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Doc#: 2234641061 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 12/12/2022 10:18 AM Pg: 1 of 9

Dec ID 20221201609973
ST/CO Stamp 1-218-186-576 ST Tax \$80.00 CO Tax \$40.00

This Instrument was reviewed/prepared by:
THOMAS ALLGOOD, Attorney at Law
200 CONTINENTAL DRIVE 401
NEWARK, DE 19713

WPR DIL 22496911

DEED IN LIEU OF FORECLOSURE

Dated: Oct-7-2022

KNOWN ALL MEN BY THESE PRESENTS that STEVEN MORGAN, A SINGLE PERSON, hereinafter called Grantor, for \$79,803.54 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2007-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:

All the following described real estate, situated in the County of Cook, and State of Illinois, known and described as follows, to wit:

THE SOUTH 43 FEET OF THE NORTH 60 FEET OF LOT 2 (EXCEPT THE WEST 8 FEET THEREOF) IN BLOCK 2 IN TOWN AND COUNTRY HOMES FOURTH ADDITION TO IVANHOE, BEING A SUBDIVISION OF THE SOUTH 1/2 OF LOT 2 IN VERHOEVEN'S SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Being the same property conveyed to Steven Morgan his heirs and assigns by Special Warranty Deed from WM Specialty Mortgage, LLC, without Recourse, dated November 22, 2004, recorded on December 6, 2004 as Instrument 0434116210.

COMMONLY KNOWN AS: 14908 EDBROOKE AVENUE, DOLTON, IL 60419

PARCEL No: 29-09-228-019-0000

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

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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 to name the Grantor as a party to a foreclosure action stated above with respect to that certain mortgage dated 10/31/2006 by STEVEN MORGAN, AN UNMARRIED MAN, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MILA, INC., DBA MORTGAGE INVESTMENT LENDING ASSOCIATES, INC., and recorded as Document No. 0631246228, on 11/08/2008, among the real property records of COOK County, Illinois. Said Mortgage was assigned from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MILA, INCORPORATED, DOING BUSINESS AS MORTGAGE INVESTMENT LENDING ASSOCIATES, INCORPORATED, ITS SUCCESSORS AND ASSIGNS to US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2007-WF1 by Corporate Assignment of Mortgage dated 11/23/2012 and recorded as Document No. 1234117017 on 12/06/2012.

VILLAGE OF DOLTON
 WATER / REAL PROPERTY TRANSFER TAX No. 25636
 ADDRESS 14908 Edbrooke
 ISSUE 12-5-22 EXPIRED 1-5-22
 AMT 50.00
 TYPE Deed in Lieu J. A. Alder
 VILLAGE COMPTROLLER

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

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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 07 day of 7, 20 22.

Steven Morgan
STEVEN MORGAN

STATE OF IL)
COUNTY OF COOK) SS.

The foregoing instrument was acknowledged before me this 7 day of October, 20 22 by STEVEN MORGAN.



Patricia Hernandez
Notary Public
Printed Name: Patricia Hernandez
My Commission Expires: 12/5/23

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

Cher Hackett 10/7/22
Date Buyer, Seller or Representative
Cher Hackett

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Exhibit "A" ESTOPPEL AFFIDAVIT

STATE OF IL)
) SS.
 COUNTY OF COOK)

STEVEN MORGAN, 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 STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2007-WF1, dated the Oct day of 7, 2007 conveying the following described property, to-wit:

All the following described real estate, situated in the County of Cook, and State of Illinois, known and described as follows, to wit:

THE SOUTH 43 FEET OF THE NORTH 60 FEET OF LOT 2 (EXCEPT THE WEST 8 FEET THEREOF) IN BLOCK 2 IN TOWN AND COUNTRY HOMES FOURTH ADDITION TO IVANHOE, BEING A SUBDIVISION OF THE SOUTH 1/2 OF LOT 2 IN VERHOEVEN'S SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Being the same property conveyed to Steven Morgan his heirs and assigns by Special Warranty Deed from WM Specialty Mortgage, LLC, without Recourse, dated November 22, 2004, recorded on December 6, 2004 as Instrument 0434116210.

COMMONLY KNOWN AS: 14908 EDBROOKE AVENUE, DOLTON, IL 60419

PARCEL No: 29-09-228-019-0000

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 no 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 \$79,803.54 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 executed by STEVEN MORGAN, AN UNMARRIED MAN to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MILA, INC., DBA MORTGAGE INVESTMENT LENDING ASSOCIATES, INC., dated 10/31/2006 and recorded as Document No. 0631246228, on 11/08/2008, among the real property records of COOK County, State of Illinois. Said Mortgage was assigned from MORTGAGE ELECTRONIC

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REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MLA, INCORPORATED, DOING BUSINESS AS MORTGAGE INVESTMENT LENDING ASSOCIATES, INCORPORATED, ITS SUCCESSORS AND ASSIGNS to US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2007-WF1 by Corporate Assignment of Mortgage dated 11/23/2012 and recorded as Document No. 1234117017 on 12/06/2012. 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 STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2007-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 07 day of 7, 2022

Steven Morgan
STEVEN MORGAN

STATE OF IL
COUNTY OF COOK) SS

Signed and sworn (or affirmed) to before me on October 7, 2022 by STEVEN MORGAN.

