

# UNOFFICIAL COPY

## CONTRACT FOR DEED

This agreement is entered into on September 30, 2016 by and between John C. Gervase and Kathleen L. Gervase, hereinafter referred to collectively as "Seller," and Ilona James, hereinafter referred to as "Purchaser," on the terms and conditions and for the purposes hereinafter set forth ("Agreement"):

For and in consideration of TEN DOLLARS (\$10.00) and other good and valuable considerations the receipt and sufficiency of which is hereby acknowledged, Purchaser agrees to purchase and Seller agrees to sell the following property on the terms set forth in this Agreement: Legal Description (the "Property"):

### PARCEL 1:

UNIT NUMBERS 601, P35 AND P74, IN THE WILSHIRE NORTH CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE

PART OF OUTLOT 3 OF INDIAN HEAD PARK CONDOMINIUM UNIT 1, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 20, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 255077886, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

### PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1, AS SET FORTH IN SAID DECLARATION OF EASEMENTS, COVENANTS AND RESTRICTIONS RECORDED AS DOCUMENT 22779633, AS AMENDED AND SUPPLEMENTED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

Property address: 123 Acacia, # 601, and Parking Spaces #35 and #74  
Indian Head Park, IL 60525

Property Identification Number (PIN): 18-20-100-073-1070;  
18-20-100-073-1157;  
18-20-100-073-1118



Doc# 1704608853 Fee \$104.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 02/15/2017 01:37 PM PG: 1 OF 13

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## 1. SALE OF PROPERTY

(a) If Purchaser shall first make all the payments and perform all the covenants and agreements in this Agreement required to be made and performed by said Purchaser, at the time and in the manner hereinafter set forth, Seller shall convey or cause to be conveyed to Purchaser or his nominee, by a recordable, stamped general warranty deed with release of homestead rights, good title to the Property subject only to the following "permitted exceptions," if any: (1) General real estate taxes not yet due and payable; (2) Special assessments confirmed after this contract date; (3) Building, building line and use or occupancy restrictions, conditions and covenants of record; (4) Zoning laws and ordinances; (5) Easements for public utilities; (6) Drainage ditches, feeders, laterals and drain tile, pipe or other conduit; (7) If the property is other than a detached, single-family home: party walls, party wall rights and agreements; covenants, conditions and restrictions of record; terms, provisions, covenants and conditions of the Declaration of Condominium, if any, and all amendments thereto; any easements established by or implied from the said Declaration of Condominium or amendments thereto, if any; limitations and conditions imposed by the Illinois Condominium Property Act, if applicable; installments of assessments due after the time of possession and easements established pursuant to the Declaration of Condominium ("Deed").

(b) Seller shall sell the Property to Purchaser together with all rights of ownership associated with the property, including, but not limited to, all easements and rights benefiting the Property, whether or not such easements and rights are of record, and all tenements, hereditaments, improvements and appurtenances, including all lighting fixtures, plumbing fixtures, shades, venetian blinds, curtain rods, storm windows, storm doors, screens, awnings, if any, now on the Property.

## 2. INSTALLMENT PURCHASE AND TERMS

Purchaser hereby covenants and agrees to pay to Seller at 148 Circle Ridge Drive, Burr Ridge Illinois, or to such other person or at such other place as Seller may from time to time designate in writing, the sum of One Hundred Sixty Two Thousand and 00/100 Dollars (\$162,000.00) ("Purchase Price"), plus interest on the balance of the Purchase Price remaining from time to time unpaid from the date of possession at the rate of six percent (6%) annually, all payable in the manner following, to wit:

(a) Purchaser shall pay One Thousand Three Hundred Sixty-Seven and 05/100 Dollars (\$1,367.05) on the Effective Date as an initial payment to be applied to the Purchase Price;

(b) The balance of the Purchase Price, inclusive of interest, to be paid in 58 equal monthly installments of One Thousand Three Hundred Sixty-Seven and 05/100 Dollars (\$1,367.05) each, commencing on the **1st day of November, 2016**, and continuing on the 1st day of each month thereafter up to and including October 1, 2021 ("Installment payments");

(c) A final payment of One Hundred Twenty-Four Thousand Five Hundred One and 70/100 Dollars (\$124,501.70) shall be due on the **1st day of November, 2021**;

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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 Property; third, to pay insurance premiums falling due after the date of this Agreement; and fourth, to reduce said unpaid principal balance of the Purchase Price.

