

WARRANTY DEED
(IN LIEU OF FORECLOSURE)

KNOWN BY ALL THESE PRESENTS, that Josephine Phillips, a single woman, whose address is 12039 S Princeton, Chicago, IL 60628, ("GRANTORS"), in consideration of the sum of ONE AND 00/100 dollars (\$1.00), and other good and valuable consideration paid by Secretary of Housing and Urban Development, whose address is 451 7th Street SW, Washington DC, DC 20410, ("GRANTEE"), the receipt and sufficiency of which are hereby acknowledged, and in further consideration of the agreement of Grantee to not enforce against Grantor, as a personal obligation, that certain Promissory Note (herein the "Note"), dated July 15, 2011, in the original principal amount of \$163,500.00 executed and delivered by Grantor to Mortgage Electronic Registration System, Inc. (MERS) solely as nominee for Urban Financial Group Inc. hereby grants, bargains, sells and conveys unto Secretary of Housing and Urban Development, all of the real property located in the City of Chicago, Cook County, Illinois, and further described as:

LOT 29 (EXCEPT THE SOUTH 20 FEET THEREOF) AND ALL OF LOT 30 AND THE SOUTH 10 FEET OF LOT 31 IN BLOCK 23, IN WEST PULLMAN, A SUBDIVISION OF THE WEST HALF OF THE NORTH EAST QUARTER AND THE NORTH WEST QUARTER OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Tax ID: 25-28-210-012-0000 Common Address: 12039 S Princeton, Chicago, IL 60628

Together with all the benefits, privileges, easements, tenements, hereditaments and appurtenances thereon or in anywise appertaining thereto, and any and all right, title and interest of Grantor in and to adjacent roads, and rights of way; and together with all buildings, fixtures and other improvements located on the Land (herein called "Improvements"); together with all personal property situated in, on or about the Land and any Improvements; (herein called the "Personalty") (the Land, Rights and Appurtenances, Improvements and Personalty being hereinafter referred to as the "Property"); subject to existing building and use restrictions, easements and zoning ordinances, if any.

TO HAVE AND TO HOLD the Property, together with any other rights and appurtenances thereto in any way belonging unto Grantee, its successors and assigns FOREVER, and Grantor does hereby bind himself and his heirs, executors, administrators, successors and assigns to WARRANT AND FOREVER DEFEND the Property, subject to said Exceptions as aforesaid, unto Grantee, its successors and assigns, against any person whomsoever lawfully claiming or to claim the same or any part thereof.

BUT IT IS HEREBY EXPRESSLY ACKNOWLEDGED AND AGREED that:

A. The Warranty Deed, and the conveyances being made hereby, are being executed, delivered and accepted in lieu of foreclosure of that mortgage granted by Josephine Phillips, a single woman to Mortgage Electronic Registration System, Inc. (MERS) solely as nominee for Urban Financial Group Inc. dated July 15, 2011 and recorded on August 9, 2011 by Document Number: 1122118011, Cook County Records, and that same shall be interpreted and construed as an absolute conveyance to Grantee of all right, title and interest in the Property, including specifically but without limitation, any equity or rights of redemption of Grantor therein or thereto. No merger of the mortgage and the fee is intended at this time.

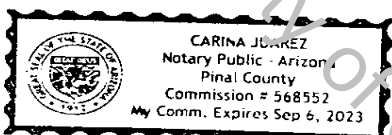
B. The Estoppel Affidavit attached hereto as Exhibit B is made a part hereof and incorporated herein by this reference.

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Josephine Phillips
Josephine Phillips

State of Arizona
County of Pinal

This Warranty Deed was acknowledged before me on the 9 day of Sept, 2022, by Josephine Phillips as his/her/their free act and deed.



