2015 031798

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2015 HAY 22 PM 12: 46
MICHAEL B. BROWN

RECORDER

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Order Number: 150032373

Document is

Mail Tax Statements To:

U.S. BANK NATIONAL ASSOCIATION AS TRUSTLE FOR STRUCTURED ASSET

SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES,

SERIES 2006-BC6 This Document is the property of

Select Portfolio Servicing 38 15 SW Temple Salt have Rity ditable 115.

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3815 SW Temple

Salt Lake City, Utah 84115

Parcel Number or APN: 45-03-22-451-032-000-024

DULY ENTERED FOR TAXATION SUBJECT FINAL ACCEPTANCE FOR TRANSFER

MAY 2 2 2015

JOHN E. PETALAS AKE COUNTY AUDITOR

### DEED IN LIEU OF FORECLOSURE

KNOWN ALL MEN BY THESE PRESENTS that MARK C. WASHINGTON AKA MARK WASHINGTON, a married person, whose mailing address is 3508 JENNIFER LANE, CRETE, IL 60417, hereinafter called grantor, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto C.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6, whose tax mailing address is Select Portfolio Servicing 3815 SW Temple Salt Lake City, Utah 84115, hereinafter called grantee, and unto grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in Lake County, Indiana, described as follows:

#### SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

012363

COMMONLY known as: 3922 Butternut St., East Chicago, IN 46312

Property Address: 3922 Butternut St., East Chicago, IN 46312

34-253648

ENM

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made in accord with the Estoppel Affidavit attached hereto as Exhibit B.

Consideration. This Deed in Lieu of Foreclosure relates to real property secured by the following mortgage(s) or deed(s) of trust:

# SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR

No Merger. Grantor agrees and acknowledges that its entry into this Deed and the other documents contemplated hereby shall not result in a merger of Assignee's interest under the Deed of Trust with Grantee's interest under the Deed. The terms, covenants, representations, and warranties of this Agreement shall not merge into the Deed but shall survive the close of the transaction contemplated hereby.

In construction this deed and where the context so requires, the singular included the plural and the plural includes the singular and all ground the changes shall be implied to make the provisions hereof apply equally to corporations and to included.

Representations and Warranties. Grantor represents, warrants, and acknowledges that:

- (a) it is in default of its obligations under the Loan and the Note and that the unpaid principal balance thereof together with interest thereupon is immediately due and payable to <u>U.S. BANK NATIONAL ASSOCIATION</u>, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES <u>CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES</u>, SERIES 2006-BC6 without offset, defense, or counterclaim;
- (b) the Note and the Deed of Trust or Mortgage are valid and binding agreements enforceable in accordance with their terms;

Advice of Counsel. Grantor hereby agrees, represents, and warrants that it has had advice of competent counsel of its own choosing, or has willingly forgone advice of counsel, in negotiations for and the preparation of this Deed, that it has read this Deed or has had the same

read to it by its counsel, that it has had this Deed fully explained by such counsel, and that it is fully aware of its contents and legal effect.

#### RIGHT TO FORECLOSE

TRANSFEROR AGREES AND ACKNOWLEDGES THAT NOTHING CONTAINED HEREIN SHALL AFFECT, AND TRANSFEREE HEREBY EXPRESSLY RESERVES, THE RIGHT TO FORECLOSE THE "MORTGAGE", "DEED TO SECURE DEBT" OR "DEED OF TRUST" BY JUDICIAL OR, TO THE EXTENT PERMITTED BY APPLICABLE LAW, NONJUDICIAL FORECLOSURE AND, IN CONNECTION WITH ANY SUCH FORECLOSURE, TRANSFEROR AND/OR GUARANTOR MAY, IN TRANSFEREE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRANSFEROR SHALL AGREE TO ANY CONSENT TO JUDGMENT COR SÍNGLAR PROCESS) AVAILABLE TO TRANSFEREE, AND TRANSFEREE BE PERMITTED TO SEEK, OBTAIN, OSURE PROCEEDINGS, AND SATISFY A JUDGMEN PROVIDED, HOWEVER, TH **PERSONALLY** UDGMENT. IF TRANSFEREE



