

# UNOFFICIAL COPY

Doc#. 2323306096 Fee: \$107.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 08/21/2023 02:28 PM Pg: 1 of 3

Dec ID 20230801600301  
ST/CO Stamp 1-223-796-176 ST Tax \$292.00 CO Tax \$146.00  
City Stamp 0-592-225-744 City Tax: \$3,066.00

## WARRANTY DEED Statutory (ILLINOIS)

FIRST AMERICAN TITLE  
FILE # 3129463

THE GRANTOR (seller), Unity Community Revitalization Corp., a domestic corporation, incorporated under and by virtue of the laws of the State of Illinois and duly authorized to transact business in the State of Illinois, of 2901 S. Michigan Avenue Suite 608, Chicago, IL 60616, for and in consideration of Ten (\$10.00) Dollars, and other good and valuable consideration in hand paid, and pursuant to authority given by the Board of Trustees of said corporation, CONVEY(S) and WARRANT(S) to the GRANTEE(S), DREAMER DAVIS, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:  
*\* An unmarried woman of 1607 S Spaulding Ave Chicago IL 60623*

THE SOUTH 33 FEET 5 INCHES OF THE NORTH 33 FEET 8 IN INCHES OF LOT 3 IN BLOCK 98 IN WASHINGTON HEIGHTS RESUBDIVISION OF EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WEST OF RAILROAD AND EAST OF PROSPECT AVENUE IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number(s): **25-19-312-004-0000**

Address(es) of Real Estate: **11611 SOUTH HALE AVE. CHICAGO, IL 60643**

SUBJECT TO: covenants, conditions, and restrictions of record, public and utility easements; and General Taxes for 2019 and subsequent years.

Together with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and all the estate, right, title, interest, claim or demand whatsoever, of the Grantor, either in law or equity, of, in and to the above described premises, with the hereditaments and appurtenances: TO HAVE AND TO HOLD the said premises as above described, with the appurtenances, unto the Grantee, his/her/their heirs and assigns forever.

(see Attachment A for FHLB Retention Language)

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In Witness Whereof, said Grantor has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents, by its President, and attested by its Secretary, this 18 day of August, 2023.

Unity Community Revitalization Corp.

By: [Signature]  
Marc Wells  
Its President

Attest: [Signature]  
Its Secretary

State of Illinois )  
ss. )  
County of Cook )

I, the undersigned, a Notary Public in and for said County of Cook and in the State of Illinois, DO HEREBY CERTIFY that MARC WELLS, personally known to me to be the President of UNITY COMMUNITY REVITALIZATION CORP., and JULIAN BOND, personally known to me to be the Secretary of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that as such President and Secretary, they signed, sealed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by the Board of Trustees of said corporation, as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and official seal, this 18 day of August, 2023.

Commission expires 03/13/24

[Signature]  
Notary Public

This instrument was prepared by:  
Amy Barnett  
2901 S. Michigan Ave #608  
Chicago, Illinois 60616



MAIL TO:  
Dreamer Davis  
11611 S. Hale Ave  
Chicago, IL 60643

SEND SUBSEQUENT TAX BILLS TO:  
Dreamer Davis  
11611 S. Hale Ave  
Chicago, IL 60643

Recorder's Office Box No. \_\_\_\_\_

## Welcome Home Retention Language



***The language below should be inserted into the Deed or as a Restrictive Covenants to the Deed. If it is attached to the Deed as an addendum or attachment, the Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the Deed.***

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Affordable Housing Program (AHP), must maintain ownership in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

- (i) The FHLB Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the AHP 5-year Retention Period.
- (ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the AHP subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the AHP 5-year retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the AHP-assisted household's investment; unless one of the following exceptions applies:
  1. The unit was assisted with a permanent mortgage loan funded by an AHP advance;
  2. The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser);
  3. The amount of the AHP subsidy that would be required to be repaid is \$2,500 or less; or
  4. Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.
- (iii) The obligation to repay Subsidy to the FHLB Cincinnati shall terminate after any event of foreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the AHP-assisted homeowner.