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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 010220

2014 FEB 20 AM 8:48

MICHAEL B. BROWN
RECORDER

WARRANTY DEED IN LIEU OF FORECLOSURE

The Grantor, Andrew M. Fox, a single person, whose address is 9123 W. 142nd Avenue, Cedar Lake, IN 46303, in consideration of the payment of Ten and no/100ths Dollars (\$10.00), the execution of a settlement agreement of even date herewith (Settlement Agreement) between Grantor and the Grantee, **BANK OF AMERICA, N.A.**, whose address is 5401 N. Beach Street, Fort Worth, Texas 76137, and the release of Grantor, to the extent and as provided in the Settlement Agreement, from personal liability for a money judgment or deficiency judgment under that certain first mortgage note (Note) executed on October 21, 2009, in the principal sum of \$120,280.00, that certain Mortgage securing said Note bearing even date thereof and RECORDER on October 27, 2009, as Instrument No. 2009071912 in the Lake County, Indiana, Register of Deeds Office (Mortgage) and other "Security Documents" (as defined in the Settlement Agreement), and for other good and valuable consideration in hand paid, the adequacy and sufficiency of which are hereby acknowledged, do hereby sell, grant and convey to Grantee all interest in the following described real property in the County of Lake, State of Indiana, to wit:

**This Document is the property of
the Lake County Recorder!**

LEGAL DESCRIPTION :

THE EAST HALF OF LOT 6 AND ALL OF LOTS 7 AND 8 IN JANE DWAN SUBDIVISION, IN THE TOWN OF CEDAR LAKE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 16 PAGE 31, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PROPERTY ADDRESS:

9123 W. 142ND AVENUE, CEDAR LAKE, IN 46303

STATE ID NO: 45-15-34-129-002.000-014

20891

DULY ENTERED FOR TAXATION SUBJECT
FINAL ACCEPTANCE FOR TRANSFER

FEB 18 2014

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

MB

AMOUNT \$ 210
CASH _____ CHARGE _____
CHECK # 50252,
OVERAGE 50253
COPY _____
NON-COM _____
CLERK RM

E

This Warranty Deed is an absolute conveyance and grant of all of Grantor right, title, and interest in the above-described real property and improvements thereon and easements and appurtenances thereto and is not intended as a mortgage, trust conveyance, or security of any kind, Grantor having sold, granted and conveyed the above-described real property and all improvements thereon and easements and appurtenances thereto to Grantee for a fair and adequate consideration.

Grantor further declare that (a) this conveyance is freely and fairly made, executed, and delivered pursuant to the terms of the Settlement Agreement and with the advice, or opportunity for advice, of legal counsel of Grantor's selection; (b) that there are no agreements, oral or written, other than this Warranty Deed and the Settlement Agreement (and all documents referred to therein and executed in connection therewith) with respect to the above-described real property and all improvements thereon and easements and appurtenances thereto described above; and (c) that fair and adequate consideration has been given for Grantor waiver of all redemption and cure rights permitted by law as more fully set forth in the Settlement Agreement.

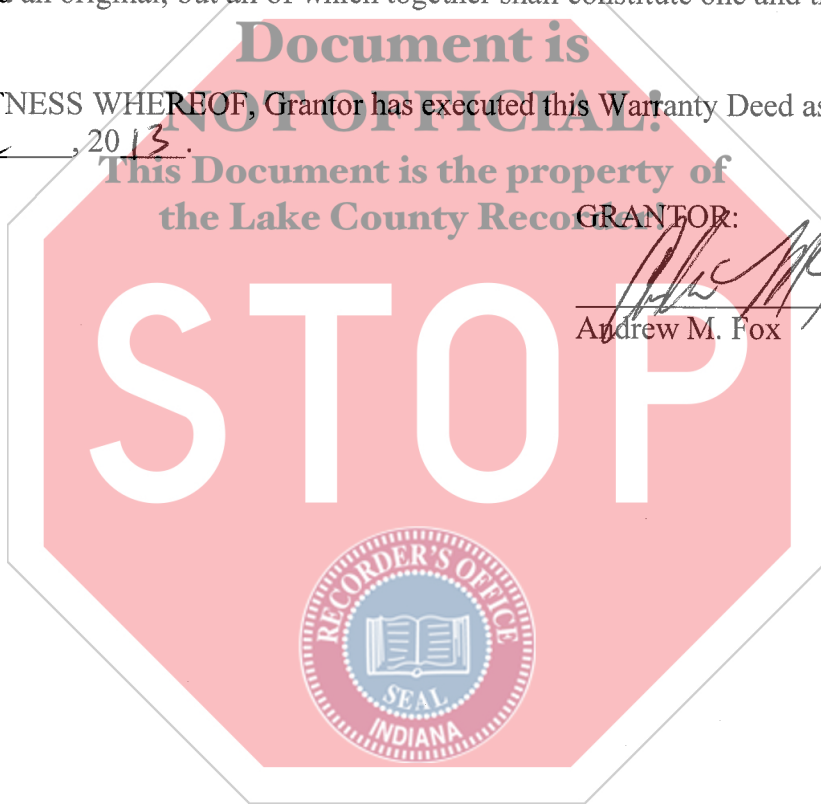
The execution and delivery of this Warranty Deed is and shall be construed as Grantee's release of Grantor from any personal liability to the extent and as provided in the Settlement Agreement. This Warranty Deed maybe executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF, Grantor has executed this Warranty Deed as of the 14th day of June, 2013.

