

After recording return to:  
Manley Deas Kochalski LLC  
One East Wacker, Suite 1730  
Chicago, IL 60601

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**WARRANTY DEED IN LIEU OF FORECLOSURE**  
**(Individual to Corporation)**

THE GRANTORS:

*Eos*  
Stephanie A. Platt AKA Stephanie A. Rubinowski, married, of 1515 West Central Road #119C, Arlington Heights, IL 60005 (the "Grantors"), for and in consideration of 10.00 DOLLARS and other good and valuable considerations in hand paid, does hereby CONVEY and WARRANT unto Federal National Mortgage Association, whose tax mailing address is P.O. Box 650043, Dallas TX 75265-0043, (the "Grantee") the following described parcel of land, and improvements and appurtenances thereto in the County of Cook, State of Illinois, to wit:

EXHIBIT A

P.I.N.: 08-10-201-024-1105

Commonly Known As: 1515 West Central Road #119C, Arlington Heights, IL 60005;

Dated this 25 day of June, 2012. *Stephanie A. Platt*  
*AKA Stephanie A. Rubinowski*

Stephanie A. Platt AKA Stephanie A.  
Rubinowski

STATE OF Illinois )  
COUNTY OF Cook ) SS

The foregoing instrument was acknowledged before me this 25 day of June, 2012, by Stephanie A. Platt AKA Stephanie A. Rubinowski.

*[Signature]*  
My Commission Expires  
Ref# 12-010358/PRJ

Notary Public



Dated this 25 day of JUNE, 2012

Gregory Rubinkowski  
Gregory Rubinkowski signing to waive  
homestead

STATE OF Illinois  
COUNTY OF Cook ) SS

The foregoing instrument was acknowledged before me this 25 day of June,  
20 12, by Gregory Rubinkowski.

Robert B. Bromberg  
My Commission Expires

Notary Public

THIS TRANSFER IS EXEMPT FROM TRANSFER TAX PURSUANT TO 35 ILCS 200/31-  
45(l). Exempt Deed

MAIL TO:  
Manley Deas Kochalski LLC  
One East Wacker, Suite 1730  
Chicago, IL 60601

SEND SUBSEQUENT TAX BILLS TO:  
Federal National Mortgage Association  
P.O. Box 650043  
Dallas TX 75265-0043



This Instrument Prepared By: Keith Levy, One East Wacker, Suite 1730, Chicago, IL 60601.

Ref# 12-010358/PRJ

### **EXHIBIT A**

The following described real estate, in Cook County, Illinois to wit:

**Parcel 1:** Unit 119-C in Building No. 2 together with its undivided percentage interest in the common elements in Dana Point Condominium as delineated and defined in the declaration recorded as Document No. 24616528, in Section 10, Township 41 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

**Parcel 2:** Easements, appurtenant to and for the benefit of Parcel 1 as set forth and define in the declaration of easements recorded as Document No. 20978981 for ingress and egress, all in Cook County, Illinois.

### **ESTOPPEL AFFIDAVIT**

THIS AFFIDAVIT is made by Stephanie A. Rubinkowski F/K/A Stephanie A. Platt, a married woman, married to Gregory Rubinkowski, who signs to waive homestead rights.

That Stephanie A. Rubinkowski F/K/A Stephanie A. Platt did, on May 19, 2008, execute and deliver to "MERS", Mortgage Electronic Registration Systems, Inc., as nominee for CWB Mortgage Ventures, LLC, DBA First Freedom Mortgage, its successors and assigns, its successors and assigns, a certain Promissory Note in the principal sum of \$161,250.00, and secured by a mortgage dated May 19, 2008, filed June 6, 2008, recorded as Document Number 0815801298,

as assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by Assignment filed December 15, 2011 as Document Number 1134916080, Cook County, Illinois records, covering the real estate located at 1515 West Central Road #119C, Arlington Heights, IL 60005, and more particularly described as follows, to wit:

The following described real estate, in Cook County, Illinois to wit:

Parcel 1: Unit 119-C in Building No. 2 together with its undivided percentage interest in the common elements in Dana Point Condominium as delineated and defined in the declaration recorded as Document No. 24616528, in Section 10, Township 41 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: Easements, appurtenant to and for the benefit of Parcel 1 as set forth and define in the declaration of easements recorded as Document No. 20978981 for ingress and egress, all in Cook County, Illinois.

