244 PTC 23-19777 Return recorded document to:

Chicago Housing Trust ATTN: Executive Director 121 N LaSalle Street, Room 1006 Chicago, IL 60602 Doc#, 2417702131 Fee: \$107.00 CEDRIC GILES COOK COUNTY CLERK'S OFFICE Date 6/25/2024 12:26 PM Pg: 1 of 14

(Above Space For Recorder's Use Only)

SUBSEQUENT HOMEOWNER DECLARATION AND AMENDMENT TO RESTRICTIVE COVENANT

THIS SUBSEQUENT HONE OWNER DECLARATION AND AMENDMENT TO RESTRICTIVE COVENANT ("Declaration and Amendment") is made as of June 14, 2024 by and between Peggah Ghoreishi (the "Buyer"), and the Chicago Housing Trust, formerly known as the Chicago Community Land Trust, an Illinois not-for-profit corporation, its successors and assigns (the "Housing Trust").

RECITALS

- A. Buyer is on the date hereof purchasing the condominium unit situated on the real property legally described on Exhibit A attached here to the "Home").
- B. The Home is subject to that certain Affordable incusing Restrictive Covenant and Agreement dated as of <u>December 18, 2009</u>, and recorded with the Office of the Recorder of Deeds of Cook County, Illinois, on <u>January 20, 2010</u>, as Document No. <u>1002005106</u> ("<u>Restrictive Covenant</u>"), designed to maintain the long-term affordability of the Locale.
- C. The Restrictive Covenant requires the owner of the Home to sell the Home to an income-eligible household (or the Housing Trust) at a below-market price if the owner wishes to move, and imposes certain other affordability covenants and restrictions.
- D. Buyer and the Housing Trust agree that the Current Fair Market Value (as defined in the Restrictive Covenant) of the Home is two hundred sixty-thousand dollars (\$260,000).
- E. Buyer and the Housing Trust agree that the new Contract Price (as defined in the Restrictive Covenant) of the Home is one hundred sixteen thousand four hundred seventy-nine dollars (\$116,479) and that the new Subsidized Purchase Price (as defined in the Restrictive Covenant) of the Home is one hundred sixteen thousand four hundred seventy-nine dollars (\$116,479).
- F. Buyer and the Housing Trust agree that the Homeowner's Share of Market Value Appreciation (as defined in the Restrictive Covenant) is twenty-five percent (25%).

- G. Buyer meets the income eligibility requirements set forth in the Restrictive Covenant, and the Subsidized Purchase Price satisfies the affordability requirements under the Restrictive Covenant.
- H. In order to finance the purchase of the Home, Buyer is on the date hereof obtaining a Senior Mortgage (as defined in the Restrictive Covenant) in the principal amount of ninety-three thousand one hundred eighty-three dollars (\$93,183).
- NOW, THEREFORE, in consideration of the benefits accruing to Buyer as a result of its purchase of the Home for an amount less than its fair market value, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Buyer hereby accurates and covenants on behalf of itself and its heirs, successors, assigns, legal representatives and personal representatives, as follows:
- 1. <u>Incorporation of Recitals; Defined Terms</u>. The foregoing recitals are part of this Declaration and Amendment. Capitalized terms not otherwise defined herein shall have the same meanings as in the Restrictive Covenant.
- 2. <u>Buyer's Acknowiedgment of Resale Restrictions</u>. Buyer understands and agrees that the Restrictive Covenant is intended to expand access to homeownership opportunities for low- and moderate-income households and preserve the affordability of the Home for the Covenant Term (as defined in the Restrictive Covenant). Buyer has signed an Acknowledgment of Affordability Restrictions attached thereto as <u>Exhibit B</u>, confirming Buyer's review and understanding of the terms and conditions of the Restrictive Covenant.
- 3. <u>Income Eligibility</u>. Buyer represents and warrants to the Housing Trust that it is a Qualified Household (as defined in the Restrictive Covenant).
- 4. <u>Conflict</u>. In case of a conflict between the terms and conditions of the Restrictive Covenant and this Declaration and First Amendment, the terms and conditions of this Declaration and First Amendment shall govern and control.
- 5. Ratification and Binding Effect of Restrictive Covenant. Except as provided in this Declaration and First Amendment, Buyer agrees for themselves(s) and their heirs, successors, assigns, legal representatives and personal representatives, that the terms of the Restrictive Covenant are hereby ratified and confirmed and that the provisions contained therein are in full force and effect, as amended hereby, as of the date hereof. Buyer furince agrees for themselves(s), and their heirs, successors, assigns, legal representatives and personal representatives, to be bound by the Restrictive Covenant, as amended hereby, and to decrease and perform all of the duties and obligations of the Homeowner thereunder.
- 6. <u>Counterparts</u>. This Declaration and First Amendment may be executed in two or more counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF, the undersigned has caused this Subsequent Homeowner Declaration and Amendment to Restrictive Covenant to be executed on or as of the date first above written.

