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Doc#: 1511019037 Fee: \$64.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 04/20/2015 09:19 AM Pg: 1 of 14

Doc#: 1510622008 Fee: \$64.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 04/16/2015 08:28 AM Pg: 1 of 14

(Space for Recorder's Use)

# ARTICLES OF AGREEMENT FOR DEED

1. **BUYER** Jose Ramos Address 5035 W. Huron<sup>St</sup>, Chicago, Cook County; State of Illinois agrees to purchase, and **SELLER**, NPR DEVELOPERS LTD, Address, agrees to sell to Buyer at the PURCHASE PRICE of EIGHTY THOUSAND Dollars (\$ 80,000.00) the property commonly known as 5035 W. Huron<sup>St</sup>, Chicago, IL 60644 and legally described as follows:

THE WEST 1/2 OF LOT 62 AND ALL OF LOT 63 IN THE SUBDIVISION OF THE NORTH 1/2 OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE NORTH 379.75 FEET) IN COOK COUNTY, ILLINOIS.

(hereinafter referred to as "the premises") with approximate lot dimensions of per survey, together with all improvements and fixtures, if any, including, but not limited to: All central heating, plumbing and electrical systems and equipment; the hot water heater; central cooling if any; fixed carpeting, Oven Range, Refrigerator, and cabinets; existing storm and screen windows and doors; attached shutters, if any, attached shelving, if any. All of the foregoing items shall be left on the premises, are included in the sale price, and shall be transferred to the Buyer by a Bill of Sale at the time of final closing. All Real Estate and Personal Property is sold in "as is, where is" condition. Seller does not make any representations or warranties as to the condition of the Real Estate or Personal Property."

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RE-RECORD TO CORRECT CHAIN OF TITLE OF PRIOR QUIT CLAIM DEED

CCRD REVIEWER

*YRU*

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## 2. THE DEED:

- a) If the Buyers 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 his nominee, by a recordable, stamped special Warranty Deed with release of homestead rights, good and merchantable title to the premises subject only to the following "permitted exceptions," if any: (a) General real estate taxes not yet due and payable; (b) building line and use of occupancy restrictions, conditions and covenants of record; (c) Easements for public utilities, if any;
- b) The performance of all the covenants and conditions herein to be performed by Buyer shall be a conditions precedent to Seller's obligation to deliver the deed aforesaid.

## 3. INSTALLMENT PURCHASE:

Buyer hereby covenants and agrees to pay to Seller NPR DEVELOPERS, LTD at 4217 W DIVISION, CHICAGO, IL 60651 or to such other person or at such other place as Seller may from time to time designate in writing, the purchase price and interest on the balance of the purchase price remaining from time to time unpaid from the date of initial closing at the rate of EIGHT percent (8.00%) per annum, all payable in the manner following to wit:

(a) At the time of the initial closing, the buyer shall pay to the Seller the sum of \$20,000.00 to be applied as initial deposit under this agreement. Seller, at his option, may direct buyer to pay these funds directly to the title insurance company to be used on the Seller's initial acquisition of the property with these funds to be applied as initial down payment toward the purchase price hereunder.

(b) The balance of the purchase price, to wit: \$60,000.00 and all accrued and unpaid interest and other charges as hereinafter provided, if not sooner paid, shall be due on the anniversary date of 126 months after the initial closing or as mutually agreed by the parties.

(c) Purchaser shall pay monthly payments on the principal and interest on the balance of the loan at an interest rate of 8.00% per annum. Said monthly payments shall be in the amount of \$705.36 (This payment is comprised of interest and principal) per month, with the first payment due at closing and second payment due on May 1, 2015 and on the first day of each month thereafter until the principal balance of the loan and all unpaid accrued interest, fees and other charges are paid in full and all other terms of this agreement are satisfied.

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(d) 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 if not paid in a timely basis by Buyer; third, and to pay insurance premiums falling due after the date of this Agreement if not timely paid by the Buyer; and fourth, to reduce said unpaid principal balance of the purchase price;

(e) The current amount of the monthly payment shall be as follows:

**Taxes will be paid by the buyer from 2014 second installment forward by the buyer and proof shown to the seller within 30 days of payment of each installment:**

**Insurance: the buyer has already paid one year of insurance and will show buyer proof**

**Total Monthly Payment: 705.36**

#### 4. CLOSINGS:

The "initial closing" shall occur on April 13, 2015 and shall be closed simultaneously with the Seller's acquisition of the subject property at the Title Company utilized for Seller's acquisition of the property. "Final closing" shall occur if and when all covenants and conditions herein to be performed by Buyer have been so performed, but no later than the anniversary date of 12 months after the initial closing date.

