ASSIGNMENT OF POSTED BOND AND/OR PERFORMANCE DEPOSIT

November <u>**</u>, 2024,

For good and valuable consideration, Guidance Residential, LLC, hereby assigns and coveys to Castro Plumbing and Construction, LLC, the Performance Deposit of five thousand (\$5,000.00) posted on their behalf with the City of St. Paul DSI for the property located at 674 Magnolia Ave E, Saint Paul, MN 55106.

ASSIGNOR:

Guidance Residential, LLC; by LoanCare, LLC as Attorney-in-Fact under a Limited Power of Attorney

Its: Darcie Lyle

Assistant Secretary



The Sales Price of the property is \$ 30,000.00 \$ 177,558.28

MI & MN PROPERTY SELLING DURING REDEMPTION PERIOD

Indemnity and Hold Harmless Agreement

For purpose of this Indemnity and Hold Harmless Agreement (Agreement,) the Seller is:

| Federal Home Loan Mortgage Corporation (Freddie Mac or HomeSteps) |
| Federal Home Loan Mortgage Corporation (Freddie Mac or HomeSteps), as Trustee for N/A | (Insert Name of Trust and Trust Number)

| HIIS AGREEMENT is made and entered into this Znd day of November | 20.24 | by Casto Plumbing and Construction, LLC, a Minnesota Limited Liability Company ("Purchaser"), and Federal Home Loan Mortgage Corporation ("Seller").

| This Agreement is to be made a part of the Purchase and Sale Agreement Redemption Version between Seller and Purchaser, for the property located at 67.4 Magnolia Avenue East St. Paul, MN 55106 (Property) and as fully described on Exhibit "A".

WHEREAS Michigan and Minnesota law allows certain persons with a former interest in the Property, including junior lien holders, to redeem title to the Property by tendering payment of all lawful charges related to the debt within the redemption period. Seller acquired this Property by foreclosure and the redemption period has not yet expired.

NOW THEREFORE, for and in consideration of the mutual covenants and promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, it is hereby agreed as follows:

- Purchaser understands Seller obtained a title interest in the Property by foreclosure, forfeiture or similar process and will bransfer said interest in title to Purchaser subject to the right of redemption and the rights of persons in possession.
- Purchaser hereby acknowledges the existence of the right of redemption during the redemption period, which affects this Property and will independently or with advisement of counsel, determine the date that the redemption period will expire.
- Purchaser agrees that they have had the opportunity to seek legal counsel regarding the purchase of interest in the Property during the redemption period prior to executing this document so they can be fully aware of how this purchase differs from other real property transactions.
- 4. Purchaser understands if the Property redeems during the redemption period, the redeemed amount that the Purchaser will receive is based on the Foreclosure Bid Amount outlined above and may be higher or lower than the sales price amount, also shown above. If the redemption amount is less than the sales price, this will create a loss to the Purchaser. Purchaser acknowledges and understand that Seller will not pay any amount to Purchaser for any loss the Purchaser incurs if the Property is redeemed, and the redemption amount is lower than the sales price.
- Purchaser hereby agrees to Indemnify the Seller, for any and all actions, suits, legal costs, and expenses (including attorney's fees and costs) arising from anyone exercising the right of redemption on or before the redemption period has expired.

Version 05-2024 INDEMNITY AND HOLD HARMLESS AGREEMENT (Redemption – MI & MN)

- 6. Purchaser acknowledges and agrees that Seller is not responsible for, and Purchaser does hereby fully release Seller and its agents and contractors acting under its direction from any and all claims for any other losses, costs, charges, rents, expenses, or consequential damages and injuries arising from, or in any way related to the sale of the Property to Purchaser during the redemption period or any redemption of the Property including, but not limited to, any moving expenses, permanent improvements or repairs to the Property, enhanced or diminished value to the Property, taxes paid or assessed, rents due, or insurance premiums paid.
- 7. The terms and conditions of this Agreement shall be effective upon the date above written and continue in full force and effect with regard to the indemnification until expiration of the redemption period. The release provided by Purchaser to Seller as provided in Section 6 above shall remain in effect.
- 8. This Agreement shall be governed by the laws of the State of Minnesota or Michigan, depending on the state where the Property is located, and should any portion of this Agreement be deemed to be unlawful or unenforceable, that portion alone shall be voidable, and all other portions shall remain, in whole or in part, in full force and effect.
- 9. Now therefore, Purchaser on Purchaser's behalf and on behalf of any and all subsequent heirs, successors and/or assigns, hereby acknowledges, and agrees that Purchaser wishes to purchase the Property As-Is during the redemption period and according to points outlined above. Purchaser further agrees to irrevocably and forever release, discharge, waive, hold harmless and indemnify Federal Home Loan Mortgage Corporation and its conservators, regulators, trustees, officers, employees, agents, representatives, successors and/or assigns; Radian Real Estate Management LLC, its employees, agents and assigns; the designated Closing Agent, its employees, agents and assigns; the designated Listing Broker, its employees, agents and assigns from all claims, losses, causes of action and liabilities of any kind and of whatsover nature, including attorney's fees, which may arise out of or relating in any way to any issue referenced berein above.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the day and year first appearing

THE UNDERSIGNED APPROVE AND ACCEPT THIS AGREEMENT AND ACKNOWLEDGE THIS AGREEMENT TO BE A PART OF THE PURCHASE AND SALE AGREEMENT.

