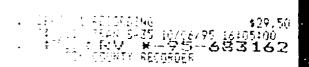
WARRANTY DEED

131-613071

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AFTER RECORDING RETURN THIS INSTRUMENT TO:

PHILIP A. NICOLOSI & ASSOCIATES
Attorneys at Law
4940 East State Street
Rockford, IL 61108-2211



THIS INDENTURE WITNESSETH: that HENRY G. CISNEROS, Secretary of Housing and Urban Development, Washington, D.C., acting by and through the Federal Housing Commissioner, (hereinafter referred to as "Grantor") for and in consideration of the sum of ONE DOLLAR (\$1.00) in hand paid, and other good and valuable consideration conveys and warrants to Thomas G. McCartin, and Kimberly A. Hickey, 4813 West Sunset Lane, Country Club Hills, IL 60448, as Tenants in Common (hereinafter referred to as "Grantee(s)", all interest in the real estate commonly know 1 as: 14550 South West Avenue, Orland Park, IL 60462 and which is legally described as follows:

See Attached Exhibit

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BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et. seq.) and the Department of Housing and Urban Development act (79 Stat. 667).

SAID CONVEYANCE is made SUBJECT to all covenants, restrictions, easements, reservations, conditions and rights appearing of record against the above described property; also SUBJECT to any state of facts which an accurate survey of property would show.

IN WITNESS WHEREOF the undersigned on this \triangle day of August, 1995 has set her hand and seal as DIRECTOR OF SINGLE FAMILY DIVISION, CHICAGO MIDWEST OFFICE, Chicago, Illinois, for and on behalf of the said Secretary of Housing and Urban Development under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter 11, Part. 200, Subpart. D.

WINDHALLS WITH SOUTH COMMENT

in the Presence of:

Sealed and Delivered

"EXEMPT" under provisions of Paragraph (b), Section 4 (20) Estate Transfer Tax Act

Dale Buyer, Refer or Representative

Henry G. Cisneros, Secretary of Housing and Urban Development, Washington D.C. by Federal Housing Commissioner

Debra F. Robinson

Director, Single Family Division

Chicago Midwest Office

PARCEL 1: BEGINNING 122 FEET NORTH OF THE SOUTHEAST CORNER OF A PARCEL OF LAND DESCRIBED AS THE NORTH 3.768 ACRES OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, LYING EASTERLY OF THE WABASH, ST. LOUIS AND PACIFIC RAILROAD, THENCE NORTH 50 FEET; THENCE WEST 156 FEET; THENCE SOUTH 50 FEET; THENCE EAST 156 FEET; TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE SOUTH 172 FEET (EXCEPT THE SOUTH 71 FEET THEREOF) AND (EXCEPT THE EAST 158 FEET THEREOF) OF THE NORTH 3.768 ACKES OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS, LYING SOUTHEASTERLY OF THE WABASH, ST. LOUIS AND PACIFIC RAILROAD, IN COOK COUNTY, ILLINOIS.

PARCEL 3: COMMENCING 71 FEET NORTH OF THE SOUTH LINE AT THE SOUTHEAST CORNER OF A PARCEL OF LAND DESCRIBED AS THE NORTH 3.768 ACRES OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12, PAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE WABASH, ST. LOUIS AND PACIFIC RAILROAD, IN COOK COUNTY, ILLINOIS, THENCE RUNNING NORTH 51 FEET; THENCE WEST 158 FEET; THENCE SOUTH 51 FEET; THENCE RAST 158 FEET; TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PROPERTY INDEX NUMBER: 27-09-116-039, volume 146
COMMONLY KNOWN AS: 14550 South West Avenue, Orland Park, IL 60462

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 a 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 person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

EMBEL 29 1995. Signature: Grantor or Agent SUBSCRIBED AND SWORN TO BEFORE ME THIS 20 DAY MARY F. NELSON OTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 5-8-99 The grantee or his agent aftirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or sequire 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 person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois. Dated Signature: Grantee or Agent SUBSCRIBED AND SWORN TO BEFORE MEJHIS

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 offense and a Class A misdemeanor for subsequent offenses.

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