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KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 08/10/2022 12:46 PM PG: 1 OF 14

MEMORANDUM OF AGREEMENT

On this 4th day of August, 2022, Theresa Phillips, owner/seller hereby states and affirms that she entered into a valid and enforceable contract (as attached hereto and made a part hereof specifically by reference) dated June 8, 2022, for the purchase and sale of the property commonly known as 7515 S. Luella, Chicago Illinois 60617 (and as legally described in Exhibit A attached hereto and specifically made a part hereof by reference) with Tanisha Bell/Business Entity Credit, buyer.

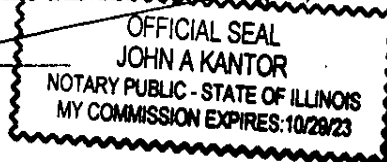
AFFIANTS FURTHER STATE NAUGHT.

AFFIANTS:

X Theresa Phillips
Theresa Phillips by her agent

Subscribed and sworn to before me this 4th day of August, 2022

X [Signature]
Notary Public



Address of subject property: 7515 S. Luella, Chicago Illinois 60617

PIN: 20-25-405-011-0000

Legal description is attached hereto.

This instrument was prepared by and return to:

John A. Kantor, Esq., 2825 N. Arlington Heights Road, Arlington Heights IL 60004-2152



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CHICAGO ASSOCIATION OF REALTORS® RESIDENTIAL REAL ESTATE PURCHASE AND SALE CONTRACT (single family home/fee simple townhome)



Rev. 01/2012

1. **Contract.** This Residential Real Estate Purchase and Sale Contract ("Contract") is made by and between Business Entity Credit
 ("Buyer") and Theresa Phillips ("Seller") (collectively, "Parties"), with respect to the purchase and sale of the real estate and
 improvements located at 7515 S. Lavelle ("Property").
 (address) (unit #) (city) (state) (zip)
 Property P.I.N. #: 26-25-465-011-0000 Lot size: 3,150 sq. ft. Approximate square feet of Property: 1406 sq. ft.

2. **Fixtures and Personal Property.** At Closing (as defined in Paragraph 7 of this Contract), in addition to the Property, Seller shall transfer to
 Buyer by a Bill of Sale, all heating, cooling, electrical and plumbing systems, together with the following checked and enumerated items ("Fixtures
 and Personal Property"):

- | | | | | |
|---|---|--|---|--|
| <input type="checkbox"/> Refrigerator | <input type="checkbox"/> Sump Pump | <input type="checkbox"/> Central air conditioner | <input type="checkbox"/> Fireplace screen | <input type="checkbox"/> Built-in or attached |
| <input type="checkbox"/> Oven/Range | <input type="checkbox"/> Smoke and carbon monoxide | <input type="checkbox"/> Window air conditioner | <input type="checkbox"/> and equipment | <input type="checkbox"/> shelves or cabinets |
| <input type="checkbox"/> Microwave | <input type="checkbox"/> detectors | <input type="checkbox"/> Electronic air filter | <input type="checkbox"/> Fireplace gas log | <input type="checkbox"/> Ceiling fan |
| <input type="checkbox"/> Dishwasher | <input type="checkbox"/> Intercom system | <input type="checkbox"/> Central humidifier | <input type="checkbox"/> Firewood | <input type="checkbox"/> Radiator covers |
| <input type="checkbox"/> Garbage disposal | <input type="checkbox"/> Security system (rented or owned) (strike out) | <input type="checkbox"/> Attached gas grill | <input type="checkbox"/> All planted vegetation | |
| <input type="checkbox"/> Trash compactor | <input type="checkbox"/> Satellite Dish | <input type="checkbox"/> Lighting fixtures | <input type="checkbox"/> Existing storms | <input type="checkbox"/> Outdoor play set/swings |
| <input type="checkbox"/> Washer | <input type="checkbox"/> Attached TV(s) | <input type="checkbox"/> Electronic garage door(s) | <input type="checkbox"/> and screens | <input type="checkbox"/> Outdoor shed |
| <input type="checkbox"/> Dryer | <input type="checkbox"/> TV Antenna | <input type="checkbox"/> with remote unit(s) | <input type="checkbox"/> Window treatments | |
| <input type="checkbox"/> Water Softener | <input type="checkbox"/> LCD/Video/multimedia equipment | <input type="checkbox"/> Tacked down carpeting | <input type="checkbox"/> Home | |
| <input type="checkbox"/> Stereo speakers/surround sound | <input type="checkbox"/> Other Equipment | <input type="checkbox"/> warranty (as attached) | | |

19 Seller also transfers the following: _____ The following items are excluded: _____

20 3. **Purchase Price.** The purchase price for the Property (including the Fixtures and Personal Property) is \$ 150,000.00
 21 ("Purchase Price").

