

UNOFFICIAL COPY

Before me the undersigned, a Notary acting within and for the County of Cook and the state of Illinois on this, 5th day of APRIL, 2024, personally appeared and known to me – OR – proved to me on the basis of satisfactory evidence to be the Man who's name is subscribed to the within instrument to be the identical Man found living, alive, well, and without incapacities. Lawrence White, who being duly sworn, declared the above to be true, correct, and not meant to mis-lead, to the best of his firsthand knowledge, understanding, and belief, by his own free will and voluntary act and deed by placing his signature on the forgoing document, executed the within instrument.

Given under my hand and seal this 5th day of APRIL, 2024

Lawrence White 4/5/2024 (seal)
Lawrence White,

Michael A. Stallworth

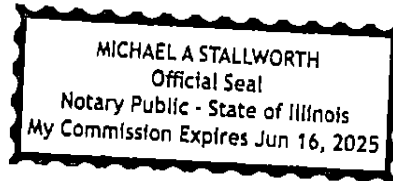
Notary Signature:
(seal)

MICHAEL A. STALLWORTH

Notary Name:

04/05/2024

Date:



Property of Cook County Clerk's Office

UNOFFICIAL COPY

RIGHT TO RESCIND

LAKEVIEW LOAN NUMBER: 441537391.
ROCKET MORTGAGE LOAN NUMBER: 3515977476
FLAGSTAR LOAN NUMBER: 441537391
MERS - MORTGAGE IDENTIFICATION NUMBER 100039035159774768

Certified Mail Number 9589 0710 5270 1201 9382 29 Return Receipt 9590 9402 8712 3310 8493 92

Date: March 11, 2024

Borrower: LAWRENCE WHITE

Property Address: 9940 Keystone Skokie, IL 60076

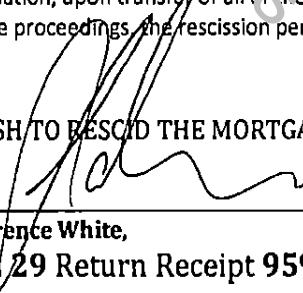
Due to the fraudulent activity I will exercise my right to rescind the Mortgage for the following reasons:

- The first line of the promissory note reads as follows "In return for a loan that have received, I promise to pay U.S. \$505,875.00 (this amount is called "Principal)". I have no record of receiving said loan from Rocket mortgage before, on or after November 1st 2022 in the form of a bank check, money order or wire transfer.
- The promissory note was signed by the Borrower LAWRENCE WHITE on November 1st 2022 with the expectation of receiving a loan from Rocket Mortgage for the amount of 505,875.00, no Lawful consideration for the loan was provided by Rocket Mortgage.
- After examining the "Third Party Originated (TPO) Closing/Disbursement instructions" document, I found the term "Loan" used in the document to mislead. The transaction listed on the form is a Demand Draft. The Bank/Lender Rocket Mortgage facilitated an exchange between the Payor and Payee and provided no cash value or lawful consideration to the borrower LAWRENCE WHITE for the fraudulent loan. Supreme court case First National Bank of Montgomery v. Jerome Daly, Dec. 9, 1968 found that a bank loans created without lawful consideration or the bank providing nothing of value to form the loan renders the mortgage "null and void".
- I was misled and advised to enter into a Confession of Judgement agreement when I signed a deed of trust and completed a transfer of rights in the property making MERS the trustee for my newly acquired home.
- 12 CFR Part 1026; There was no Notice of the right to Rescind given to the LAWRENCE WHITE.

The notice required by § 1026.23(b) need not be given before consummation of the transaction. The creditor may deliver the notice after the transaction is consummated, but the rescission period will not begin to run until the notice is given.

1026.23(a)(3)(i) Right of rescission; The consumer may exercise the right to rescind until midnight of the third business day following consummation, delivery of the notice required by paragraph (b) of this section, or delivery of all material disclosures, whichever occurs first. If the required notice or material disclosures are not delivered, the right to rescind shall expire 3 years after consummation, upon transfer of all of the consumer's interest in the property, or upon sale of the property, whichever occurs first. In the case of certain administrative proceedings, the rescission period shall be extended in accordance with section 125(f) of the Act.

