

# UNOFFICIAL COPY

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## ARTICLES OF AGREEMENT FOR DEED

- The BUYER, **GREGORY SUMMERS**, of 605 W. Madison Street, Apt. 4908-3, Chicago IL. 60647 (referred to herein as the "Buyer"), County of Cook, State of Illinois, agrees to purchase, and SELLERS, **CARL P. PALLADINETTI and TED THEODOSIADIS**, of 4024 W. Montrose Avenue, Chicago, IL 60641, of (referred to herein as the "Sellers"), agrees to sell to Buyer at the Purchase Price of **FOUR HUNDRED FORTY THOUSAND (\$440,000.00) Dollars**, all Seller's right, title, and interest in and to the property commonly known as **6204 W. WABANSIA/1700 N. MELVINA, CHICAGO, ILLINOIS 60634** ("Property"), and legally described as follows:

**LOT 23 AND 24 AND THE SOUTH 1/2 OF LOT 22 IN BLOCK 5 IN GALE AND WELCH'S RESUBDIVISION OF BLOCKS 27 TO 30 INCLUSIVE AND LOTS 4 TO 12 IN BLOCK 31 AND ALL OF BLOCK 46 TO 50 INCLUSIVE AND VACATED LOTS, STREETS AND ALLEYS IN GALE'S SUBDIVISION OF THE SOUTH EAST 1/4 OF SECTION 31 AND THE SOUTH WEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

P.I.N# B-37-310-036-000

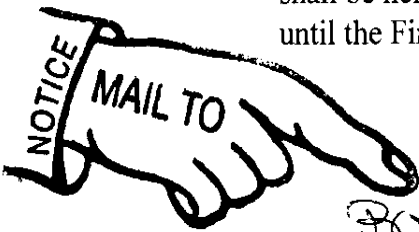
(hereinafter referred to as "the premises"), with approximate lot dimensions of **150 X 62.50 as per survey**, together with all improvements and fixtures, if any, presently located on the Property, all in "as is" condition.

All of the personal property, if any, shall be left on the premises which are owned by Seller, are included in the sale price, and shall be transferred to the Buyer by a Bill of Sale at the time of final closing.

- THE DEED**

- If the Buyer shall first make all the payments and perform all the covenants and agreements in this agreement required to be made and performed by said Buyer, at the time and in the manner hereinafter set forth, Seller shall convey or cause to be conveyed to Buyer or Buyer's nominee or assignee, by a recordable, stamped general warranty deed or Trustee's deed, if the Property is held in a land trust, with release of homestead rights, subject only to the following "permitted exceptions," if any: (a) General real estate taxes not yet due and payable; (b) Special assessments confirmed after the initial closing date; (c) Building, building line and use of occupancy and restrictions, conditions and covenants of record; (d) Zoning laws and ordinances; (e) Easements for public utilities; (f) Drainage ditches, feeders, laterals, and drain tile, pipe or other conduit; (g) If the property is other than a detached, single-family home: party walls, party wall rights and agreements; covenants, conditions and restrictions of record. Such warranty deed shall be held in escrow by the Buyer's attorney from the time of the First Closing until the Final Closing takes place.

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- b. The performance of all covenants and conditions herein to be performed by Buyer shall be a condition precedent to Seller's obligation to deliver the deed aforesaid.

### 3. INSTALLMENT PURCHASE

Buyer hereby covenants and agrees to pay Seller at **4024 West Montrose Avenue, Chicago, Illinois 60641** or other such person or at other such place as Seller may from time to time designate in writing, the purchase price and interest on the balance of purchase price remaining from time to time unpaid from the date of initial closing at an interest rate of **seven (7%)** per annum, all payable in the manner following to wit:

