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INSTALLMENT AGREEMENT FOR WARRANTY DEED

THIS INSTALLMENT AGREEMENT FOR WARRANTY DEED (hereinafter referred to as the "Agreement") is made and entered into as of this 4th day of September 2020 by and between Eduardo Covarrubias, (hereinafter referred to as "Sellers") and David Ramon Parra and Crystal Chavez, his wife (hereinafter referred to as "Purchasers").



Doc# 2031108223 Fee \$93.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 11/06/2020 03:22 PM PG: 1 OF 14

RECITALS:

WHEREAS, Sellers are the owners of the real estate legally described below, commonly known as 546 W. 14th Place, Chicago Heights, IL 60411 (house) and 545 W. 15th Street, Chicago Heights, IL 60411 (vacant)

P.I.N: 32-19-307-024-0000 (house) and 32-19-307-025-0000 (vacant)

Legal Description:

LOT 71 IN HILLTOP LAND COMPANY'S SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 AND THE WEST 25 ACRES OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

(which real estate, together with all improvements and fixtures thereon and appurtenances thereto, is hereinafter referred to as the "Premises"); and

WHEREAS, Sellers desire to sell to Purchasers and Purchasers desire to purchase from Sellers the Premises upon the terms and subject to the conditions set forth herein.

NOW THEREFORE, in consideration of the mutual covenants and agreements contained in this Agreement, and for the other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Premises and Purchase Price. Sellers agree to sell to Purchasers and Purchasers agree to purchase from Sellers the Premises for a purchase price of EIGHTY SIX THOUSAND AND 00/100THS DOLLARS (\$86,000.00) (hereinafter referred to as the "Purchase Price"), payable in the following manner:

(a) FIVE THOUSAND AND NO/100THS DOLLARS (\$5,000.00), to be paid upon acceptance of this Agreement, as the initial earnest money.

(b) The balance of purchase price shall be paid in monthly installments of EIGHT HUNDRED TWENTY AND 09/100THS***DOLLARS (\$820.09) on a mortgage balance of EIGHTY ONE THOUSAND AND NO/100THS*****DOLLARS (\$81,000.00)

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at the rate of 4.00% per annum to be amortized over ONE HUNDRED TWENTY (120) months, payable monthly on the first day of each month, beginning 1st of November 2020. The balance of the Purchase Price (the "Principal Balance"), together with all accrued but unpaid interest thereon, shall be paid to Sellers on or before October 1, 2030 (the "Final Closing Date"). Payments shall be according to the amortization schedule attached to this Agreement as Exhibit B.

(c) **FINAL PAYMENT** Purchasers shall pay the entire Principal Balance, together with all accrued but unpaid interest thereon, October 1, 2030, the date on which such entire payment is made shall be deemed the Final Closing Date.

~~(d) All payments to be made hereunder shall be made as provided in Exhibit C.~~

2. **Possession.** Possession of the Premises shall be delivered to Purchasers on September 4, 2020, provided all conditions and covenants to be performed by either party pursuant to this Agreement have been performed by such date. Purchasers acknowledge that they have had the opportunity to review title and survey matters and inspect the Premises and accept the Premises, in "as is, where is" condition without any warranties or representations by Sellers of any kind, except as expressly set forth herein. Prior to surrendering possession Sellers shall be allowed to recover any and all of their personal property, if any, on the Premises.

3. **Conveyance of Premises.** Sellers shall convey good and marketable, fee simple title in the Premises to Purchasers (or Purchasers' designee) by recordable Warranty Deed at the time of the Final Closing. Title to the Premises shall be conveyed subject only to the Permitted Exceptions (as defined below).

4. **Deed.** If the Purchasers shall first make all the payments and perform all the covenants and agreements in this Installment Agreement required to be made and performed by Purchasers, at the time and in the manner hereinafter set forth, Sellers shall convey or cause to be conveyed to Purchasers or their nominee, by a recordable general Warranty deed with release of homestead rights, good title to the premises subject only to the following exceptions: (a) general real estate taxes not yet due or payable; (b) building, building line and use and occupancy restrictions, conditions and covenants of record; (c) zoning laws and ordinances; (d) easements for public utilities; and (e) any liens, judgments or other encumbrances caused or created by Purchasers (or persons claiming by, through, or under them) prior to Final Closings and not released before such date (collectively, the "Permitted Exceptions").