22 4. **Earnest Money.** Upon Buyer's execution of this Contract, Buyer shall deposit with N/A
 23 ("Escrowee"), initial earnest money in the amount of \$ N/A, in the form of N/A ("Initial Earnest
 24 Money"). The Initial Earnest Money shall be returned and this Contract shall be of no force or effect if this Contract is not accepted by Seller on or
 25 before June 10, 2022. The Initial Earnest Money shall be increased to (strike one) 10% of the Purchase Price OR N/A % (percent)
 26 of the Purchase Price ("Final Earnest Money") within N/A business days after the expiration of the Attorney Approval Period (as established
 27 in Paragraph 13 of this Contract) (the Initial and Final Earnest Money are together referred to as the "Earnest Money"). The Parties acknowledge
 28 and agree that (i) the Parties shall execute all necessary documents with respect to the Earnest Money in form and content mutually agreed upon
 29 between the parties and (ii) except as otherwise agreed, Buyer shall pay all expenses incurred in opening an escrow account for the Earnest Money.

30 5. **Mortgage Contingency.** This Contract is contingent upon Buyer securing by June 30, 2022 ("First Commitment Date") a
 31 firm written mortgage commitment for a fixed rate or an adjustable rate mortgage permitted to be made by a U.S. or Illinois savings and loan
 32 association, bank, or other authorized financial institution, in the amount of (strike one) \$ _____ OR _____ % (percent) of the Purchase
 33 Price, the interest rate (or initial interest rate if an adjustable rate mortgage) not to exceed _____ % per year, amortized over _____ years, payable
 34 monthly, loan fee not to exceed _____ %, plus appraisal and credit report fee, if any ("Required Commitment"). If the mortgage secured by the
 35 Required Commitment has a balloon payment, it shall be due no sooner than _____ years. Buyer shall pay for private mortgage insurance as required
 36 by the lending institution. If a FHA or VA mortgage is to be obtained, Rider 8, Rider 9 or the HUD Rider shall be attached to this
 37 Contract. (1) If Buyer is unable to obtain the Required Commitment by the First Commitment Date, Buyer shall so notify Seller in writing on or
 38 before that Date. Thereafter, Seller may, within 30 business days after the First Commitment Date ("Second Commitment Date"), secure the
 39 Required Commitment for Buyer upon the same terms, and may extend the Closing Date by 30 business days. The Required Commitment may be
 40 given by Seller or a third party. Buyer shall furnish all requested credit information, sign customary documents relating to the application and
 41 securing of the Required Commitment, and pay one application fee as directed by Seller. Should Seller choose not to secure the Required
 42 Commitment for Buyer, this Contract shall be null and void as of the First Commitment Date, and the Earnest Money shall be returned to Buyer. (2)
 43 If Buyer notifies Seller on or before the First Commitment Date that Buyer has been unable to obtain the Required Commitment, and neither Buyer
 44 nor Seller secures the Required Commitment on or before the Second Commitment Date, this Contract shall be null and void and the Earnest Money
 45 shall be returned to Buyer. (3) If Buyer does not provide any notice to Seller by the First Commitment Date, Buyer shall be deemed to have waived
 46 this contingency and this Contract shall remain in full force and effect.