- a. At the initial closing, Buyer shall pay to Seller the total sum of **ONE HUNDRED TWENTY EIGHT THOUSAND (\$128,000.00)** Dollars by certified or cashier's check to be applied toward the purchase price.
- b. The balance of the purchase price, to wit, **THREE HUNDRED FIFTEEN THOUSAND (\$315,000.00)** Dollars shall be paid as follows:
- c. Commencing on **APRIL 1<sup>ST</sup> 2002** and on the **1<sup>ST</sup>** day of each month thereafter, Buyer shall pay to Seller equal monthly installments of principal and interest in the amount of **\$2,442.19**, until the purchase price is paid in full ("Installment Payments" );
- d. The final payment of the purchase price and all accrued but unpaid interest and other charges as hereinafter provided, if not sooner paid shall be due on the **1<sup>ST</sup>** day of **MARCH, 2003**. The date of final payment shall automatically be extended for a period of six (6) months at the sole election of the Buyer, with 30 day prior written notice to the Sellers, notifying them of such election.
- e. The monthly installments are due on the **1<sup>ST</sup>** day of each month. If any installment is not received by Seller after the **5<sup>TH</sup>** day of the month, Buyer shall pay to Seller a one-time late fee equal to **five percent (5%)** of the installment (which is **\$122.11**).
- f. All payments received hereunder shall be applied in the following order of priority: First, to interest accrued and owing on the unpaid principal balance of the purchase price; Second, to pay before delinquent, all taxes and assessments, which subsequent to the date of this Agreement may become a lien on the premises; Third, to pay insurance premiums falling due after the date of this Agreement; Fourth, to pay other charges provided for hereunder; and Fifth, to reduce said unpaid principal balance of the purchase price;

### 4. CLOSING:

The "initial closing" shall occur on **FEBRUARY 26<sup>TH</sup>, 2002** (or on the date, if any, to which said date is extended by reason of subparagraph 8(b) at the offices of Seller's attorney, **4024 W. Montrose Avenue, Chicago, Illinois 60641**. "Final closing" shall occur if and when all covenants and conditions herein to be performed by Buyer have been so performed. Seller shall cooperate with Buyer's Section 1031 requirements, at no cost to Seller.

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5. **POSSESSION:**

Possession shall be granted to Buyer on the initial closing date, provided that the full down payment plus or minus prorations, if any, has been paid to Seller by cashier's or certified check on the initial closing date, and further provided that Buyer on such initial closing date is otherwise not in default hereunder.

6. **PRIOR MORTGAGES:**

- a. Seller reserves the right to keep or place a mortgage or trust deed ("prior mortgage") against the title to the premises with a balance including interest not to exceed the balance of the purchase price unpaid at any time under this Agreement, the lien of which prior mortgage shall, at all times notwithstanding that this Agreement is recorded, be prior to the interest that Buyer may have in the premises and Buyer expressly agrees upon demand to execute and acknowledge together with Seller any such mortgage or trust deed (but not the notes secured thereby). No mortgage or trust deed placed on said premises including any such prior mortgage shall in any way accelerate the time of payment provided for in this Agreement or provide for payment of any amount, either interest or principal, exceeding that provided for in this Agreement, or otherwise be in conflict with the terms and provisions of this Agreement, nor shall such mortgage or trust deed in any way restrict the right of prepayment, if any, given to Buyer under this Agreement.
- b. Seller shall from time to time, but not less frequently than once each year and any time Buyer has reason to believe a default may exist, exhibit to Buyer receipts for payments made to the holders of any indebtedness secured by any such prior mortgage.
- c. In the event Seller shall fail to make any payments on the indebtedness secured by a prior mortgage or shall suffer or permit there to be any other breach or default in the terms of any indebtedness or prior mortgage, Buyer shall have the right, but not the obligation, to make such payments or cure such default and to offset the amount so paid or expended from the unpaid balance of the purchase price or from the installment payments to be made under this Agreement. There shall be no penalties for any prepayments made, either full or partial.

7. **SURVEY:**

Prior to the final closing, Seller shall deliver to Buyer or his agent a spotted survey of the premises, certified by a licensed surveyor, showing all improvements existing as of this contract date and all easements and building lines.

8. **TITLE:**

- a. At least five (5) days prior to the initial closing, Seller shall furnish or cause to be furnished to Buyer at Seller's expense a commitment issued by title insurance

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of said trust. All parties shall execute an "ALTA Loan and Extended Coverage Owner's Policy Statement" and such other documents as are customary or required by the issuer of the commitment for title insurance.

10. **PRORATIONS:**

Insurance premiums, and if final meter readings cannot be obtained, water and other utilities shall be adjusted ratably as of the date of initial closing. There shall be no prorations of real estate taxes for the 2001 tax year at the initial closing. At final closing, the Buyer is entitled to a credit for **THIRTY THOUSAND, EIGHT HUNDRED TWENTY DOLLARS AND THIRTY-TWO CENTS (\$30,820.32)** representing 2001 taxes and 2002 up to initial closing. Any penalties for late payment is the responsibility of the Sellers.