5. **Closings.** (a) Initial Closing shall occur on September 4, 2020 (the "Initial Closing Date") at the offices of Sellers' attorney, in accordance with the general provisions of the usual form of deed and money escrow then in use by a licensed title insurance company mutually acceptable to Purchasers and Sellers (the "Escrowee"), with such modifications as are required to conform to this Agreement (the "Escrow Agreement"). On or before the Initial Closing, the following items shall be deposited in such escrow:

A. Deposits by Sellers:

- (i) an extended Warranty Deed in recordable form conveying fee simple title to the subject property to Purchasers and subject only to the Permitted Exceptions;

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- (ii) a customary form Affidavit of Title covering the date of the Initial Closing;
- (iii) ALTA statements executed by Sellers;
- (iv) All other closing documents required from Sellers hereunder.

B. Deposits by Purchasers:

- (i) a Quit Claim Deed for the Premises from Purchasers back to Sellers;
- (ii) ALTA statements executed by Purchasers (if necessary); and
- (iii) Such other documents as are reasonably requested by Sellers to insure their rights hereunder.

C. Joint Deposits:

- (i) applicable state, county and local transfer declarations executed by both parties (with the actual amounts designated thereon as transfer taxes to be left blank and filled in by the Escrowee at Final Closing); and
- (ii) Memorandum of Installment Agreement for Warranty Deed;
- (iii) Closing statement.

At the Initial Closing, provided that all conditions contained herein have been satisfied, the Escrowee shall (i) hold the Warranty Deed, Quit Claim Deed from Purchasers and transfer declarations in escrow until the Final Closing; (ii) distribute the Affidavit of Title to Purchasers; (iii) distribute all other closing documents to the appropriate parties in accordance with the terms of the Escrow Agreement; and (iv) record the Memorandum of Installment Agreement for Warranty Deed. (Recording of Memorandum will be withheld, unless there is a notice of default by principal lender.)

6. Evidence of Condition of Title. (a) Prior to the Initial Closing Date, Sellers shall furnish or cause to be furnished to Purchasers, at Sellers' expense, a commitment for a contract purchaser's title insurance policy, in the amount of the Purchase Price, covering the Initial Closing Date, and issued by a title insurance company licensed and authorized to do business in Illinois.

(b) At the time of Final Closing, Sellers shall furnish or cause to be furnished, at Seller's expense, an owner's title insurance policy in the amount of the purchase Price, insuring Purchasers' fee simple title interest in the Premises as of the date of Final Closing, subject only to the Permitted Exceptions.

7. Taxes and Charges. (a) From and after the Initial Closing Date, it shall be the Purchasers' obligation to pay taxes accrued during the term of this agreement from August 8, 2020 and thereafter. That upon final closing Sellers shall provide Purchasers with a tax credit for any accrued taxes prior to the date of initial closing that have not been previously paid or billed. Sellers hereby agree to furnish Purchasers with copies of any bills, charges, or assessments relating to the premises that are received by Sellers and which are owed by Purchasers.

8. Assessments. Association Assessments shall be the Purchaser's obligation to be timely paid, failure to pay association assessment and/or special assessments, approved by the Board of Directors, shall be considered default under paragraph 11.

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9. Utilities; Prorations. (a) Sellers shall pay all utility charges to the date that possession of the Premises is delivered to Purchasers and shall cause final meter readings to be taken as of such date.

(b) There shall be no proration of prepaid insurance premiums except with respect to insurance policies which Purchasers have expressly agreed to accept on assignment (or be added as an additional named insured) as of the Initial Closing.

(c) Property taxes for the year 2020 shall be prorated based on the number of days in such year that Purchasers have been in possession of the Premises.

10. Non-Assignability. The Purchasers shall not transfer, pledge or assign this Agreement, or any interest herein, nor shall Purchasers lease or sublet the Premises, or any part thereof, without the express written consent of Sellers, which consent Sellers may withhold in their absolute discretion. Any such attempted transfer, assignment, lease or sublease in violation of this Agreement shall vest no right, title or interest herein, or in the Premises, in the attempted transferee, assignee, lessee or sublessee, and Sellers may, at Sellers' sole option, declare this Agreement null and void, and exercise any and all remedies provided for in this Agreement.

11. Lien Claims. Prior to the Final Closing, Purchasers shall not suffer or permit any mechanics' liens or other liens to attach to or be recorded against the Premises. Failure to cure any lien recorded against the property within 30 days of recordation shall constitute a default allowing seller the option of remedy as described in paragraph 11.

12. Purchasers' Default. (a) If an Event of Default (as hereinafter defined) occurs after the Initial Closing and prior to Final Closing, Sellers shall have any one or more of the following remedies in addition to all other rights and remedies provided for at law or in equity: (i) maintain an action for any unpaid installments; (ii) declare the entire unpaid Principal Balance due and maintain an action for such amount; (iii) declare a forfeiture of the Purchasers' interest under this Agreement and retain all sums paid as liquidated damages; and (iv) upon Purchasers' failure to surrender possession of the Premises, maintain an action for possession under the Illinois Forcible Entry and Detainer law or any other applicable law.