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder.

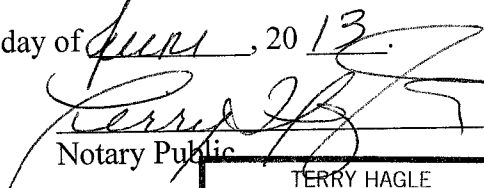
GRANTOR:


Andrew M. Fox



STATE OF Indiana
COUNTY OF Lake

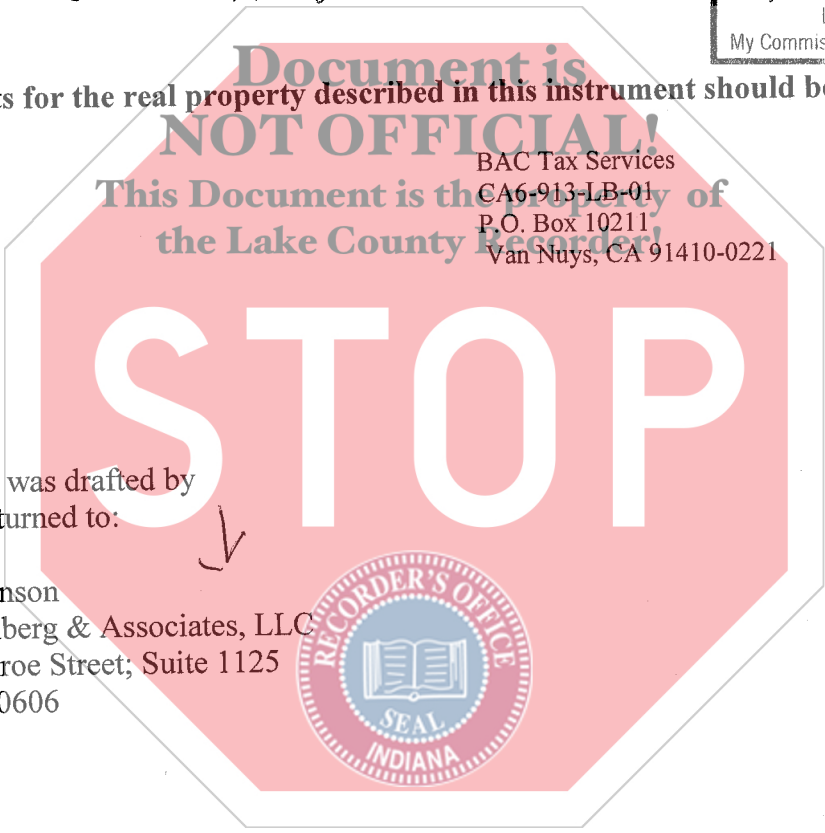
On this 14th day of June, 20 13, before me personally appeared Andrew M. Fox, a single person, to me known to be the person that executed the within Warranty Deed and acknowledged to me that they executed the same as their free act and deed for the uses therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 14 day of June, 20 13.

Notary Public

My Commissions Expires: 2-11-18

TERRY HAGLE
Notary Public Seal State of Indiana
Lake County
My Commission Expires 02/11/18

Tax Statements for the real property described in this instrument should be sent to:



This document was drafted by
And is to be returned to:

↓
Kenneth J. Johnson
Johnson, Blumberg & Associates, LLC
230 West Monroe Street; Suite 1125
Chicago, IL 60606



“ 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.”

PREPARED BY: Kenneth Gordon
Kenneth Gordon 6/9/13