47 6. **Possession.** Seller agrees to surrender possession of the Property on or before the Closing Date (as defined in Paragraph 7 below). If
 48 possession is not delivered on or prior to the Closing Date, then, Seller shall pay to Buyer at Closing \$ N/A per day ("Use/Occupancy
 49 Payments") for Seller's use and occupancy of the Property for each day after the Closing Date through and including the date Seller plans to deliver
 50 possession to Buyer ("Possession Date"). If Seller delivers possession of the Property to Buyer prior to the Possession Date, Buyer shall refund the
 51 portion of Use/Occupancy Payments which extend beyond the date possession is actually surrendered. Additionally, Seller shall deposit with
 52 Escrowee a sum equal to 2% of the Purchase Price ("Possession Escrow") to guarantee possession on or before the Possession Date, which sum shall
 53 be held from the net proceeds at Closing on Escrowee's form of receipt. If Seller does not surrender the Property on the Possession Date, Seller shall
 54 pay to Buyer, in addition to all Use/Occupancy Payments, the sum of 10% of the original amount of the Possession Escrow per day up to and
 55 including the day possession is surrendered to Buyer plus any unpaid Use/Occupancy Payments up to and including the date possession is
 56 surrendered, these amounts to be paid out of the Possession Escrow and the balance, if any, to be returned to Seller. Acceptance of payments by
 57 Buyer shall not limit Buyer's other legal remedies. Seller and Buyer hereby acknowledge that Escrowee shall not distribute the Possession Escrow
 58 without the joint written direction of Seller and Buyer. If either Party objects to disposition of the Possession Escrow, then Escrowee may deposit the
 59 Possession Escrow with the Clerk of the Circuit Court by the filing of an action in the nature of an Interpleader. Escrowee shall be reimbursed from
 60 the Possession Escrow for all costs, including reasonable attorneys' fees, related to the filing of the Interpleader, and the Parties shall indemnify and
 61 hold Escrowee harmless from any and all claims and demands, including the payment of reasonable attorneys' fees, costs, and expenses.

62 7. **Closing.** Buyer shall deliver the balance of the Purchase Price (less the amount of the Final Earnest money, plus or minus prorations and
 63 escrow fees, if any) to Seller and Seller shall execute and deliver the Deed (as defined below) to Buyer at "Closing". Closing shall occur on or prior to

Buyer Initials: TB Buyer Initials: _____

Seller Initials: T.P. Seller Initials: T.P.

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64 June 30, 20 22, at a time and location mutually agreed upon by the Parties ("**Closing Date**"). Seller must provide Buyer with good and
 65 merchantable title prior to Closing.

66 8. **Deed.** At Closing, Seller shall execute and deliver to Buyer, or cause to be executed and delivered to Buyer, a recordable warranty deed
 67 ("**Deed**") with release of homestead rights (or other appropriate deed if title is in trust or in an estate), or Articles of Agreement, if applicable, subject
 68 only to the following, if any: covenants, conditions, and restrictions of record; public and utility easements; acts done by or suffered through Buyer; all
 69 special governmental taxes or assessments confirmed and unconfirmed; and general real estate taxes not yet due and payable at the time of Closing.

70 9. **Real Estate Taxes.** Seller represents that the 20 22 general real estate taxes were \$ 1,275.00. General real estate taxes for the
 71 Property are subject to the following exemptions (**check box if applicable**): ☐ Homeowner's, ☐ Senior Citizen's, ☐ Senior Freeze. General real
 72 estate taxes shall be prorated based on (i) _____% of the most recent ascertainable full year tax bill, or (ii) mutually agreed by the Parties in
 73 writing prior to the expiration of the Attorney Approval Period.

