

2013 048103

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MICHAEL B. BROWN
RECORDER

**ESTOPPEL AFFIDAVIT TO ACCOMPANY
DEED IN LIEU OF FORECLOSURE**

State of Indiana §
County of ~~Lake~~ §
La Porte §

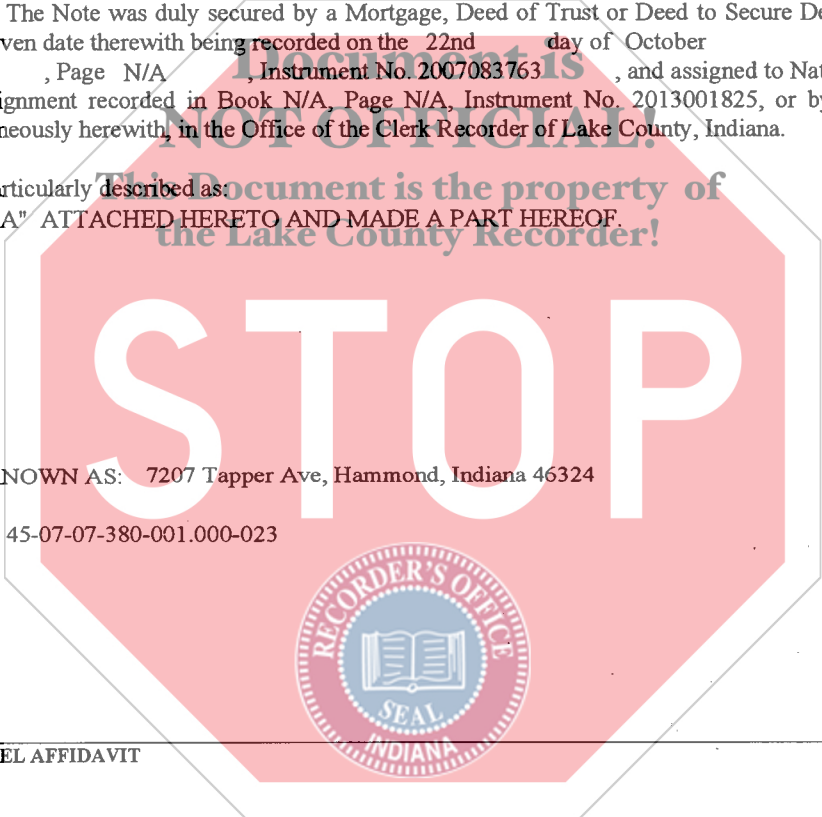
THE UNDERSIGNED, Marianne Juscik aka Marianne Minier, a married woman
 („Borrower”)

after having been first duly sworn, upon oath, state and affirm the following to-wit:

1. That on September 28th, 2007 , for good and valuable consideration,
Borrower duly executed and delivered a certain Promissory Note (“Note”), made payable to the order of
Flagstar Bank, FSB

(„Lender”),
in the original principal amount of \$ 136,000.00 , together with interest thereon at the rate set forth in
said instrument. The Note was duly secured by a Mortgage, Deed of Trust or Deed to Secure Debt (the “Security
Instrument”) of even date therewith being recorded on the 22nd day of October , 2007 ,
in Book N/A , Page N/A , Instrument No. 2007083763 , and assigned to Nationstar Mortgage
LLC by an Assignment recorded in Book N/A, Page N/A, Instrument No. 2013001825, or by an Assignment
recorded simultaneously herewith, in the Office of the Clerk Recorder of Lake County, Indiana.

Property more particularly described as: **This Document is the property of
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.**
the Lake County Recorder!



COMMONLY KNOWN AS: 7207 Tapper Ave, Hammond, Indiana 46324

TAX KEY NO.: 45-07-07-380-001.000-023

Handwritten notes:
\$29
CK# 400009842
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The Borrower is currently in default in the making of payments due on the Note and does not currently have the financial capability of curing such default.

2. That pursuant to an agreement with the Lender, Borrower has made, executed and delivered that certain Warranty Deed ("Deed") of even date herewith, which conveyed the Property and improvements thereon to the Lender or its designee.

3. That the undersigned hereby acknowledges, agrees and certifies that the Deed is an absolute conveyance of Borrower's right, title and interest in and to said Property and improvements, together with all buildings thereon and appurtenances thereunto belonging and appertaining, including the exceptions as specified in the title commitment/report from Old Republic National Title Insurance Company effective date of February 22nd, 2013 with release of all homestead and other exemption rights in and to the Property. 1) Said Deed was not and is not now intended as a mortgage, trust conveyance, or security of any kind. Said Deed also conveyed, transferred and assigned Borrower's rights of possession, rentals, deposits and equity of redemption in and to the Property and improvements thereon, all personal property existing on or used in conjunction with the Property, and all other rights and interest of Borrower in and to the Property, 2) and that possession of all of the Property and improvements has been surrendered to Lender.

4. That the value of the Property and improvements thereon is not in excess of the amount of the total indebtedness outstanding on the Note, and in consideration of the premises hereof, and in consideration of such conveyance, Borrower has received from the Lender an agreement that, subject to certain conditions, Lender covenants to completely release Borrower from personal liability to pay principal and interest under the Promissory Note and Mortgage, and from all security agreements, financing statements, and claims and demands with respect to the Property.