11. **ESCROW CLOSING:**

At the election of Seller or Buyer, upon notice to the other party not less than five (5) days prior to the date of either the initial or final closing, this transaction of the conveyance contemplated hereby shall be made through escrow with a title company, bank or other institution or any attorney licensed to do business or to practice in the State of Illinois in accordance with the general provisions of an escrow trust covering articles of agreement for deed consistent with the terms of this Agreement. Upon creating of such an escrow, anything in this Agreement to the contrary notwithstanding, the closing shall be made through escrow. The cost of the escrow (except a money lender's escrow which shall be paid by Buyer) shall be divided equally between the parties.

12. **INTENTIONALLY OMITTED.**

13. **INTENTIONALLY OMITTED.**

14. **BUYER TO MAINTAIN:**

Buyer shall keep the improvements on premises and the grounds in the same or better condition as they now are, ordinary wear and tear excepted. Buyer shall make all necessary repairs and renewals upon said premises including by way of example and not of limitation, interior and exterior painting and decoration; window glass; heating, ventilating, and air conditioning equipment; plumbing and electrical systems and fixtures; roof; masonry including chimneys and fireplaces, etc. If however, the said premises shall not be thus kept in the same or better condition that it is presently in, and in a clean, sightly, and healthy condition by Buyer, Seller may, after giving Buyer written notice of said condition and after Buyer fails to cure said condition within thirty (30) days after receipt of said notice, enter same, herself, or by Seller's agents, servants, or employees, without such entering causing or constituting a termination of this Agreement or an interference with Buyer's possession of the premises, and make the necessary repairs and do all work required to place said premises in the same or better condition that it is presently in and in a clean and sightly condition, and Buyer agrees to pay to Seller, as so

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presently in and in a clean and slightly condition, and Buyer agrees to pay to Seller, as so much additional purchase price for the premises, the expenses of the Seller in making said repairs and placing the premises in said condition.

15. **FIXTURES AND EQUIPMENT:**

At the time of delivery of possession of the premises to the Buyer, Buyer shall also receive possession of the personal property to be sold to Buyer pursuant to the terms of this Agreement as well as of the fixtures and equipment permanently attached to the improvements on the premises, but until payment in full of the purchase price is made, none of such personal property, fixtures or equipment shall be removed from the premises without the prior written consent of the Seller, unless said fixtures or equipment are replaced with the same or better quality replacements .

16. **INSURANCE:**

- a. Seller shall from and after the time specified in paragraph 5 for possession keep insured against loss or damage by fire or other casualty, the improvements now and hereafter erected on premises with a company, or companies, reasonably acceptable to Buyer in policies conforming to Insurance Service Bureau Homeowners form 3 ("H.O. 3") and, also, flood insurance where applicable, with coverage not less than the purchase price hereof for the benefit of the parties hereto and the interests of any mortgagee or trustee, if any, as their interests may appear. Buyer shall pay Buyer's pro rata share of the premiums thereon when due. Until the purchase price is paid in full, Seller and Buyer shall be named as the insureds on the policy.
- b. In case of loss of or damage to such improvements whether before or after possession is given hereunder, any insurance proceeds to which either or both the parties hereto shall be entitled on account hereof, shall be used (i) in the event the insurance proceeds are sufficient to fully reconstruct or restore such improvements, to pay for the restoration or reconstruction of such damaged or lost improvement, or (ii) in the event the insurance proceeds are not sufficient to fully reconstruct or restore such improvements, or if Buyer is in default of at least two monthly installments due hereunder, then the proceeds of insurance shall be applied to the unpaid balance of the purchase price.

17. **INTENTIONALLY OMITTED.**

18. **BUYER'S INTEREST:**

- a. No right, title, or interest, except an interest as a contract purchaser, in the premises described herein, or in any part thereof, shall vest in the Buyer until the Deed, as herein provided, shall be delivered to the Buyer.
- b. In the event of the termination of this Agreement by lapse of time, forfeiture or otherwise, all improvements, whether finished or unfinished, whether installed or constructed or about the said premises by the Buyer or others shall belong to and

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become the property of the Seller without liability or obligation on Seller's part to account the Buyer therefore or for any part thereof.

19. **LIENS:**

Buyer shall not suffer or permit any mechanics' lien, judgment lien or other lien of any nature whatsoever to attach to or be against the property which shall or may be superior to the rights of the Seller.