74 10. **Property Subject to Homeowners Association.** (**If not applicable, strike this entire Paragraph**) Seller represents that as of the
 75 Acceptance Date (as set forth following Paragraph 15 of this Contract), the regular monthly assessment pertaining to this unit is \$ N/A; a
 76 special assessment (**strike one**) has / has not been levied. The original amount of the special assessment pertaining to this unit was \$ N/A.
 77 and the remaining amount due at Closing will be \$ N/A and (**strike one**) shall / shall not be assumed by Buyer at Closing. Buyer
 78 acknowledges and agrees that (i) the representations in this Paragraph are provided as of the Acceptance Date; (ii) this information may change, and
 79 these fees may increase, prior to Closing; and (iii) Seller is under no obligation to notify Buyer of any changes to this information, and, should
 80 changes occur, this Contract shall remain in full force and effect. Notwithstanding anything to the contrary contained in this Paragraph 10, Seller
 81 shall disclose to Buyer any new assessment that is actually approved and levied prior to Closing no later than 5 days after Seller is notified of the
 82 new assessment (and in no event later than the Closing Date). Seller shall furnish Buyer a statement from the proper representative certifying that
 83 Seller is current in payment of assessments, and, if applicable, proof of waiver or termination of any right of first refusal or similar options contained
 84 in the bylaws of the Association for the transfer of ownership. Seller shall deliver to Buyer the items stipulated by the Illinois Condominium
 85 Property Act (765 ILCS 605/1 et seq) ("**ICPA Documents**"), including but not limited to the declaration, bylaws, rules and regulations, and the prior
 86 and current years' operating budgets within 14 business days of the Acceptance Date. In the event the ICPA Documents disclose that the
 87 Property is in violation of existing rules, regulations, or other restrictions or that the terms and conditions contained within the documents would
 88 unreasonably restrict Buyer's use of the Property or would increase the financial considerations which Buyer would have to extend in connection with
 89 owning the Property, then Buyer may declare this Contract null and void by giving Seller written notice within 5 business days after the receipt of
 90 the ICPA Documents, listing those deficiencies which are unacceptable to Buyer, and thereupon all earnest money deposited shall be returned to
 91 Buyer. If written notice is not served within the time specified, Buyer shall be deemed to have waived this contingency, and this Contract shall
 92 remain in full force and effect. Seller agrees to pay any applicable processing/moveout/transferring fees as required by the Association, and Buyer
 93 agrees to pay the credit report and move-in fee if required by the Association. If the right of first refusal or similar option is exercised, this Contract
 94 shall be null and void and the Earnest Money shall be returned to Buyer, but Seller shall pay the commission pursuant to Paragraph V of the
 95 General Provisions of this Contract.

96 11. **Disclosures.** Buyer has received the following (**check yes or no**): (a) Illinois Residential Real Property Disclosure Report: ☐ Yes/☐ No; (b)
 97 Heat Disclosure: ☐ Yes/☐ No; (c) Lead Paint Disclosure and Pamphlet: ☐ Yes/☐ No; (d) Radon Disclosure and Pamphlet: ☐ Yes/☐ No; and (e) Zoning
 98 Certification ☐ Yes/☐ No.

99 12. **Dual Agency.** The Parties confirm that they have previously consented to N/A ("**Licensee**") to act as Dual Agent
 100 in providing brokerage services on behalf of the Parties and specifically consent to Licensee acting as Dual Agent on the transaction covered by this
 101 Contract.

102 Buyer Initials: _____ Buyer Initials: _____ Seller Initials: _____ Seller Initials: _____

103 13. **Attorney Modification.** Within _____ business days after the Acceptance Date ("**Attorney Approval Period**"), the Parties' respective
 104 attorneys may propose written modifications to this Contract ("**Proposed Modifications**") on matters other than the Purchase Price, broker's
 105 compensation and dates. Any Proposed Modifications that are set forth in writing and accepted by the other party shall become terms of this Contract
 106 as if originally set forth in this Contract. If, within the Attorney Approval Period, the Parties cannot reach agreement regarding the Proposed
 107 Modifications, then, at any time after the Attorney Approval Period, either Party may terminate this Contract by written notice to the other Party. In
 108 that event, this Contract shall be null and void and the Earnest Money shall be returned to Buyer. **IN THE ABSENCE OF DELIVERY OF**
 109 **PROPOSED MODIFICATIONS PRIOR TO THE EXPIRATION OF THE ATTORNEY APPROVAL PERIOD, THIS PROVISION SHALL BE**
 110 **DEEMED WAIVED BY ALL PARTIES, AND THIS CONTRACT SHALL BE IN FULL FORCE AND EFFECT.**