#### 5. POSSESSION:

Possession has already been granted to Buyer.

#### 6. PRIOR MORTGAGES and PROPERTY TAXES:

Seller represents and warrants that there is no mortgage lien against the property and the Seller shall not place any mortgage on the property while this agreement is in force. The seller will pay the back taxes. The 2014 2<sup>nd</sup> installment taxes and all future taxes will be paid by buyer.

#### 7. SURVEY:

Seller shall present old survey for purposes of the initial acquisition closing and the final closing.

#### 8. TITLE:

(a) At least four (4) business days prior to the initial closing, Seller shall furnish or cause to be furnished to Buyer at Seller's expense a title commitment for an Alta Owner's Policy issued by a title insurance company licensed to do business in Illinois, to issue a contract purchaser's title insurance policy on the current form of American Land Title Association Owner's Policy (or equivalent policy) in the amount of the purchase price covering the

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daté hereof, subject only to: (1) the general exceptions contained in the policy, unless the real estate is improved with a single family dwelling; (2) the "permitted exceptions" set forth in paragraph 2; (3) taxes not yet due or payable at the time of closing; (4) other title exceptions pertaining to liens or encumbrances of a definite or ascertainable amount, which may be removed by the payment of money and which shall be removed at or prior to the initial closing and (5) acts done or suffered by or judgments against the Buyer, or those claiming by, through or under the Buyer.

(b) If the title commitment disclosed un-permitted exceptions, the Seller shall have thirty (30) days from the date of delivery hereto to have the said exceptions waived, or to have the title insurer commit to insure against loss or damage that may be caused by such exceptions and the initial closing shall be delayed, if necessary, during said 30 day period to allow Seller time to have said exceptions waived. If the Seller fails to have un-permitted exceptions waived, or in the alternative, to obtain a commitment for title insurance specified above as to such exceptions, within the specified time, the Buyer may terminate the contract between the parties, or may elect, upon notice to the Seller within ten (10) days after the expiration of the thirty (30) day period, to take the title as it then is, with the right to deduct from the purchase price, liens or encumbrances of a definite or ascertainable amount. If the Buyer does not so elect, the contract between the parties shall become null and void, without further action of the parties, and all monies paid by Buyer hereunder shall be refunded.

(c) Every title commitment which conforms with subparagraph "a" shall be conclusive evidence of good title therein shown, as to all matters insured by the policy, subject only to special exceptions therein stated.

(d) If a Special Tax Search, Lien Search, a Judgment Search or the title commitment disclose judgments against the Buyer which may become liens, the Seller or Buyer may declare this Agreement null and void and all earnest money and any initial deposit refunded to the Buyer.

(e) Buyer's taking possession of the premises shall be conclusive evidence that Buyer in all respects accepts and is satisfied with the physical condition of the premises, all matters shown on the survey and the condition of title to the premises as shown to him on or before the initial closing. Seller shall upon said delivery of possession have no further obligation with respect to the title or to furnish further evidence thereof, except that Seller shall remove any exception or defect not permitted under paragraph 8 (a) resulting from acts done or suffered by, or judgments against the Seller between the initial closing and the final closing.

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## 9. **AFFIDAVIT OF TITLE:**

At the final closing, Seller shall furnish Buyer with an Affidavit of Title, covering said dates, subject only to those permitted exceptions set forth in paragraph 2, prior mortgages permitted in paragraph 6 and unpermitted exceptions, if any, as to which the title insurer commits to extend insurance in the manner specified in paragraph

10. **HOMEOWNER'S ASSOCIATION:** Not applicable.

## 11. **PROBATIONS:**

Seller will pay all back taxes and 2014 1<sup>st</sup> installment. Buyer will pay 2014 2<sup>nd</sup> installment and all future taxes.

## 12. **ESCROW CLOSING:**

At the election of Seller, upon notice to the other party not less than four (4) days prior to the date of final closing, this transaction or the conveyance contemplated hereby shall be made through escrow with Seller's title company. The buyer and seller shall split closing fees equally.