Patricia Hernandez
Notary Public

Patricia Hernandez
Printed Name
My Commission Expires: 12/5/23



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 STRUCTURED ASSET
SECURITIES CORPORATION MORTGAGE
LOAN TRUST 2007-WF1
ONE HOME CAMPUS, MAC F2303-02
DES MOINES, IA 50328

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PLAT ACT AFFIDAVIT

(Made Pursuant to 765 ILCS 205/1)

STATE OF IL)
) SS
 COUNTY OF Cook)

STEVEN MORGAN, being duly sworn on oath, states that he/she resides at 9440 Peacock Ln, Tinley Park, IL 60467. That the attached deed is not in violation of 765 ILCS 205/1 for one of the following reasons:

1. The sale or exchange is of an entire tract of land not being a part of a larger tract of land.
2. The division or subdivision of land is into parcels or tracts of five acres or more in size which does not involve any new streets or easements of access.
3. The division is of lots or blocks of less than one acre in any recorded subdivision which does not involve any new streets or easements of access.
4. The sale or exchange of parcels of land is between owners of adjoining and contiguous land.
5. The conveyance is of parcels of land or interests therein for use as right of way for railroads or other public utility facilities, which does not involve any new streets or easements of access.
6. The conveyance is of land owned by a railroad or other public utility which does not involve any new streets or easements of access.
7. The conveyance is of land for highway or other public purposes or grants of conveyances relating to the dedication of land for public use or instruments relating to the vacation of land impressed with a public use.
8. The conveyance is made to correct descriptions in prior conveyances.
9. The sale or exchange is of parcels or tracts of land following the division into no more than two parts of a particular parcel or tract of land existing on July 17, 1959, and not involving any new streets or easements of access.
10. The sale is of a single lot of less than five acres from a larger tract, the dimensions and configurations of said larger tract having been determined by the dimensions and configurations of said larger tract on October 1, 1973, and no sale prior to this sale, or any lot or lots from said larger tract having taken place since October 1, 1973, and a survey of said single lot having been made by a registered land surveyor.

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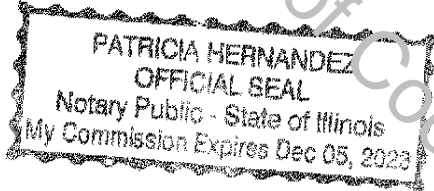
THE APPLICABLE STATEMENT OR STATEMENTS ARE MARKED ABOVE.

AFFIANT FURTHER STATES THAT HE/SHE MAKES THIS AFFIDAVIT FOR THE PURPOSE OF INDUCING THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, TO ACCEPT THE ATTACHED DEED FOR RECORDING, AND THAT ALL LOCAL REQUIREMENTS APPLICABLE TO THE SUBDIVISION OF LAND ARE MET BY THE ATTACHED DEED AND THE TRACT DESCRIBED THEREIN.

Steven Morgan
STEVEN MORGAN

Subscribed and sworn to before me this 7 day of October, 2022.



Patricia Hernandez
Notary Public



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Property of Cook County Clerk's Office

REAL ESTATE TRANSFER TAX		09-Dec-2022
		COUNTY: 40.00
		ILLINOIS: 80.00
		TOTAL: 120.00
29-09-228-019-0000		20221201609973 1-218-186-576

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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: 06/07/2022

SIGNATURE: [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:

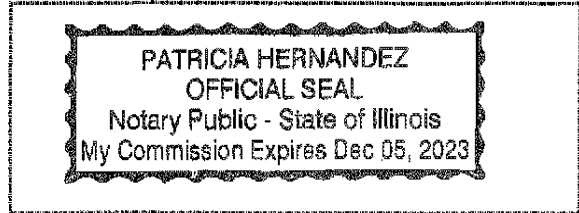
[Signature]

By the said (Name of Grantor): STEVEN MORGAN

AFFIX NOTARY STAMP BELOW

On this date of: 06/07/2022

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.

DATED: 11/23/2022

SIGNATURE: [Signature]
GRANTEE or AGENT

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

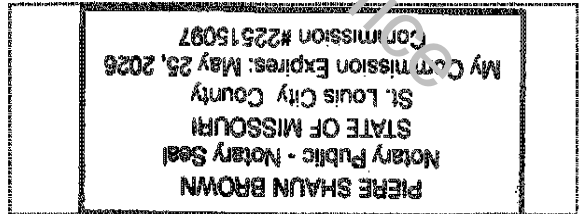
Subscribed and sworn to before me, Name of Notary Public:

By the said (Name of Grantee): U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2007-WF1 by Wells Fargo Bank, N.A. Its terms in and through Power of Attorney to be recorded simultaneously herewith.

AFFIX NOTARY STAMP BELOW

On this date of: 11/23/2022

NOTARY SIGNATURE: [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)**