[Signature], Notary Public

My Commission Expires: 9-6-23

Drafted by and when recorded return to:
Randall S. Miller & Associates, LLC
120 North LaSalle Street, Suite 1140

Chicago, IL 60602
(312) 239-3432

File No. 22IL00114-1

ADDRESS OF GRANTEE & SUBSEQUENT TAX BILLS TO: Secretary of Housing and Urban Development, by Novad Management Consulting as Novad Management Consulting and Attorney in Fact, 2401 NW 23rd Street, Suite 1A1, Oklahoma City OK 73107

*"TAX EXEMPT PURSUANT TO PARAGRAPH L, SECTION 4, OF THE REAL ESTATE TRANSFER TAX ACT."

I hereby declare that the attached deed represents a transaction EXEMPT UNDER PROVISIONS OF PARAGRAPH L, SECTION 4, REAL ESTATE TRANSFER ACT.

DATE: 10/11/2022

[Signature]
Signature of Buyer, Seller or Representative

REAL ESTATE TRANSFER TAX

03-Apr-2023



| | |
|----------|--------|
| CHICAGO: | 0.00 |
| CTA: | 0.00 |
| TOTAL: | 0.00 * |

25-28-210-012-0000 | 20230101637925 | 0-246-896-848

* Total does not include any applicable penalty or interest due.

| | | |
|--------------------|--------------------------|---------------|
| 25-28-210-012-0000 | 20230101637925 | 1-186-322-640 |
| 0.00 | TOTAL: | 0.00 |
| 0.00 | ILLINOIS: | 0.00 |
| 0.00 | COUNTY: | 0.00 |
| 03-Apr-2023 | REAL ESTATE TRANSFER TAX | |

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ESTOPPEL AFFIDAVIT EXHIBIT B

STATE OF ILLINOIS
COUNTY OF COOK

Josephine Phillips, a single woman, (hereinafter referred to as "borrower(s)"), being first duly sworn, depose and say:

That they are authorized to make this Affidavit and have personal knowledge of all facts sworn to in this Affidavit and are the identical parties who made, executed and delivered a certain Warranty Deed to Secretary of Housing and Urban Development, its successors and assigns, dated the same date as this affidavit, conveying the following described property located in the City of Chicago, Cook County, Illinois, described as:

LOT 29 (EXCEPT THE SOUTH 20 FEET THEREOF) AND ALL OF LOT 30 AND THE SOUTH 10 FEET OF LOT 31 IN BLOCK 23, IN WEST PULLMAN, A SUBDIVISION OF THE WEST HALF OF THE NORTH EAST QUARTER AND THE NORTH WEST QUARTER OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Tax ID # 25-28-210-012-0000
60628

Commonly known as: 12039 S Princeton, Chicago, IL

That this Affidavit is made to induce Lender to enter and close under the terms of the Agreement, and that they recognize that Lender will rely on this Affidavit and if it were not for the truth and accuracy of the statements and agreements set forth herein, Lender would not close the transactions contemplated by the Agreement, including, without limitation, the acceptance of the Warranty Deed pursuant thereto.

That the property described above is undamaged by fire, flood, earthquake, tornado or waste. Josephine Phillips, a single woman also certify that at the time of execution of this Affidavit they are of full age and that the Warranty Deed is an absolute conveyance of title to the premises in effect as well as in form, conveying and releasing to Secretary of Housing and Urban Development all rights of Josephine Phillips, a single woman including homestead and redemption, and was not intended as a mortgage, trust, or conveyance of security of any kind; and that possession of the premises has been or will be voluntarily surrendered to Secretary of Housing and Urban Development.

That the Warranty Deed was executed and delivered by Josephine Phillips, a single woman as their free and voluntary act; at the time of making the Warranty Deed Josephine Phillips, a single woman, felt and still feel, that the mortgage indebtedness represents the fair value of the property conveyed, that the Warranty Deed was not given as a preference against any other creditors, that Josephine Phillips, a single woman is/are solvent and will remain solvent after the conveyance of the Warranty Deed, and that they have no other creditors whose rights would be prejudiced by such conveyance.

