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2123615038D

Doc# 2123615038 Fee \$88.00

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 08/24/2021 02:12 PM PG: 1 OF 13

This instrument prepared by: Ross M. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law,
9078 Union Centre Blvd., Suite 350, West Chester, Ohio 45069 (513) 247-9605.

Return To:
ServiceLink
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021
Attention: Denver DIL Title

Mail Tax Statements To:

**WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT
IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF
OF CSMC 2018-RPL6 TRUST**

500 DELAWARE AVENUE, 11TH FLOOR, WILMINGTON, DE 19801.

PARCEL: 20-17-326-032-0000

DEED IN LIEU OF FORECLOSURE

Exempt: Sec. 200/31-45 (I)

KNOWN ALL MEN BY THESE PRESENTS, that **NICHOLE HILL**, an unmarried person,
whose mailing address is **PO Box 16272, Chicago, IL 60616**, hereinafter called grantor, for
\$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto
**WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT
IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF
OF CSMC 2018-RPL6 TRUST**, whose tax mailing address is **500 DELAWARE AVENUE,
11TH FLOOR, WILMINGTON, DE 19801**, 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, Illinois**,
described as follows:

2 of 3

Property Address: 6236 S. Laflin St., Chicago, IL 60636

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SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: **6236 S. Laflin St., Chicago, IL 60636**

This being the identical property conveyed to the GRANTOR herein by Deed from recorded in **Doc# 0721444054**

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.

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 in accord with the Estoppel Affidavit attached hereto as Exhibit B.

Consideration. This Deed in Lieu of Foreclosure relates to real property secured by the following mortgage(s) or deed(s) of trust:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

No Merger. Grantor agrees and acknowledges that its entry into this Deed and the other documents contemplated hereby shall not result in a merger of Assignee's interest under the Deed of Trust with Grantee's interest under the Deed. The terms, covenants, representations, and warranties of this Agreement shall not merge into the Deed but shall survive the close of the transaction contemplated hereby.

In construction 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.

Representations and Warranties. Grantor represents, warrants, and acknowledges that:

(a) it is in default of its obligations under the Loan and the Note and that the unpaid principal balance thereof together with interest thereupon is immediately due and payable to **WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT**

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IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST without offset, defense, or counterclaim;

(b) the Note and the Deed of Trust or Mortgage are valid and binding agreements enforceable in accordance with their terms;

Advice of Counsel. Grantor hereby agrees, represents, and warrants that it has had advice of competent counsel of its own choosing, or has willingly forgone advice of counsel, in negotiations for and the preparation of this Deed, that it has read this Deed or has had the same read to it by its counsel, that it has had this Deed fully explained by such counsel, and that it is fully aware of its contents and legal effect.

RIGHT TO FORECLOSE

TRANSFEROR AGREES AND ACKNOWLEDGES THAT NOTHING CONTAINED HEREIN SHALL AFFECT, AND TRANSFEREE HEREBY EXPRESSLY RESERVES, THE RIGHT TO FORECLOSE THE "MORTGAGE", "DEED TO SECURE DEBT" OR "DEED OF TRUST" BY JUDICIAL OR, TO THE EXTENT PERMITTED BY APPLICABLE LAW, NONJUDICIAL FORECLOSURE AND, IN CONNECTION WITH ANY SUCH FORECLOSURE, TRANSFEROR AND/OR GUARANTOR MAY, IN TRANSFEREE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRANSFEROR SHALL AGREE TO ANY CONSENT TO JUDGMENT (OR SIMILAR PROCESS) AVAILABLE TO TRANSFEREE, AND TRANSFEREE WILL BE PERMITTED TO SEEK, OBTAIN, AND SATISFY A JUDGMENT IN ANY SUCH FORECLOSURE PROCEEDINGS, PROVIDED, HOWEVER, THAT TRANSFEROR AND GUARANTOR SHALL NOT BE PERSONALLY LIABLE FOR SATISFACTION OF SUCH JUDGMENT. IF TRANSFEREE PURSUES ITS RIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT TRANSFEROR'S CREDIT RATING.

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WITNESS the hand of said Grantor this 5th day of May, 2021.

Nichole Hill
NICHOLE HILL

STATE OF Illinois
COUNTY OF COOK

The foregoing instrument was acknowledged before me on May 5, 2021 by NICHOLE HILL who is personally known to me or has produced Driver's License + Water Bill as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

Michelle D. Keener
Notary Public



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**MUNICIPAL TRANSFER STAMP
(If Required)**



**COUNTY/ILLINOIS TRANSFER STAMP
(If Required)**

EXEMPT under provisions of Paragraph L Section 31-45, Property Tax Code.

Date: 8/20/21 / 5/5/2021

Buyer
Seller or Representative

REAL ESTATE TRANSFER TAX		24-Aug-2021
	CHICAGO:	0.00
	CTA:	0.00
	TOTAL:	0.00 *
20-17-326-032-0000 20210701609043 0-731-707-152		

REAL ESTATE TRANSFER TAX		24-Aug-2021
	COUNTY:	0.00
	ILLINOIS:	0.00
	TOTAL:	0.00
20-17-326-032-0000 20210701609043 1-669-187-344		

Property of Cook County Clerk's Office

Property Address: 6236 S. Laflin St., Chicago, IL 60636

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EXHIBIT A
(LEGAL DESCRIPTION)

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS:

LOT 15 IN SHONT'S SUBDIVISION, BEING A SUBDIVISION OF THE EAST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 7, 1889 IN BOOK 33, PAGE 33 AS DOCUMENT NUMBER 1069965, IN COOK COUNTY, ILLINOIS.