HOMEOWNER(S):

STATE OF ILLINOIS COUNTY OF GOOK _, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Qeas known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and, being first duly sworn by me, acknowledged that she/he signed and delivered the foregoing instrument as her/his free and voluntary act for the uses and purposes therein set for in. GIVEN under my notarial seal this NOTARY (*U*) My Commission Expires: Clory's Office 9/22/027

Official Seal WENDY J JOSEPH Notary Public, State of Illinois Commission No. 978447 My Commission Expires September 22, 2027 2417702131 Page: 4 of 14

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EXHIBIT A

LEGAL DESCRIPTION OF CONDOMINIUM UNIT

UNIT 916 AND P-412 AND THE EXCLUSIVE RIGHT TO THE USE OF STORAGE SPACE S-377, A LIMITED COMMON ELEMENT, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE GRANVILLE CONDOMINIUMS, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 0831945702, AND AS AMENDED FROM TIME TO TIME IN THE EAST FRACTIONAL HALF OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ADDRESS: 1134 W GRANVILLE AVENUE UNIT 916, CHICAGO, ILLINOIS 60660

PIN: 14-05-204-029-1055, 14-05-204-029-1378

14-05-204

COOK

COUNTY CIERTS

OFFICE

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EXHIBIT B

HOMEOWNER'S ACKNOWLEDGMENT OF AFFORDABILITY RESTRICTIONS

TO: Chicago Housing Trust ("Housing Trust")

DATE: June 14, 2024

I am giving this letter to the Housing Trust to be made an exhibit to an Affordable Housing Restrictive Covenant and Agreement ("Restrictive Covenant") between the Housing Trust and me. I am buying the condominium located at 1134 W Granville Avenue Unit 916, Chicago, Illinois 60660, which will be subject to the Restrictive Covenant.

I understand box the terms and conditions of the Restrictive Covenant affect my rights as a homeowner, now and in the future. In particular, I understand and agree that:

- Long Term Afforcat/ility. The purpose of the Restrictive Covenant is to keep housing affordable for future generations of low- and moderate-income households. I support this goal.
- Resale Restrictions. The Housing Trust controls the resale of my home. If I want to sell my home, I must sell it to another income-eligible buyer (or to the Housing Trust) for a restricted resale price determined in accordance with the resale formula in the Restrictive Covenant. If I violate the resale restrictions, the Restrictive Covenant gives the Housing Trust the right, among other remedies, to sue for damages or terminate the Restrictive Covenant and recover any sale proceeds. I realize this limits my ability to resell my home (a "restraint on alienation") but I agree that this limitation is reasonable under the circumstances set forth in the Restrictive Covenant.
- Refinancing Restrictions. The Restrictive Covenant may keep me from obtaining a home equity loan, debt consolidation loan, car loan or a similar loan that would use the home as collateral. I acknowledge that this constitutes a restraint on a legation, but likewise agree that it is a reasonable restraint under the circumstances of the Restrictive Covenant.
- Principal Residence. I must occupy and use my home as a principal residence. I cannot lease it, and if I move out, I must sell it. I cannot continue to own the home as an absentee owner.
- Heirs. I can leave my home to certain members of my household and, after my centh, they can own the home for as long as they want to live in it and comply with the Restrictive Covenant, including, without limitation, the Affordability Restrictions expressed in the Restrictive Covenant, or they can sell it on the terms permitted by the Restrictive Covenant.

I will honor the terms of the Restrictive Covenant. I consider these terms fair to me and others.