111 14. **Inspection.** Within _____ business days after the Acceptance Date ("**Inspection Period**"), Buyer may conduct, at Buyer's sole cost and expense
 112 (unless otherwise provided by law) home, radon, environmental, lead-based paint and/or lead-based paint hazards (unless separately waived), wood
 113 infestation, and/or mold inspections of the Property ("**Inspections**") by one or more properly licensed or certified inspection personnel (each, an
 114 "**Inspector**"). The Inspections shall include only major components of the Property, including, without limitation, central heating, central cooling,
 115 plumbing, well, and electric systems, roofs, walls, windows, ceilings, floors, appliances, and foundations. A major component shall be deemed to be in
 116 operating condition if it performs the function for which it is intended, regardless of age, and does not constitute a health or safety threat. Buyer
 117 shall indemnify Seller from and against any loss or damage to the Property or personal injury caused by the Inspections, Buyer, or Buyer's Inspector.
 118 Prior to expiration of the Inspection Period, Buyer shall notify Seller or Seller's attorney in writing ("**Buyer's Inspection Notice**") of any defects
 119 disclosed by the Inspections that are unacceptable to Buyer, together with a copy of the pertinent pages of the relevant Inspections report. Buyer
 120 agrees that minor repairs and maintenance costing less than \$250 shall not constitute defects covered by this Paragraph. If the Parties have not
 121 reached written agreement resolving the inspection issues within the Inspection Period, then either Party may terminate this Contract by written
 122 notice to the other Party. In the event of such notice, this Contract shall be null and void and the Earnest Money shall be returned to Buyer. **IN THE**
 123 **ABSENCE OF WRITTEN NOTICE PRIOR TO EXPIRATION OF THE INSPECTION PERIOD, THIS PROVISION SHALL BE DEEMED WAIVED**
 124 **BY ALL PARTIES, AND THIS CONTRACT SHALL BE IN FULL FORCE AND EFFECT.**

125 15. **General Provisions, Riders and Addendums.** **THIS CONTRACT WILL BECOME A LEGALLY BINDING CONTRACT WHEN**
 126 **SIGNED BY BUYER AND SELLER AND DELIVERED TO BUYER OR BUYER'S DESIGNATED AGENT. THIS CONTRACT INCLUDES**
 127 **THE GENERAL PROVISIONS ON THE LAST PAGE OF THIS CONTRACT AND RIDERS** N/A **(list Addendum numbers here)** N/A **ATTACHED TO AND MADE A PART OF**
 128 **THIS CONTRACT.**

[SIGNATURE PAGE FOLLOWS]

Buyer Initials: T.B. Buyer Initials: _____

Seller Initials: T.P. Seller Initials: T.P.

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130 OFFER DATE: JUNE 8 20 22ACCEPTANCE DATE: JUNE 8 20 22 ("Acceptance Date")

131 BUYER'S INFORMATION:

132 Buyer's Signature: Tanisha Bell

133 Buyer's Signature: _____

134 Buyer's Name(s) (print): Tanisha Bell135 Address: 20457 Kingsbrook dr136 City: Crest Hill State: IL Zip: 60403

137 Office Phone: _____ Home Phone: _____

138 Fax: _____ Cell Phone: 312-568-9709139 Email Address: Businessentity2019@gmail.com140 The names and addresses set forth below are for informational purposes
141 only and subject to change.

142 BUYER'S BROKER'S INFORMATION:

143 Designated Agent (print): _____

144 Agent MLS Identification Number: _____

145 Brokerage Company Name: _____ MLS # _____

146 Office Address: _____

147 City: _____ State: _____ Zip: _____

148 Office Phone: _____ Cell Phone: _____

149 Fax: _____

150 Email: _____

151 BUYER'S ATTORNEY'S INFORMATION:

152 Attorney Name: _____

153 Firm: _____

154 Office Address: _____

155 City: _____ State: _____ Zip: _____

156 Office Phone: _____ Cell Phone: _____

157 Fax: _____

158 Email: _____

159 BUYER'S LENDER'S INFORMATION:

160 Mortgage Broker's Name: _____

161 Lender: _____

162 Office Address: _____

163 City: _____ State: _____ Zip: _____

164 Office Phone: _____ Cell Phone: _____

165 Fax: _____

166 Email: _____

SELLER'S INFORMATION:

Seller's Signature: Theresa PhillipsSeller's Signature: Theresa PhillipsSeller's Name(s) (print): Theresa PhillipsAddress: 344-157th St.City: Calumet City State: IL Zip: 60409

Office Phone: _____ Home Phone: _____

Fax: _____ Cell Phone: 1-208-724-5062Email Address: +Phillips 213@gmail.comThe names and addresses set forth below are for informational purposes
only and subject to change.

