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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2017 064607

2017 SEP 25 AM 8:43

MICHAEL B. BROWN  
RECORDER

ESTOPPEL CERTIFICATE

Jennifer A. Kandalec, a married woman, being first duly sworn, each for himself and/or herself, deposes and says:

That he/she/they is/are the identical parties who made, executed, and delivered that certain deed to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET BACKED CERTIFICATES, SERIES 2005-AB2, dated 2/13/17, conveying the property described in Exhibit "A," attached hereto and incorporated herein.

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET BACKED CERTIFICATES, SERIES 2005-AB2, 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(s) as Grantor(s) in said deed to convey, and by said deed Affiant(s) did convey to the Grantee therein all right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to the Grantee;

That in the execution and delivery of said deed Affiant(s) 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 the Grantee therein named interested, either directly or indirectly in said premises; that these Affiant(s) is/are solvent and have no other creditors whose rights would be prejudiced by such conveyance, and that Affiant(s) is/are not obligated upon any bond or other mortgage 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 Affiant(s) of the sum of \$98,481.49 by Grantee and the full cancellation of all debts, obligations, costs, and charges secured by that certain Mortgage heretofore existing on said property executed by Jennifer A. Kandalec, a married woman as her sole and separate property, mortgagors, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for AMERICA'S WHOLESALE LENDER as mortgagee, dated 5/6/2005 and recorded on 5/9/2005 at Instrument No. 2005037402, in the records of Lake County, Indiana, and the release of record of said Mortgage; and that at the time of making said deed Affiant(s) believed and now believe that the aforesaid consideration therefor represents the fair market value of the property so deeded;

This affidavit is made for the protection and benefit of the Grantee in said deed, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That Affiant(s) 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.

BCHH 16046687-DIL

[Signature Page Follows]

\$ 25,000  
✓ # 10025840 E  
MB

AFFIANT(S):

Jennifer A. Kandalec  
Jennifer A. Kandalec

ACKNOWLEDGMENT

STATE OF INDIANA )  
COUNTY OF Lake )

This record was acknowledged before me on the 15 day of 02, 2017, by Jennifer A. Kandalec.

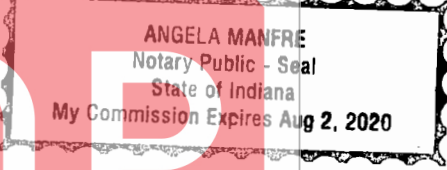
Angela Manfre  
Notary Public of the State of Indiana

**Angela Manfre**  
Notary Public Name (Printed)

My Commission Expires: 08/02/2020

After recording, return to: BCHH, Inc., 181 Montour Run Road, Coraopolis, PA 15108

Prepared under and with review by a licensed attorney in this state (without the benefit of title review). The preparer has not had contact with or provided advice to any party to this transaction. The preparer is not responsible for the closing, the execution of this document, the validity of any power of attorney used in conjunction with the closing, the collection of taxes, or the recording of this deed. The preparer is not responsible for any typed or hand-written additions made to this deed after its preparation. Any questions regarding this document should be sent to: BCHH, Inc., 181 Montour Run Road, Coraopolis, PA 15108.



**EXHIBIT A**  
**(Legal Description)**

LOT NUMBERED 8 AS SHOWN ON THE RECORDED PLAT OF GREIVING ADDITION TO DYER  
RECORDED IN PLAT BOOK 20, PAGE 55, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,  
INDIANA.

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