Peggah Ghoreishi

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EXHIBIT C

STATEMENT OF LEGAL REPRESENTATION

TO:	Chicago Housing Trust ("Housing Trust")			
DATE:	June 14, 2024			
I am/We are buying the condominium unit located 1134 W Granville Avenue Unit 916, Chicago illinois 60660, which will be subject to an Affordable Housing Restrictive Covenant and Agreement ("Restrictive Covenant") between the Housing Trust and me.				
My/Our I	awyer, <u>Preside Grouer</u> , has explained			
to me the terms and conditions of the Restrictive Covenant. I/We understand how these				
terms an	d conditions affect my rights as a homeowner, now and in the future.			
	By: Peggeh Shoreishi Peggah Ghoreishi			
	Peggah Ghoreishi			

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EXHIBIT D

RIGHT OF FIRST REFUSAL

If the Housing Trust has a right of first refusal under <u>Section 14.5</u> of the Restrictive Covenant, the following procedures shall apply. If the Homeowner receives and is willing to accept a bona fide, third-party offer to purchase the Home, the Housing Trust shall have the following rights:

- 1. The Homeowner shall give written notice of such offer ("Notice of Offer") to the Housing Trust setting forth (a) the name and address of the prospective buyer, (b) the purchase price offered, and (c) all other terms and conditions of the sale. The Housing Trust shall have the right of first refusal to purchase the Home to the same price and on the same terms and conditions set forth in the Notice of Offer. The Housing Trust may exercise its right of first refusal by delivering written notice to the Homeowner of the Housing Trust is intent to purchase the Home ("Notice of Intent to Purchase") within forty-five (45) days after the receipt of the Notice of Offer ("Election Period"). The Housing Trust may either purchase the Home directly c. a sign its right to purchase to a Qualified Household.
- 2. If the Housing Trust exercises its right to purchase the Home, such purchase shall be completed within sixty (60) days after the Housing Trust gives the Notice of Intent to Purchase (or, if the Notice of Offer shall specify a later date for cosing, such date) by performance of the terms and conditions of the Notice of Offer, including payment of the purchase price provided therein.
- 3. If the Housing Trust does not exercise its right of first refusal within the Election Period, or if, for reasons other than Homeowner delay, the Housing Trust (or its assignee) fails to complete the purchase of the Home within the time period allowed under Paragraph 2 above, then the Homeowner shall have the right (subject to any other applicable restrictions in the Restrictive Covenant) to sell the Home within one (1) year following the expiration of the Election Period on terms and conditions which are not materially more favorable to the buyer than those set forth in the Notice of Offer. If a sale does not occur within such one-year period, the Homeowner's right to sell shall end, and the Housing Trust's right of first refusal under this Exhibit D shall be reinstated and the Housing Trust shall again have all of the purchase rights as stated above. If a sale closes within such one-year period, the buyer shall purchase the Home subject to the Restrictive Covenant, including, without limitation, a renewed right of first refusal in the Home.

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EXHIBIT E

DEFINITION OF SENIOR MORTGAGE AND RIGHTS OF SENIOR LENDER

Senior Mortgage. A "Senior Mortgage" means a mortgage that meets all of the following requirements:

- 1. Such mortgage shall run in favor of either (a) a so-called institutional lender such as, but not limited to, a federal, state, or local housing finance agency, a bank (including savings and loan association or insured credit union), an insurance company, a pension and/or profit-sharing fund or trust, or any combination of the foregoing, the policies and procedures of which institutional lender are subject to direct governmental supervision, or (b) a "community development financial institution" as certified by the U.S. Department of the Tree sury, or similar nonprofit lender to housing projects for low- and moderate-income persons, or (c) such other let der as the Housing Trust, in its sole discretion, may consent to in writing.
- 2. Such morrgage shall be a first lien on the Home.
- 3. Such mortgage and related documentation shall provide, among other things, that in the event of a default in any of the Homeowner's obligations thereunder, the holder of such mortgage shall notify the Housing Trust of such fact and the Housing Trust shall have the right (but shall not have the obligation), within one hundred twenty (120) days after its receipt of such notice, to cure such default in the Homeowner's name and on the Homeowner's behalf, provided in at current payments due the holder during such 120-day period (or such lesser time period as may have been required to cure such default) are made to the holder, and shall further provide that said holder shall not have the right, unless such default shall not have been cured within such time, to accelerate the note secured by such mortgage or to commence to foreclose under the mortgage on account of such default.
- 4. Such mortgage and related documentation shall provide, among other things, that if after such cure period the holder intends to accelerate the note secured by such mortgage or initiate foreclosure proceedings under the mortgage, in accordance with the provisions of to a Restrictive Covenant, the holder shall first notify the Housing Trust of its intention to do so and the Housing it as shall have the right, but not the obligation, upon notifying the holder within thirty (30) days of receipt of said actice from said holder, to pay off the indebtedness secured by such mortgage and to acquire such mortgage.
- 5. Such mortgage and related documentation shall provide, anic of other things, that, in the event of a foreclosure sale by the Senior Lender or the delivery of a deed to the Senior Lender in lieu of foreclosure, upon acquisition of title to the Home by the Senior Lender, the Senior Lender shall give the Housing Trust written notice of such acquisition and the Housing Trust shall have an option to purchase the Home for the full amount owing to the Senior Lender under the mortgage; provided, however, that the Housing Trust gives written notice to the Senior Lender of the Housing Trust's intent to purchase the Home within thirty (30) days following the Housing Trust's receipt of the Senior Lender's notice of such acquisition of the Home; further provided that the Housing Trust shall complete the purchase of the Home within sixty (60) days of having given written notice of its intent to purchase; and provided that, if the Housing Trust do anot complete the purchase within such period, the Senior Lender shall be free to sell the Home to another person.
- 6. Such mortgage and related documentation shall not contain any provisions other than provisions generally contained in mortgages used for similar transactions in the Chicago area by institutional lenders.
- 7. Such mortgage and related documentation shall not contain any provisions which could be construed as rendering the Housing Trust or any subsequent holder of the Housing Trust's interest in and to this Restrictive Covenant, or their respective heirs, executors, successors or assigns, personally liable for the payment of the debt evidenced by such note and such mortgage or any part thereof.
- 8. Such mortgage and related documentation shall contain provisions to the effect that the Senior Lender shall not look to the Housing Trust, but will look solely to the Homeowner and the Homeowner's interest in the Home for the payment of the debt secured thereby or any part thereof. It is the intention of the parties hereto