I WISH TO RESCIND THE MORTGAGE

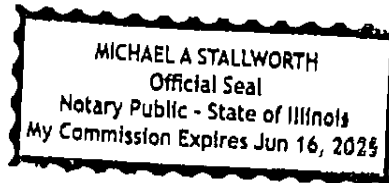


Lawrence White, (seal)


Certified Mail Number 9589 0710 5270 1201 9382 29 Return Receipt 9590 9402 8712 3310 8493 92

JURAT

State of Illinois)
) ss.
County of Cook)



Signed and Sworn (or affirmed) before me on, 03/10/2024 By LAWRENCE WHITE



Signature of Notary Public

UNOFFICIAL COPY

NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on the date noted below, the undersigned Notary Public mailed to:

FLAGSTAR BANK
Attn: QWR/NOE/RFI
2B-116
5151 Corporate Drive
Troy, MI 48098-2639

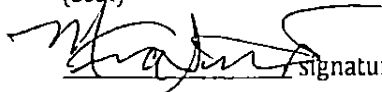
hereinafter, "Recipient", the documents and sundry papers regarding Account No. 000000000 as follows:

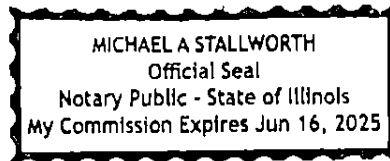
1. AFFIDAVIT OF SPECIFIC NEGATIVE AVERMENT; and
2. RIGHT TO RESCIND
3. NOTARY'S CERTIFICATE OF SERVICE
4. EXHIBIT A; and EXHIBIT ~~A~~ B

by Certified Mail Number 9589 0710 5270 1201 9382 29 Return Receipt 9590 9402 8712 3310 8493 92 attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive face and custody of the U.S. Postal Service within the State of Illinois.

This instrument was acknowledged before me on 03/10/2024 (date) by LINDA RUCHE WILKIE (name of person).

(seal)

 signature of notary public



UNOFFICIAL COPY

RIGHT TO RESCIND

LAKEVIEW LOAN NUMBER: 441537391.
ROCKET MORTGAGE LOAN NUMBER: 3515977476
FLAGSTAR LOAN NUMBER: 441537391
MERS - MORTGAGE IDENTIFICATION NUMBER 100039035159774768

Certified Mail Number 9589 0710 5270 1201 9382 12 Return Receipt 9590 9402 8712 3310 8493 85

Date: March 11, 2024

Borrower: LAWRENCE WHITE

Property Address: 9940 keystone Skokie, IL 60076

Due to the fraudulent activity I will exercise my right to rescind the Mortgage for the following reasons:

- The first line of the promissory note reads as follows "In return for a loan that have received, I promise to pay U.S. \$505,875.00 (this amount is called "Principal")". I have no record of receiving said loan from Rocket mortgage before, on or after November 1st 2022 in the form of a bank check, money order or wire transfer.
- The promissory note was signed by the Borrower LAWRENCE WHITE on November 1st 2022 with the expectation of receiving a loan from Rocket Mortgage for the amount of 505,875.00, no Lawful consideration for the loan was provided by Rocket Mortgage.
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- I was misled and advised to enter into a Confession of Judgement agreement when I signed a deed of trust and completed a transfer of rights in the property making MERS the trustee for my newly acquired home.
- 12 CFR Part 1026; There was no Notice of the right to Rescind given to the LAWRENCE WHITE.

The notice required by § 1026.23(b) need not be given before consummation of the transaction. The creditor may deliver the notice after the transaction is consummated, but the rescission period will not begin to run until the notice is given.

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I WISH TO RESCID THE MORTGAGE

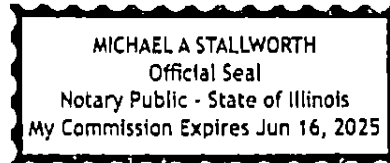
Lawrence White,

(seal)

Certified Mail Number 9589 0710 5270 1201 9382 12 Return Receipt 9590 9402 8712 3310 8493 85

JURAT

State of Illinois)
) ss.
County of Cook)



Signed and Sworn (or affirmed) before me on, 03/10/2024

By LAWRENCE WHITE

Signature of Notary Public

UNOFFICIAL COPY

NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on the date noted below, the undersigned Notary Public mailed to:

LAKEVIEW LOAN SERVICING
P.O. Box 619063
Dallas, TX 75261-9063

hereinafter, "Recipient", the documents and sundry papers regarding Account No. 000000000 as follows:

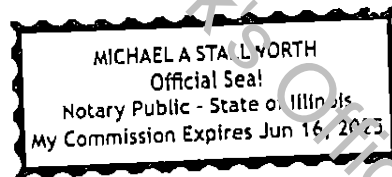
1. AFFIDAVIT OF SPECIFIC NEGATIVE AVERMENT; and
2. RIGHT TO RESCIND
3. NOTARY'S CERTIFICATE OF SERVICE
4. EXHIBIT A; and EXHIBIT *A B*

by Certified Mail Number 9589 0710 5270 1201 9322 12 Return Receipt 9590 9402 8712 3310 8493 85 attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive care and custody of the U.S. Postal Service within the State of Illinois.

