



Brandi B Lloyd, County Clerk

137 Margaret St
Ste 101
Plattsburgh, NY 12901-2966
(518) 565-4700

Clinton County Clerk Recording Cover Sheet

Received From :

SERVICELINK TITLE CO DEFAULT TITLE
1200 CHERRINGTON PKWY
MOON TOWNSHIP, PA 15108

Return To :

SERVICELINK TITLE CO DEFAULT TITLE
1200 CHERRINGTON PKWY
MOON TOWNSHIP, PA 15108

First 1ST PARTY(---OR)

DUQUETTE, JARED

First 2ND PARTY(--EE)

FEDERAL HOME LOAN MORTGAGE CORPORATION

Instr Number : 2026-00349214

Index Type : Land Records

: :

Type of Transaction : Deed - (Res-Agr)

Recording Fee : \$250.00

Recording Pages : 14

The Property affected by this instrument is situated in Dannemora, in the County of Clinton, New York

Real Estate Transfer Tax

RETT # : 1454

Deed Amount : \$71,879.75

RETT Amount : \$0.00

Total Fees : \$250.00

State of New York

County of Clinton

I hereby certify that the within and foregoing was recorded in the Clerk's office for Clinton County, New York

On (Recorded Date) : 02/27/2026

At (Recorded Time) : 12:30:00 PM

Brandi B Lloyd, County Clerk



File No: 250081700

Prepared by: Jane Srivastava, Esq., New York Attorney Registration No. 4888863,
Cordell Law LLC, 5315 N Clark Street #173, Chicago, IL 60640, (866) 363-3337.

Return To:
SERVICELINK, LLC
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021
Attention: Denver DIL Title

Mail Tax Statements To:
Federal Home Loan Mortgage Corporation
8200 Jones Branch Drive, Mclean, VA 22102

Parcel Number: 093401 187.20-4-18

DEED IN LIEU OF FORECLOSURE

KNOWN ALL MEN BY THESE PRESENTS, that **JARED DUQUETTE**, married, of **PO Box 797, Dannemora, NY 12929**, (hereinafter "GRANTOR"), for \$1.00 (One Dollar and Zero Cents) and the consideration hereinafter stated, does hereby grant, bargain, sell and convey unto **Federal Home Loan Mortgage Corporation**, whose tax mailing address is **8200 Jones Branch Drive, Mclean, VA 22102**, (hereinafter "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 **Clinton County, New York**, described as follows:

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" FOR ESTOPPEL AFFIDAVIT

Property Address is: **5 THORNTON DR, Dannemora, NY 12929**

BEING THE SAME PROPERTY TRANSFERRED TO GRANTOR BY THAT INSTRUMENT RECORDED AT: Instrument No. 2017-00288963

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

This Deed in Lieu of Foreclosure ("Deed") is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a security instrument of any kind.

Grantor hereby assigns and transfers to Grantee any equity of redemption and statutory rights of redemption concerning the real property and the security instrument 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 relates to real property secured by the following security instrument:

SEE EXHIBIT "C" FOR DESCRIPTION OF SECURITY INSTRUMENT

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 Security Instrument 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 grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

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

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

(a) it is in default of its obligations under the Security Instrument and the Note and that the unpaid principal balance thereof together with interest thereupon is immediately due and payable to **Federal Home Loan Mortgage Corporation** 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;

TAX CONSEQUENCES: This transaction may include debt forgiveness. In some cases, debt forgiveness may be taxed as income. Please consult a tax advisor regarding any tax implications you may have due to this transaction.

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.