SELLER'S BROKER'S INFORMATION:

Designated Agent Name (print): _____

Agent MLS Identification Number: _____

Brokerage Company Name: _____ MLS # _____

Office Address: _____

City: _____ State: _____ Zip: _____

Office Phone: _____ Cell Phone: _____

Fax: _____

Email: _____

SELLER'S ATTORNEY'S INFORMATION:

Attorney Name: _____

Firm: _____

Office Address: _____

City: _____ State: _____ Zip: _____

Office Phone: _____ Cell Phone: _____

Fax: _____

Email: _____

Buyer Initials: TB Buyer Initials: _____Seller Initials: T.P. Seller Initials: T.P.

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167 GENERAL PROVISIONS

168 **A. Prorations.** Rent, interest on existing mortgage, if any, water taxes and other items shall be prorated as of the Closing Date. Security deposits, if any, shall
169 be paid to Buyer at Closing. Notwithstanding anything to the contrary contained in Paragraph 9 of this Contract, if the Property is improved as of the Closing Date, but
170 the last available tax bill is on vacant land, Seller shall place in escrow an amount equal to 2% of the Purchase Price and the Parties shall re-prorate taxes within 30
171 days after the bill on the improved property becomes available.

172 **B. Uniform Vendor and Purchaser Risk Act.** The provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this
173 Contract.

174 **C. Title.** At least 5 days prior to the Closing Date, Seller shall deliver to Buyer or his agent evidence of merchantable title in the intended grantor by delivering
175 a Commitment for Title Insurance of a title insurance company bearing a date on or subsequent to the Acceptance Date, in the amount of the Purchase Price, subject to
176 no other exceptions than those previously listed within this Contract and to general exceptions contained in the commitment. Delay in delivery by Seller of a
177 Commitment for Title Insurance due to delay by Buyer's mortgagee in recording mortgage and bringing down title shall not be a default of this Contract. Every
178 Commitment for Title Insurance furnished by Seller shall be conclusive evidence of title as shown. If evidence of title discloses other exceptions, Seller shall have 30
179 days after Seller's receipt of evidence of title to cure the exceptions and notify Buyer accordingly. As to those exceptions that may be removed at Closing by payment of
180 money, Seller may have those exceptions removed at Closing by using the proceeds of the sale.

181 **D. Notice.** All notices required by this Contract shall be in writing and shall be served upon the Parties or their attorneys at the addresses provided in this
182 Contract. The mailing of notice by registered or certified mail, return receipt requested, shall be sufficient service when the notice is mailed. Notices may also be served
183 by personal delivery or commercial delivery service, by mail-o-gram, telegram, or by the use of a facsimile machine with proof of transmission and a copy of the notice
184 with proof of transmission being sent by regular mail on the date of transmission. In addition, facsimile signatures or digital signatures shall be sufficient for purposes
185 of executing this Contract and shall be deemed originals. E-mail notices shall be deemed valid and received by the addressee when delivered by e-mail and opened by
186 the recipient, provided that a copy of the e-mail notice is also sent by regular mail to the recipient on the date of transmission.

187 **E. Disposition of Earnest Money.** In the event of default by Buyer, the Earnest Money, less expenses and commission of the listing broker, shall be paid to
188 Seller. If Seller defaults, the Earnest Money, at the option of Buyer, shall be refunded to Buyer, but such refunding shall not release Seller from the obligations of this
189 Contract. In the event of any default, Escrowee shall give written notice to Seller and Buyer indicating Escrowee's intended disposition of the Earnest Money and
190 request Seller's and Buyer's written consent to the Escrowee's intended disposition of the Earnest Money within 30 days after the notice. However, Seller and Buyer
191 acknowledge and agree that if Escrowee is a licensed real estate broker, Escrowee may not distribute the Earnest Money without the joint written direction of Seller and
192 Buyer or their authorized agents. If Escrowee is not a licensed real estate broker, Seller and Buyer agree that if neither Party objects, in writing, to the proposed
193 disposition of the Earnest Money within 30 days after the date of the notice, then Escrowee shall proceed to disburse the Earnest Money as previously noticed by
194 Escrowee. If either Seller or Buyer objects to the intended disposition within the 30 day period, or if Escrowee is a licensed real estate broker and does not receive the
195 joint written direction of Seller and Buyer authorizing distribution of the Earnest Money, then the Escrowee may deposit the Earnest Money with the Clerk of the
196 Circuit Court by the filing of an action in the nature of an Interpleader. Escrowee may be reimbursed from the Earnest Money for all costs, including reasonable
197 attorney's fees, related to the filing of the Interpleader and the Parties indemnify and hold Escrowee harmless from any and all claims and demands, including the
198 payment of reasonable attorneys' fees, costs, and expenses arising out of those claims and demands.