(b) If default is based upon the failure to pay taxes, assessments, insurance, or liens, Sellers may elect to make such payments and add the amount to the Principal Balance due, which amounts shall become immediately due and payable by Purchasers to Sellers.

(c) An "Event of Default" shall occur when:

(1) Purchasers fail to pay any payment or other amount which is payable by Purchasers hereunder within five (5) days after notice of such failure from Sellers or Sellers' representative is received by Purchasers; or

(2) Purchasers fail to perform any other covenant or condition herein contained and such failure continues for a period of fifteen (15) days after the receipt by Purchasers of written notice of such failure from Sellers or Sellers' representative which specifies such default.

(3) Failure to cure any default within 30 days of written notice to Purchasers, served by personal service, or certified mail, Sellers at their option record the deposited Quit Claim deed, terminating Purchasers right and interest in this Agreement. If Seller selects this option Seller does elect for the following remedy as described in Paragraph 11 (iii).

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13. Sellers' Representations. Sellers represent and warrant that they have no knowledge of and have not received any notice from any county, city, village or governmental authority of any violations of zoning, building, fire, health or environmental laws, ordinances, rules, regulations or codes with respect to the Premises that have not been corrected.

14. Casualties; Insurance. (a) Beginning on the Initial Closing Date and continuing until Final Closing, Purchasers shall keep insured against loss or damage by fire or other casualty the Premises and all improvements now and hereafter erected on the Premises. Said insurance shall be kept with a company or companies reasonably acceptable to Sellers with coverage not less than the Principal Balance, for the benefit of the parties hereto and of any mortgagee or trustee, if any, as their interests may appear.

(b) In the case of loss or damage to the Premises whether before or after possession is delivered pursuant to this Agreement, any insurance proceeds to which either or both parties shall be entitled shall be applied as follows:

- (1) in the event said insurance proceeds are sufficient, they shall be applied to fully reconstruct and restore the Premises to their condition immediately before such fire or other casualty; or
- (2) in the event such insurance proceeds are not sufficient to fully reconstruct and restore the Premises, the proceeds of insurance shall be applied to the unpaid Principal Balance.

(c) In the event the Premises are to be used for commercial or investment purposes, Purchasers shall also procure and keep in full force and effect throughout the term of this Agreement public liability insurance with respect to the Premises and the uses which Purchasers may from time to time permit thereon. Such policy or policies shall (1) be written by a company or companies reasonably acceptable to Sellers; (2) provide single limit coverage for personal injury and property damage in an amount not less than \$1,000,000.00; (3) name Sellers and any holder or holders of prior mortgages as additional insureds; and (4) provide for at least 30 days prior notice to Sellers of any cancellation or discontinuance of such policy or policies.

(d) Sellers shall have the right, exercisable by giving written notice to Purchasers, to require Purchasers to increase the limits on Purchasers' insurance carried under Sections 13(a) and (c), if, in Sellers' reasonable judgment, the amount thereof is insufficient to protect Sellers and Purchasers from judgments that might result from such claims, demands or actions. Said insurance shall also cover Purchasers' indemnity provided for in Section 14.

15. Indemnification. Purchasers shall and hereby do indemnify, defend and hold Sellers, their heirs, beneficiaries, successors, assigns and agents harmless against and from any and all liabilities, claims, damages, causes of action, losses, costs and expenses (including, but not limited to, reasonable attorneys' fees of counsel selected by Sellers), of any kind for loss or damage to property of Purchasers or any other person, for any injury to, or death of, any person, and for any environmental liability arising out of, or caused by, or resulting from: (a) Purchasers' use and occupancy of the Premises, or any work, activity or other things allowed or suffered by Purchasers to be done in, on or about the Premises; (b) any breach or default by Purchasers of any of Purchasers' obligations under this Agreement; or (c) any negligent or otherwise an action of tort or omission of Purchasers, their agents, employees, invitees or contractors. As a material part of the consideration for Sellers' execution of this Agreement, Purchasers hereby assume all risk of damage or injury to any person or property in, on or about the Premises from any cause from the date Purchasers receive possession.

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16. Allocation of Costs. Sellers shall pay all premiums and expenses for the contract purchaser owner's title insurance policy required hereunder, charges for recording any documents necessary to clear Sellers' title, one-half of the fee for the deed and money escrow, and any stamp tax imposed by state and county law in connection with the transactions contemplated hereby. Purchasers shall pay all premiums and expenses for the Lenders title insurance policy, one-half of the fee for the deed and money escrow, the cost of any additional title endorsements or Lender's policy, the recording charge for recording the Warranty Deed and Memorandum of Installment Agreement, as well as any applicable city transfer stamp tax.