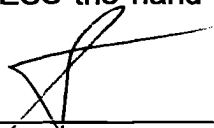
RIGHT TO FORECLOSE

GRANTOR AGREES AND ACKNOWLEDGES THAT NOTHING CONTAINED HEREIN SHALL AFFECT, AND GRANTEE 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, GRANTOR AND/OR GUARANTOR MAY, IN GRANTEE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, GRANTOR SHALL AGREE TO ANY CONSENT TO JUDGMENT (OR SIMILAR PROCESS) AVAILABLE TO GRANTEE, AND GRANTEE WILL BE PERMITTED TO SEEK, OBTAIN, AND SATISFY A JUDGMENT IN ANY SUCH FORECLOSURE PROCEEDINGS, PROVIDED, HOWEVER, THAT GRANTOR AND GUARANTOR SHALL NOT BE PERSONALLY LIABLE FOR SATISFACTION OF SUCH JUDGMENT. IF GRANTEE PURSUES ITS RIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT GRANTOR'S CREDIT RATING.

THE GRANTOR MAY, WITHOUT PENALTY, RESCIND THE CONVEYANCE WITHIN SEVEN DAYS, EXCLUDING SATURDAYS, SUNDAYS AND LEGAL HOLIDAYS; AND THAT SUCH RESCISSION IS EFFECTIVE UPON DELIVERY OF A WRITTEN NOTICE TO THE LENDER OR ITS AGENT OR UPON MAILING OF SUCH NOTICE TO THE LENDER OR ITS AGENT BY CERTIFIED OR REGISTERED MAIL, RETURN RECEIPT REQUESTED.

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

WITNESS the hand of said Grantor this 7 day of April 2025,
2025.



JARED DUQUETTE

Acknowledgment for use within New York State Only:

STATE OF NEW YORK,
COUNTY OF _____ } SS.:

On the _____ day of _____ in the year 2025, before me, the undersigned, personally appeared **JARED DUQUETTE**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Signature of Notary Public

Printed Name of Notary

My commission expires:

Property Address: 5 THORNTON DR, DANMORA, NY 12929

Acknowledgment for use outside New York State Only:

(Out of State or Foreign General Acknowledgment Certificate)

STATE OF NH,
COUNTY OF MERRIMACK SS.:

(Complete Venue with State, Country, Province or Municipality.)

On the 7 day of April in the year 2025, before me, the undersigned, personally appeared **JARED DUQUETTE**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose names(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the Hooksett, NH (Insert the City or other political subdivision and the State or Country or other place the acknowledgment was taken.)

Susan M LeClair

Signature of Notary Public

Susan M LeClair

Printed Name of Notary

My commission expires:

5-31-28

Susan M LeClair
Notary Public, State of New Hampshire
My Commission Expires May 31, 2028

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

EXHIBIT "B"
ESTOPPEL AFFIDAVIT

STATE OF OH
COUNTY OF Merriamack

JARED DUQUETTE, 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 **Federal Home Loan Mortgage Corporation**, conveying the following described real estate, to-wit:

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **Federal Home Loan Mortgage Corporation**, and was not and is not now intended as a security instrument 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 **Federal Home Loan Mortgage Corporation**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **Federal Home Loan Mortgage Corporation**;

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 **Federal Home Loan Mortgage Corporation**, who have interest, either directly or indirectly, in said premises; that these deponents are

Property Address: 5 THORNTON DR, DANMORA, NY 12929

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 **Federal Home Loan Mortgage Corporation**, 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 security instrument referred to herein as described as follows:

SEE EXHIBIT "C" FOR DESCRIPTION OF SECURITY INSTRUMENT

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.


This affidavit is made for the protection and benefit of **Federal Home Loan Mortgage Corporation**, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

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.

Property Address: 5 THORNTON DR, DANMORA, NY 12929

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

Executed by the undersigned on April 7, 2025



JARED DUQUETTE

Acknowledgment for use within New York State Only:

STATE OF NEW YORK,
COUNTY OF _____ } SS.:

On the _____ day of _____ in the year 2025, before me, the undersigned, personally appeared **JARED DUQUETTE**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Signature of Notary Public

Printed Name of Notary

My commission expires:

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

Acknowledgment for use outside New York State Only:

(Out of State or Foreign General Acknowledgment Certificate)

STATE OF NH
COUNTY OF Merrimack } SS.:

(Complete Venue with State, Country, Province or Municipality.)

On the 7 day of April in the year 2025, before me, the undersigned, personally appeared **JARED DUQUETTE**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose names(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the Hooksett, NH (Insert the City or other political subdivision and the State or Country or other place the acknowledgment was taken.)

