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CERTIFICATE OF COMPLETION

Pursuant to Section 4.10 of that certain "Redevelopment Agreement, New Homes for Chicago Program, West Humboldt Park Joint Venture" dated June 25, 1992, by and between the City of Chicago, an Illinois municipal corporation ("City"), and located at 121 North LaSalle Street, and West Humboldt Park Joint Venture, ("Developer"), located at 357 West Chicago Avenue, Suite 200, Chicago, Illinois, the Department of Housing on behalf of the City, hereby certifies that Developer has completed the construction of the single family housing unit improving the real property described below ("Property") substantially in accordance with the Working Drawing and Specifications (as such term is defined in the Redevelopment Agreement), the provisions contained in the Redevelopment Agreement, and the objectives of the New Homes for Chicago Program of the City of Chicago.

This certificate is conditional upon completion of exterior work, along with the installation of parking pad and the architects punch list, which shall remain the responsibility of the contractor and developer to complete, as weather conditions permit.

LEGAL DESCRIPTION:

LOT 2 IN BLOCK 3 IN PIERCE'S HUMBOLDT PARK ADDITION TO CHICAGO IN THE NORTHEAST 1/4 OF SECTION 2, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMON ADDRESS: 3303 West Pierce
PIN: 16-02-206-013 and 16-02-206-017

Notwithstanding the above certificate, the completeness of the construction of the housing unit is evidenced in part by a personal undertaking, as required by the title company, a copy of the which is attached hereto as Exhibit B, which has been deposited with the title company so as to cause the title company to indemnify over those potential mechanic lien claims identified on Exhibit C attached hereto.

This Certificate shall not constitute evidence that Developer has complied with any applicable provisions of federal, state and local laws, ordinances and regulations with regard to the completion of the housing unit.

IN WITNESS WHEREOF, the Department of Housing of the City of Chicago has caused this Certificate of Completion to be duly executed in its behalf this 10th day of February, 1993.

*Prepared by
mail to:*

*Maria Hoffman
City of Chicago
Department of Law
121 N LaSalle, Rm 610
Chicago, IL 60602*

CITY OF CHICAGO,
an Illinois municipal corporation
By Maria Carrott
Marina Carrott
Commissioner

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BOX 333

7-15-93
DB
754-51-7L

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FILE# NHFC-PHASE 2
COMMON ADDRESS: 3303 West Pierce*
PIN: 16-02-206-043 and 16-02-206-017

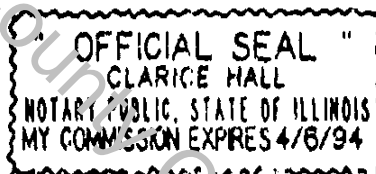
STATE OF ILLINOIS)
COUNTY OF COOK)

I Clarice Hall, a Notary Public in and for said County, in the State aforesaid, do hereby certify that MARINA CARROTT, personally know to me to be the Commissioner of the Department of Housing of the City of Chicago, a municipal corporation, and personally know 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 as such Commissioner, she signed and delivered the said instrument, pursuant to authority given by the City of Chicago, as her free and voluntary act and as the free and voluntary act and deed of the City, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 16th day of February, 1993

Clarice Hall
Notary Public

(SEAL)



My Commission expires April 6, 1994

COOK COUNTY, ILLINOIS
FILED FOR RECORD

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PERSONAL UNDERTAKING

WHEREAS, the Chicago Title Insurance Company, hereinafter referred to as the "Company", is about to issue its title insurance policy or policies or commitments therefor, all hereinafter referred to as the "Title Insurance Policy", No. 1401 74 15 434, in respect to the land described therein.

AND WHEREAS, the Company has raised as title exceptions on the Title Insurance Policy certain defects, liens, encumbrances, adverse claims or other matters, all hereinafter referred to as "Exceptions in Title", described as follows:

POSSIBLE MECHANIC'S LIEN CLAIMS WHICH MAY ARISE AS A RESULT OF THE COMPLETION OF CONTRACTS LET FOR IMPROVEMENT ON THE LAND.

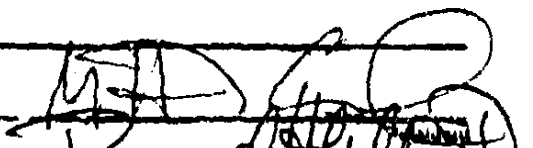
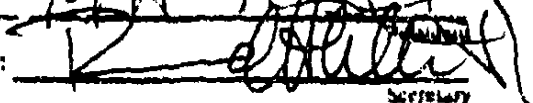
AND WHEREAS, the Company has been requested to issue the Title Insurance Policy, and may hereafter, in the ordinary course of its business, issue title policy or policies or commitments therefor in the form or forms now or then commonly used by the Company, or issue hold harmless or indemnity letters to induce other title insurance companies to issue title insurance policies or commitments therefor, in respect to the land or to some part or parts thereof, or interests therein, all of the foregoing being hereinafter referred to as "Future Policies or Commitments", either omitting all mention of the aforesaid Exceptions in Title, or insuring against loss or damage by reason thereof;

NOW THEREFORE, in consideration of the issuance of the Title Insurance Policy and the payment of \$1.00 to the undersigned by the Company, the sufficiency and receipt of which are hereby acknowledged, the undersigned, jointly and severally, for themselves, heirs, personal representatives, and assigns do hereby covenant and agree with the Company: (1) to forever fully protect, defend, and save the Company harmless from and against all the Exceptions in Title, in and from any and all loss, costs, damages, attorneys' fees, and expenses of every kind and nature which it may suffer, expend or incur under, or by reason, or in consequence of the Title Insurance Policy on account, or in consequence, or growing out of the Exceptions in Title or on account of the assertion or enforcement or attempted assertion or enforcement thereof or of any rights existing or hereafter arising, or which may be claimed to exist under, or by reason, or in consequence, or growing out of the Exceptions in Title or any of them; (2) to provide for the defense, at their own expense, on behalf and for the protection of the Company and the parties insured or who may become insured, against loss or damage under the Title Insurance Policy (but without prejudice to the right of the Company to defend if it so elects) in all litigation consisting of actions or proceedings based on any Exceptions in Title which may be asserted or attempted to be asserted, established or enforced in, to, upon, against or in respect to the land or any part thereof, or interest therein; (3) to pay, discharge, satisfy, and remove from the title to the land, and clear from the public record all of the Exceptions in Title on or before JANUARY 1, 1996; and (4) that each and every provision herein shall extend and be in force concerning Future Policies or Commitments.

FOR CORPORATIONS

IN WITNESS WHEREOF, the undersigned, being the hereinafter named corporation, has caused these presents to be signed by its President and attested by its Secretary and has caused its corporate seal to be hereto affixed this 26th day of February

February A.D. 19 93

BY: 
ATTEST: 
Secretary

ADDRESS OF CORPORATION:
357 West Chicago Avenue
Chicago, IL 60610

Date: February 26, 1993
6:50

FOR INDIVIDUALS

IN WITNESS WHEREOF, the undersigned have executed this agreement this _____ day of _____ A.D. 19 _____

(SEAL)

Social Security Number: _____
Address: _____

(SEAL)

Social Security Number _____
Address: _____

Accepted and Approved By: _____

(SEAL)

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