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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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MICHELLE R. FAJMAN  
RECORDER

**ESTOPPEL AFFIDAVIT**

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF LAKE     )

**MARY LOTITO**, formerly known as **MARY L. WOLFE**, currently of 5409 Alabaster, Las Vegas, Nevada 89149 (the "Affiant"), being first duly sworn upon oath deposes and states that Affiant **MARY LOTITO**, formerly known as **MARY L. WOLFE**, is the owner of the following described real estate in Lake County, Indiana, to-wit:

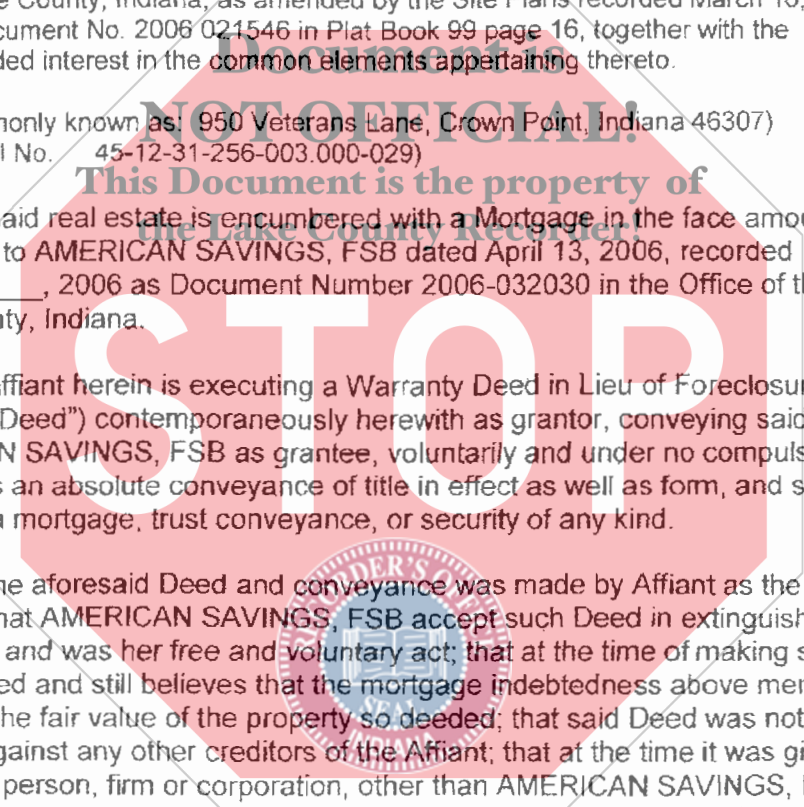
950 Veterans Lane in Building 190-A in Silver Hawk Village Condominiums, a Horizontal Property Regime, as created by Declaration of Condominium recorded February 28, 2006 as Document No. 2006 015961, in the Office of the Recorder of Lake County, Indiana, as amended by the Site Plans recorded March 16, 2006 as Document No. 2006 021546 in Plat Book 99 page 16, together with the undivided interest in the common elements appertaining thereto.

(Commonly known as: 950 Veterans Lane, Crown Point, Indiana 46307)  
(Parcel No. 45-12-31-256-003.000-029)

That said real estate is encumbered with a Mortgage in the face amount of \$119,900.00 to AMERICAN SAVINGS, FSB dated April 13, 2006, recorded April 19, 2006 as Document Number 2006-032030 in the Office of the Recorder of Lake County, Indiana.

That affiant herein is executing a Warranty Deed in Lieu of Foreclosure (hereinafter "Deed") contemporaneously herewith as grantor, conveying said real estate to AMERICAN SAVINGS, FSB as grantee, voluntarily and under no compulsion or constraint, as an absolute conveyance of title in effect as well as form, and same is not intended as a mortgage, trust conveyance, or security of any kind.

That the aforesaid Deed and conveyance was made by Affiant as the result of her request that AMERICAN SAVINGS, FSB accept such Deed in extinguishment of Affiant's debt and was her free and voluntary act; that at the time of making said Deed Affiant believed and still believes that the mortgage indebtedness above mentioned represented the fair value of the property so deeded; that said Deed was not given as a preference against any other creditors of the Affiant; that at the time it was given there was no other person, firm or corporation, other than AMERICAN SAVINGS, FSB (or its nominee) interested, either directly or indirectly in said premises; that Affiant has no other creditors whose rights would be prejudiced by such conveyance and the affiant is not obligated upon any debt whereby any lien has been created or exists against the



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premises described in said Deed; and that affiant in offering to execute the aforesaid Deed to the grantee therein, and in executing same, was not acting under any duress, undue influence, misapprehension or misrepresentation by AMERICAN SAVINGS, FSB (or its nominee) or the agent or attorney or any other representative of AMERICAN SAVINGS, FSB (or its nominee), and that it was the intention of Affiant as grantor in said Deed to convey and by said Deed Affiant did convey to the grantee therein all of her right, title, and interest absolutely in and to the premises described in said Deed.

That the aforesaid Deed and conveyance made by Affiant is executed and delivered with the express understanding that its receipt by the grantee does not constitute legal delivery and shall be of no binding force and effect whatsoever until such time as the said Deed and the release, satisfaction or cancellation of the lien of said mortgage are filed for record in the Recorder's Office of the county in which the property is situated, at which time the full legal and equitable title shall vest in the grantee, but it is the intention of the parties, supported by the representations and warranties of Affiant, that the grantee shall take unencumbered title, and therefore the vesting title shall not operate to effect such a merger of interests as to extinguish the mortgage lien if such extinguishment might serve to promote the priority of any subordinate interests which may be outstanding at the time of such vesting of title.

That this Affidavit is made for the protection and benefit of the aforesaid AMERICAN SAVINGS, FSB, its successors and assigns, and all other parties hereafter dealing with or who may acquire any interest in the property described in the aforesaid Deed, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

Further Affiant sayeth not.

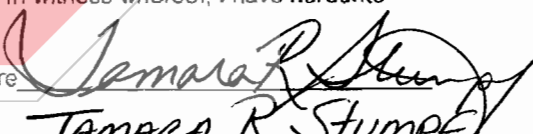
AFFIANT:

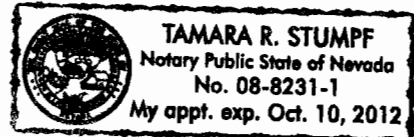
  
(Printed Name) MARY LOTITO, formerly known as MARY L. WOLFE

STATE OF NEVADA )  
 ) SS:  
COUNTY OF Clark )

Before me, the undersigned, a Notary Public in and for said County and State, this 24 day of March, 2010, personally appeared: MARY LOTITO, formerly known as MARY L. WOLFE, and acknowledged the execution of the foregoing Estoppel Affidavit. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: 10-10-12  
Resident of Clark County

Signature   
Printed: TAMARA R. STUMPF  
Notary Public



This instrument prepared by: SCOTT R. BILSE, Attorney at Law

**MAIL TO:** Mr. Todd Williams,  
Vice President  
AMERICAN SAVINGS, FSB  
1001 Main Street  
Dyer, Indiana 46311



**SOCIAL SECURITY REDACTION**  
I affirm, under the penalties for perjury,  
that I have taken reasonable care to  
redact each Social Security Number in  
this document, unless required by law.

--Scott R. Bilsse--

