Doc#: 1215639091 Fee: \$104.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 06/04/2012 03:42 PM Pg: 1 of 13

#### AGREEMENT FOR DEED

This Agreement for Deed is entered into on this day 15TH of MAY, 2012 between MO SEVEN, LLC (hereinafter known as the "PARTY OF THE FIRST PART") and LINDA JOANNE ODEN (hereinafter known as the "PARTY/PARTIES OF THE SECOND PART").

Witnesseth, That if the PARTY/PARTIES OF THE SECOND PART shall first make the payments and perform the row enants hereafter described PARTY OF THE FIRST PART hereby covenant(s) and agree(s) to convey and assure to the PARTY/PARTIES OF THE SECOND PART and his/her/their heirs, executors, administrators of raisigns, in fee simple, clear of all encumbrances whatever, by a good and sufficient deed, the lot and piece or parcel of raid, situated at 11565 LAFAYETTE AVE in the County of COOK, the city of CHICAGO, the State of LLI INOIS, and further known and described as follows, to-wit:

#### SEE ATTACHMENT "A" FOR LEGAL DESCRIPTION OF PROPERTY

and the PARTY/PARTIES OF THE SECOND PART hereby covenant(s) and agree(s) to pay to the PARTY OF THE FIRST PART the sum of TWENT V-FIVE THOUSAND DOLLARS AND NO CENTS (\$25,000.00) in the manner following: SEVEN HUNDRED FIFT / DOLLARS AND NO CENTS (\$750.00) paid at the signing of this agreement and the remaining TWENTY-FCJ/k THOUSAND TWO HUNDRED FIFTY DOLLARS AND NO CENTS (\$24,250.00) shall be paid according to the terms of a Promissory Note of even date with interest at the rate of NINE POINT SEVEN FOUR NINE PERCENT (9.749%) per annum, payable monthly on the whole sum remaining from time to time unpaid; and to pay all taxes assessments and/or impositions (includes such fees or other costs normally paid by owner or buyer of property such as ground rents, city/county miscellaneous fees as they require, property violations and/or fines levied, water/sewer charges, electrical/gas usage charges, garbage fees and property taxes levied, etc.) that may be legally levied or imposed upon said land subsequent to the year of 2010.

PARTY OF THE SECOND PART will keep the buildings upon said premises insured by some company satisfactory to the PARTY OF THE FIRST PART, and payable to the parties, respectively as their interest may appear, in the sum not less than TWENTY-FOUR THOUSAND TWO HUNDRED FIFTY DOLLARS AND NO CENTS (\$24,250.00) during the term of this Agreement. At the PARTY OF THE FIRST PART'S option (as indicated by written notice to the PARTY OF THE SECOND PART), the PARTY OF THE FIRST PART may elect to (a) impound monthly, with the PARTY OF THE FIRST PART (or its agent), the cost of such insurance as estimated by the PARTY OF THE FIRST PART, or (b) procure said insurance, in which event the PARTY OF THE SECOND PART shall reimburse the PARTY OF THE FIRST PART for the actual cost thereof within five (5) days after demand from the PARTY OF THE FIRST PART. All insurance proceeds shall be payable to the PARTY OF THE FIRST PART. In the event of a loss by fire or other casualty, the rights and obligations of the parties shall be as follows:

If the damage to the improvements on the Property is less than fifty (50%) percent of the total value of the improvements, the PARTY OF THE SECOND PART shall be obligated to repair or reconstruct said property. The PARTY OF THE FIRST PART shall apply the proceeds directly to the costs of such repair or reconstruction, the PARTY OF THE FIRST PART being entitled to any surplus insurance funds over and above the costs of repair or reconstruction, and the PARTY OF THE FIRST PART being liable for any deficiency after application of the insurance money to such costs.

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If the damage to the improvements on the Property is in excess of fifty (50%) percent of the total value of the improvements, the PARTY OF THE SECOND PART shall have the option as to whether to repair or reconstruct said property following such casualty loss.