Signature of Notary Public

Susan M LeClair

Printed Name of Notary

My commission expires:

5-31-28

Susan M LeClair
Notary Public, State of New Hampshire
My Commission Expires May 31, 2028

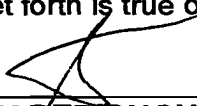
Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

GRANTOR(S) AFFIDAVIT

State of NH }
County of Merrimack }

JARED DUQUETTE, named in the attached Deed in Lieu of Foreclosure, 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 in Lieu of Foreclosure and knows 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.



JARED DUQUETTE

Acknowledgment for use within New York State Only:

STATE OF NEW YORK,
COUNTY OF _____ } SS.:

On the _____ day of _____ in the year 2025, before me, the undersigned, personally appeared **JARED DUQUETTE**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Signature of Notary Public

Printed Name of Notary

My commission expires:

Property Address: 5 THORNTON DR, DANMORA, NY 12929

Acknowledgment for use outside New York State Only:

(Out of State or Foreign General Acknowledgment Certificate)

STATE OF NH,
COUNTY OF Newmarket } SS.:

(Complete Venue with State, Country, Province or Municipality.)

On the 7 day of April in the year 2025, before me, the undersigned, personally appeared **JARED DUQUETTE**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose names(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the Hooksett, NH (Insert the City or other political subdivision and the State or Country or other place the acknowledgment was taken.)

[Signature]
Signature of Notary Public

Susan M LeClair
Printed Name of Notary

My commission expires:

5-31-28

Susan M LeClair
Notary Public, State of New Hampshire
My Commission Expires May 31, 2028

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

EXHIBIT A – LEGAL DESCRIPTION

ALL THAT TRACT OR PARCEL OF LAND SITUATE IN THE TOWN OF DANNEMORA, COUNTY OF CLINTON, STATE OF NEW YORK, DESCRIBED AS FOLLOWS:

BEGINNING IN THE NORTHEAST CORNER OF A PIECE OF LAND OWNED BY LEWIS ALPERT AND KNOWN AS LOT NO. 2 OF SAID SURVEY, AND RUNNING THENCE AT RIGHT ANGLES IN A WESTERLY DIRECTION 100 FEET; THENCE AT A RIGHT ANGLE IN A NORTHERLY DIRECTION 90 FEET; THENCE AT A RIGHT ANGLE IN AN EASTERLY DIRECTION 100 FEET; THENCE SOUTHERLY 90 FEET TO THE POINT OR PLACE OF BEGINNING. SAID PIECE OF PROPERTY BEING RECTANGULAR IN SHAPE AND BEING 90 FEET IN FRONT AND REAR AND 100 FEET ON THE SIDES.

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929

EXHIBIT C -- DESCRIPTION OF SECURITY INSTRUMENT

MORTGAGE FROM JARED DUQUETTE AND DARCEY AUBIN TO WELLS FARGO BANK, N.A. IN INSTRUMENT NO. 2016-00281702 IN THE AMOUNT OF \$72,200.00, DATED 08/31/2016, RECORDED 09/16/2016, IN CLINTON COUNTY RECORDS.

a. LOAN MODIFICATION AGREEMENT OF RECORD BETWEEN JARED DUQUETTE AND WELLS FARGO BANK, N.A. IN INSTRUMENT NO. 2022-00328937, DATED 09/19/2022, RECORDED 12/12/2022 IN CLINTON COUNTY RECORDS.

b. ASSIGNMENT OF RECORD BETWEEN WELLS FARGO BANK, N.A. AND NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING IN INSTRUMENT NO. 2024-00335929, DATED 02/06/2024, RECORDED 02/06/2024 IN CLINTON COUNTY RECORDS.

c. ASSIGNED TO FEDERAL HOME LOAN MORTGAGE CORPORATION BY ASSIGNMENT RECORDED CONCURRENTLY HEREWITH

Property Address: 5 THORNTON DR, DANNEMORA, NY 12929