20. **PERFORMANCE:**

- a. If the Buyer (1) defaults by failing to pay when due any single installment or payment required to be made to Seller under the terms of this Agreement and such default is not cured within ten (10) days of written notice to Buyer; or (2) defaults in the performance of any other covenant or agreement hereof and such default is not cured by Buyer within thirty (30) days after written notice to Buyer (unless the default involves a dangerous condition which shall be cured forthwith), unless additional time is reasonably necessary to effect the cure and Buyer acts diligently to effect the cure, Seller may treat such a default as a breach of his Agreement and Seller shall have any or more of the following remedies in addition to all other rights and remedies provided at law or in equity: (i) maintain an action for any unpaid installments, or (ii) declare the entire balance due and maintain an action for such amount; and upon Buyer's failure to surrender possession, maintain an action for possession under the Forcible Entry and Detainer Act, subject to the rights of Buyer to reinstate as provided in that Act.
- b. As additional security in the event of default, upon a monetary default of Buyer, Buyer assigns all unpaid rents, and all rents which accrue thereafter, and in addition to the remedies provided above and in conjunction with any one of them Seller may collect any rent due and owing and may seek the appointment of receiver.
- c. If default is based upon the failure to pay taxes, assessments, insurance, or liens, Seller may elect to make such payments and add the amount to the principal balance due, which amounts shall become immediately due and payable by Buyer to Seller.
- d. Anything contained in subparagraphs (a) through (c) to the contrary notwithstanding, this Agreement shall not be forfeited and determined if within thirty (30) days after such written notice of default, Buyer tenders to Seller the entire unpaid balance of the purchase price and accrued interest then outstanding and cures any other defaults of a monetary nature affecting the premises of monetary claims arising from acts or obligations of Buyer under this Agreement.

21. **DEFAULT FEES:**

- a. Buyer or Seller shall pay all reasonable attorney's fees and costs incurred by the other in enforcing the terms and provisions of this Agreement, including forfeiture or specific performance in defending any proceeding to which Buyer or Seller is made a party to any legal proceedings as a result of the acts or omissions of the



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other party.

- b. (1) All rights and remedies given to Buyer or Seller shall be distinct, separate and cumulative, and the use of one or more thereof shall not exclude or waive any other right or remedy allowed by law, unless specifically waived in this Agreement; (2) no waiver of any breach or default of either party hereunder shall be implied from any omission by the other party to take any action on account of any similar or different breach or default; the payment or acceptance of money after it falls due after knowledge of any breach of this Agreement by Buyer or Seller, or after the termination of Buyer's right of possession hereunder, or after the service of any notice, or after commencement of any suit, or after final judgment or possession of the premises shall not reinstate, continue or extend this Agreement nor affect any such notice, demand or suit or any right hereunder not herein expressly waived.

22. **NOTICES:**

All notices required to be given under this Agreement shall be construed to mean notice in writing signed by or on behalf of the party giving the same, and the same may be served upon the other party or his agent personally or by certified or registered mail, return receipt requested, to the parties addressed if to the Seller at the address shown in paragraph 1 or if to the Buyer at the address of the premises. Notice shall be deemed made when mailed or served.

23. **INTENTIONALLY OMITTED.**

24. **SELLER'S ACCESS:**

Seller or Seller's agent may make or cause to be made reasonable entries upon and inspection of the premises, provided that Seller shall give Buyer written notice prior to any inspection specifying reasonable cause thereof related to Seller's interest in the premises.

25. **CALCULATION OF INTEREST:**

Interest for each month shall be added to the unpaid balance of the first day of each month at the rate of one-twelfth of the annual rate of interest and shall be calculated upon the unpaid balance due as to the last day of the preceding month based upon a 365-day year. Interest for the period from the date of initial closing until the date of first installment is due and shall be payable on or before the date of initial closing. A monthly amortization schedule for the term of these Articles of Agreement shall be attached by Seller as Exhibit 'A'.

26. **ASSIGNMENT:**

Upon written notice to Seller, the Buyer may transfer, pledge or assign this Agreement, or any interest herein or hereunder. In addition, the Buyer may lease or sublet the premises, or any part thereof.