If the PARTY OF THE SECOND PART elects not to repair or reconstruct said property, then the unpaid balance of the purchase price, together with accrued interest to date, but excluding unearned interest, shall at the option of the PARTY OF THE FIRST PART become due and payable forthwith, and the insurance proceeds shall be applied towards the application of such sum, any surplus of the insurance proceeds over and above the PARTY OF THE SECOND PART'S obligations shall be paid to the PARTY OF THE SECOND PART. In the event that the contract is paid out as a result of the application of the insurance proceeds, the PARTY OF THE FIRST PART shall deliver a deed to the PARTY OF THE SECOND PART and consummate the transaction. In the event the contract is not paid out as a result of the application of the insurance process pursuant to an election not to repair or reconstruct said property after resulalty, the proceeds shall be credited to the account of the PARTY OF THE SECOND PART and the PARTY OF THE SECOND PART will continue to make regular payments pursuant to the terms of the contract until the PARTY OF THE SECOND PART'S obligations are satisfied and the contract consummated.

If the PARTY OF THE SECOND PART elects to repair or reconstruct, the insurance proceeds shall be applied by the PARTY OF THE FIRST PART to the costs of such repair or reconstruction, the PARTY OF THE SECOND PART shall submit the building plans to the PARTY OF THE SECOND PART for approval, for which approval shall be granted if the value of the land attenthe repair or reconstruction will equal or exceed the value of the land immediately prior to the casualty. If requested by the PARTY OF THE SECOND PART, the PARTY OF THE FIRST PART will, after approval of the PARTY OF THE SECOND PART'S building plans, turn over the insurance proceeds to an insurance trustee for the purpose of paying for the repairs or reconstruction. Any surplus of insurance proceeds over and above the costs of repair of reconstruction shall be delivered to the PARTY OF THE SECOND PART, and any deficiency remaining after application of such proceeds to the costs of repair or reconstruction shall be paid by the PARTY OF THE SECOND PART.

It is mutually agreed, by and between the parties hereto, that the PARTY OF THE FIRST PART transfers the said property to the PARTY/PARTIES OF THE SECOND PART in strictly "AS IS" condition and the PARTY/PARTIES OF THE SECOND PART is solely responsible for bringing the building and premises to a habitable condition within a reasonable period of time not exceeding **THREE** (3) me oths and maintaining the property in good state of repair during the term of this agreement.

Also both Parties hereby agree that the PARTY/PARTIES OF THE SECOND PART shall rot occupy or cause building to be occupied, before building is repaired to satisfy all applicable national and local building codes. The PARTY OF THE FIRST PART is under no duty whatsoever to inspect the premises after the signing of contract to determine compliance with these terms. Nevertheless, the PARTY/PARTIES OF THE SECOND PART is now and shall remain in sole control of the premises, and is and shall remain solely liable for all injuries and damages to themselves and/or to third parties, or to the property of such persons occurring while in or about the premises. In the event such injury or damage occurs, the PARTY/PARTIES OF THE SECOND PART agrees and covenants to hold harmless, defend and forever indemnify the PARTY OF THE FIRST PART, its successors and assigns, from all such resulting claims, liabilities, defense costs, attorney fees, judgements and the like relating in any way to such damage, injury, claim or liability.

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And in case of failure of the PARTY/PARTIES OF THE SECOND PART to make any of the payments or any part thereof, or to perform any of the covenants hereby made and entered into by the PARTY/PARTIES OF THE SECOND PART, this contract may, at the exclusive discretion of the PARTY OF THE FIRST PART, be declared null and void, and terminated, in which event the PARTY/PARTIES OF THE SECOND PART shall, upon notice of such termination, immediately quit the premises, allowing the PARTY OF THE FIRST PART to re-enter and retake exclusive possession of the premises.

