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2014 077997

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 DEC -9 AM 8:51

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ESTOPPEL AFFIDAVIT

MICHAEL D. BROWN
RECORDER

THIS AFFIDAVIT, made this 21 day of July, 2014, by William G. Kersten and Kelly D. Kersten, husband and wife, hereinafter referred to as **Grantor**.

WITNESSETH:

That on September 18, 2003, William G. Kersten and Kelly D. Kersten, husband and wife did execute a certain Promissory Note in the principal sum of Eighty-One Thousand Seven Hundred and 00/100 Dollars (\$81,700.00) and secured by a Mortgage dated September 18, 2003, recorded October 24, 2003, as Document No. 2003 114311, in the office of the Recorder of Lake County, State of Indiana, mortgaging the real estate more particularly described as follows:

Lot 3, Block 2, and Lloyd's Deep River Subdivision, as per plat thereof, recorded in Plat Book 22 Page 71, in the Office of the Recorder of Lake County, Indiana.

and commonly known as: 4624 Liverpool Road, Lake Station, IN 46405

Grantor has defaulted in the payments due on the Note and is unable to meet the obligations of the Note and Mortgage according to their terms.

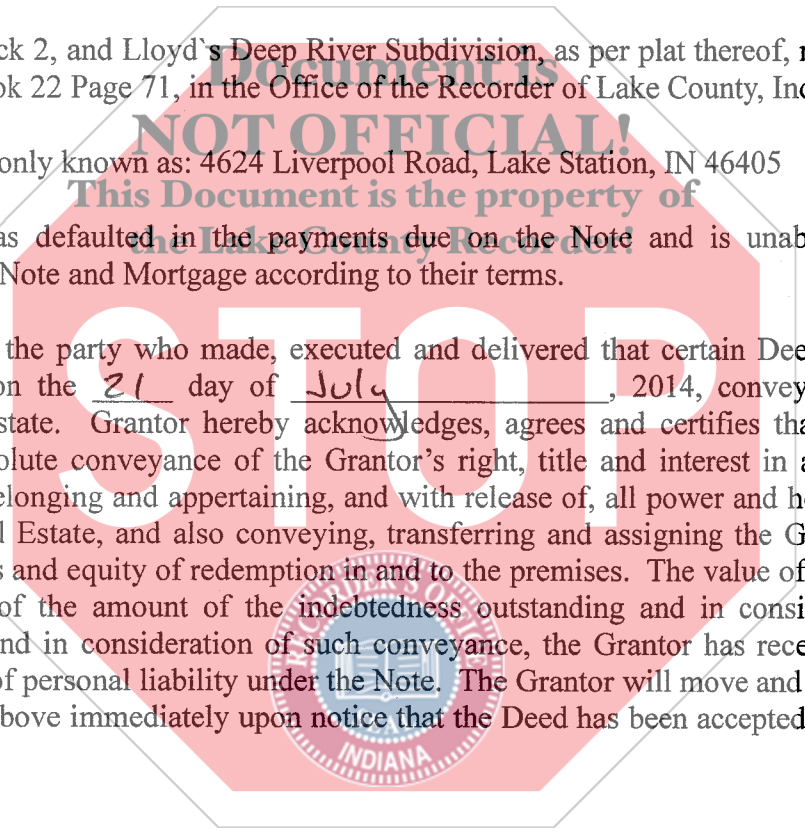
Grantor is the party who made, executed and delivered that certain Deed to Nationstar Mortgage, LLC on the 21 day of July, 2014, conveying the above-described Real Estate. Grantor hereby acknowledges, agrees and certifies that the aforesaid Deed was an absolute conveyance of the Grantor's right, title and interest in and to the Real Estate, together belonging and appertaining, and with release of, all power and homestead rights in and to the Real Estate, and also conveying, transferring and assigning the Grantors right of possession, rentals and equity of redemption in and to the premises. The value of the Real Estate is not in excess of the amount of the indebtedness outstanding and in consideration of the premises hereof and in consideration of such conveyance, the Grantor has received a full and complete release of personal liability under the Note. The Grantor will move and vacate the Real Estate described above immediately upon notice that the Deed has been accepted by the Grantee

(6565.834, 0618142715)

Mail to: 520-220172
LenderLive Settlement Services, LLC
1044 Main Street, Ste. 700
Kansas City, MO 64105
(816) 221-0881



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ck. 104098
AN
1.00 OVER



I AFFIRM UNDER THE PENALTIES FOR PERJURY THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

[Signature]