(e) Purchaser shall pay or reimburse Seller for any and all costs, expenses, and attorneys' fees incurred relative to this Agreement, including, without limitation, attorneys' fees, costs, and expenses incurred in preparation of this Agreement and the closing.

### 3. TIME OF THE ESSENCE

Time is of the essence in the performance of each and every term and provision in this agreement by Purchaser.

### 4. CLOSING

(a) Purchaser shall be entitled to delivery of the Deed and a Bill of Sale to the personal property to be transferred to Purchaser under this Agreement at any time upon payment of all amounts due hereunder in the form of cash, wire transfer, or cashier's or certified check made payable to Seller. At the time Purchaser provides notice to Seller that he is prepared to pay all amounts due hereunder, Seller forthwith either shall produce and record a release deed for any prior mortgage, or obtain a currently dated loan repayment letter reflecting the amount necessary to discharge and release any prior mortgage. Seller shall have the right to repay and discharge such prior mortgage in whole or in part from sums due hereunder from Purchaser.

(b) At the time of delivery of the Deed, Purchaser and Seller shall execute and furnish such real estate transfer declarations as may be required to comply with State, County or local law. Seller shall pay the amount of any stamp tax then imposed by State or County law on the transfer of title to Purchaser, and Purchaser 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 Purchaser unless otherwise provided in the local ordinance.

(c) Purchaser agrees that no survey of the Property shall be provided at Closing.

(d) Seller shall provide a prorated credit for the real estate taxes for January 1, 2016 to the date possession is delivered to Purchaser. Purchaser agrees that no other prorations shall be given to Purchaser at closing.

### 5. TITLE COMMITMENT

(a) At least fifteen (15) days prior to the closing, Seller shall furnish or cause to be furnished to Purchaser at *Purchaser's expense* a commitment issued by Greater Illinois Title

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Company, or such other title company which Seller may elect, to issue a title commitment in the amount of the Purchase Price subject only to: (1) the general exceptions contained in the policy, unless the real estate is improved with a single-family dwelling or an apartment building of four or fewer residential units; (2) the "permitted exceptions" set forth herein; (3) prior mortgages permitted herein; (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 Purchaser, or those claiming by, through or under the Purchaser.

(b) If the title commitment discloses unpermitted exceptions, the Seller shall have fifteen (15) days from the date of delivery thereof 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 exception and the closing shall be delayed, if necessary to allow Seller time to have said exceptions waived. If the Seller fails to have unpermitted exceptions waived, or in the alternative, to obtain a commitment for title insurance specified above as to such exceptions, within the specified time, the Purchaser may terminate the contract between the parties, or may elect, upon notice to the Seller within ten (10) days after the expiration of the aforementioned fifteen (15) day period, to take the title as it then is, with the right to deduct from the purchase price liens and encumbrances of a definite or ascertainable amount. If the Purchaser 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 Purchaser hereunder shall be refunded.

(c) Every title commitment which conforms with this Agreement 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 the title commitment discloses judgments against the Purchaser which may become liens, the Seller may declare this Agreement null and void and all earnest money shall be forfeited by the Purchaser.

## 6. PRIOR MORTGAGES

(a) Seller reserves the right to keep or place a mortgage or trust deed ("prior mortgage") against the title to the Property 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 Purchaser may have in the Property, and Purchaser 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 Property 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 under 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 Purchaser under this Agreement.

(b) Seller shall from time to time, but not less frequently than once each year and any time

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Purchaser has reason to believe a default may exist, exhibit to Purchaser 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 payment on the indebtedness secured by a prior mortgage or shall suffer or permit there to be any other breach or default in terms of any indebtedness or prior mortgage, Purchaser shall have the right, but not the obligation, to make such payments or cure such other default and to offset the amount so paid or expended by Purchaser to protect Purchaser's interests hereunder from the unpaid balance of the purchase price or from the installment payments to be made under this Agreement.

## **7. SECURITY**

This contract shall stand as security of the payment of the obligations of Purchaser.

