

2

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 070578

2015 OCT 16 AM 11:21

MICHAEL B. BROWN
RECORDER

Exhibit "A"
ESTOPPEL AFFIDAVIT

STATE OF INDIANA)

COUNTY OF ~~LAKE~~ Porter) SS. *MA*

LINDA MYRICKS, being first duly sworn, depose and say: That their/they're the identical party(ies) who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5**, dated the 26th day of August, 2015, conveying the following described property, to-wit:

LAND SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA, IS DESCRIBED AS FOLLOWS:

THE SOUTH TWENTY (20) FEET OF LOT THIRTY-THREE (33), AND THE NORTH TEN (10) FEET OF LOT THIRTY-TWO (32), BLOCK TWO (2), CENTRAL PARK ADDITION TO TOLLESTON, IN THE CITY OF GARY, LAKE COUNTY, INDIANA.

ADDRESS: 1755 GARFIELD ST., GARY, IN 46404

PARCEL NO.: 45-08-08-433-012.000-004

BEING THE SAME PROPERTY CONVEYED TO LINDA MYRICKS BY DEED FROM ELIZABETH PARKER, SURVIVING SPOUSE OF RAYMOND PARKER, DECEASED, DATED JUNE 27, 2007 AND RECORDED AUGUST 31, 2007 AS DOCUMENT NO. 2007-071006.

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5 and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiant as Grantor in said deed to convey, and by said deed the affiant did convey to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5.

That in the execution and delivery of said deed the 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 the aforesaid deed was not given as a preference against any other creditors of 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 HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5, who had an interest, either directly or indirectly, in said premises; that this deponent is solvent and has no other creditors whose rights would be prejudiced by such conveyance, and that deponent is 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.



3 pets

E \$1600 # 70444 #

That the consideration for said deed was and is payment to affiants of the sum of \$38,125.28 by HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5 and HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5's agreement to forbear taking any action against affiant 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 affiant in such foreclosure action. The mortgage referred to herein was executed by LINDA MYRICKS, UNMARRIED WOMAN, to WELLS FARGO BANK, N.A., on 06/27/2007, and recorded on 08/31/2007 as Instrument No. 2007 071007. Said mortgage was assigned from Wells Fargo Bank, N.A. to HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates Series 2007-PA5 by Assignment dated 11/20/2013 and recorded 12/10/2013 as Instrument No. 2013 090373, among the real property records in the Office of the Recorder of LAKE County, State of Indiana. At the time of making said deed in lieu of foreclosure affiant believed and now believes that the aforesaid consideration therefore represents the fair value of the property so deceded, or more.

This affidavit is made for the protection and benefit of HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-PA5, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiant 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.

I/WE (THE GRANTORS) UNDERSTAND THAT I/WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. I/WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated: August 26, 2015

Linda Myricks
LINDA MYRICKS

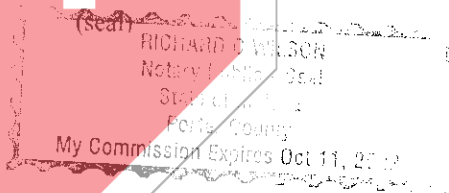
Subscribed and sworn to before me this 26 day of AUGUST, 2015

Richard C. Wilson
Notary Public

Printed Name: RICHARD C. WILSON

County: PORTER

My Commission Expires: 10/11/17



This instrument was prepared by LEAH DAVIS, Change of Title, Inc., 160 S. Old Springs Rd., Ste. 260, Anaheim Hills, CA 92808.

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. LEAH DAVIS

After recording, return to: VISIONET SYSTEMS INC 183 INDUSTRY DRIVE PITTSBURGH PA 15275