s or other entity re ne laws of the State ction is to be complete Name of Notary Pul IONAL ASSOCIATION, AS	erson, an illinois co ate in Illinois, a par- ecognized as a per- e of Illinois. Based SIGNATURE d by the NOTARY who blic: TRUSTEE FOR WF1 by Wells Unrough Poper	rporation or foreit tnership authorizes son and authorize do may revi	gn corporation ed to do busin ed to do busin ew of two ANTEE or AGE AMITEZ V. P TEE signature.	Mells Fargo By: Wells As Attorney	Sank I

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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 <u>California</u> 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 Calyoria County of San Bernardino

Subscribed and sworn to (or affirmed) before me on this 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 140TH ST. ORLAND PARK, IL 60462