

ESTOPPEL AFFIDAVIT

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

ROBERT RYBARSKI, being first duly sworn upon oath deposes and states that ROBERT RYBARSKI is the owner of the following described real estate in Lake County, Indiana, to-wit:

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2014 DEC 19 PM 2:00

PART OF LOT 5E, RESUBDIVISION OF WATERTOWER PARK LOTS 5C, 5D AND 5E, AS PER PLAT THEREOF; RECORDED IN PLAT BOOK 95, PAGE 7, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF SAID LOT 5E, 68.39 FEET WEST OF THE SOUTHEAST CORNER THEREOF, THENCE NORTH 89 DEGREES 59 MINUTES 27 SECONDS WEST, ALONG SAID SOUTH LINE 25.85 FEET; THENCE NORTH 00 DEGREES 19 MINUTES 31 SECONDS WEST, 125.00 FEET TO THE NORTH LINE OF SAID LOT 5E; THENCE SOUTH 89 DEGREES 59 MINUTES 27 SECONDS EAST, ALONG SAID NORTH LINE, 25.85 FEET; THENCE SOUTH 00 DEGREES 19 MINUTES 31 SECONDS EAST, 125.00 FEET TO THE POINT OF BEGINNING.

(Commonly known as: 7722 Grant Street, Unit B, Merrillville, IN 46410)  
(Tax Identification Number 45-12-20-226-006.000-030)

That said real estate is encumbered with two separate Mortgages in the face amounts of \$135,200.00 and \$24,700.00 to AMERICAN SAVINGS, FSB executed by ROBERT RYBARSKI on May 01, 2006 to secure Promissory Notes executed on May 01, 2006, which Mortgages were recorded May 10, 2006 as Document Numbers 2006-039615 and 2006-039631, respectively, in the Office of the Recorder of Lake County, Indiana.

That affiant herein is executing a Warranty Deed in Lieu of Foreclosure contemporaneously with the execution of this Affidavit, 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. Said deed completely satisfies said mortgage obligations and terminates said mortgages and the notes secured thereby.

That the aforesaid Deed and conveyance was made by this affiant as the result of his request that AMERICAN SAVINGS, FSB accept such Deed in extinguishment of his debt and was his free and voluntary act; that at the time of making said Deed the affiant believed and still believes that the mortgage indebtedness above mentioned represents 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 the affiant has no other creditors whose rights would be prejudiced by such conveyance, and that affiant is not obligated upon any debt whereby any lien has been created or exists against the 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 the affiant as grantor in said deed to convey and by said deed the affiant did convey to the grantee therein all of his right, title, and interest absolutely in and to the premises described in said deed.

That the aforesaid deed and conveyance made by the 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 liens of said mortgages are filed for record in the Recorder's Office of the county in which the property is situated, at which

AMOUNT \$ 16-  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # \_\_\_\_\_  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM   
CLERK rr

214

2014 080961  
MICHAEL REC  
2014 DEC 1

STATE OF INDIANA  
LAKE COUNTY  
FILED

The delivery, acceptance, and recording of this Deed shall not affect or prejudice, in any way, the right of AMERICAN SAVINGS, FSB to foreclose the Mortgages by judicial proceedings or otherwise. The Notes and Mortgages and the liens imposed by them shall, in all respects, survive the recording of this Deed, and, except only as they may be otherwise expressly modified in this Deed, Grantor ratifies and confirms the Notes and Mortgages in all respects.

Grantor further acknowledges that Grantee has advised Grantor that he should seek independent legal advice with respect to the ramifications and effect of his executing this Warranty Deed In Lieu of Foreclosure, and that Grantee has further advised Grantor that the subject property may be worth more than the balance owing on the promissory notes and mortgages, and that the Grantee may be giving up equity in the subject real estate by executing this Warranty Deed In Lieu of Foreclosure. Nevertheless, Grantor affirms that he does hereby execute this Warranty Deed In Lieu of Foreclosure under no compulsion and with full knowledge thereof, and has either sought legal advice from his own attorney, or does hereby knowingly waive his right to obtain said independent legal advice.

Dated this 09<sup>TH</sup> day of DEC, 2014. 12/09/2014

GRANTOR: [Signature]  
(Printed Name) **ROBERT RYBARSKI**

STATE OF CALIFORNIA  
COUNTY OF RIVERSIDE SS:

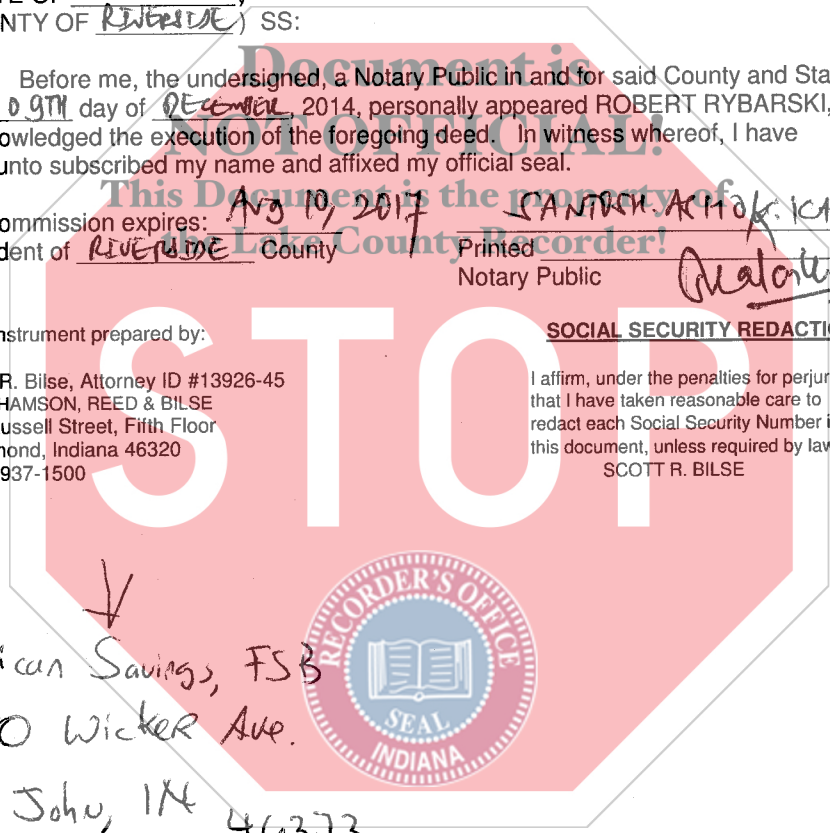
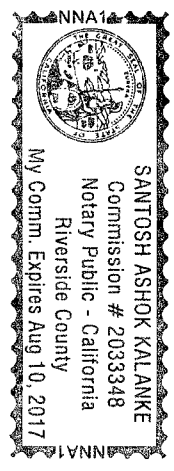
Before me, the undersigned, a Notary Public in and for said County and State, this 09<sup>TH</sup> day of December, 2014, personally appeared ROBERT RYBARSKI, and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: Aug 10, 2017  
Resident of RIVERSIDE County Printed: SANTOSH ASHOK KALANKE  
Notary Public [Signature]

This instrument prepared by: **SOCIAL SECURITY REDACTION**

Scott R. Bilse, Attorney ID #13926-45  
ABRAHAMSON, REED & BILSE  
200 Russell Street, Fifth Floor  
Hammond, Indiana 46320  
(219) 937-1500

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. BILSE



↓  
American Savings, FSB  
7880 Wicker Ave.  
St. John, IN 46373