WARRANTY DEED

AFTER RECORDING RETURN THIS INSTRUMENT TO:

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 GNE DOLLAR (\$1.00) in hand paid, and other good and valuable consideration conveys and warrants to Charlie H. Hall, III, 9157 South Bishop, Chicago, IL 60620 hereinafter referred to as "Grantee(s)", all interest in the real estate commonly known as: 7259 South Hamlin, Chicago, IL 60629 and which is legally described as follows:

See Attacked Exhibit "A"

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.

"The purpose of the following covenant is to insure that the property conveyed nercin is used for homeownership and is occupied as a primary residence by a police officer in accordance with the objectives of the Grantor's Officer Next Door Sales Program.

Grantee, a police officer, shall own and occupy, as a primary residence, the property conveyed herein. This covenant shall be subject and subordinate to any mortgage or deed of trust executed by Grantee to finance or refinance the acquisition of the property conveyed herein and shall be extinguished upon the foreclosure of such mortgage or the conveyance of the property by deed in lieu of foreclosure. The covenants and conditions contained in this paragraph shall terminate, shall be of no further effect, and shall not be enforceable on or after [date of third year anniversary of closing] or unless terminated earlier in writing by Grantor. The acceptance of this deed by the Grantee shall constitute an acceptance of the use restrictions described in this paragraph."

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IN WITNESS WHEREOF the undersigned on this day of November, 1997 has set her hand and seal as DIRECTOR OF SINGLE FAMILY DIVISION, ILLINOIS STATE 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.

Sealed and Delivered Andrew M. Cuomo, Secretary of in the Presence of: Housing and Urban Development, Washington D.C. by Federal Housing Commissioner Director, Single Family Division Illinois State Office "EXEMPT" under provisions of Paragraph (b), Section 4, Real Estate Transfer Tax Act Buyer, Seller or Representative Date STATE OF ILLINOIS) SS. COUNTY OF COOK BERANICE F. HARTFIELD a Notary Public in and for the County and State aforesaid, do hereby certify that DEBRA F. ROBINSON, who is personally well known to me to be the duly appointed DIRECTOR OF SINGLE FAMILY DIVISION, ILLINOIS STATE OFFICE, Chicago, Illinois, and the person who executed the foregoing instrument bearing the date of November 20, 1997 by virtue of the authority vested in her by the Code of Federal Regulations, Title 24, Chapter 11, Part. 200, Subpart. D. appeared before me this day in person and acknowledge that she signed, sealed and delivered the same instrument as her free and voluntary act as DIRECTOR OF SINGLE FAMILY DIVISION, ILLINOIS STATE OFFICE, Chicago, Illinois, for and on behalf of ANDREW M. CUOMO, Secretary of Housing and Urban Development, Washington, D.C., for the uses and purposes herein set forth.

Given under my hand and Notarial Seal this 20 day of November, 1997.

OFFICIAL SEAL
BEFIANICE F. HARTFIELD
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 3-27-2000

Deranice J. Harfeld

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PREPARED BY:

PAUL S. NICOLOSI, Esquire
PHILIP A. NICOLOSI & ASSOCIATES
Attorneys at Law
190 Buckley Drive
Rockford, IL 61107

SEND SUBSEQUENT TAX
BILLS TO:
Charlie H. Hall, III
7259 South Hamlin
Chicago, IL 60629



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LOTS 1, 2, 3, 4 AND 5 IN BLOCK 3 (EXCEPT THE NORTH 89 FEET THEREOF) AND (EXCEPT THAT PART OF LOT 5 DEDICATED FOR PUBLIC ALLEY) IN JOHN I. SHEAHAM'S MARQUETTE PARK VILLA, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 38 MORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY ILLINOIS. COMMONLY KNOWN AS 7259 SOUTH HAMLIN AVENUE, CHICAGO, ILLINOIS OF COOK COUNTY CLERK'S OFFICE

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