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STATE OF INDIANA )  
COUNTY OF Lake ) SS.

17-04-86-53

Joan A. Bond, a divorced woman, not remarried, being first duly sworn, depose and say: That she is the identical party who made, executed, and delivered that certain Deed in Lieu of Foreclosure to Wells Fargo Financial Indiana, Inc., fka Norwest Financial Indiana, Inc. ("Wells Fargo Financial") dated the 17 day of September 2001 conveying the following described property, to-wit:

All that certain property situated in the County of Lake and State of Indiana and being described in a deed dated June 6, 1989 (06-06-89) and recorded June 14, 1989 (06-14-89) among the Land Records of the county and state set forth above and referenced as follows:

Lot 53, Northbrook Estates, Second Addition to the Town of Lowell, as shown in Plat Book 45, Page 65 in the office of the Recorder of Lake County, Indiana.

Commonly described as 17388 Sequoia Drive, Lowell, Indiana.

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to Wells Fargo Financial, 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 Wells Fargo Financial therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to Wells Fargo Financial;

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 creditors of 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 Wells Fargo Financial who have an 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 3,500.00 by Wells Fargo Financial and Wells Fargo Financial's agreement to forbear 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 the Wiley B. Bond and Joan Bond to Norwest Financial Indiana, Inc., dated the 20<sup>th</sup> day of May, 1997, and recorded in document N 97036592 of Lake County.

Mis  
6801 Lake Plaza Dr.  
Indianapolis, IN 46220

MAY 9 2002

# 7910  
11.00

PETER BENJAMIN  
LAKE COUNTY AUDITOR

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State of Indiana. 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 Wells Fargo Financial, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

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.

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: 9/12/01 \_\_\_\_\_  
Joan A. Bond \_\_\_\_\_  
Joan A. Bond

Subscribed and sworn to before me this 12 day of Sept, 2001, by Joan A. Bond.

**Document is NOT OFFICIAL!**  
Joan A. Bond  
NOTARY PUBLIC  
This Document is the property of the Lake County Recorder!

