### WARRANTY DEED

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HELEN WILLIAMS, (hereinafter referred to as "Grantor"), whose address is 8634 South Colfax, Chicago, IL 60617 for and in consideration of the payment of TEN DOLLARS (\$10.00) and the release of Grantor from personal liability for a money judgment or deficiency judgment under a first mortgage note (the "Note") executed on May 14, 1990, in the principal sum of \$42,550.00, and that certain Mortgage securing the Note bearing even date and recorded on May 23, 1990, as 90238885, in the Office of the Recorder of Cook County, and its subsequent assignment to the Secretary of Housing & Urban Development (HUD) dated July 8, 1992 and recorded in the Recorder's Office of Cook County, Illinois as 92620351 on August 20. 1992 (hereinafter the "Mortgage"), and for other good and valuable consideration received, the adequacy and sufficiency of which are acknowledged, the said Grantor does hereby bargain, sell, grant, CONVEY and WARRANT to the SECRETARY of HOUSING & URBAN DEVELOPMENT (HUD), a federal agency, (hereinafter referred to as "Grantee"), its successors and assigns whose regional office address is 77 West Jackson Boulevard. Chicago. Illinois 60604-3507, the real property located in the County of Cook and State of Illinois, commonly known as: 8634 South Colfax, Chicago, IL 60617, Permanent Index Number: 21-31-327-034, as legally described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all improvements and appurtenances situated thereon.

Grantor hereby warrants the title to the property subject only to the aforesaid Mortgage and other security documents executed in connection with the said Mortgage in favor of Grantee, and any easements, restrictions, and other matters of record, if any.

This Warranty Deed is an absolute conveyance and grant of title, Grantor having sold and conveyed the above-described real property and all improvements on it and appurtenances to it to Grantee for a fair and adequate consideration, such consideration, in addition to that above-recited, being satisfaction of all personal obligations secured by the Note and Mortgage executed by Grantor.

Grantor further declares that this conveyance is freely and fairly made with the advice, or opportunity for advice, of legal counsel of her own selection. There are no agreements, oral or written, other than this Warranty Deed and the documents referred to in the Settlement Agreement and executed in connection with the Settlement Agreement between Grantor and Grantee with respect to the above-described real property, together with all improvements and appurtenances situated thereon.

Grantor hereby releases and waives all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, and further waive of all redemption, reinstatement and cure rights permitted by law.

Grantor further acknowledges that fair and adequate consideration has been given for her waiver of all Homestead Exemption rights, redemption, reinstatement and cure rights permitted by law.

Grantor, with Grantee's express concurrence, states that it is her intention that the fee interest granted by this Deed, together with all improvements and appurtenances, and the lien of the Mortgage in favor of Grantee, its successors and assigns, SHALL NOT MERGE. The

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real property conveyed by this Deed, together with all improvements and appurtenances, shall remain subject to the Mortgage and the Mortgage shall remain in full force and effect until released of record.

Dated this _	/2 day of Sep	Helen	Williams	
		HELEN WILLIA	MS	

STATE OF ILLINOIS	)	)	
	)	SS	
COUNTY OF Cook	)		

I, the undersigned a Notary Public, in and for said County and State aforesaid, DO HEREBY CERTIFY THAT. HELEN WILLIAMS who is personully known to me to be the same person whose name is subscribed to the foregoing instrument, as having executed the same, appeared before me this late in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act for the purposes therein set forth, including the release and waiver of the sight of homestead, reinstatement, redemption and all other cure rights as provided for by law.

Given under my hand and Notarial Sequenties | Aday of October, 19 94

"OFFICIAL SEAL"

JUNE MASHTAL

Notary Public, State of Illinois
My Commission Expires 10/11/98

Notary Public

### **FUTURE TAXES TO:**

Secretary of Housing & Urban Development Chicago Regional Office, Region V 77 West Jackson Boulevard Chicago, IL 60604-3507

### This Instrument Prepared By:

PAUL S. NICOLOSI, Esquire Attorney at Law 322 Chestnut Street Rockford, Illinois 61101-1209 (815) 965-5789

### RETURN TO:

Secretary of Housing & Urban Development Chicago Regional Office, Persion V 77 West Jackson Boulevard Chicago, IL 60604-3507



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#### LEGAL DESCRIPTION

THE SOUTH 6 FEET OF LOT 14 AND LOT 15 IN BLOCK 60, IN HILL'S ADDITION TO SOUTH CHICAGO, A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIDAN, IN COOK COUNTY, ILLINOIS.

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### 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 a person and authorized to do business or acquire title to real estate under

the laws of the State of Illinois.
Dated October 12, 1994 Signature: Kelenda Burke.  Grantor ox Agent
Subscribed and sworn to before  me by the said  this // day of May  Notary Public Warter  Notary Public Warter  Notary Public Warter  Notary Public Warter
The grantee or his agent affirms 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 agairs 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 a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.
Dated OCT. 12, 1994 Signature: Many F. Aelson
Subscribed and sworn to before  me by the said  this 10 day of May
NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C miscomeanor for the first offense and of a Class A misdemeanor for subscapent

offenses.

(Atach 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.)

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