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2024108098

Doc# 2024108098 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 08/28/2020 10:54 AM PG: 1 OF 3

Prepared by: Christina V. Jenkins
AsurityDocs
717 N. Harwood, Suite 1600
Dallas, TX 75201

Recording Requested By and Return To:
COVIUS SETTLEMENT SERVICES, LLC
999 TECH ROW
MADISON HEIGHTS, MI 48071
Permanent Index Number: 29-18-210-033-0000; 29-18-210-034-0000

Loan No. 10749362
Borrower: SHARON MANCE

Data ID: 738

**ESTOPPEL AFFIDAVIT
(DEED-IN-LIEU OF FORECLOSURE)**

Before me, the undersigned authority, on this 26th day of May, 2020, personally appeared DENISE DANIELS, as Guardian of the Estate and Person of SHARON YVONNE MANCE, a disabled person, pursuant to an Order by the Circuit Court of Cook County, Illinois filed on January 15, 2020 under Case No. 2019 P 3220 ("Affiant"), who being first duly sworn upon oath, deposes and says:

1. That Affiant(s) is/are the [sole] owner(s) of the property commonly known as 15218 HONORE AVENUE, HARVEY, IL 60426 ("Property") and described as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AS EXHIBIT "A" AND MADE A PART HEREOF

2. That Affiant executed that certain Mortgage/Deed of Trust/Security Deed/Trust Deed ("Security Instrument") dated June 7, 2012 to secure a mortgage loan in the original principal amount of \$77,325.00 ("Loan"), which Loan is now held by FEDERAL NATIONAL MORTGAGE ASSOCIATION ("Lender").

3. That Affiant is in default of payment of the Loan or other terms and conditions of the Security Instrument.

4. That Affiant requested Lender to accept a deed-in-lieu of foreclosure; and that Affiant was not coerced or forced by Lender in any way to execute such deed-in-lieu of foreclosure.

5. That Affiant is not involved in, or party to, litigation other than foreclosure or bankruptcy involving the Property, the Security Instrument or the Loan.

6. That there are no subordinate liens on the Property, except:

→ N/A

7. That Affiant is not an active duty military servicemember of the U.S. Armed Forces or any state or federal national guard unit.

8. That the Property has been in my/our possession since the date of conveyance to me/us, and such ownership and possession has been uninterrupted and continuous, open, notorious, hostile and adverse to all others and exclusive of the right or claim of any other person or persons and my/our title has never been disputed or questioned.

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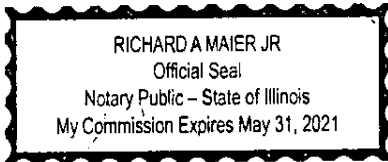
9. That Affiant has not entered into a contract for the purchase of the Property and has no knowledge of any facts by reason of which the possession or title may be called in question.
10. That Affiant has been advised and has had opportunity to consult with legal or financial counsel with regard to the possible tax consequences if any portion of the outstanding debt is forgiven by Lender, and has been made aware of IRS Publication 544, Sales and Other Dispositions of Assets.
11. That Affiant is not aware of any environmental condition or contamination on the Property.
12. That Affiant assigns all insurance proceeds to Lender under any claim made upon homeowner's hazard/fire/flood/wind policy maintained on the Property; and agrees to assist, as reasonably requested by Lender, in pursuit of any such claims.
13. That Affiant and Lender agree that the reasonable value of the Property is \$41,500.00, as of the date of the deed-in-lieu of foreclosure
14. That Affiant relinquishes and waives a claim to an amount, if any, that Lender may receive in a subsequent sale of the Property that exceeds the agreed upon reasonable value of the Property.
15. That this Affidavit is made to induce Lender to accept a deed-in-lieu of foreclosure on the Property.

Date: X 5-26-2020

Denise Daniels as Guardian of the State and Person of Sharon Yvonne Mance, a disabled person (Seal)
 DENISE DANIELS, as Guardian of the Estate and Person of SHARON YVONNE MANCE, a disabled person -Affiant

STATE of Illinois §
 COUNTY of Cook §

Signed and sworn to before me on the 26th day of May, 2020, by DENISE DANIELS, as Guardian of the Estate and Person of SHARON YVONNE MANCE, a disabled person.



[Seal]

Richard A. Maier Jr
 Notary Public
 Richard A. Maier Jr.
 (Printed Name)

My commission expires: 5/31/21

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EXHIBIT "A"

Lot 10 and 11 in Block 7 in Harvey Residence Subdivision, being a subdivision of the West 1/2 of the Northeast 1/4 of Section 18, Township 36 North, Range 14 East of the Third Principal Meridian, filed in Plat Doc # 1773273 in Cook County, Illinois.

Property of Cook County Clerk's Office