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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 039962

2016 JUN 29 AM 8:48

MICHAEL B. BROWN
RECORDER

After Recording Return to:
Vantage Point
Attn: Default Services
25400 US Highway 19 N, Suite 135
Clearwater, FL 33763
File No. C-IN288310

Amount Still Owing: \$103,596.51
Consideration Amount: \$10.00

Mail Tax Statements to:
Federal Home Loan Mortgage Corporation
5000 Plano Parkway
Carrollton, TX 75010

Tax ID No.: 45-12-32-201-007.000-029

DEED IN LIEU OF FORECLOSURE

This deed is subject to the terms of an Estoppel Affidavit recorded concurrently, and Deed in Lieu of Foreclosure Agreement, both effective this 13th day of June, 2016

Document is
NOT OFFICIAL!

This Document is the property of
the Lake County Recorder

THIS INDENTURE made and entered into on this 13th day of June, 2016, by and between **BARBARA ANN KERBY, AS SURVIVING JOINT TENANT OF MICHAEL ROMANKO, III, DECEASED**, of 10840 E Heywood Dr, Seymour, IN 47274, hereinafter referred to as Grantor(s) and **FEDERAL HOME LOAN MORTGAGE CORPORATION**, located at Vantage Point Default Services, 5000 Plano Parkway, Carrollton, TX 75010, hereinafter referred to as Grantee(s).

Witnesseth, That consideration for this Deed is the release of liability owed by Grantor under the terms of the Promissory Note dated December 17, 2007 executed by Grantor in favor of JPMorgan Chase Bank, N.A., and subsequently assigned to Grantee, to secure against the Property by Mortgage and to avoid foreclosure, and fees and costs associated with foreclosure. This Release of Liability is granted by Vantage Point AND JPMorgan Chase Bank, N.A. to Grantor. Grantor does hereby grant, bargain and sell, release and confirm unto the said Grantee(s), their heirs and assigns all that certain land more fully described on the attached Exhibit "A":

SEE ATTACHED EXHIBIT "A"

SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD.

TO HAVE AND TO HOLD the lot or parcel above described together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining unto the said Grantee and unto Grantee's heirs, administrators, successors or assigns, forever.

The warranties passing to the grantee(s) hereunder are limited solely to those matters arising from acts of the Grantor(s), his/her/their/its agents or representatives, occurring solely during the period of the Grantor's ownership of the subject real estate.



#31412 8.0000
#20.00
M.E

Subject to that certain Mortgage/Deed of Trust from Barbara Ann Kirby and Michael Romanko III (borrower) dated 12/17/2007 and filed on 1/4/2008 as Instrument 2008 000706, of the official property records of Lake County, Indiana in the amount of \$115,000.00 and in favor of JPMorgan Chase Bank, N.A. (Lender).

The parties to this agreement specifically intend that this conveyance shall not constitute a merger of the interest of Lender under the mortgage/deed of trust with the fee title conveyed to the lender. It is the intention of the parties that the property shall remain subject to the liens of the mortgage/deed of trust as well as any other security interests in other collateral that lender holds or may hold. The loan documents shall be and remain at all times valid and continuous liens on the property and other collateral subject only to lender's written and recorded releases as lender may, in its sole discretion, subsequently execute. It is agreed that there is no deficiency owed by Grantor to Vantage Point or JPMorgan Chase Bank, N.A., their successors or assigns, and they will issue no notice of same or any IRS form 1099 to Grantor.

This deed is an absolute conveyance, the grantor(s) having sold said land to the grantee(s) for a fair and adequate consideration. Grantor(s) declare that this conveyance is freely and fairly made, and that there are no agreements, oral or written, or other than this deed between grantor(s) and grantee(s) with respect to said land.

Whenever used, the singular name shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Grantors have hereunto set their hands and seals on this 13th day of

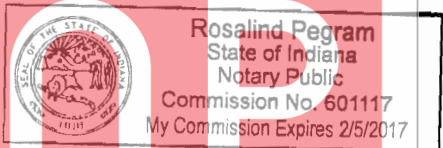
June, 2016
Barbara Ann Kirby

Barbara Ann Kirby, as surviving joint tenant of Michael Romanko, III, deceased

State of Indiana
County of Bartholomew

Before me, the undersigned, a Notary Public, in and for said County and State, this 13th day of June, 2016, personally appeared Barbara Ann Kirby, as surviving joint tenant of Michael Romanko, III, deceased, said person(s) being over the age of 18 years, and acknowledged the execution of the foregoing instrument.

Rosalind Pegram
Notary Public
Printed Name: Rosalind Pegram
My Commission Expires: 2/5/2017
A Resident of Bartholomew County
State of Indiana



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.

[Signature]
Signature
[Signature]
Printed Name

Prepared by:
Certified Document Solutions
c/o Attorney Bruce Clark
17345 Civic Drive, Unit 1961
Brookfield, WI 53045

No title search was performed on the subject property by the preparer. The preparer of this deed makes neither representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and /or their agents; no boundary survey was made at the time of this conveyance.

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN THE STATE OF INDIANA:

LOT 13, WIRTZ CROWN HEIGHTS, UNIT #1, AS SHOWN IN PLAT BOOK 37, PAGE 10, AND
RECORDED IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as: 9340 ROOSEVELT PL, Crown Point, IN 46307
Tax ID: 45-12-32-201-007.000-029