CONVERSION TO MONTH TO MONTH TENANCY. Upon the PARTY OF THE FIRST PART exercising its right of termination as provided herein, all rights and interest hereby created and then existing in the PARTY/PAPTIES OF THE SECOND PART and in all claiming under the PARTY/PARTIES OF THE SECOND PART, shall molly cease and terminate, and the PARTY/PARTIES OF THE SECOND PART SHALL BE DEEMED A MONTH TO MONTH TENANT. THE PARTY/PARTIES OF THE SECOND PART, NOW KNOWN AS TENANT, AGREES TO QUIT AND SURRENDER TO THE PARTY OF THE FIRST PART, WITHOUT DEMAND, PEACEFUL POSSESSION OF SAID PROPERTY IN AS GOOD CONDITION AS IT IS NOW, REASONABLE WELR AND TEAR ALONE EXCEPTED, WITHIN THIRTY DAYS (30) AFTER NOTICE OF TERMINATION. AFTER TERMINATION BY THE PARTY OF THE FIRST PART PURSUANT TO THIS PARAGRAPH, THE FARTY/PARTIES OF THE SECOND PART SHALL PAY RENT IN AN AMOUNT STATED HEREIN AND THE PARTY/PARTIES OF THE SECOND PART ACKNOWLEDGES THAT THE PARTY OF THE FIRST I ART WILL INITIATE AN ACTION TO EVICT THE PARTY/PARTIES OF THE SECOND PART WHEN ANY RENT IN MORE THAN THIRTY (30) DAYS LATE.

In the event the PARTY/PARTIES OF THE SECUND PART neglects or refuses to surrender such possession it shall be lawful for the PARTY OF THE FIRST PART to enter upon and take possession of said property without notice and remove all persons and their property.

The PARTY OF THE FIRST PART may, at its option, cause a very ten declaration to be recorded in the office of the Clerk of Court of COOK County, to evidence the existence of its election to terminate all rights hereunder in accordance herewith.

Such declaration when so recorded, shall be, as to all subsequent Purchasers or Tonants or encumbrances of the property or any part thereof, conclusive proof of default by the PARTY/PARTIES OF THE SECOND PART and of the PARTY OF THE FIRST PART election to terminate all rights in the property existing by reason of this agreement.

In the event of contract termination, all moneys paid by the PARTY/PARTIES OF THE SECOND PART under this instrument, and all improvements constructed in or upon the property shall be rendered forfeic and shall inure to the benefit of the PARTY OF THE FIRST PART, its successors and assigns, except that if and only if the premises have not decreased in fair market value lower than the amount of the contract sale price, then a "Special Equity" shall be calculated for the benefit of the PARTY/PARTIES OF THE SECOND PART, by the PARTY OF THE FIRST PART, in the amount equal to one-half of any reduction achieved in the outstanding principal on the Promissory Note mentioned above. The resulting Special Equity shall then be applied first against the balance of the interest accrued and unpaid, and then against the cost if any, required to put the premises into its former condition, if condition has deteriorated due to abandonment, abuse, failure to maintain or failure to insure the premises during the contract period. The balance of the Special Equity shall be paid to the PARTY/PARTIES OF THE SECOND PART within 45 days of the date possession is retaken.

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The parties agree that the limited forfeiture described herein is a reasonable means of addressing a loss which may be difficult to calculate and constitutes the compensation for the use and occupancy thereof by the PARTY/PARTIES OF THE SECOND PART, consideration for the execution of this Agreement, and liquidated damages which may be elected by the PARTY OF THE FIRST PART for its consequential and future losses, and are therefore not an unreasonable penalty.

THE PARTY/PARTIES OF THE SECOND PART ACKNOWLEDGES THAT UPON TERMINATION OF THIS AGREEMENT BY THE PARTY OF THE FIRST PART THE PARTY/PARTIES OF THE SECOND PART BECOMES A MONTH TO MONTH TENANT WITH A MONTHLY RENT EQUAL TO THREE HUNDRED SEVENTY DOLLARS AND NO CENTS (\$370.00)

IT IS MUTUALLY AGREED, by and between the parties hereto, that the time of each payment shall be an essential part of this contract, and that all covenants and agreements herein contained shall extend to and be obligatory upon the Leirs, executors, administrators and assigns of the respective parties.

In the event that this docurrent is recorded, a Termination or Cancellation by sworn affidavit executed by the Party of the First Part, when subsequently recorded, shall be deemed effective to immediately cancel and nullify any interest held by the Party of the Second Part under this instrument, and this instrument shall not thereafter constitute a lien or encumbrance upon premises.