17. Recording. The parties hereto shall execute a memorandum of this Agreement in recordable form, which shall be recorded in the Office of the Recorder of Deeds of Cook County, Illinois, at Purchasers' sole cost.

18. Notices. All notices required to be given under this Agreement shall be 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 or their agents personally, by facsimile, or by certified or registered mail.

19. Time of Essence. Time is expressly made of the essence of this Agreement.

20. Successors and Assigns. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective heirs, administrators, executors, legal representatives, successors and permitted transferees and assigns.

21. Entire Agreement. This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof. This Agreement supersedes any and all other agreements, either oral or written, express or implied, among the parties hereto with respect to the subject matter hereof.

22. Partial Invalidity. The parties hereto intend and believe that each provision in this Agreement comports with all applicable local, state and federal laws and judicial decisions. However, if any provision or provisions or if any portion of any provision or provisions in this Agreement is found by a court of law to be in violation of any applicable law, state or federal ordinance, statute, administrative or judicial decision or public policy, and if such court should declare such portion or provisions of this Agreement to be illegal, invalid, unlawful or unenforceable a written, then it is the intent of the parties hereto that such portion, provision or provisions shall be given force to the greatest extent that they are legal, valid and enforceable, and that the remainder of this Agreement shall be construed as if such illegal, invalid, unlawful, void or unenforceable portion, provision or provisions were not contained herein and that the rights, obligations and interest of the parties hereto under the remainder of this Agreement shall continue in full force and effect.

23. Governing Law. This Agreement shall be subject to, construed in accordance with and governed by the laws of the State of Illinois. In the event of a conflict of law between the State of Illinois and another State, the substantive law of Illinois shall govern.

24. Premises to Be Kept in Good Condition; Sellers' Access. (a) Purchasers shall keep the Premises in good repair and condition, and shall make all necessary repairs, including, without limitation, interior painting and decorating, window glass, heating, ventilating and air-

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conditioning equipment, plumbing and electrical systems and fixtures. Purchasers shall be responsible for conducting any Village inspection required for acquisition of transfer stamps as a prerequisite for recording of the deed. All inspection fees related thereto shall be the responsibility of Purchasers.

(b) Purchasers accept the property in "as is" condition and agree to make any repair if required by the City of Chicago Heights.

(c) At any time prior to the Final Closing, Sellers may make or cause to be made reasonable entries upon and inspection of the Premises, provided that Sellers shall give Purchasers notice prior to any such inspection specifying reasonable cause therefore related to Sellers' interest in the Premises, and may make any necessary repairs and do all the work required to keep the Premises in good repair and condition. Purchasers agree to pay to Sellers any and all expenses incurred by Sellers in making such repairs to the Premises.

IN WITNESS WHEREOF, Sellers and Purchasers have executed this Agreement as of the date set forth above.

PURCHASERS:

David Parra
DAVID RAMON PARRA

Crystal Chavez
CRYSTAL CHAVEZ

SELLERS:

Eduardo Covarrubias
EDUARDO COVARRUBIAS

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EXHIBIT A Legal Description

LEGAL DESCRIPTION:

LOT 71 IN HILLTOP LAND COMPANY'S SUBDIVISION OF THE NORTH 1/2 OF THE
SOUTHWEST 1/4 AND THE WEST 25 ACRES OF THE NORTH 1/2 OF THE
SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 14, EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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EXHIBIT B
Amortization Table

SEE ATTACHED

COOK COUNTY
RECORDER OF DEEDS

COOK COUNTY
RECORDER OF DEEDS

Property of Cook County Clerk's Office

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LOAN AMORTIZATION SCHEDULE

ENTER VALUES

Loan amount	\$81,000.00
Annual interest rate	4.00%
Loan period in years	10
Number of payments per year	12
Start date of loan	11/1/2020
Optional extra payments	

LOAN SUMMARY

Scheduled payment	\$820.09
Scheduled number of payments	120
Actual number of payments	120
Total early payments	
Total interest	
LENDER NAME:	

PLMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
1	11/1/2020	\$81,000.00	\$820.09	\$0.00	\$820.09	\$550.09	\$270.00	\$80,449.91	\$270.00
2	12/1/2020	\$80,449.91	\$820.09	\$0.00	\$820.09	\$551.92	\$268.17	\$79,898.00	\$538.17
3	1/1/2021	\$79,898.00	\$820.09	\$0.00	\$820.09	\$553.76	\$266.33	\$79,344.24	\$804.49
4	2/1/2021	\$79,344.24	\$820.09	\$0.00	\$820.09	\$555.60	\$264.48	\$78,788.63	\$1,068.97
5	3/1/2021	\$78,788.63	\$820.09	\$0.00	\$820.09	\$557.46	\$262.63	\$78,231.17	\$1,331.60
6	4/1/2021	\$78,231.17	\$820.09	\$0.00	\$820.09	\$559.32	\$260.77	\$77,671.86	\$1,592.37
7	5/1/2021	\$77,671.86	\$820.09	\$0.00	\$820.09	\$561.18	\$258.91	\$77,110.68	\$1,851.28
8	6/1/2021	\$77,110.68	\$820.09	\$0.00	\$820.09	\$563.05	\$257.04	\$76,547.63	\$2,108.31
9	7/1/2021	\$76,547.63	\$820.09	\$0.00	\$820.09	\$564.93	\$255.16	\$75,982.70	\$2,363.47
10	8/1/2021	\$75,982.70	\$820.09	\$0.00	\$820.09	\$566.81	\$253.28	\$75,415.89	\$2,616.75
11	9/1/2021	\$75,415.89	\$820.09	\$0.00	\$820.09	\$568.70	\$251.39	\$74,847.19	\$2,868.14
12	10/1/2021	\$74,847.19	\$820.09	\$0.00	\$820.09	\$570.59	\$249.49	\$74,276.60	\$3,117.63
13	11/1/2021	\$74,276.60	\$820.09	\$0.00	\$820.09	\$572.50	\$247.59	\$73,704.10	\$3,365.22
14	12/1/2021	\$73,704.10	\$820.09	\$0.00	\$820.09	\$574.41	\$245.68	\$73,129.70	\$3,610.90
15	1/1/2022	\$73,129.70	\$820.09	\$0.00	\$820.09	\$576.32	\$243.77	\$72,553.38	\$3,854.66
16	2/1/2022	\$72,553.38	\$820.09	\$0.00	\$820.09	\$578.24	\$241.84	\$71,975.14	\$4,096.51
17	3/1/2022	\$71,975.14	\$820.09	\$0.00	\$820.09	\$580.17	\$239.92	\$71,394.97	\$4,336.42
18	4/1/2022	\$71,394.97	\$820.09	\$0.00	\$820.09	\$582.10	\$237.98	\$70,812.86	\$4,574.41
19	5/1/2022	\$70,812.86	\$820.09	\$0.00	\$820.09	\$584.04	\$236.04	\$70,228.82	\$4,810.45
20	6/1/2022	\$70,228.82	\$820.09	\$0.00	\$820.09	\$585.99	\$234.10	\$69,642.83	\$5,044.54
21	7/1/2022	\$69,642.83	\$820.09	\$0.00	\$820.09	\$587.94	\$232.14	\$69,054.89	\$5,276.69
22	8/1/2022	\$69,054.89	\$820.09	\$0.00	\$820.09	\$589.90	\$230.18	\$68,464.99	\$5,506.87
23	9/1/2022	\$68,464.99	\$820.09	\$0.00	\$820.09	\$591.87	\$228.22	\$67,873.12	\$5,735.09
24	10/1/2022	\$67,873.12	\$820.09	\$0.00	\$820.09	\$593.84	\$226.24	\$67,279.28	\$5,961.33
25	11/1/2022	\$67,279.28	\$820.09	\$0.00	\$820.09	\$595.82	\$224.26	\$66,683.45	\$6,185.60
26	12/1/2022	\$66,683.45	\$820.09	\$0.00	\$820.09	\$597.81	\$222.28	\$66,085.65	\$6,407.87
27	1/1/2023	\$66,085.65	\$820.09	\$0.00	\$820.09	\$599.80	\$220.29	\$65,485.85	\$6,628.16
28	2/1/2023	\$65,485.85	\$820.09	\$0.00	\$820.09	\$601.80	\$218.29	\$64,884.05	\$6,846.45
29	3/1/2023	\$64,884.05	\$820.09	\$0.00	\$820.09	\$603.81	\$216.28	\$64,280.24	\$7,062.73
30	4/1/2023	\$64,280.24	\$820.09	\$0.00	\$820.09	\$605.82	\$214.27	\$63,674.42	\$7,276.99