## 13. **SELLER'S REPRESENTATIONS:**

(a) Seller expressly represents to Buyer that the Department of Building is attached. It is zoned by the City of Chicago Single Family.

(b) Seller makes no representations as to all equipment and appliances to be conveyed under this agreement. All mechanical equipment remaining with the premises and any miscellaneous personal property to be transferred to the Buyer is sold in "as is, where is" condition. Upon the Buyer's request prior to the time of possession, IN THE ABSENCE OF WRITTEN NOTICE OF ANY DEFICIENCY FROM THE BUYER PRIOR TO THE DATE SPECIFIED FOR INITIAL CLOSING IT SHALL BE CONCLUDED THAT THE CONDITION OF THE ABOVE EQUIPMENT IS SATISFACTORY TO THE BUYER AND THE SELLER SHALL HAVE NO FURTHER RESPONSIBILITY WITH REFERENCE THERETO.

(c) Buyer understands and accepts that the Real Estate is being transferred in "As is, where is" condition.

## 14. **BUYER TO MAINTAIN:**

Buyer shall keep the improvements on premises and the grounds in as good repair and condition as they now are, ordinary wear and tear expected. 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 decorating; 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 good repair, and in a clean, sightly, and healthy condition by Buyer, Seller may either (a) enter same, himself, or

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by their 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 the work required to place said premises in good repair and in a clean, sightly, and healthy 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 in placing the premises in a clean, sightly, and healthy condition; or (b) notify the Buyer to make such repairs and to place said premises in a clean, sightly, and healthy condition within thirty (30) days of such notice (except as is otherwise provided in paragraph 21), and, upon default by Buyer in complying with said notice, then, Seller may avail himself of such remedies as Seller may elect, if any, from those that are by this Agreement or at law or equity provided.

Buyer shall also be permitted to complete rehabilitation and construction work that has already begun. Buyer hereby indemnifies and holds Seller harmless from any and all damages, injuries, claims for liens, costs, or any liabilities related to the rehabilitation or construction work performed on the premises. Buyer shall continue to work on the premises himself or through his contractors.

Furthermore, Buyer shall pay all contractors when due and shall not permit mechanic's liens to be recorded against the property. In the event a mechanics lien or other lien against buyers is recorded against the property, buyer shall have same removed or shall take title subject to said liens when buyers have completed all obligations under this agreement.

## 15. FIXTURES AND EQUIPMENT:

At the time of delivery of possession of the premise to Buyer, Buyer also shall 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 and any new improvements, fixtures and equipment permanently attached to the premises as a result of Buyer's improvements to the property, 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.

## 16. INSURANCE:

(a) Buyer 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 not and hereafter erected on premises with a company, or companies, reasonably acceptable to Seller in policies conforming to Insurance Service Bureau Homeowners and, also, flood insurance where applicable, with coverage not less than full replacement cost for dwelling property, \$100,000.00 of

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personal property coverage and minimum liability limits of \$500,000.00 for the benefit of the parties hereto and the interest of any mortgagee or trustee, if any, as their interest may appear; such policy or policies shall be held by Buyer with a copy to Seller and paid for by Buyer.

(b) At closing, Buyer shall provide a Certificate of Insurance showing Buyer and Seller as insureds.

(c) 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 of the parties hereto shall be entitled on account thereof, 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, then the proceeds of insurance shall be applied to the unpaid balance of purchase price.

## 17. TAXES AND CHARGES:

A. Seller will pay all past due taxes and taxes due and payable prior to the date of the initial closing.

B. Upon the completion of the initial closing it shall be the Buyer's obligation to pay immediately when due and payable and prior to the date when the same shall become delinquent all water charges, sewer service charges and other taxes, fees, liens and charges now or hereafter levied or assessed or charged against the premises or any part thereof or any improvements thereon, including those heretofore due and to furnish Seller with the original or duplicate receipts therefore.

## 18. FUNDS FOR TAXES AND CHARGES (ESCROW):

In addition to the agreed installments, provided in paragraph 3, Buyer shall deposit with the Seller on the day each installment payment is due, on the first day of each month subsequent to the date of initial closing, until the purchase price is paid in full, a sum (herein referred to as "funds") equal to one-twelfth of the yearly taxes which may become a lien on the premises, and the estimated annual premiums for the insurance coverage required to be kept and maintained by Buyer, all as reasonably estimated to provide sufficient sums for the full payment of such charges one month prior to their each becoming due and payable. Failure to make the deposits required hereunder shall constitute a breach of this Agreement.

