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RESOLUTION TRUST CORPORATION
AFFORDABLE HOUSING DISPOSITION PROGRAM

LAND USE RESTRICTION AGREEMENT: PURCHASE OF SINGLE-FAMILY RESIDENCE OR CONDOMINIUM BY QUALIFYING HOUSEHOLD

ATTENTION: THIS DOCUMENT MUST BE REFERENCED IN THE DEED AND
AND RECORDED IMMEDIATELY FOLLOWING THE RECORDATION OF THE DEED IN
THE LAND RECORDS OF THE JURISDICTION IN WHICH THE PROPERTY IS LOCATED.

This LAND USE RESTRICTION AGREEMENT (the "Agreement") is entered
into as of the 14th day of July, 1994, by
and between Robert Marshall, by
(the "Buyer") and RESOLUTION TRUST CORPORATION, acting in its capacity as
Receiver/Conservator of CityFed Mortgage Company, Inc.
(the "Seller"), and their respective successors and
assigns, with respect to certain real property and the improvements
thereon, located at 201 W. 111th Street, Chicago, Illinois
and having the legal description set forth on Exhibit A hereto (the
"Property").

The parties, intending to be lawfully bound, for good and valuable
consideration, the receipt on which is hereby acknowledged, do hereby
agree as follows:

1. Termination.

a. This Agreement shall terminate automatically, without further
action by either the Buyer or the Seller, at 11:59 p.m. on the 14th
day of July, 1995 (the "Termination Date").

b. This Agreement shall terminate prior to the Termination Date,
without further action by either the Buyer or the Seller, only on such
date that (i) a termination statement or a release of this Agreement,
executed by the Seller, is recorded by the Buyer in the land records of
the jurisdiction in which the property is located; (ii) the Property is
transferred pursuant to a foreclosure proceeding instituted by a Mortgagee
(as defined below) that extinguishes the right, title and interest of the
Buyer in the Property; or (iii) a deed in lieu of foreclosure is executed
by the Buyer to a Mortgagee and recorded in the land records of the
jurisdiction in which the Property is located.

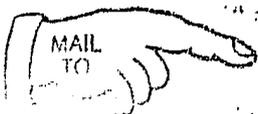
c. For purposes of this Agreement, "Mortgagee" shall mean (i) the
Seller; (ii) a federally insured financial institution; or (iii) an agency
or corporation in the business of making home mortgage loans that has made
a loan to the Buyer, secured by a first or second lien on the Property,
for the purpose of financing the acquisition of, or the making of
improvements to, the Property.

2. Buyer's Intention to Occupy the Property as its Principal Residence.
The Buyer does hereby certify to the Seller that the Buyer intends to occupy the Property
as the Buyer's principal residence for at least twelve (12) months from
the date of this Agreement.

3. Recapture Requirement.

a. If the Buyer, prior to the Termination Date, (i) enters into
a contract with another party that results in the transfer or conveyance
of his/her interest in the Property or (ii) transfers or conveys his/her
interest in the Property, for payment of money, the Seller shall recapture
seventy-five percent (75%) of the amount of any proceeds from the resale
that exceeds the sum of (A) the original sales price for the acquisition
of the Property by the Buyer, (B) the reasonable and customary closing
costs incurred by the Buyer in connection with said acquisition (together,
(A) and (B) total _____ Dollars
(\$ _____)), plus (C) the actual cost of any improvements to the
Property made after the date of the Buyer's acquisition of the Property.

b. For purposes of this Agreement, "actual cost of any
improvements" shall mean such costs incurred and paid by the Buyer as a
result of repairs or other physical improvements performed on the Property
that are evidenced through invoices, receipts and like documents.



Jones, Ware & Grenard
180 N. LaSalle
Suite #3500
Chicago, IL 60601

ATTN: KAY PERKINS

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199555 TRAX 202-6172375 10 24 99
#1329 # 111 9-75-051047
COOK COUNTY RECORDER

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4. Seller's Waiver of the Recapture Requirement. The Seller, in its sole discretion, may waive said recapture requirement only for good cause shown, which may include any necessary mitigation of the Buyer. In the event the Buyer desires to obtain a waiver of said recapture requirement, the Buyer must notify the Seller, in writing, at the address set forth below, setting forth the reasons for such waiver request. The Buyer shall include a release of this Agreement, in recordable form prepared at the Buyer's sole expense, with his/her waiver request. After receipt of the Buyer's waiver request, the Seller shall have sixty (60) days to either grant or deny the request; in the event that the waiver request is granted, the Seller shall execute the release of this Agreement, return said release to the Buyer and, upon the transfer of the Property, the Buyer shall record the release, at his/her sole expense, in the land records of the jurisdiction in which the Property is located.

5. Sale Prior to Termination Date. In the event that the Buyer intends to transfer or convey his/her interest in the Property prior to the Termination Date, without a waiver of said recapture requirement, the Buyer must notify the Seller, in writing and at least sixty (60) days prior to said transfer or conveyance, at the address set forth below, of his/her intention and include the name and address of the responsible closing agent, to be notified as described below. The Buyer shall include a copy of this Agreement, copies of invoices or other written evidence of the actual cost of any improvements (in accordance with Section 3 above), and a release of this Agreement, in recordable form, prepared at the Buyer's sole expense, with said notification. The Seller shall execute the release of this Agreement and send it to said closing agent with instructions as to the calculation and payment of the recapture amount set forth in Section 3 above. The closing agent shall record the release, at the Buyer's sole expense, in the land records of the jurisdiction in which the Property is located.

6. Notice. All correspondence to the Seller shall be sent to the Seller at the following address: Resolution Trust Corporation, 801 Seventeenth Street, N.W., Washington, D.C. 20434-0001, Attention: Director, Affordable Housing Disposition Program.

IN WITNESS WHEREOF, the parties hereto have executed this Land Use Restriction Agreement as of the date first above written.

BUYER

By: Robert Marshall
Name (print): ROBERT MARSHALL

SELLER

~~RESOLUTION TRUST CORPORATION,~~
~~as Receiver/Conservator (Article one)~~
for: Citytel Mortgage Corporation
By: [Signature]
Name (print): DAVID E. POE
Title: VICE PRESIDENT

NOTARY BLOCK: SELLER

NOTARY BLOCK: BUYER

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ATTACHMENT

PROPERTY ADDRESS: 241 WEST 111TH STREET
P.I.N.: 25-21-201-006

LOT 8 IN SUBDIVISION OF THE NORTHEAST ¼ OF THE NORTHWEST ¼ OF THE
NORTHEAST ¼ OF SECTION 21, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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