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PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
31	5/1/2023	\$63,674.42	\$820.09	\$0.00	\$820.09	\$607.84	\$212.25	\$63,066.59	\$7,489.24
32	6/1/2023	\$63,066.59	\$820.09	\$0.00	\$820.09	\$609.86	\$210.22	\$62,456.72	\$7,699.46
33	7/1/2023	\$62,456.72	\$820.09	\$0.00	\$820.09	\$611.90	\$208.19	\$61,844.83	\$7,907.65
34	8/1/2023	\$61,844.83	\$820.09	\$0.00	\$820.09	\$613.94	\$206.15	\$61,230.89	\$8,113.80
35	9/1/2023	\$61,230.89	\$820.09	\$0.00	\$820.09	\$615.98	\$204.10	\$60,614.91	\$8,317.90
36	10/1/2023	\$60,614.91	\$820.09	\$0.00	\$820.09	\$618.04	\$202.05	\$59,996.87	\$8,519.95
37	11/1/2023	\$59,996.87	\$820.09	\$0.00	\$820.09	\$620.10	\$199.99	\$59,376.78	\$8,719.94
38	12/1/2023	\$59,376.78	\$820.09	\$0.00	\$820.09	\$622.16	\$197.92	\$58,754.61	\$8,917.87
39	1/1/2024	\$58,754.61	\$820.09	\$0.00	\$820.09	\$624.24	\$195.85	\$58,130.38	\$9,113.71
40	2/1/2024	\$58,130.38	\$820.09	\$0.00	\$820.09	\$626.32	\$193.77	\$57,504.06	\$9,307.48
41	3/1/2024	\$57,504.06	\$820.09	\$0.00	\$820.09	\$628.41	\$191.68	\$56,875.65	\$9,499.16
42	4/1/2024	\$56,875.65	\$820.09	\$0.00	\$820.09	\$630.50	\$189.59	\$56,245.15	\$9,688.75
43	5/1/2024	\$56,245.15	\$820.09	\$0.00	\$820.09	\$632.60	\$187.48	\$55,612.55	\$9,876.23
44	6/1/2024	\$55,612.55	\$820.09	\$0.00	\$820.09	\$634.71	\$185.38	\$54,977.84	\$10,061.61
45	7/1/2024	\$54,977.84	\$820.09	\$0.00	\$820.09	\$636.83	\$183.26	\$54,341.01	\$10,244.87
46	8/1/2024	\$54,341.01	\$820.09	\$0.00	\$820.09	\$638.95	\$181.14	\$53,702.07	\$10,426.00
47	9/1/2024	\$53,702.07	\$820.09	\$0.00	\$820.09	\$641.08	\$179.01	\$53,060.99	\$10,605.01
48	10/1/2024	\$53,060.99	\$820.09	\$0.00	\$820.09	\$643.22	\$176.87	\$52,417.77	\$10,781.88
49	11/1/2024	\$52,417.77	\$820.09	\$0.00	\$820.09	\$645.36	\$174.73	\$51,772.41	\$10,956.61
50	12/1/2024	\$51,772.41	\$820.09	\$0.00	\$820.09	\$647.51	\$172.57	\$51,124.90	\$11,129.18
51	1/1/2025	\$51,124.90	\$820.09	\$0.00	\$820.09	\$649.67	\$170.42	\$50,475.23	\$11,299.60
52	2/1/2025	\$50,475.23	\$820.09	\$0.00	\$820.09	\$651.83	\$168.25	\$49,823.40	\$11,467.85
53	3/1/2025	\$49,823.40	\$820.09	\$0.00	\$820.09	\$654.01	\$166.08	\$49,169.39	\$11,633.93
54	4/1/2025	\$49,169.39	\$820.09	\$0.00	\$820.09	\$656.19	\$163.90	\$48,513.20	\$11,797.82
55	5/1/2025	\$48,513.20	\$820.09	\$0.00	\$820.09	\$658.37	\$161.71	\$47,854.83	\$11,959.53
56	6/1/2025	\$47,854.83	\$820.09	\$0.00	\$820.09	\$660.57	\$159.52	\$47,194.26	\$12,119.05
57	7/1/2025	\$47,194.26	\$820.09	\$0.00	\$820.09	\$662.77	\$157.31	\$46,531.48	\$12,276.37
58	8/1/2025	\$46,531.48	\$820.09	\$0.00	\$820.09	\$664.98	\$155.10	\$45,866.50	\$12,431.47
59	9/1/2025	\$45,866.50	\$820.09	\$0.00	\$820.09	\$667.20	\$152.89	\$45,199.31	\$12,584.36
60	10/1/2025	\$45,199.31	\$820.09	\$0.00	\$820.09	\$669.42	\$150.66	\$44,529.89	\$12,735.02
61	11/1/2025	\$44,529.89	\$820.09	\$0.00	\$820.09	\$671.65	\$148.43	\$43,858.23	\$12,883.46
62	12/1/2025	\$43,858.23	\$820.09	\$0.00	\$820.09	\$673.89	\$146.19	\$43,184.34	\$13,029.65
63	1/1/2026	\$43,184.34	\$820.09	\$0.00	\$820.09	\$676.14	\$143.95	\$42,508.20	\$13,173.60
64	2/1/2026	\$42,508.20	\$820.09	\$0.00	\$820.09	\$678.39	\$141.69	\$41,829.81	\$13,315.29
65	3/1/2026	\$41,829.81	\$820.09	\$0.00	\$820.09	\$680.65	\$139.43	\$41,149.16	\$13,454.72
66	4/1/2026	\$41,149.16	\$820.09	\$0.00	\$820.09	\$682.92	\$137.16	\$40,466.24	\$13,591.89
67	5/1/2026	\$40,466.24	\$820.09	\$0.00	\$820.09	\$685.20	\$134.89	\$39,781.04	\$13,726.78
68	6/1/2026	\$39,781.04	\$820.09	\$0.00	\$820.09	\$687.48	\$132.60	\$39,093.56	\$13,859.38
69	7/1/2026	\$39,093.56	\$820.09	\$0.00	\$820.09	\$689.77	\$130.31	\$38,403.78	\$13,989.69
70	8/1/2026	\$38,403.78	\$820.09	\$0.00	\$820.09	\$692.07	\$128.01	\$37,711.71	\$14,117.70
71	9/1/2026	\$37,711.71	\$820.09	\$0.00	\$820.09	\$694.38	\$125.71	\$37,017.33	\$14,243.41
72	10/1/2026	\$37,017.33	\$820.09	\$0.00	\$820.09	\$696.69	\$123.39	\$36,320.64	\$14,366.80