5. That the Deed was given voluntarily by Borrower, in good faith on the part of the Lender, without any fraud, misrepresentation, duress or undue influence whatsoever, or any misunderstanding on the part of the Lender or Borrower, and was not given as a preference against any other creditors of Borrower, whose rights would be prejudiced by such conveyance.

6. That the Deed shall not restrict the right of the Lender to commence foreclosure proceedings if it should so desire; but the conveyance by said Deed shall be and is hereby intended and understood to be an absolute conveyance and an unconditional sale, with full extinguishment of Borrower's equity of redemption, and with full release of all of Borrower's right, title and interest of every character and nature in and to the Property and improvements thereon.

7. Said delivery, acceptance, and recording of said Deed shall not, in any way or manner whatsoever, result in a merger of the interest of Nationstar Mortgage LLC

of the property and as the holder of the rights, title, and interest formerly held by Marianne Juscik aka Marianne Minier in and to the Property. The acceptance of the underlying Agreement of Deed shall not be deemed a waiver by Lender of its claims of priority under the Mortgage over any other liens, mortgages, security interests, or encumbrances of any kind or nature now or existing or hereafter placed upon the Property, or any part thereof. The delivery, acceptance, and/or recording of these documents shall not affect or prejudice, in any way, the right of Lender to foreclose the Mortgage by judicial proceedings or otherwise. The Note and Mortgage and the lien imposed thereby shall, in all respects, survive the execution and recording of the documents.

8. That Borrower has not taken any action, or failed to take any action, which would result in any lien, encumbrance, claim or charge from being recorded against the Property.

9. That notwithstanding the Borrower has not made payments due on the Note, Borrower is solvent and is not currently the subject of any voluntary or involuntary bankruptcy, insolvency, arrangement or receivership proceedings, nor is Borrower currently contemplating or anticipating the same.

CONDITIONAL DELIVERY OF DEED
(to be attached to the Estoppel Affidavit)

It is understood and agreed by Grantor that the deed to Federal National Mortgage Association

("Grantee"), mentioned in the Estoppel Affidavit delivered together herewith, is intended to convey a marketable title free and clear of all liens or encumbrances, that the Grantee intends to have the title to and condition of said premises examined before finally accepting said deed; and, that the Grantee, in its sole discretion, reserves the right to reject said deed, and to have the holder of the Note and the Mortgage/Deed of Trust/Security Deed proceed with foreclosure and assert all of the rights of the holder under the Note and Mortgage/Deed of Trust/Security Deed described in the first paragraph of said Estoppel Affidavit.

Signed this 18 day of April, 2013.

Marianne Juscik aka Marianne Minier Marianne Minier
Marianne Juscik aka Marianne Minier -Grantor -Grantor

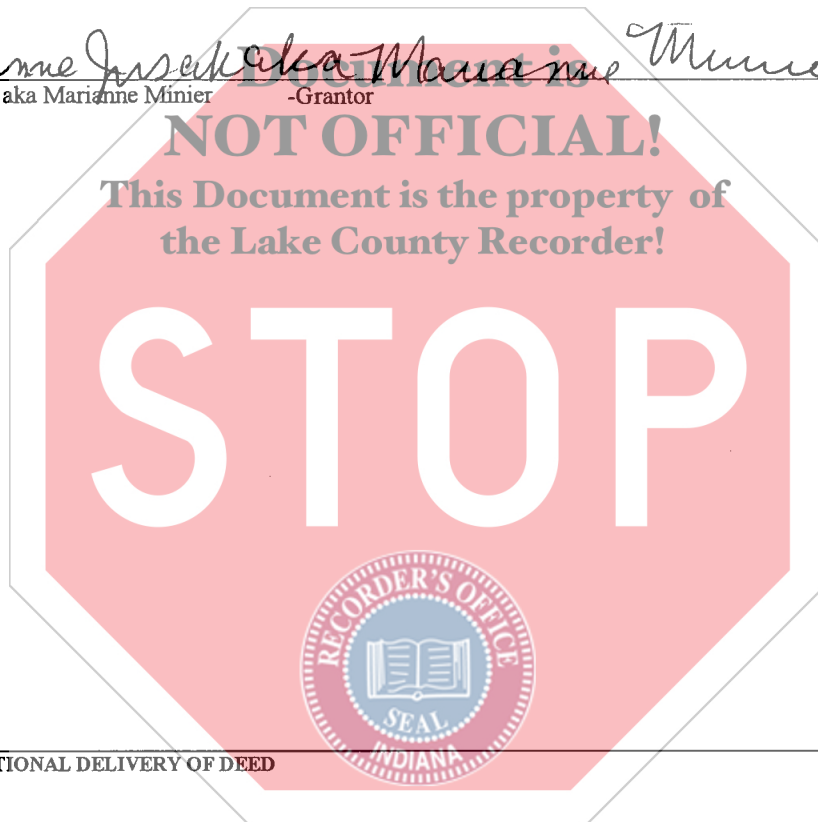


EXHIBIT "A"

LOT 1 AND 2 AND THE NORTH 5 FEET OF LOT 3 IN BLOCK 5 IN BUENA VISTA ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 18, PAGE 31, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX ID NO: 45-07-07-380-001.000-023

ADDRESS: 7207 TAPPER AVENUE, HAMMOND, IN 46324