William G. Kersten

[Signature]

Kelly D. Kersten

STATE OF INDIANA)

COUNTY OF LAKE) ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 21st day of JULY, 2014, personally appeared William G. Kersten and Kelly D. Kersten, husband and wife, Grantor in the above conveyance, and acknowledged the execution of the same to be his/her voluntary act and deed, for the uses and purposes herein mentioned.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

02/10/2019

[Signature]

Notary Public

My County of Residence:

JASPER

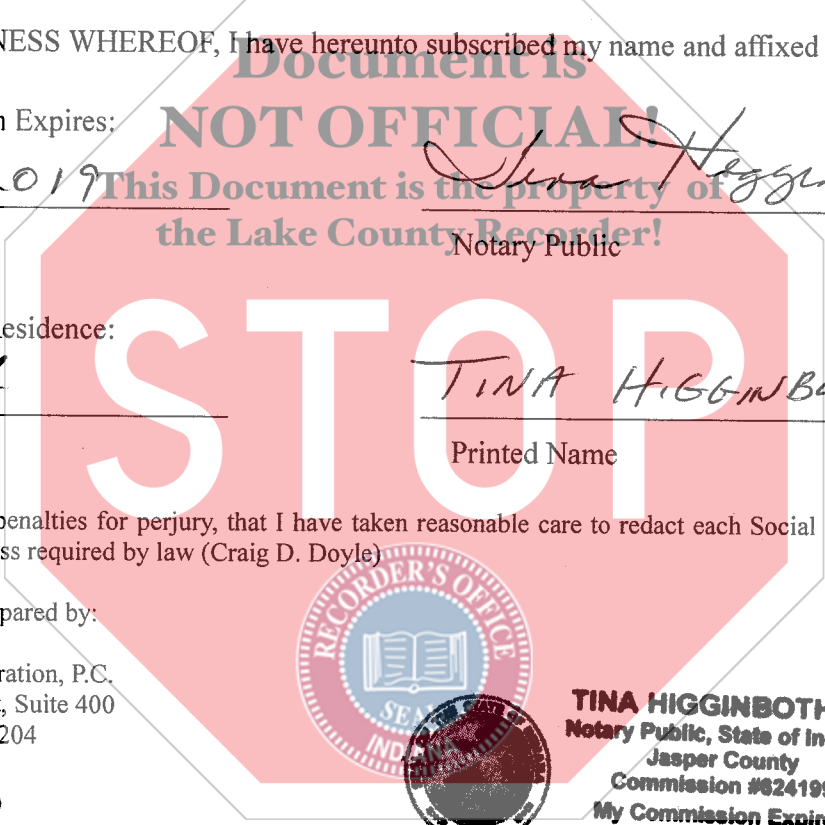
TINA HIGGINBOTHAM

Printed Name

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 (Craig D. Doyle)

This instrument prepared by:
Craig D. Doyle
Doyle Legal Corporation, P.C.
41 E Washington St, Suite 400
Indianapolis, IN 46204

(6565.834, 0618142715)



TINA HIGGINBOTHAM
Notary Public, State of Indiana
Jasper County
Commission #624199
My Commission Expires
February 10, 2019

and will leave the Real Estate broom cleaned and in conveyance condition. Grantee reserves the right to inspect and determine if the Real Estate is "broom clean" at its sole and unfettered discretion.

The Deed is given voluntarily by the Grantor to the Grantee, in good faith on the part of the Grantor and Grantee, without fraud, misrepresentation, duress, or undue influence whatsoever, or any misunderstanding on the part of the Grantor and Grantee, and Grantee was not given a preference against any other creditors of Grantor. The Deed of conveyance shall not restrict the rights of the Grantee to foreclose its Mortgage, but the conveyance by the Deed shall be and hereby is intended and understood to be an absolute conveyance and an unconditional sale, with full extinguishment of Grantors equity of redemption, and with full release of all Grantors right, title and interest of every character in and to the Real Estate.

Grantor hereby assigns to Grantee the hazard insurance policy now in effect on the Real Estate and further assign to Grantee the right to receive payment of any claim payable under the terms of said policy, including any premium refund now or hereafter payable.

This Affidavit has been made for the protection and benefit of the aforesaid Grantee in said Deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the Real Estate described therein, and shall bind the respective heirs, executors, administrators, and assigns of the undersigned. The undersigned has consulted with counsel or had the opportunity to consult with counsel at all times.

This conveyance is subject to final approval by Nationstar Mortgage, LLC for the issuance of clear title to the Real Estate.