199 **F. Operational Systems.** Seller represents that the heating, plumbing, electrical, central cooling, ventilating systems, appliances, and fixtures on the
200 Property are in working order and will be so at the time of Closing and that the roof is free of leaks and will be so at the time of Closing. Buyer shall have the right to
201 enter the Property during the 48-hour period immediately prior to Closing solely for the purpose of verifying that the operational systems and appliances serving the
202 Property are in working order and that the Property is in substantially the same condition, normal wear and tear excepted, as of the Acceptance Date.

203 **G. Insulation Disclosure Requirements.** If the Property is new construction, Buyer and Seller shall comply with all insulation disclosure requirements as
204 provided by the Federal Trade Commission, and Rider 13 is attached.

205 **H. Code Violations.** Seller warrants that no notice from any city, village, or other governmental authority of a dwelling code violation that currently exists on
206 the Property has been issued and received by Seller or Seller's agent ("Code Violation Notice"). If a Code Violation Notice is received after the Acceptance Date and
207 before Closing, Seller shall promptly notify Buyer of the Notice.

208 **I. Escrow Closing.** At the written request of Seller or Buyer received prior to the delivery of the deed under this Contract, this sale shall be closed through an
209 escrow with a title insurance company, in accordance with the general provisions of the usual form of deed and money escrow agreement then furnished and in use by
210 the title insurance company, with such special provisions inserted in the escrow agreement as may be required to conform with this Contract. Upon the creation of an
211 escrow, payment of Purchase Price and delivery of deed shall be made through the escrow, this Contract and the Earnest Money shall be deposited in the escrow, and
212 the Broker shall be made a party to the escrow with regard to commission due. The cost of the escrow shall be divided equally between Buyer and Seller.

213 **J. Survey.** At least 5 days prior to Closing, Seller shall provide Buyer with a survey by a licensed land surveyor dated not more than six months prior to the
214 date of Closing, showing the present location of all improvements. If Buyer or Buyer's mortgagee desires a more recent or extensive survey, the survey shall be obtained
215 at Buyer's expense.

216 **K. Affidavit of Title; ALTA.** Seller agrees to furnish to Buyer an affidavit of title subject only to those items set forth in this Contract, and an ALTA form if
217 required by Buyer's mortgagee, or the title insurance company, for extended coverage.

218 **L. Legal Description.** The Parties may amend this Contract to attach a complete and correct legal description of the Property.

219 **M. RESPA.** Buyer and Seller shall make all disclosures and do all things necessary to comply with the applicable provisions of the Real Estate Settlement
220 Procedures Act of 1974, as amended.

221 **N. Transfer Taxes.** Seller shall pay the amount of any stamp tax imposed by the state and county on the transfer of title, and shall furnish a completed
222 declaration signed by Seller or Seller's agent in the form required by the state and county, and shall furnish any declaration signed by Seller or Seller's agent or meet
223 other requirements as established by any local ordinance with regard to a transfer or transaction tax. Any real estate transfer tax required by local ordinance shall be
224 paid by the person designated in that ordinance.

225 **O. Removal of Personal Property.** Seller shall remove from the Property by the Possession Date all debris and Seller's personal property not conveyed by
226 Bill of Sale to Buyer.

227 **P. Surrender.** Seller agrees to surrender possession of the Property in the same condition as it is on the Acceptance Date, ordinary wear and tear excepted,
228 subject to Paragraph B of the General Provisions of this Contract. To the extent that Seller fails to comply with this Provision, Seller shall not be responsible for that
229 portion of the total cost related to this violation that is below \$250.00.

230 **Q. Time.** Time is of the essence for purposes of this Contract.

231 **R. Number.** Wherever appropriate within this Contract, the singular includes the plural.

232 **S. Flood Plain Insurance.** In the event the Property is in a flood plain and flood insurance is required by Buyer's lender, Buyer shall pay for that insurance.