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PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
73	11/1/2026	\$36,320.64	\$820.09	\$0.00	\$820.09	\$699.02	\$121.07	\$35,621.62	\$14,487.87
74	12/1/2026	\$35,621.62	\$820.09	\$0.00	\$820.09	\$701.35	\$118.74	\$34,920.27	\$14,606.61
75	1/1/2027	\$34,920.27	\$820.09	\$0.00	\$820.09	\$703.68	\$116.40	\$34,216.59	\$14,723.01
76	2/1/2027	\$34,216.59	\$820.09	\$0.00	\$820.09	\$706.03	\$114.06	\$33,510.56	\$14,837.06
77	3/1/2027	\$33,510.56	\$820.09	\$0.00	\$820.09	\$708.38	\$111.70	\$32,802.17	\$14,948.77
78	4/1/2027	\$32,802.17	\$820.09	\$0.00	\$820.09	\$710.75	\$109.34	\$32,091.43	\$15,058.11
79	5/1/2027	\$32,091.43	\$820.09	\$0.00	\$820.09	\$713.11	\$106.97	\$31,378.31	\$15,165.08
80	6/1/2027	\$31,378.31	\$820.09	\$0.00	\$820.09	\$715.49	\$104.59	\$30,662.82	\$15,269.67
81	7/1/2027	\$30,662.82	\$820.09	\$0.00	\$820.09	\$717.88	\$102.21	\$29,944.95	\$15,371.88
82	8/1/2027	\$29,944.95	\$820.09	\$0.00	\$820.09	\$720.27	\$99.82	\$29,224.68	\$15,471.70
83	9/1/2027	\$29,224.68	\$820.09	\$0.00	\$820.09	\$722.57	\$97.42	\$28,502.01	\$15,569.11
84	10/1/2027	\$28,502.01	\$820.09	\$0.00	\$820.09	\$725.08	\$95.01	\$27,776.93	\$15,664.12
85	11/1/2027	\$27,776.93	\$820.09	\$0.00	\$820.09	\$727.50	\$92.59	\$27,049.43	\$15,756.71
86	12/1/2027	\$27,049.43	\$820.09	\$0.00	\$820.09	\$729.92	\$90.16	\$26,319.51	\$15,846.87
87	1/1/2028	\$26,319.51	\$820.09	\$0.00	\$820.09	\$732.35	\$87.73	\$25,587.16	\$15,934.61
88	2/1/2028	\$25,587.16	\$820.09	\$0.00	\$820.09	\$734.80	\$85.29	\$24,852.36	\$16,019.90
89	3/1/2028	\$24,852.36	\$820.09	\$0.00	\$820.09	\$737.24	\$82.84	\$24,115.12	\$16,102.74
90	4/1/2028	\$24,115.12	\$820.09	\$0.00	\$820.09	\$739.70	\$80.38	\$23,375.42	\$16,183.12
91	5/1/2028	\$23,375.42	\$820.09	\$0.00	\$820.09	\$742.17	\$77.92	\$22,633.25	\$16,261.04
92	6/1/2028	\$22,633.25	\$820.09	\$0.00	\$820.09	\$744.64	\$75.44	\$21,888.61	\$16,336.48
93	7/1/2028	\$21,888.61	\$820.09	\$0.00	\$820.09	\$747.12	\$72.96	\$21,141.48	\$16,409.45
94	8/1/2028	\$21,141.48	\$820.09	\$0.00	\$820.09	\$749.61	\$70.47	\$20,391.87	\$16,479.92
95	9/1/2028	\$20,391.87	\$820.09	\$0.00	\$820.09	\$752.11	\$67.97	\$19,639.76	\$16,547.89
96	10/1/2028	\$19,639.76	\$820.09	\$0.00	\$820.09	\$754.62	\$65.47	\$18,885.14	\$16,613.36
97	11/1/2028	\$18,885.14	\$820.09	\$0.00	\$820.09	\$757.14	\$62.95	\$18,128.00	\$16,676.31