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that the Housing Trust's consent to such mortgage shall be without any liability on the part of the Housing Trust for any deficiency judgment.

 Such mortgage and related documentation shall provide that in the event any part of the Home is taken in condemnation or by right of eminent domain, the proceeds of the award shall be applied in the order provided for in <u>Section 8.4</u> of the Restrictive Covenant.

Rights of Senior Lender. A Senior Lender shall have the following rights:

- 1. A Senior Lender may, without the Housing Trust's consent:
 - cure any default or perform any obligation under the Restrictive Covenant with the same effect as if the Homeowner had undertaken such cure or performed such obligation;
 - b. after the occurrence of an event of default under the Senior Mortgage and written notice to the Housing Trust in accordance with this exhibit, acquire and convey, assign, transfer, and exercise any right, remedy or privilege granted to the Homeowner by this Restrictive Covenant or otherwise by law, subject to the provisions, if any, in said mortgage, which may limit any exercise of any such right, remedy or privilege; and
 - c. rely upon and enforce any provisions of the Restrictive Covenant to the extent that such provisions are for the benefit of Senior Lender.
- 2. Senior Lender shall not, as a condition to the exercise of its rights under the Restrictive Covenant, be required to assume personal liability for the payment and performance of the obligations of the Homeowner under the Restrictive Covenant. Any such payment of performance or other act by Senior Lender under the Restrictive Covenant shall not be construed as an agreement by Senior Lender to assume such personal liability except to the extent Senior Lender actually takes possession of the Home. In the event the Senior Lender takes possession of the Home and thereupon transfers the same, any such transferse shall be required to enter into a written agreement assuming such personal liability, and upon any such assumption the Senior Lender shall automatically be released from personal liability under the Restrictive Covenant.
- 3. In the event that title to the estates of both the Housing Trust and the Homeowner shall be acquired at any time by the same person or persons, no merger of these estates shall occur without the prior written declaration of merger by the Senior Lender, so long as the Senior Lender owns any interest in the Home or in a Senior Mortgage. In the event that the estate of the Housing Trust is owned at any time by the Homeowner (regardless of a merger), or by any person in which the Homeowner has a direct or indirect interest, the Senior Lender shall not be obligated to cure any default of the Homeowner under the Restrictive Covenant as a condition to the forbearance by the Housing Trust in the exercise of the Housing Trust's remedies as provided in the Restrictive Covenant.
- 4. If the Housing Trust sends a notice of default under the Restrictive Covenant to the Hom sovmer, the Housing Trust shall also send a notice of default to the Senior Lender. Such notice shall be given in the manner set forth in Section 14.1 of the Restrictive Covenant to the Senior Lender at the most recent address for the Senior Lender (or any subsequent holder of a Senior Mortgage) that appears in the Office of the Recorder of Deeds of Cook County. The holder of a Senior Mortgage may record additional instruments from time to time in such office to give notice of any change in the holder or such holder's address.