The funds shall be held by Seller in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency. Seller is hereby authorized and directed to use the funds for the payment of the aforementioned taxes, assessments, rents and premiums. Seller shall, upon the request of the Buyer, give the

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Buyer an annual accounting of all such funds deposited and disbursed including evidence of paid receipts for the amounts so disbursed. The funds are hereby pledged as additional security to the Seller for the periodic payments and the unpaid balance of the purchase price.

If the amount of the funds together with the future periodic deposits of such funds payable prior to the due date of the aforementioned charges shall exceed the amount reasonably estimated as being required to pay said charges one month prior to the time at which they fall due such excess shall be applied first to cure any breach in the performance of the Buyer's covenants or agreements hereunder of which Seller has given written notice to Buyer and, second, at Buyer's option, as a cash refund to Buyer or a credit toward Buyer's future obligations hereunder. If the amount of the funds held by Seller shall not be sufficient to pay all such charges as herein provided, Buyer shall pay to Seller any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Seller to Buyer requesting payment thereof. Seller may not charge for so holding and applying the funds, analyzing said account, or verifying and compiling said assessments and bills, nor shall Buyer be entitled to interest or earnings on the funds, unless otherwise agreed in writing at the time of execution of this Agreement. Upon payment in full of all sums due hereunder, Seller shall promptly refund to Buyer any funds so held by Seller.

## 19. BUYER'S INTEREST:

(a) No right, title, or interest, legal or equitable, 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 on constructed on or about said premises by the Buyer or others shall belong to and become the property of the Seller without liability or obligation on Seller's part to account to the Buyer therefore or for any part thereof.

## 20. LIENS:

(a) 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.

(b) Each and every contract for repairs or improvements on the premises aforesaid, or any part thereof, shall contain an express, full and complete waiver and release of any and all lien or claim of lien against the subject premises, and no contract or agreement, oral or written shall be executed by the Buyer for repairs or



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improvements upon the premises, except if the same shall contain such express waiver or release of lien upon the part of the party contracting, and a copy of each and every such contract shall be promptly delivered to Seller.

(c) However, in the event of termination of this agreement before a final closing, the Buyer shall be permitted to file a mechanics lien against the title of this property for all labor, materials and improvements he made to the property.

## 21. PERFORMANCE:

(a) If 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); Seller may treat such a default as a breach of this Agreement and Seller shall have any one 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; (ii) declare the entire balance due and maintain an action for such amount; (iii) forfeit the Buyer's interest under this Agreement and retain all sums paid as liquidated damages in full satisfaction of any claim against Buyer, 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, Buyer assigns to Seller 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) Seller may impose and Buyer agrees to pay a late charge not exceeding 5% of any sum due hereunder which Seller elects to accept after the date the sum was due.

(e) Anything contained in subparagraphs (a) through (d) to the contrary notwithstanding, this Agreement shall not be forfeited and determined, if within 20 days after such written notice of default, Buyer tenders to Seller the entire unpaid principal balance of the Purchase Price and accrued interest then outstanding and cures any other defaults of a monetary nature affecting the premises or monetary claims arising from acts or obligations of Buyer under this Agreement.

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## 22. 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 missions of the 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 for possession of the premises shall not reinstate, continue or extend this Agreement not affect any such notice, demand or suit or any right hereunder not herein expressly waived.

## 23. 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 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.

## 24. ABANDONMENT:

Forty Five days' physical absence by Buyer with any installment being unpaid, or removal of the substantial portion of Buyer's personal property with installments being paid, and, in either case, reason to believe Buyer has vacated the premises with no intent again to take possession thereof shall be conclusively deemed to be an abandonment of the premises by Buyer. In such event, and in addition to Seller's remedies set forth in paragraph 20, Seller may, but need not enter upon the premises and act as Buyer's agent to perform necessary decorating and repairs and to re-sell the premises outright or on terms similar to those contained in this Agreement with allowance for then existing marketing conditions. Buyer shall be conclusively deemed to have abandoned any personal property remaining on or about the premises

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and Buyer's interest therein shall thereby pass under this Agreement as a bill of sale to Seller without additional payment by Seller to Buyer.