Parcel No. 08-10-201-024-1105

That Stephanie A. Rubinkowski F/K/A Stephanie A. Platt has defaulted in the payments due on said Note; is unable to meet the obligations of said Note and Mortgage according to the terms thereof; and that the principal balance due is \$161,224.86.

That Stephanie A. Rubinkowski F/K/A Stephanie A. Platt, ("Grantor") made, executed and delivered a certain Deed to the above described property to Federal National Mortgage Association ("Grantee"), which Deed shall be held in escrow by the Grantee, pending an examination of the title to said property and final approval of the proposed conveyance by the Grantee. In the event the Grantee shall give written notice to the Grantor of its approval of the proposed conveyance and acceptance of title to the property, the aforesaid Deed shall be released from escrow, and shall, as of the date of said notice, constitute an absolute conveyance of the Grantor's rights of possession, rentals and equity of redemption in and to said premises with full release of all of the Grantor's rights, title and interest of every character in and to said property. In the event the Grantee in its sole discretion declines to accept title, the aforesaid Deed shall be released from escrow and returned to the Grantor and the Grantee shall have the right to institute

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That the value of said real estate is not in excess of the amount of said indebtedness outstanding, and in consideration of the premises hereof and in consideration of such conveyance, upon acceptance thereof by the Grantee, the Grantor shall receive a cancellation of the Mortgage and the delivery to affiants of the Note secured by said Mortgage duly cancelled.

Said Deed was given voluntarily into escrow by the Grantor, in good faith on the part of Grantor and Grantee, without any fraud, misrepresentations, duress, or undue influence whatsoever or any misunderstanding, on the part of Grantor or Grantee and was not given as a preference against any other creditors of said Grantor.

Grantor further agrees to vacate the premises and to the same leaving the property in a broom swept condition. Broom swept generally means that the floors are swept and free of debris. All trash, whether bagged or not, must be disposed of. All personal belongings must be removed from the property.

The Grantor further acknowledges that for the protection of said Grantee, Grantee shall not be obligated to file a release until more than 90 days after the recording of the accepted deed and that Grantor waives any right and damages available pursuant to O.R.C. § 1311.20.

This affidavit has been made for the protection and benefit of the aforesaid Grantee in said Deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators, and assigns of the undersigned. This affidavit is for the purpose of a deed-in-lieu of foreclosure, and Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, its successors and assigns is the primary lender.

Executed this 25 day of June, 2013.

*Stephanie A. Rubinkowski*  
*F/K/A Stephanie A. Platt*

Stephanie A. Rubinkowski F/K/A Stephanie  
A. Platt

STATE OF Ill )  
COUNTY OF Cook ) SS


The foregoing instrument was acknowledged before me this 25 day of June,  
20 13 by Stephanie A. Rubinkowski F/K/A Stephanie A. Platt.

6/3/14  
My Commission Expires

*[Signature]*  
Notary Public

Ref# 12-010358/PRJ





# COOK COUNTY RECORDER OF DEEDS

## EUGENE "GENE" MOORE

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**Result For:** [1227813063]

Document No.	Executed	Recorded	Document Type	Case No.	Amount
1227813063	06/25/2012	10/04/2012	WARRANTY DEED		\$0.00

**Legal Description**  
 Section-Township: 10-41-11      SubDiv-Condo: 24618528  
 Lot #:      Block #: Part of Lot:  
 Building: 0000000000000002

**Property Description**  
08-10-201-024-1105 UPIN Condo Unit Numbers

<b>Grantor(s)</b>	Name: <u>PLATT STEPHANIE A</u> Trust Number:- Name: <u>RUBINOWSKI STEPHANIE A</u> Trust Number:-
<b>Grantee(s)</b>	Name: <u>FEDERAL NATL MORTGAGE ASSOCIATION</u> Trust Number:-
<b>Prior Document</b>	

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