## DEED IN LIEU OF FORECLOSURE

THIS INDENTURE WITNESSETH, That Willie E. Tate Jr., ("Grantors") of Lake County in the State of Indiana CONVEYS AND DEEDS TO HSBC Mortgage Services, Inc., ("Grantee") of the State of Delaware, for the sum of One Dollar and Zero Cents (\$1.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, Indiana:

Lots 12 and 13, Block 4, Norcott's Addition to Indiana City, City of Gary, as shown in Plat Book 1, page 14, Lake County, Indiana.

More Commonly known as: 8101 Locust Avenue, Gary, IN 46403

Parcel No.: 45-05-33-151-006.000-004

Grantee Mailing Address: HSBC Mortgage Services, Inc., 636 Grand Regency Blvd, Brandon, FL 33510

This deed is an absolute conveyance, the grantor having sold the land to the grantee for a fair and adequate consideration, the consideration, in addition to that above recited, being full satisfaction of all obligations secured by the mortgage executed by Grantors to Grantee recorded in the office of the Recorder of Lake County, Indiana.

Provided: Grantors and Grantee expressly agree that nothing in this instrument is intended to work a merger of grantee's interest in the subject real property and the fee interest therein. Grantee retains its status as mortgagee, and said mortgage is not extinguished as a lien <u>in rem</u> with regard to the property or junior liens, if any, against which the grantee reserves the right to foreclose.

Grantors declare that this conveyance is freely and fairly made, and that there are no agreements, oral or written, others. a Surrender of Possession Agreement and this deed between Grantors and Grantee with respect to the land. That undersigned hereby acknowledge(s) that he/she/they no longer has/have any claim to possession to the above premises nor any possessory right therein nor has any claim to any property remaining therein.

SUBJECT TO COVENANTS, EASEMENTS, RESTRICTIONS AND RIGHTS-OF-WAY OF RECORD.

SUBJECT TO TAXES DUE AND PAYABLE IN 2013, AND ALL THEREAFTER.

The undersigned further certifies, under oath, that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this Deed.

IN WITNESS WHEREOF, the Grantors have executed this deed, this \_\_\_\_\_\_\_ 3 day of \_\_\_\_\_\_

Signature:

Printed: Willie E. Tate Jr. STATE OF INDIANA

Printed:

COUNTY OF

Before me, a Notary Public in and for said County and State, personally Willie E. Tate Jr., who acknowledged executive of the foregoing Deed in Lieu of Foreclosure, and who having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this

201-

OFFICIAL SEAL CT STEVEN JOHN MITCHELTREE NOTARY PUBLIC - INDIANA PORTER COUNTY My Comm. Expires Jan. 25, 2015

County of Residence: DIRER

My Commission Expires: 1-25,201

Printed Name

This instrument was prepared by BLEECKER, BRODEY & ANDREWS (127851)

9247 North Meridian Street, Suite 101, Indianapolis, Indiana 46260; (317) 574-0700; Fax: (317) 574-0770

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.

Send Tax Bills to: HSBC Mortgage Services, Inc., 636 Grand Regency Blvd, Brandon, FL 33510

0U441

DULY ENTERED FOR TAXATION SUBJECT FINAL ACCEPTANCE FOR TRANSFER

FEB 0 6 2014

LAKE COUNTY AUDITOR

PEGGY HOLINGA KATONA