## 25. SELLER'S ACCESS:

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

## 26. CALCULATION OF INTEREST: DOES NOT APPLY

## 27. ASSIGNMENT:

The Buyer shall not transfer, pledge or assign this Agreement, or any interest herein or hereunder nor shall the Buyer lease nor sublet the premises, or any part thereof without the prior written approval of the Seller. Any violation or breach or attempted violation or breach of the provisions of this paragraph by Buyer, or any acts inconsistent herewith, shall vest no right, title or interest herein or hereunder, or in the said premises in any such transferee, pledgee, assignee, lessee or sub-lessees, but Seller may, at Seller's option, declare this Agreement null and void and invoke the provisions of this Agreement relating to forfeiture hereof.

## 28. SALE OF PROPERTY BY BUYER:

The Buyer shall be permitted to market the property at his own discretion. In the event of the sale of the property by buyer, Seller shall agree to cooperate with the Buyer to complete the sale. The Seller hereby agrees to provide a payoff statement for the amount due to the Seller under the terms of this agreement and to sign and deliver all documents necessary to convey the property to the Buyer so that the Buyer can complete the sale to the third party buyer. The parties agree to conduct the closings simultaneously so that the proceeds from the Buyer's sale can be used to payoff the terms of this agreement to the Seller.

## 29. 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 cash or cashier's or certified check or wire transfer made payable to Seller, which amount shall be without premium or penalty. At the time of delivery of the Deed, Buyer and Seller shall execute and furnish such real estate transfer declarations as may be required to comply with State, County or local law. Buyer 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

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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.

**30. TITLE IN TRUST:**

DOES NOT APPLY

**31. RECORDING:**

The parties shall record this Agreement or a memorandum thereof at Buyer's expense.

**32. RIDERS:**

The provisions contained in any rider attached hereto are and for all purposes shall be deemed to be part of this Agreement as though herein fully set forth.

**33. CAPTIONS AND TITLES:**

The captions and 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 masculine, feminine and neuter shall be freely interchangeable.

**34. PROVISIONS SEVERABLE:**

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

**35. BINDING ON HEIRS, TIME OR 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.

**36. 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.

**37. NOT BINDING UNTIL SIGNED:**

A duplicate original of this Agreement duly executed by the Seller and Buyer

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**38. REAL ESTATE BROKER:**

Seller and Buyer represent and warrant that no real estate brokers were involved in this transaction.

**39. BUSINESS TRANSACTION**

This Articles of Agreement is a business real estate transaction between the Seller and the Buyer made to assist the Buyer in the ultimate acquisition of the property. It is not a consumer loan transaction and not subject to any State or Federal Usury Laws.

IN WITNESS OF, the parties hereto have hereunto set their hands and seals this day of April 13, 2015.

SELLER: X [Signature] BUYER: [Signature]  
 Nohely Pena for NPR DEVELOPERS LTD Jose Ramos

This instrument prepared by:  
  
Law Office of Jeffrey S. Evens, P.C.  
7030 N. Kilpatrick Ave.  
Lincolnwood, IL 60712  
(773) 907-0207

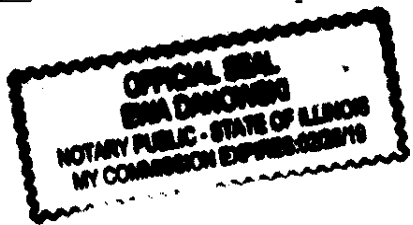
STATE OF ILLINOIS     )  
  ) SS  
COUNTY OF COOK        )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Nohely Pena as Agent for NPR DEVELOPERS LTD personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes herein set forth.

Given under my hand and official seal, this 13<sup>th</sup> day of April 2015

[Signature]  
NOTARY PUBLIC

Commission expires



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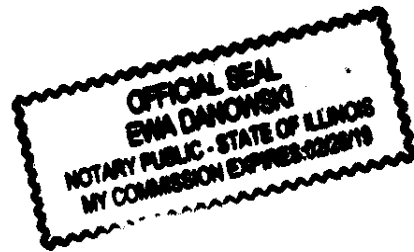
STATE OF ILLINOIS    )  
                                  ) SS  
COUNTY OF COOK     )

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

Given under my hand and official seal, this 13th day of April 2015

*Ewa Danowski*  
NOTARY PUBLIC

Commission expires



Property of Cook County Clerk's Office