98	12/1/2028	\$18,128.00	\$820.09	\$0.00	\$820.09	\$759.66	\$60.43	\$17,368.34	\$16,736.73
99	1/1/2029	\$17,368.34	\$820.09	\$0.00	\$820.09	\$762.19	\$57.89	\$16,606.15	\$16,794.63
100	2/1/2029	\$16,606.15	\$820.09	\$0.00	\$820.09	\$764.73	\$55.35	\$15,841.42	\$16,849.98
101	3/1/2029	\$15,841.42	\$820.09	\$0.00	\$820.09	\$767.28	\$52.80	\$15,074.14	\$16,902.79
102	4/1/2029	\$15,074.14	\$820.09	\$0.00	\$820.09	\$769.84	\$50.25	\$14,304.30	\$16,953.03
103	5/1/2029	\$14,304.30	\$820.09	\$0.00	\$820.09	\$772.40	\$47.68	\$13,531.90	\$17,000.72
104	6/1/2029	\$13,531.90	\$820.09	\$0.00	\$820.09	\$774.98	\$45.11	\$12,756.92	\$17,045.82
105	7/1/2029	\$12,756.92	\$820.09	\$0.00	\$820.09	\$777.56	\$42.52	\$11,979.35	\$17,088.34
106	8/1/2029	\$11,979.35	\$820.09	\$0.00	\$820.09	\$780.15	\$39.93	\$11,199.20	\$17,128.28
107	9/1/2029	\$11,199.20	\$820.09	\$0.00	\$820.09	\$782.75	\$37.33	\$10,416.45	\$17,165.61
108	10/1/2029	\$10,416.45	\$820.09	\$0.00	\$820.09	\$785.36	\$34.72	\$9,631.08	\$17,200.33
109	11/1/2029	\$9,631.08	\$820.09	\$0.00	\$820.09	\$787.98	\$32.10	\$8,843.10	\$17,232.43
110	12/1/2029	\$8,843.10	\$820.09	\$0.00	\$820.09	\$790.61	\$29.48	\$8,052.49	\$17,261.91
111	1/1/2030	\$8,052.49	\$820.09	\$0.00	\$820.09	\$793.24	\$26.84	\$7,259.25	\$17,288.75
112	2/1/2030	\$7,259.25	\$820.09	\$0.00	\$820.09	\$795.89	\$24.20	\$6,463.36	\$17,312.95
113	3/1/2030	\$6,463.36	\$820.09	\$0.00	\$820.09	\$798.54	\$21.54	\$5,664.82	\$17,334.49
114	4/1/2030	\$5,664.82	\$820.09	\$0.00	\$820.09	\$801.20	\$18.88	\$4,863.61	\$17,353.37

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115	5/1/2030	\$4,863.61	\$820.09	\$0.00	\$820.09	\$803.87	\$16.21	\$4,059.74	\$17,369.59
116	6/1/2030	\$4,059.74	\$820.09	\$0.00	\$820.09	\$806.55	\$13.53	\$3,253.19	\$17,383.12
117	7/1/2030	\$3,253.19	\$820.09	\$0.00	\$820.09	\$809.24	\$10.84	\$2,443.95	\$17,393.96
118	8/1/2030	\$2,443.95	\$820.09	\$0.00	\$820.09	\$811.94	\$8.15	\$1,632.01	\$17,402.11
119	9/1/2030	\$1,632.01	\$820.09	\$0.00	\$820.09	\$814.65	\$5.44	\$817.36	\$17,407.55
120	10/1/2030	\$817.36	\$820.09	\$0.00	\$817.36	\$814.64	\$2.72	\$0.00	\$17,410.27

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EXHIBIT C
Payment address

524 W 14th Place Chicago —
Seller's address: 545 w. 14TH Place, Chicago, IL 60607
Phone: 708-275-8662

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