This instrument was acknowledged before me on 03/10/2024 (date) by LAWRENCE WHITE (name of person).

(seal)

 signature of notary public



UNOFFICIAL COPY

NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on the date noted below, the undersigned Notary Public mailed to:

ROCKET MORTGAGE
1050 Woodard Ave.
Detroit, MI 48226-1906

hereinafter, "Recipient", the documents and sundry papers regarding Account No. 000000000 as follows:

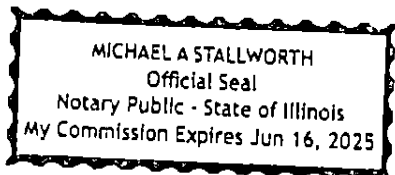
1. AFFIDAVIT OF SPECIFIC NEGATIVE AVERMENT; and
2. RIGHT TO RESCIND
3. NOTARY'S CERTIFICATE OF SERVICE
4. EXHIBIT A; and EXHIBIT ~~A~~ B

by Certified Mail Number 9589 0710 5270 1201 9382 36 Return Receipt 9590 9402 8712 3310 8493 61 attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive face and custody of the U.S. Postal Service within the State of Illinois.

This instrument was acknowledged before me on 3/10/2024 (date) by LAWRENCE WHITE (name of person).

(seal)

 signature of notary public



UNOFFICIAL COPY

RIGHT TO RESCIND

LAKEVIEW LOAN NUMBER: 441537391. Certified Mail Number 9589 0710 5270 1201 9382 05 Return Receipt 9590 9402 8712 3310 8493 78
 ROCKET MORTGAGE LOAN NUMBER: 3515977476
 FLAGSTAR LOAN NUMBER: 441537391
 MERS - MORTGAGE IDENTIFICATION NUMBER 100039035159774768

Date: March 11, 2024

Borrower: LAWRENCE WHITE

Property Address: 9940 Keystone Skokie, IL 60076

Due to the fraudulent activity I will exercise my right to rescind the Mortgage for the following reasons:

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I WISH TO RESCIND THE MORTGAGE

Lawrence White,

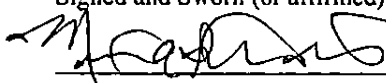
(seal)

Certified Mail Number 9589 0710 5270 1201 9382 05 Return Receipt 9590 9402 8712 3310 8493 78

JURAT

State of Illinois)
) ss.
 County of Cook)

Signed and Sworn (or affirmed) before me on, 03/10/2024 By LAWRENCE WHITE


 Signature of Notary Public

UNOFFICIAL COPY

NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on the date noted below, the undersigned Notary Public mailed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEM
P.O. Box 2026,
Flint, MI 48501-2026

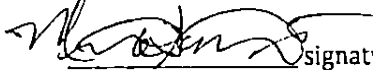
hereinafter, "Recipient", the documents and sundry papers regarding Account No. 000000000 as follows:

1. AFFIDAVIT OF SPECIFIC NEGATIVE AVERMENT; and
2. RIGHT TO RESCIND
3. NOTARY'S CERTIFICATE OF SERVICE
4. EXHIBIT A; and EXHIBIT ~~A~~ ^B

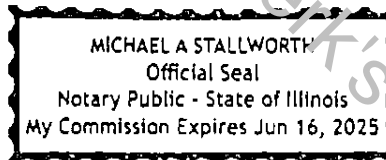
by Certified Mail Number 9589 0710 5270 1201 9382 05 Return Receipt Number 9590 9402 8712 3310 8493 78 attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive care and custody of the U.S. Postal Service within the State of Illinois.

This instrument was acknowledged before me on 03/10/2024 (date) by LAURENCE WHITE (name of person).

(seal)



signature of notary public



County Clerk's Office