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27. **FINAL CLOSING:**

Buyer shall be entitled to delivery of the Deed of conveyance aforesaid Affidavit of Title and a Bill of Sale to the personal property to be transferred to Buyer under this Agreement at any time upon payment of all amounts due hereunder in the form of cashier's or certified check made payable to Seller, which amount shall be without premium or penalty. At the time Buyer provides notice to Seller that Buyer is prepared to prepay all amounts due hereunder, Seller forthwith either shall produce and record at Seller's expense a release deed for the prior mortgage, or obtain a currently dated loan repayment letter reflecting the amount necessary to discharge and release the prior mortgage. Seller shall have the right to repay and discharge such prior mortgage in whole or in part from sums due hereunder from Buyer. The repayment of the prior mortgage shall be supervised and administered by Buyer's mortgage lender, if any. Upon repayment of the prior mortgage Seller shall receive the canceled note and release deed in form satisfactory for recording which shall be delivered to Buyer. Seller shall give Buyer a credit against the balance of the purchase price for the cost of recording such release. In the event Buyer does not have a mortgage lender, then the delivery of the canceled note to Seller shall be simultaneous with the delivery of the Deed from Seller to Buyer, and to facilitate the delivery of documents and the payment of the prior mortgage and the balance of the amount due hereunder the parties agree to complete such exchange at the offices of the holder of the note secured by the prior mortgage. At the time of delivery of the Deed, Buyer and Seller shall execute and furnish such real estate transfer declarations as may be requested to comply with State, County and local law. Seller shall pay the amount of any stamp tax then imposed by State or County law on the transfer of title to Buyer, and Buyer shall pay any such stamp tax and meet other requirements as then may be established by any local ordinance with regard to the transfer of title to Buyer unless otherwise provided in the local ordinance.

28. **RENTS.**

As long as Buyer is not in monetary default of this Agreement, Buyer shall be entitled to receive and collect all rents due from the tenants of the Property. In the event of monetary default by the Buyer, Seller shall have the right to collect the rents due from the tenants of the Property, until such time as the default is cured.

29. **RECORDING:**

The parties shall record this Agreement or a memorandum thereof at Buyer's expense, which shall be provided by the Seller at the Initial Closing or thirty (30) days after closing.

30. **CAPTIONS AND PRONOUNS:**

The captions and various headings of the various sections or paragraphs of this Agreement are for convenience only, and are not to be construed as confining or limiting in any way the scope or intent of the provisions hereof. Whenever the context requires or permits, the singular shall include the plural, the plural shall include the singular and the

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masculine, feminine and neuter shall be freely interchangeable.

31. **PROVISION SEVERABLE:**

The enforce ability or invalidity of any provision or provisions hereof shall not render any other provision or provisions herein contained unenforceable or invalid.

32. **BINDING ON HEIRS, TIME OF ESSENCE:**

This Agreement shall inure to the benefit of and be binding upon the heirs, executors, administrators, successors, and assigns of the Seller and Buyer. Time is of the essence in this Agreement.

33. **JOINT AND SEVERAL OBLIGATIONS:**

The obligations of two or more persons designated "Seller" or "Buyer" in this Agreement shall be joint and several, and in such case each hereby authorizes the other or others of the same designation as his or her attorney-in-fact to do or perform any act or agreement with respect to this Agreement or the premises.

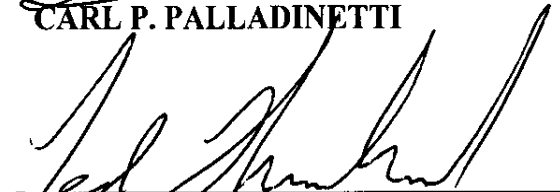
34. **REAL ESTATE BROKER:**

Seller and Buyer shall represent and warrant that real estate brokers have been compensated per listing agreement.

IN WITNESS OF, the parties hereto have set their hands and seals this 26<sup>th</sup> day of February, 2002.

SELLER:

  
\_\_\_\_\_  
CARL P. PALLADINETTI

  
\_\_\_\_\_  
TED THEODOSIADIS

BUYER:

  
\_\_\_\_\_  
GREGORY SUMMERS

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STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that **CARL P. PALLADINETTI and TED THEODOSIADIS** personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person, and acknowledge that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes herein set forth.

SUBSCRIBED AND SWORN TO before me  
this 26<sup>th</sup> day of February, 2002.

My commission expires: 9/24/05

Deborah A. Justice  
NOTARY PUBLIC



STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that **GREGORY SUMMERS** personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person, and acknowledge that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes herein set forth.

SUBSCRIBED AND SWORN TO before me  
this 26<sup>th</sup> day of February, 2002.