WITNESS the hand of said Grantor this 24 day of Apr	, 2015.
Mark C. Washington Aka Mark Washington	
	·
STATE OFCOUNTY OFCOCK	
The foregoing instrument was acknowledged before me on which is personally known produced as identification, and furthermore, the aforemention acknowledged that his/her signature was his her free and voluntary act for the pur in this instrument.  This Document is the property of the Lake County Recorder!	to me or has
Notary Public  This instrument prepared by: Jay A. Rosenberg, Esq., and Jacqueline Meyer Goldm (Indiana Bar Number: 22724-53), Rosenberg LPA, Attorneys At Law, 3805 Edwar Suite 550, Cincinnati, Ohio 45209 (513) 247-9605 Fax: (866) 611-0170.	
"OFFICIAL SEAL" Marcus D. Seals Molary Public, State of Illinois Pook County Wy Commission Expires June 2, 2015	

EXHIBIT "B"

### ESTOBELLAFELDA VSI

STATE OF COOK

## NOT OFFICIAL!

This Document is the property of

MARK C. WASHINGTON ARA MARK WASHINGTON, being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6, conveying the following described property, to-wit:

#### SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION WORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6;

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That aforesaid deed was not given as a preference against any other creditor or the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than <u>U.S. BANK NATIONAL ASSOCIATION</u>, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6, who have interest, either directly or indirectly, in said premises; that these deponents are solvent and have not other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiants of the sum of \$1.00 by <u>U.S. BANK NATIONAL ASSOCIATION</u>, <u>AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6</u>, agreement to forebear taking any action against affiants to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage(s) or deed(s) of trust referred to herein as described as follows:

## SEE EXHIBIT "C" ATTACHED HERETO FOR BESCRIPTION OF MORTGAGE OR DEED OF TRUST

At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

This affidavit is made for the protection and benefit of ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

I understand and agree that I have waived or released any and all claims, known or unknown, that I have or might have against Grantee, and/or Servicelink, and/or their accountants, agents, attorneys, directors, employees, managers, members, officers, servants, and/or shareholders.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE. WASHINGTON AKA MARK WASHINGTON STATE OF COUNTY OF The foregoing instrument 2015 by MARK C. WASHINGTON who is personally known to me or has produced (IL) Browers Licontal dentification, and furthermore, and aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument OFFICIAL SEAL Marcus D. Seals Notary Public Notary Public, State of Illinois Cook County Commission Expires June 2, 2015 I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless refined by law.

WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL

Print Name

### GRANTOR(S) AFFIDAVIT

County of Cook }
MARK C. WASHINGTON AKA WASHINGTON, named in the attached deed, being first duly sworn upon oath, each for himself or herself and not one for the other, deposes and says:
That he or she has read the attached deed and drows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.
Mark a Walt
MARK C. WASHINGTON AKA MARK WASHINGTON
STATE OFCOUNTY OF
The foregoing instrument was acknowledged before the on Apr 2015 by MARK C.
WASHINGTON AKA MARK WASHINGTON who is personally known to me or has produced (IL) Drivers License as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.
Motary Public
"OFFICIAL SEAL" Marcus D. Seals Notary Public, State of Illinois Cook County My Commission Expires June 2, 2015

## EXHIBIT A (LEGAL DESCRIPTION)

All that certain parcel of land situate in the County of Lake and State of Indiana, being known as follows:

Lot 34, Block 4, Third Addition to Indiana Harbor, to the City of East Chicago, as per plat thereof, recorded in Plat Book 5, Page 24 in the Office of the Recorder of Lake County, Indiana.

Tax ID: 45-03-22-451-032-000-024



## EXHIBIT C (DESCRIPTION OF MORTGAGE(S) OR DEED(S) OF TRUST)

Mortgage Dated 10/20/2006, Recorded 11/02/2006 in the office of the Recorder of Lake County, Indiana, in Doc #2006-096151, executed by MARK C. WASHINGTON AKA MARK WASHINGTON to MERS Inc as nominee for BNC Mortgage Inc, which states that it secured a debt in the principal sum of \$70,200.00. Assigned to US Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-BC6 in Doc #2012-046299 Recorded 07/16/2012.