EXHIBIT F

NOTICE OF INTENT TO SELL

TO):	Chicago Housing Trust ("Housing Trust")				
FR	OM:		<u>.</u>			
ADDRESS: _			PIN:			
		otified that I/we intend to transfer my/our home at s provided pursuant to <u>Section 10.4</u> of the Restri				
1.	Date I/v	we purchased the home:				
2.	Purcha	ase Price I/wc paid for the home:	\$			
3.	Current	t monthly condo assessments (if applicable)	\$			
4.	Month	ly/yearly homeowner's insurance payment	\$			
5.	Approx	kimate mortgage amount balance	\$			
6.	Month	ly/Yearly property taxes paid	\$			
7.	l/we w	ish to vacate the home by:				
8.	Name a	and phone number of contact person to schedule	inspection (please print):			
		and				
		(Name) (Telephone Number	r) C			
I/we have not yet listed the home for sale with a multiple listing service, or bired a real estate agent or broker. I/we agree to prepare the home for sale by:						
1.	 allowing the Housing Trust (or its assignee) to inspect the home within thirty 30) days after the Housing Trust's receipt of an appraisal pursuant to <u>Section 10.5</u> of the Restrictive Coverant, and allowing a licensed home inspector or other engineering or construction specialist to inspect the home following or in-lieu of the Housing Trust's (or its assignee's) inspection; 					
2.	allowing	an appraiser to inspect the home for the purpose	of determining its fair market value;			
3.	maintain	ing utility connections until the home is transferre	d; and			
4.	4. permitting a walk-through by the Housing Trust (or its assignee) prior to the transfer.					
I/w	e hereby	certify that the above information is true and corre	ect.			
Ву	;	Seller By:	Soller			

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Rider to Purchase and Sale Agreement dated	as of April 2	8, 2024
relating to real property commonly known as		ville UNIT 916
Chicago, Illinois (the "Property") between	Joane Hawkins	"Seller"
Peggah Ghoreishi and		"Buyer" (the "Contract")
The Sellor hereby notifies the Buyer that the affordability restrictions that are enforceable in the Property and the maximum income of the HOUSING RESTRICTIVE COVENANT AND LEASING COVENANTS PURCHASE OPTION RIGITS (the "Restriction Cook County, Illinois. The Euger agrees to protrust, if so requested by the Seller) all information make a determination as to the committee of the Restrictions. The Seller shall treat all information determination as confidential. Failure by the required by the Housing Trust within 5 days of Contract null and void. The parties acknowledges ell the Property to the Buyer and of the Buyer to upon the Housing Trust issuing a Certificate of the Housing Trust shall deliver a notice of nonce the Contract shall terminate without further action Money (if any) shall be returned to the Buyer. Buyer acknowledges that, should Buyer acquire bind the Property, the Buyer and Buyer's success	things, limits as Buyer, all as e ND AGREEM (CONDITION) is recorded to the Son reasonably the sale content provided by the Buyer to proferequest for second agree the buy the Property objects of the Son reasonably the Buyer to profere agree the buy the Property the Property, the Property and Property, the Property, the Property and Pr	Housing Trust (the "Housing to the maximum resale price of expressed in the AFFORDABLE ENT, INCLUDING RESALE, S AND RESTRICTIONS, AND It in the office of the Recorder of eller (or directly to the Housing required by the Housing Trust to explain the connection with such vide all information reasonably uch information shall render the last the obligation of the Seller to extra from the Seller is contingent as defined in the Restrictions). If provided in the Restrictions, then are and the Seller and the Earnest are Restrictions will continue to the seller and the Earnest are Restrictions will continue to the seller and the Earnest are Restrictions will continue to the seller and the Earnest are Restrictions will continue to the seller and the Earnest are Restrictions will continue to the seller and the Earnest are Restrictions will continue to the seller and the Earnest are Restrictions will continue to the seller are the seller and the Earnest are Restrictions will continue to the seller are the seller and the Earnest are Restrictions will continue to the seller are the seller and the Earnest are Restrictions will continue to the seller are the seller and the Earnest are Restrictions will continue to the seller are the
Seller DocuSigned by: 16CSASE/502C4FB	Buyer	DocuSigned by: Pegyah Hhrough
		POPULATION
Date:	Date: 5/1/	2024