[signature(4) on the following page]

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IN WITNESS WHEREOF, The parties to these presents have hereunto set their hands and seals the day and year first above written. WITNESS WITNESS State of ILLINOIS County of Conk day of Apr. / , 2012, before me, a Notary Public for said State and County, On this, the personally appeared and acknowledged the due execution of the foregoing instrument. Witness my hand and official seal NOTARY PUBLIC FOR ILLINOIS Printed Name: My commission expires 4 AGING MEMBER State of South Carolina County of Richland day of Mac 2012, before me, a Notary Public for said Stat. and County, personally appeared Dex and acknowledged the due execution of the foregoing instrument. Witness my hand and official seal SEBASTIAN PEÑA Notary Public, South Carolina My Commission Expires NOTARY PUBLIC FOR South Carolina July 26, 2021 Printed Name: My commission expires . (SEAL)

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#### PROMISSORY NOTE

15TH of MAY, 2012 \$24,250.00

FOR VALUE RECEIVED, the undersigned promises to pay to the order of MO SEVEN, LLC c/o VISION PROPERTY MANAGEMENT, LLC at P.O. BOX 488, COLUMBIA, SOUTH CAROLINA 29202, the sum of TWENTY-FIVE THOUSAND DOLLARS AND NO CENTS (\$25,000.00) as follows:

Bearing interest at the rate of NINE POINT SEVEN FOUR NINE PERCENT (9.749%) per annum from date here of in 240 equal monthly installments of TWO HUNDRED THIRTY DOLLARS AND NO CENTS (\$230.00) plus GIE HUNDRED FORTY DOLLARS AND NO CENTS (\$140.00) for real estate taxes (real estate tax subject to charge) making a total of THREE HUNDRED SEVENTY DOLLARS AND NO CENTS (\$370.00) each beginning (av 15TH of JUNE, 2012, and on the same day of each and every month thereafter, each such installment to be applied first to the accrued interest on the unpaid principal balance at the rate of NINE POINT SEVEN FOUR NINE PERCENT (9.749%). The remainder thereof to the principal balance, and the entire remaining unpaid principal balance to gether with accrued interest to date shall become due and payable in full on the day 15TH of MAY, in the year 20.32.

Discount Rider (if applicable). YES\_\_\_\_NO\_\_X\_\_. see Discount Rider attached to Promissory Note.

The note, principal and interest is secured by an Agreement for Deed on 11565 LAFAYETTE AVE in the County of COOK, the City of CHICAGO, the State of U. NOIS.

It is specifically agreed that the makers hereof shall have the right of prepayment at any time without the penalty of additional interest so long as accrued interest on the unpair principal is paid as herein provided. And that upon failure to make payment or any part thereof, at the time when due, the then unpaid principal balance hereof plus interest shall, at the option of the holder of this note, at once become one and payable. If this note is placed in the hands of an attorney for collection, by suit or otherwise, I/We will pay, on damand, any attorney's fees and related expenses that the holder incurs (1) in collecting or attempting to collect the in achievedness evidenced by this note; (2) in enforcing the Agreement for Deed that secures this note; (3) in protecting the collateral encumbered by that Agreement for Deed; or (4) in defending or asserting the holder's rights in that collateral. All parties hereto, makers, endorsers, sureties, guarantors, or otherwise, severally waive protest, demand, presenting and notice of dishonor and the holder may grant extensions(s) of the time of payment of this note, or a part thereof, without any release of liability as to parties secondarily liable, who hereby waive notice as to any such extension, and against whom recourse is, in such event, expressly reserved.

[signature(s) on the following page]

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My commission expires 4/5/15

For each bad check there will be Thirty Dollars (\$30.00) bad check fee applied.

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If the full amount of the monthly payment has not been received by the end of 10 calendar days after the date it is due, a late charge in the amount of TWENTY-FIVE DOLLARS AND NO CENTS (\$25.00) will become due, the total payment and penalty being the amount of THREE HUNDRED NINETY-FIVE DOLLARS AND NO CENTS (\$395.00).

John Office

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#### **CERTIFICATION**

I/We, the PARTY/PARTIES OF THE SECOND PART, hereby certify that I/We have been informed by PARTY OF THE FIRST PART that it is advisable when entering into an AGREEMENT FOR DEED for real property to obtain legal advice from a lawyer. I/We, the PARTY/PARTIES OF THE SECOND PART, have decided I/We will not consult a lawyer and that this decision was made outside the presence of PARTY OF THE FIRST PART; I/We further certify this CERTIFICATION was signed outside the presence of PARTY OF THE FIRST PART.

