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Prepared by: Christina V. Jenkins

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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: 30-07-414-020-0000

Loan No. 10751293

Borrower: WOODROW G MONTGOMERY



.Doc# 2035319098 Fee \$88.00

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

KAREN A. YARBROUGH COOK COUNTY CLERK

DATE: 12/18/2020 03:43 PM PG: 1 OF 3

Data ID: 378

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

Before me, the undersigned authority, on this 26th day of October WOODROW G. MONTGOMERY, A MARRIED MAN, AND AFENYA MONTGOMERY, HIS WIFE ("Affiant"), who being first duly sworn upon oath, deposes at d says:

1. That Affiant(s) is/are the [sole] owner(s) of the property commonly known as 550 GREENBAY AVENUE, CALUMET CITY, IL 60409 ("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 Socurity Deed/Trust Deed ("Security Instrument") dated April 25, 2012 to secure a mortgage loan in the original principal amount of \$128,858.00 ("Loan"), which Loan is now held by FEDERAL NATIONAL MORTGAGE ASSOC'ATION ("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 barks aptcy involving the Property, the Security Instrument or the Loan.
- 6. That there are no subordinate liens on the Property, except:
- 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 Affian' 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 Lei der agree that the reasonable value of the Property is \$115,000.00, 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 st sale of the Property that exceeds the agreed upon reasonable value of the Property.	ubsequent
15. That this Affidavit is made to induce Lender to accept a deed-in-lieu of foreclosure on the Property	t.
Date: 10/26/20	
W. OOPROW G. MONTGOMERY -Affi	(Seal) ant
AFENYA MONTGOMERY -Affiant	(Seal)
ATENTA WONTGOWIERT -Attiant	
STATE of Allings COUNTY of Good \$	
Signed and sworn to before me on the day of October, 2000 by WOODI MONTGOMERY AND AFENYA MONTGOMERY.	ROW G.
OFFICIAL SEAL LENORA WOODS Lenoth Lond	
Notary Public - State of Illinois  Notary Public - State of Illinois  Notary Public - State of Illinois	ary Public

[Seal]

(Printed Name)

Lenora Woods

My commission expires:

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#### **EXHIBIT "A"**

Lot 9 in Block 19 in Ford Calumet Highlands Addition to West Hammond, a subdivision of the East 1316 feet of the North 1/2 of the Southeast 1/4 of Section 7, Township 36 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.