EXHIBIT G

PURCHASE CONTRACT RIDER

Rider to Purchase and Sale Agreement dated a	
relating to real property commonly known as _ (the "Property") between	, Chicago, Illinois "Seller" and
	yer" (the "Contract")
that are enforceable by the Chicago Housing Trus other things, limits as to the maximum resale price all as expressed in the AFFORDABLE HOUS INCLUDING RESALE, REFINANCING AN RESTRICTIONS, AND PURCHASE OPTION RIGHT Recorder of Cook County, Illinois. The Buyer ago Trust, if so requested by the School all information determination as to the compliance of the sale of	of the Property is subject to certain affordability restrictions to (the "Housing Trust"). Such restrictions include, among to of the Property and the maximum income of the Buyer, ING RESTRICTIVE COVENANT AND AGREEMENT, D LEASING COVENANTS, CONDITIONS AND SHTS (the "Restrictions") as recorded in the office of the grees to provide to the Seller (or directly to the Housing on reasonably required by the Housing Trust to make a contemplated by the Contract with the Restrictions. The yer in connection with such determination as confidential.
request for such information shall render the Conthat the obligation of the Seller to sell the Propert the Seller is contingent upon the Housing Trust Restrictions). If the Housing Trust shall deliver a	asonably required by the Housing Trust within 5 days of tract null and void. The parties acknowledge and agree to the Buyer and of the Buyer to buy the Property from issuing a Certificate of Compliance (as defined in the notice of noncompliance as provided in the Restrictions, ction by the Buyer and the Seller and the Earnest Money
Buyer acknowledges that, should Buyer acquire the Property, the Buyer and Buyer's successors and a	ne Property, the Restrictions will continue to bind the assigns.
Seller	Buyer Peggal Husint
Date:	Date: 06 (14/2624

EXHIBIT H

PAYMENT REMITTANCE PLAN

This Payment Remittance Agreement (the "Agreement") is between the Chicago Housing Trust (the "Housing Trust") and Peggah Ghoreishi (the "Homebuyer") regarding the Direct Fee for the purchase of 1134 W Granville Avenue Unit 916 Chicago Illinois 60660.

is P	ayment Plan is effective as of 14th day of June, 2024. (the "Effective Date"). By signing this		
reer	ment, the Parties agree to be bound to the terms and conditions below:		
1.	. Purpose: This Payment Plan established between the Housing Trust and the Homebuyer will cover		
	the total amount owned by the buyer, which is \$874 (eight hundred seventy-four dollars and		
	00/100)		
	All tarms used in this gave cent will have the spring magnings as in the crisinal restrictive		
	All terms used in this agreement will have the same meanings as in the original restrictive		
	covenant and related exhibit(s). Except when explicitly stated, the original agreement(s) will remain		
	unamended and in full force and effect.		
2.	.,		
	a. M Lump Sum: The Homebuyer will make a payment in the sum of \$874 (eight hundred		
	seventy-four dollars and 00/100) upon closing as outlined in Exhibit I.		
	b. ☐ Installments: The Homebuyer will make installment payments in the sum of \$		
	starting on June 14, 2024 and ending20		
	i. Schedule: (Check One)		
	ii. □ On the first day of each month every month (r.ior.ihly)		
	iii. □ On the first day of each month every third month (quarterly)		
	iv. No interest will be applicable for any of the installments.		
3.	Payment Method: (Check One)		
	☐ credit or debit card via https://app.autobooks.co/pay/chicage housing-trust		
	☐ check payable to "Chicago Housing Trust" mailed to:		
	a. 121 N LaSalle Street, Room 1006		
	b. Chicago, IL 60602		
	Peggahlahoren		
	Peggah Ghoreishi		

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EXHIBIT I

DIRECT FEE INVOICE



121 N LaSalle Street, Room 1006 Chicago, Illinois 60002

Date: June 14, 2024

Bill To:

Ox Coox Co, Peggah Ghoreishi 1134 W Granville Avenue Unit 916 Chicago, Illinois 60660

Description:

Direct Fee on sale of 1134 W Granville Avenue Unit 916 Ch.cago, Illinois 60660

Amount: \$874 (eight hundred seventy-four dollars and 00/100)

-16/4'S O// Remit Payment via credit or debit card via https://app.autobooks.co/pay/chicago-housing-t.ust

Make checks payable to "Chicago Housing Trust" and mail to:

121 N LaSalle Street, Room 1006 Chicago, IL 60602

Questions? Contact chicagohousingtrust@cityofchicago.org | 312-744-2582