Signed, sealed and delivered in the presence of:	^ _
Q <sub>4</sub>	
	times panne la
WITNESS	LINDA JOANNE ODEN
WITNESS	
4	
State of ILLINOIS	
County of	
<u></u>	
On this, the	2, before me, a Notary Public for said State and
County, personally appeared	and acknowledged the due
execution of the foregoing instrument.	
33//4	
Witness my hand and official seal	
Atom	"OFFICIAL SEAL" ANDRE SCOTT
NOTARY PUBLIC FOR ILLINOIS	Notary Public - State of financia
Printed Name: Andre Syste	My Commission Expires April 07, 2015
	EAL)

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#### LEAD BASED PAINT RIDER

RIDER TO AGREEMENT DATED the 15TH day of MAY, 2012 between the PARTY/PARTIES OF THE SECOND PART and PARTY OF THE FIRST PART for property located at 11565 LAFAYETTE AVE, CHICAGO, County of COOK, State of ILLINOIS.

The PARTY OF THE FIRST PART and the PARTY/PARTIES OF THE SECOND PART agree that the following additions and/or modifications are hereby made to the above-referenced Contract.

- 1. AGREEMEN', FOR DEED CONTINGENCY. Pursuant to Federal Regulations, the provisions of this Rider must be satisfied before the PARTY/PARTIES OF THE SECOND PART are obligated under this Agreement for Deed.
- 2. LEAD WARNING STATEMENT. The PARTY OF THE FIRST PART, as owner of an interest in residential real property on which a residential dwelling was built prior to 1978, is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduce intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The PARTY OF THE FIRST PART, as owner of an interest in residential real property, are required to provide any PARTY/PARTIES OF THE SECOND PART with whom the PARTY OF THE FIRST PART enter into an Agreement for Deed with any information on lead-based paint hazards from rick assessments or inspections in the possession of the PARTY OF THE FIRST PART and notify the PARTY/PARTIES OF THE SECOND PART of any known lead-based paint hazards. A risk assessment of inspection for possible lead-based paint hazards is recommended prior to purchase.
- 3. LEAD HAZARD INFORMATION PAMPHLET. PARTY OF THE FIRST PART shall deliver to the PARTY/PARTIES OF THE SECOND PART an EPA approved lead-hazard into mation pamphlet (For example, Protect Your Family From Lead In Your Home). Intact lead-based paint that is in good condition is not necessarily a hazard.

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4. PARTY OF THE FIRST PART'S DISCLOSURE. (Check all applicable boxes).
(A) Presence of Lead-Based Paint and/or Lead Based Paint Hazards.
(Check either (1) or (2) below).
[] (1) Hazards Known. Attached hereto is a statement signed by PARTY OF THE FIRST PART disclosing the presence of known lead-based paint and/or lead-based hazards at the Property, including but not limited to the basis for the determination that lead-based paint and/or lead-based paint hazards exist, the location of the lead-based paint and/or lead-based paint hazards and the condition of the painted surfaces.
[x] (2) Hazards 'In mown. PARTY OF THE FIRST PART have no actual knowledge of the presence of
lead-based paint and/or lead-based paint hazards at the property.
(B) Records and Reports Available to PARTY OF THE FIRST PART. (Check either (1) or (2) below).
[] (1) Records Provided. The following is a list of all records and/or reports available to the PARTY OF
THE FIRST PART pertaining to lead-based paint and/or lead-based paint hazards at the property.
The PARTY OF THE FIRST PART shall deliver a convolete copy of each record and report to the PARTY/PARTIES OF THE SECOND PART.
[x] (2) No Records. The PARTY OF THE FIRST PART have no records or reports pertaining to lead-based paint and/or lead-based paint hazards at the Property.
[x] (2) No Records. The PARTY OF THE FIRST PART have no records or reports pertaining to lead-based paint and/or lead-based paint hazards at the Property.  [initial(s) on the following page]
findial(s) on the following pages

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#### 5. RISK ASSESSMENT. (Mark with an X either (A) or (B) below).

(A) [] PARTY/PARTIES OF THE SECOND PART hereby waive/waives the opportunity to conduct a lead-based paint hazard risk assessment or inspection.