SELLER:	BUYER(S): DaveCZinS Some on Comments of the Co
☐ Federal Home Loan Mortgage Corporation ☐ Federal Home Loan Mortgage Corporation as	Signature
Trustee for N/A	Dave C Zins
51 W - 1 W -	Printed Name
Federal Horne Loan Mortgage Corporation by LoanCare, LLC as Attorney in Factorinds & Limited Povicr of Attorney. By: as Power of Attorney.	Date: November 7, 2024
Yvette Tuggle Print Assistant Secretary	Signature
Date:	Printed Name
11-8-24	Date:

Version 05-2024
INDEMNITY AND HOLD HARMLESS AGREEMENT
//Referention = MI & MIN

ASSIGNMENT OF SHERIFF'S CERTIFICATE

Deed Tax Due: Exempt 12 U.S.C. §1452(e), Exempt, Minn. Stat. § 287.22

Federal Home Loan Mortgage Corporation (Freddie Mac), party of the first part, for valuable consideration to it in hand paid by Castro Plumbing and Construction, LLC, successors and assigns, party of the second part, the receipt whereof is hereby acknowledged does sell, assign, transfer and set over unto the said party of the second part and assigns, forever, the certain Sheriff's Certificate of Sale, executed by the Sheriff of Ramsey County, Minnesota, on November 5, 2024, and filed for record in the office of the Recorder of the County of Ramsey in the State of Minnesota on the 5th day of November, 2024, as Document No. A05044653; said property legally described as:

Lot 7, Block 4, Arlington Hills Addition to Saint Paul, Ramsey County, Minnesota Ramsey County, Minnesota.

Property Address: 674 MAGNOLIA AVENUE EAST, SAINT PAUL, MN 55106 Tax Parcel Identification Number: 292922130008

IN TESTIMONY WHEREOF, the said corporation has caused these presents to be executed by

Yvette Tuggle as	Assistant Secretary this & day of
November, 2024.	
	Federal Home Loan Mortgage Corporation By: LoanCare, LLC as Attorney in fact under a Limited Power of Attorney By: Assistant Secretary Its:
STATE OFVirginia) ss. COUNTY/CITY OFVirginia Beach	
The foregoing instrument was acknown of November, 2024, by Assistant Secretary	wowledged before me, a Notary Public, this day Yvette Tuggle, as of LoanCare, LLC as Attorney in Fact under a
Limited Power of Attorney for Federal Hor	ne Loan Mortgage Corporation,
JACQUELINE VANDERMILLER NOTARY PUBLIC Commonwealth of Virginia Registration # 7072485 My Commission Expires July 31, 2027	Notary Publicacqueline VanDerMiller

THIS INSTRUMENT WAS DRAFTED BY:

Trott Law, P.C. Attorneys at Law 25 Dale Street North St. Paul, MN 55102 Ph: (651) 209-9760 24-0729-FC01 (MM) TAX STATEMENTS FOR THE REAL PROPERTY DESCRIBED IN THIS INSTRUMENT SHOULD BE SENT TO:

Castro Plumbing and Construction, LLC 1158 7th St E Saint Paul, MN 55106

ASSIGNMENT OF SHERIFF'S CERTIFICATE

Deed Tax Due: Exempt 12 U.S.C. §1452(e), Exempt, Minn. Stat. § 287.22

Guidance Residential, LLC, party of the first part, for valuable consideration to it in hand paid by Federal Home Loan Mortgage Corporation, successors and assigns, party of the second part, the receipt whereof is hereby acknowledged does sell, assign, transfer and set over unto the said party of the second part and assigns, forever, the certain Sheriff's Certificate of Sale, executed by the Sheriff of Ramsey County, Minnesota, on November 5, 2024, and filed for record in the office of the Recorder of the County of Ramsey in the State of Minnesota on the 5th day of November, 2024, as Document No. A05044653; said property legally described as:

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Limited Power of Attorney between Guidance Residential, LLC and LoanCare, LLC, was recorded on August 1, 2024 as document No. A05033853.

IN TESTIMONY WHEREOF, the said corporation has caused these presents to be executed by

Darcie Lyle	as	Assistant Secretary	_ this $\frac{84h}{}$ day of	
Movember, 202	1.			
		GUIDANCE RESIDENTIAL, LLC as Attorney in Fact under Attorney. By: Darcie Lyle Its: Assista		
STATE OF Virginia	_)			
COUNTY/CITY OF Virginia I) ss. 3 each			
The foregoing instrument was acknowledged before me, a Notary Public, this day of				
Assistant Secretary		of LoanCare, LLC as Attorn	ney in Fact under a	
Limited Power of Attorney for Guidance Residential, LLC.				
JACQUELINE VANDERMILLER NOTARY PUBLIC Commonwealth of Virginia Registration # 7072485 My Commission Expires July 31, 202		Notary Public Jacquel	ne VanDerMiller	

THIS INSTRUMENT WAS DRAFTED BY:

Trott Law, P.C. Attorneys at Law 25 Dale Street North St. Paul, MN 55102 Ph: (651) 209-9760 24-0729-FC01 (MM) TAX STATEMENTS FOR THE REAL PROPERTY DESCRIBED IN THIS INSTRUMENT SHOULD BE SENT TO:

Federal Home Loan Mortgage Corporation c/o Radian Real Estate Management 7730 South Union Park Avenue, Suite 400 Midvale, UT 84047