## **8. MAINTENANCE OF IMPROVEMENTS**

All improvements on the property, including, but not limited to, buildings, trees or other improvements now on the Property, or hereafter made or placed thereon, shall be a part of the security for the performance of this Agreement and shall not be removed therefrom. Purchaser shall not commit, or suffer any other person to commit, any waste or damage to said Property or the appurtenances and shall keep the Property and all improvements in as good condition as they are now. Purchaser shall keep the improvements on Property and the grounds in as good repair and condition as they now are, ordinary wear and tear excepted. Purchaser shall make all necessary repairs and renewals upon said Property including, by way of example and not 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 Property shall not be thus kept in good repair, and in a clean, slightly, and healthy condition by Purchaser, Seller may either (a) enter same, himself, or by his agents, servants or employees, without such entering causing or constituting a termination of this Agreement or an interference with Purchaser's possession of the Property, and make the necessary repairs and do all the work required to place said Property in good repair and in a clean, slightly and healthy condition, and Purchaser agrees to pay to Seller, as so much additional purchase price for the Property, the expenses of the Seller in making said repairs and in placing the Property in a clean, slightly and healthy condition; or (b) notify the Purchaser to make such repairs and to place said Property in a clean, slightly and healthy condition within thirty (3) days of such notice, and, upon default by Purchaser 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.

## **9. CONDITION OF IMPROVEMENTS**

Purchaser agrees that the Seller has not made, nor makes any representations or warranties as to the condition of the Property, the condition of the buildings, appurtenances and fixtures located thereon, and/or the location of the boundaries. Purchaser accepts the property in its "as-

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is" condition without warranty of any kind. Purchaser's taking possession of the Property shall be conclusive evidence that Purchaser in all respects accepts and is satisfied with the physical condition of the Property.

## **10. POSSESSION OF PROPERTY**

Purchaser shall take possession of the Property and all improvements thereon on October 1, 2016 and shall continue in the peaceful enjoyment of the Property so long as all payments due under the terms of this contract are timely made. Purchaser agrees to keep the Property in a good state of repair and in the event of termination of this contract, Purchaser agrees to return the Property to Seller in substantially the same condition as it now exists, ordinary wear and tear excepted. Seller reserves the right to inspect the Property at any time with or without notice to Purchaser.

## **11. TAXES, INSURANCE AND ASSESSMENTS**

(a) **Taxes and Assessments:** During the term of this contract, Purchaser shall pay all taxes and assessments levied against the property.

(b) **Content Insurance:** Purchaser, at Purchaser's expense, shall be solely responsible for obtaining and maintaining insurance of the contents, insuring contents owned by Purchaser.

(c) **Liability and Hazard Insurance:** Liability insurance shall be obtained and maintained by Purchaser at all times naming Seller as an additional insured, in the amount of not less than the Purchase Price.

(d) **Fire and Hazard Insurance:** Purchaser, at Purchaser's expense, shall obtain and maintain at all times fire and hazard and insurance on a policy of insurance naming Seller as additional insured.

(e) Should the Purchaser fail to pay any tax or assessment, or installment thereof, when due, or keep the Property insured, Seller may pay the same and have the Property insured, and the amounts thus expended shall be a lien on said Property and may be added to the balance then unpaid, or collected by Seller, at the election of Seller, with interest until paid at the rate of the four percent (6%) annually.

(f) In case of any damage as a result of which said insurance proceeds are available, the Purchaser may, within sixty (60) days of said loss or damage, give to the Seller written notice of Purchaser's election to repair or rebuild the damaged parts of the Property, in which event said insurance proceeds shall be used for such purpose. The balance of said proceeds, if any, which remain after completion of said repairing or rebuilding, or all of said insurance proceeds if the Purchaser elects not to repair or rebuild, shall be applied first toward the satisfaction of any existing defaults under the terms of this Agreement, and then as a prepayment upon the principal balance owing. No such prepayment shall defer the time for payment of any remaining payments required

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by this Agreement. Any surplus of said proceeds in excess of the balance owing hereon shall be paid to the Purchaser.

## 12. DEFAULT

(a) If Purchaser (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 thirty (30) days of written notice to Purchaser; or (2) defaults in the performance of any other covenant or agreement hereof and such default is not cured by Purchaser within thirty (30) days after written notice to Purchaser (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 Purchaser's interest under this Agreement and retain all sums paid as liquidated damages in full satisfaction of any claim against Purchaser, and upon Purchaser's failure to surrender possession, maintain an action for possession under the Forcible Entry and Detainer Act, subject to the rights of Purchaser to reinstate as provided in that Act.

(b) 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 Purchaser to Seller.

(c) Notwithstanding any provision to the contrary herein, this Agreement shall not be forfeited and determined, if within 30 days after such written notice of default, Purchaser 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 Property or monetary claims arising from acts or obligations of Purchaser under this Agreement.

(d) 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 on or about said Property by the Purchaser or others shall belong to and become the property of the Seller without liability or obligation on Seller's part to account to the Purchaser therefore or for any part thereof.