My commission expires: 9/24/05

Deborah A. Justice  
NOTARY PUBLIC



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"Exhibit A"  
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Amortization Schedule -- 240 Payments

#	PAYMENT DATE	BALANCE	PAYMENT	PRINCIPAL	INTEREST	RATE
1	Apr 01, 2002	315000.00	2442.19	604.69	1837.50	7.0000
2	May 01, 2002	314395.31	2442.19	608.22	1833.97	7.0000
3	Jun 01, 2002	313787.09	2442.19	611.77	1830.42	7.0000
4	Jul 01, 2002	313175.32	2442.19	615.33	1826.86	7.0000
5	Aug 01, 2002	312559.99	2442.19	618.92	1823.27	7.0000
6	Sep 01, 2002	311941.07	2442.19	622.53	1819.66	7.0000
7	Oct 01, 2002	311318.54	2442.19	626.17	1816.02	7.0000
8	Nov 01, 2002	310692.37	2442.19	629.82	1812.37	7.0000
9	Dec 01, 2002	310062.55	2442.19	633.49	1808.70	7.0000

TOTAL FOR YEAR: 21979.71 5570.94 16408.77

TOTAL TO DATE: 21979.71 5570.94 16408.77

#	PAYMENT DATE	BALANCE	PAYMENT	PRINCIPAL	INTEREST	RATE
10	Jan 01, 2003	309429.06	2442.19	637.19	1805.00	7.0000
11	Feb 01, 2003	308791.87	2442.19	640.90	1801.29	7.0000
12	Mar 01, 2003	308150.97	2442.19	644.64	1797.55	7.0000
13	Apr 01, 2003	307506.33	2442.19	648.40	1793.79	7.0000
14	May 01, 2003	306857.93	2442.19	652.19	1790.00	7.0000
15	Jun 01, 2003	306205.74	2442.19	655.99	1786.20	7.0000
16	Jul 01, 2003	305549.75	2442.19	659.82	1782.37	7.0000
17	Aug 01, 2003	304889.93	2442.19	663.67	1778.52	7.0000
18	Sep 01, 2003	304226.26	2442.19	667.54	1774.65	7.0000
19	Oct 01, 2003	303558.72	2442.19	671.43	1770.76	7.0000
20	Nov 01, 2003	302887.20	2442.19	675.35	1766.84	7.0000
21	Dec 01, 2003	302211.94	2442.19	679.29	1762.90	7.0000

TOTAL FOR YEAR: 29306.28 7896.41 21409.87

TOTAL TO DATE: 51285.99 13467.35 37818.54

#	PAYMENT DATE	BALANCE	PAYMENT	PRINCIPAL	INTEREST	RATE
22	Jan 01, 2004	301532.65	2442.19	683.25	1758.94	7.0000
23	Feb 01, 2004	300849.40	2442.19	687.24	1754.95	7.0000
24	Mar 01, 2004	300162.16	2442.19	691.24	1750.95	7.0000
25	Apr 01, 2004	299470.92	2442.19	695.28	1746.91	7.0000
26	May 01, 2004	298775.64	2442.19	699.33	1742.86	7.0000
27	Jun 01, 2004	298076.31	2442.19	703.41	1738.78	7.0000
28	Jul 01, 2004	297372.90	2442.19	707.51	1734.68	7.0000
29	Aug 01, 2004	296665.39	2442.19	711.64	1730.55	7.0000
30	Sep 01, 2004	295953.75	2442.19	715.79	1726.40	7.0000
31	Oct 01, 2004	295237.96	2442.19	719.97	1722.22	7.0000
32	Nov 01, 2004	294517.99	2442.19	724.17	1718.02	7.0000
33	Dec 01, 2004	293793.82	2442.19	728.39	1713.80	7.0000

TOTAL FOR YEAR: 29306.28 8467.22 20839.06

TOTAL TO DATE: 80592.27 21934.57 58657.70

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Exhibit A

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LOT 23 AND 24 AND THE SOUTH 1/2 OF LOT 22 IN BLOCK 5 IN GALE AND WELCH'S RESUBDIVISION OF BLOCKS 27 TO 30 INCLUSIVE AND LOTS 4 TO 12 IN BLOCK 31 AND ALL OF BLOCK 46 TO 50 INCLUSIVE AND VACATED LOTS, STREETS AND ALLEYS IN GALE'S SUBDIVISION OF THE SOUTH EAST 1/4 OF SECTION 31 AND THE SOUTH WEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

C/K/A 1700-04 NO. MELVINA CHICAGO, ILLINOIS 60639

PIN # 13-32-310-036-0000

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