That no Agreement or contract for conveyance or other deed of conveyance or written lease or other writing whatsoever are in existence adversely affecting the title to the premises and that the sole consideration for the Warranty Deed was and is the full satisfaction of all debts, obligations, costs and charges heretofore existing under and by virtue of a certain mortgage granted by Josephine Phillips, a single woman to Mortgage Electronic Registration System, Inc. (MERS) solely as nominee for Urban Financial Group Inc. dated July 15, 2011, in default on property described in the deed.

That Josephine Phillips, a single woman is/are the true and lawful owner(s) of the

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property and that up to this date no contracts for the furnishing of labor or materials on the property or upon any building on the land have been made which has not been fully completed and paid for, nor have any materials which have not been fully paid for been furnished for use upon the land or any building, and that no contract of any kind has been made nor anything done, suffered or permitted in relation to the land or any building or improvement, in consequence of which any lien may be claimed or enforced against the land under the Mechanic's Lien or Construction Lien laws of Illinois.

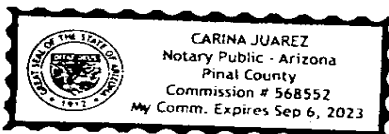
That it has been explained to Josephine Phillips, a single woman and they understand that if Secretary of Housing and Urban Development declines to accept delivery of the Warranty Deed or approve title, the unrecorded Warranty Deed may be returned to Josephine Phillips, a single woman or, if the Warranty Deed has already been recorded, the property may be reconveyed to Josephine Phillips, a single woman by Quit Claim Deed. In the event that the premises are reconveyed to Josephine Phillips, a single woman agree that the mortgage shall continue as a lien against the property until such time as the indebtedness is paid and satisfied in full. The Warranty Deed was executed and delivered with the expressed understanding that it does not operate, even though placed on record, to effect the merger of interests so as to extinguish the mortgage lien (and that its receipt by Secretary of Housing and Urban Development does not constitute legal delivery and shall be of no binding force or effect whatsoever) until such time as Secretary of Housing and Urban Development consents to the acceptance and approval of title. The receipt or return of the Warranty Deed shall in no way restrict the right of Secretary of Housing and Urban Development, or the right of its successors in interest, to foreclose the mortgage if foreclosure is deemed desirable.

That this Affidavit is made for the protection and benefit of Secretary of Housing and Urban Development, and all other parties dealing with or who may acquire any interest in the property described in the Warranty Deed, is given to induce the acceptance of a voluntary conveyance, and shall bind the respective heirs, personal representatives, administrators and assigns of Josephine Phillips, a single woman.

Josephine Phillips
Josephine Phillips

On 9/9/22 before me, personally appeared Josephine Phillips, who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Arizona that the foregoing paragraph is true and correct.



Witness my hand and official seal.

[Signature], Notary Public

Drafted by and when recorded return to:
Randall S. Miller & Associates, LLC
43252 Woodward Ave, Suite 180
Bloomfield Hills, MI 48302
File No. 22IL00114-1

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STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in the land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

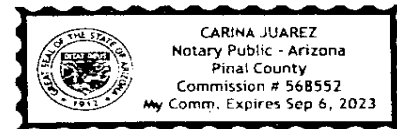
Dated: 9/9, 20 22

Signature: Josephine Phillips
Grantor or Agent

Subscribed and sworn to before me:

By the said: Josephine Phillips
This 9, day of Sept, 20 22

Notary Public: [Signature]



The grantee or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in the land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

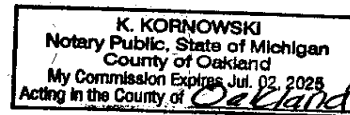
Dated: 9/9, 20 22

Signature: Dawn Alli
Grantee or Agent

Subscribed and sworn to before me:

By the said: Dawn Alli
This 9th, day of Sept, 20 22

Notary Public: Kristin Kornowski



Note: Any person who knowingly submits a false statement concerning the identity of a Grantee shall be guilty of a Class C misdemeanor for the first offence and of a Class A misdemeanor for subsequent offences.

(Attach to deed or ABI to be recorded in Cook County, Illinois if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)