(e) In the event of default, Purchaser shall pay any and all of Seller's attorneys' fees, expenses, and costs incurred by Seller in enforcing the terms and provisions of this Agreement

(f) (1) All rights and remedies given to Purchaser 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 Purchaser or Seller, or after the termination of Purchaser's right of possession hereunder, or after the service of any

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notice, or after commencement of any suit, or after final judgment for possession of the Property shall not reinstate, continue or extend this Agreement nor affect any such notice, demand or suit or any right hereunder not herein expressly waived.

### **13. DEED AND EVIDENCE OF TITLE**

(a) Upon full payment of the Purchase Price and any and all late charges, and other amounts due Seller, Seller agrees to deliver to Purchaser a General Warranty Deed to the subject Property, at **Purchaser's expense**, free and clear of any liens or encumbrances other than taxes and assessments for the current year, but subject to those exceptions which may be set forth in the title commitment.

(b) No right, title, or interest, legal or equitable, in the Property described herein, or in any part thereof, shall vest in the Purchaser until the Deed, as herein provided, shall be delivered to the Purchaser and recorded.

### **14. NOTICES**

All notices required hereunder shall be deemed to have been made when deposited in the U. S. Mail, postage prepaid, certified, return receipt requested, to the Purchaser or Seller at the addresses listed below. All notices required hereunder are to be sent to:

**Seller:**

John Gervase  
148 Circle Ridge Drive  
Willowbrook, IL 60527

**Purchaser:**

Ilona James  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

and when mailed, postage prepaid, to said address, shall be binding and conclusively presumed to be served upon said parties respectively.

### **15. ASSIGNMENT OR SALE**

The Purchaser shall not transfer, pledge or assign this Agreement, or any interest herein or hereunder, nor shall the Purchaser lease nor sublet the Property, or any part thereof. Any violation or breach, or attempted violation or breach of the provisions of this paragraph by Purchaser, or any acts inconsistent herewith, shall vest no right, title, or interest herein or hereunder, or in the said Property in any such transferee, pledgee, assignee, lessee, or sub-lessee, and Seller may, at Seller's option, declare this Agreement null and void and invoke the provisions of this Agreement relating to the forfeiture hereof.



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## **16. PREPAYMENT**

Purchaser to have the right to prepay, without penalty, the whole or any part of the balance remaining unpaid on the Purchase Price at any time before the due date.

## **17. LATE PAYMENT CHARGES**

If Purchaser shall fail to pay, within ten (10) days after due date, any installment due hereunder, Purchaser shall be required to pay an additional charge of four percent (4%) of the late installment. Such charge shall be paid to Seller at the time of payment of the past due installment and Seller shall have the right to add late charges as they may accrue to any balance due.

## **18. CONVEYANCE OR MORTGAGE BY SELLER**

If the Seller's interest is now or hereafter encumbered by mortgage, the Seller covenants that Seller will meet the payments of principal and interest thereon as they mature and produce evidence thereof to the Purchaser upon demand. In the event the Seller shall default upon any such mortgage or land contract, the Purchaser shall have the right to do the acts or make the payments necessary to cure such default and shall be reimbursed for so doing by receiving, automatically, credit to this contract to apply on the payments due or to become due hereon.

The Seller reserves the right to convey, his or her interest in the above described land and such conveyance hereof shall not be a cause for rescission, but such conveyance shall be subject to the terms of this agreement.

The Seller may, during the lifetime of this contract, place a mortgage on the Property above described, which shall be a lien on the Property, superior to the rights of the Purchaser herein, or may continue and renew any existing mortgage thereon, provided that the aggregate amount due on all outstanding mortgages shall not at any time be greater than the unpaid balance of the contract.

## **19. LIENS**

Purchaser shall (a) keep the Property in good condition and repair, without waste, and free from mechanic's, materialmen's, or other liens; (b) comply with all requirements of law, municipal ordinance, or restrictions and covenants of record with respect to the Property; and (c) suffer or permit no unlawful use of, or nuisance to exist upon the Property.

## **20. ENTIRE AGREEMENT**

This Agreement embodies and constitutes the entire understanding between the parties with respect to the transactions contemplated herein. All prior or contemporaneous agreements, understandings, representations, oral or written, are merged into this Agreement.