(B) [ ] This Contract is contingent upon a risk assessment or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards being obtained by the PARTY/PARTIES OF THE SECOND PART at the expense of the PARTY/PARTIES OF THE SECOND PART before 5:00 p.m. on the tenth calendar day after full execution of the Contract by all parties (the "Lead Paint Inspection Period"). In the results of such inspection are unacceptable to the PARTY/PARTIES OF THE SECOND PART for any reason whatsoever, the PARTY/PARTIES OF THE SECOND PART shall notify the PARTY OF THE FIRST PART or the attorney of the PARTY OF THE FIRST PART in writing within two business days after the end of the Lead Paint Inspection Period, together with a copy of the inspection and/or risk assessment report. In such case, either party may cancel the Contract upon written notice to the other party of the other party's attorney. A copy of such notice(s) should be delivered to the real estate brokers. If the notice of unacceptable results by the PARTY/PARTIES OF THE SECOND PART'S is not received by the PARTY OF THE FIRST PART or the attorney of the PARTY OF THE FIRST PART within two business days after the end of the Lead Paint Inspection Period, this Inspection contingency is deemed waived by the PAPATY/PARTIES OF THE SECOND PART. The definitions in Paragraph 1.B and C of Form 1.1 Contract River (1995) shall be used to determine whether or not the notice of unacceptable results by the PARTY/PARTIES OF THE SECOND PART has/have been received by the PARTY OF THE FIRST PART betare he end of the Lead Pain Inspection Period. The PARTY OF THE FIRST PART will cooperate with the inspection made by the PARTY/PARTIES OF THE SECOND PART in such fashion as may be reasonably requested by the PARTY/PARTIES OF THE SECOND PART. The PARTY/PARTIES OF THE SECOND PART may remove this contingency at any time without cause.

6. ACKNOWLEDGMENT BY THE PART/PARTIES OF THE SECOND PART (initial and date):

Initial Date

5/1/12
Initial Date

5/1/12
Initial Date

PARTY/PARTIES OF THE SECOND FART has/have received copies of all information, records and/or reports set forth in Paragraph 4 of this Rider or attached to this Contract.

PARTY/PARTIES OF THE SECOND PART has/have received an EPA approved lead hazard information pamphlet.

PARTY/PARTIES OF THE SECOND PART has/have received a 10-day opportunity (or mutually agreed upon period) or has/have waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

[signature(s) on the following page]

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7. CERTIFICATION OF ACCURACY. The undersigned have reviewed the information above and certify to the best of their knowledge, that the statement they have provided is true and accurate.

Signed, sealed and delivered in the presence of:

	MO SEVEN, KLO
Veronica Objander	
WITNESS	BY MANAGING MEMBER
	Cinca Joanne
WITNESS	LINDA JOANNE ODEN
WITNESS	4
State of ILLINOIS	
County of Cook	
On this, the 7 day of $Max/$	_, 2012, before r.e, a Notary Public for said State and
County, personally appeared	and acknowledged the due
execution of the foregoing instrument.	C/
Witness my hand and official seal	
Asi	"OFFICIAL SEAL"  ANDRE SCOTT
NOTARY PUBLIC, FOR ILLINOIS	Notary Public - State of Illinois My Commission Expires Apr / 05, 2015
Printed Name: Andre Scott	
My commission expires 4/5/12	(SEAL)

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#### ATTACHMENT "A" TO THE AGREEMENT FOR DEED

(Dated the 15TH day of MAY, 2012, BETWEEN MO SEVEN, LLC and LINDA JOANNE ODEN)

#### LEGAL DESCRIPTION

THE HOUSE AND LOT COMMONLY KNOWN AS 11565 LAFAYETTE AVENUE, SITUATED IN THE CITY OF CHICAGO, COUNTY OF COOK, AND STATE OF ILLINOIS.

PARCEL IDENTIFICATION NUMBER: 25-21-407-018-0000.

Legal Description

X Lot 35 and the North & Foot of Lot 34 in Block 3 in Falls
and Gano's addition to Pullman Being a subdivision of that
part Lying East of the West 49 Acres of the East
by of the South East of Section 21, Township 37 North,
Range 14, East of the Third Principal Meridian, in
Cook County, Illinois.