TAX ID: 20-17-326-032-0000

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STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in land trust is either a natural person, and 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 title to real estate under the laws of the State of Illinois.

Dated _____, 20____

Signature of Grantor or Agent

Subscribed and sworn to before
Me by the said _____
this _____ day of _____,
20____.

NOTARY PUBLIC _____

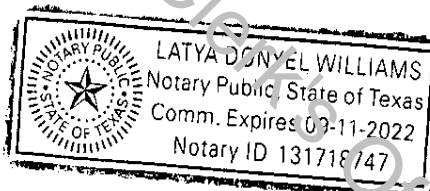
The Grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois a partnership authorized to do business or 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.

Date May 14, 2021

L.M. W.

Signature of Grantee or Agent

Subscribed and sworn to before
Me by the said Notary
This 14 day of May,
2021.



NOTARY PUBLIC [Signature]

NOTE: Any person who knowingly submits a false statement concerning the identity of 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 Section 4 of the Illinois Real Estate Transfer Tax Act.)

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STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in land trust is either a natural person, and 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 title to real estate under the laws of the State of Illinois.

Dated May 5th, 2021

Michelle Hill
Signature of Grantor or Agent

Subscribed and sworn to before
Me by the said GRANTOR
this 5th day of May,
2021.



NOTARY PUBLIC *Michelle D. Welcher*

The Grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest 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 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.

Date _____, 20__

Signature of Grantee or Agent

Subscribed and sworn to before
Me by the said _____
This _____ day of _____,
20__.

NOTARY PUBLIC _____

NOTE: Any person who knowingly submits a false statement concerning the identity of 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 Section 4 of the Illinois Real Estate Transfer Tax Act.)

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EXHIBIT "B" ESTOPPEL AFFIDAVIT

STATE OF Illinois
COUNTY OF Cook

NICHOLE HILL, being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST, conveying the following described property, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST, 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 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST;

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;

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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 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST, 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 \$1.00 by WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST, 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(s) or deed(s) of trust referred to herein as described as follows:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

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 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

I understand and agree that I have waived or released any and all claims, known or unknown, that I have or might have against Grantee; and/or Servicelink, and/or their accountants, agents, attorneys, directors, employees, managers, members, officers, servants, and/or shareholders.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

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WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated: May 5, 2021

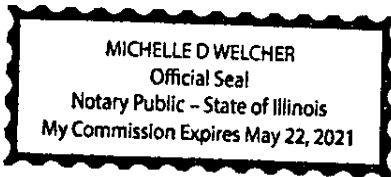
Nichole Hill

NICHOLE HILL

STATE OF Illinois
COUNTY OF COOK

The foregoing instrument was acknowledged before me on May 5, 2021 by NICHOLE HILL who is personally known to me or has produced Driver's License and Water Bill as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

Michelle D. Welcher
Notary Public



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GRANTOR(S) AFFIDAVIT

State of Illinois }
County of Cook }

NICHOLE HILL, named in the attached deed, being first duly sworn upon oath, each for himself or herself and not one for the other, deposes and says:

That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

Nichole Hill

NICHOLE HILL

STATE OF Illinois
COUNTY OF Cook

The foregoing instrument was acknowledged before me on May 5th, 2021 by **NICHOLE HILL** who is personally known to me or has produced Driver's License and Voters Bill as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

Michelle D. Welcher

Notary Public



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EXHIBIT C
(DESCRIPTION OF MORTGAGE(S) OR DEED(S) OF TRUST)

MORTGAGE FROM NICHOLE HILL TO NATIONAL CITY MORTGAGE A DIVISION OF NATIONAL CITY BANK IN INSTRUMENT NO. 0721444055 IN THE AMOUNT OF \$164,000.00, DATED 07/30/2007, RECORDED 08/02/2007, IN COOK COUNTY RECORDS.

a. LOAN MODIFICATION AGREEMENT OF RECORD BETWEEN NICHOLE HILL A SINGLE PERSON AND PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION AS SET FORTH IN INSTRUMENT NO. 1322557354, DATED 06/01/2013, RECORDED 08/13/2013 IN COOK COUNTY RECORDS. NEW PRINCIPAL BALANCE \$168,616.88; NEW MATURITY DATE 06/01/2053

b. ASSIGNMENT OF RECORD BETWEEN PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK AND NATIONSTAR MORTGAGE LLC AS SET FORTH IN INSTRUMENT NO. 1723315120, DATED 07/28/2017, RECORDED 08/21/2017 IN COOK COUNTY RECORDS.

c. ASSIGNMENT OF RECORD BETWEEN NATIONSTAR MORTGAGE LLC AND WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, AS OWNER TRUSTEE ON BEHALF OF CSMC 2018-RPL6 TRUST, ITS SUCCESSORS AND ASSIGNS AS SET FORTH IN INSTRUMENT NO. 1834757143, DATED 12/13/2018, RECORDED 12/13/2018 IN COOK COUNTY RECORDS.