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## **21. AMENDMENT – WAIVERS**

This Agreement shall not be modified, or amended except by an instrument in writing signed by all parties. No delay or failure on the part of any party hereto in exercising any right, power or privilege under this Agreement or under any other documents furnished in connection with or pursuant to this Agreement shall impair any such right, power or privilege or be construed as a waiver of any default or any acquiescence therein. No single or partial exercise of any such right, power or privilege shall preclude the further exercise of such right, power or privilege, or the exercise of any other right, power or privilege. No waiver shall be valid against any party hereto unless made in writing and signed by the party against whom enforcement of such waiver is sought and then only to the extent expressly specified therein.

## **22. SEVERABILITY**

If any one or more of the provisions contained in this Agreement shall be held illegal or unenforceable by a court, no other provisions shall be affected by this holding. The parties intend that in the event one or more provisions of this agreement are declared invalid or unenforceable, the remaining provisions shall remain enforceable and this agreement shall be interpreted by a Court in favor of survival of all remaining provisions.

## **23. HEADINGS**

Section headings contained in this Agreement are inserted for convenience of reference only, shall not be deemed to be a part of this Agreement for any purpose, and shall not in any way define or affect the meaning, construction or scope of any of the provisions hereof.

## **24. PRONOUNS**

All pronouns and any variations thereof shall be deemed to refer to the masculine, feminine, neuter, singular, or plural, as the identity of the person or entity may require. As used in this agreement: (1) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender, (2) words in the singular shall mean and include the plural and vice versa, and (3) the word “may” gives sole discretion without any obligation to take any action.

## **25. JOINT AND SEVERAL LIABILITY**

All Purchasers, if more than one, covenants and agrees that their obligations and liability shall be joint and several.

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## **26. PURCHASER'S RIGHT TO REINSTATE AFTER ACCELERATION**

If Purchaser defaults and the loan is accelerated, then Purchaser shall have the right of reinstatement as allowed under the laws of the State of Illinois, provided that Purchaser: (a) pays Lender all sums which then would be due under this agreement as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; and (c) pays all expenses incurred in enforcing this agreement, including, but not limited to, reasonable attorneys' fees, and other fees incurred for the purpose of protecting Seller's interest in the Property and rights under this agreement. Seller may require that Purchaser pay such reinstatement sums and expenses in one or more of the following forms, as selected by Seller: (a) cash, (b) money order, (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity or (d) Electronic Funds Transfer. Upon reinstatement by Purchaser, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred.

## **27. HEIRS AND ASSIGNS**

This contract shall be binding upon and to the benefit of the heirs, administrators, executors, and assigns of the parties hereto. However, nothing herein shall authorize a transfer or assignment.

## **28. RECORDATION**

The parties may record a memorandum of this Agreement at Purchaser's expense.

## **29. ATTORNEY-REVIEW**

Purchaser acknowledges and agrees that Purchaser has had the opportunity to seek the advice of independent legal counsel with respect to this Agreement, and that Purchaser has had this Agreement reviewed by legal counsel of Purchaser's choosing, and that Purchaser intends to be legally bound by this Agreement.

***SIGNATURE PAGE FOLLOWS***

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IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals this 30<sup>th</sup> day of SEPTEMBER, 2016.

SELLER:

PURCHASER:

John C. Gervase  
John C. Gervase

Kathleen L. Gervase  
Kathleen L. Gervase

Ilona James  
Ilona James

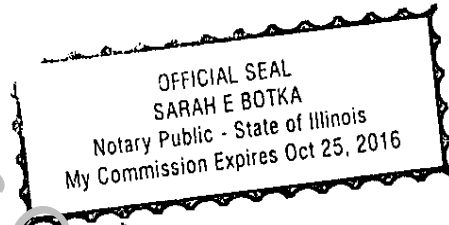
STATE OF ILLINOIS )  
  ) SS.  
COUNTY OF COOK )

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

Given under my hand and official seal, this 30 day of Sept 2016.

Sarah E. Botka  
Notary Public

Commission expires 10-25-16.

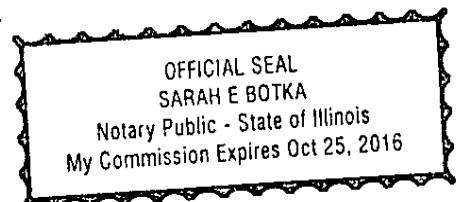


I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **Kathleen L. Gervase** personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he signed,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

Given under my hand and official seal, this 30 day of Sept 2016.

Sarah E. Botka  
Notary Public

Commission expires 10-25-16.



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

Given under my hand and official seal, this 15 day of September.

Megan Hernandez  
Notary Public

Commission expires 01-06-19.



Property of Cook County Clerk's Office