233 **T. Business Days and Time.** Any reference in this Contract to "day" or "days" shall mean business days, not calendar days, including Monday, Tuesday,
234 Wednesday, Thursday, and Friday, and excluding all official federal and state holidays.

235 **U. Patriot Act.** Seller and Buyer represent and warrant that they are not acting, directly or indirectly, for or on behalf of any person, group, entity, or nation
236 named by Executive Order or the United States Treasury Department as a Specially Designated National and Blocked Person, or other banned or blocked person, entity,
237 nation or transaction pursuant to any law, order, rule or regulation which is enforced or administered by the Office of Foreign Assets Control ("OFAC"), and that they
238 are not engaged in this transaction directly or indirectly on behalf of, or facilitating this transaction directly or indirectly on behalf of, any such person, group, entity, or
239 nation. Each Party shall defend, indemnify, and hold harmless the other Party from and against any and all claims, damages, losses, risks, liabilities, and expenses
240 (including reasonable attorneys' fees and costs) arising from or related to any breach of the foregoing representation and warranty.

241 **V. Brokers.** The real estate brokers named in this Contract shall be compensated in accordance with their agreements with their clients and/or any offer of
242 compensation made by the listing broker in a multiple listing service in which the listing and cooperating broker both participate.

243 **W. Original Executed Contract.** The listing broker shall hold the original fully executed copy of this Contract. #10828406 v1
Buyer Initials: TB Buyer Initials: _____ Seller Initials: TP Seller Initials: TP

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Quitclaim Deed

Illinois statutory
Record and Return to

Taxpayer:

Tisa R. Griffith Thomas

9324 S. Phillips

Chicago, IL 60617

The grantor(s)

LARICIA CHANDLER

for and in consideration of One Dollar Dollars and other good and valuable
consideration in hand paid conveys, grants, remises and quitclaims unto

Archie Thomas residing or having an office at

9324 S. Phillips Ave, Chicago IL 60617
all interest in and to the following described real estate to wit: All that certain plot, piece or parcel of
land, together with the improvements thereon erected, situate, lying and being in the State of Illinois,
County of Cook, City of Chicago known and designated as: Lots 30and 31 in Block 2 in Boyd and Hall's
Subdivision of the North 1/2 of the West
1/2 of the east 1/2 of the Southeast
1/4 of Section 25, Township 38 North, Range
14 East of the 3rd Principal Meridian in
Cook County Illinois

east of the third principal meridian in Cook County, Illinois and further described as

PIN # 20-25-405-011 and 012-0000 and commonly known as

7515 and 7517 S. Luella Chicago

hereby releasing all rights of possession and under the Homestead Exemption Laws of the State of
Illinois and subject to open liens of record. Said lands being the same that were conveyed to the
grantor(s) herein

Dated this 22nd day of January 2015

Laricia Chandler

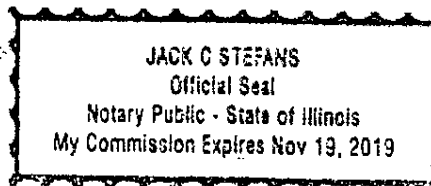
STATE OF ILLINOIS**UNOFFICIAL COPY**COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, CERTIFY THAT LARICIA CHANDLER, personally known to me to be the same person whose name IS subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that She signed, sealed, and delivered the instrument as her free and voluntary act, for the purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal, this 22nd day of January, 2018

[Signature]
Notary Public

My Commission expires: 11-19-2019



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1421816066 Page: 3 of 4

LOT 30 AND 31 IN BLOCK 2 IN BOYD AND HALL'S SUBDIVISION OF THE NORTH $\frac{1}{2}$ OF THE WEST $\frac{1}{2}$ OF THE EAST $\frac{1}{2}$ OF THE SOUTHEAST $\frac{1}{4}$ OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 7515 S. LUELLA

20-25-405-011-0000

Property of Cook County Clerk's Office

UNOFFICIAL COPY

GRANTOR/GRANTEE AFFIDAVIT: STATEMENT BY GRANTOR AND GRANTEE AS REQUIRED BY §55 ILCS 5/3-5020 (from Ch. 34, par. 3-5020)

GRANTOR SECTION

The GRANTOR or her/his agent, affirms that, to the best of her/his knowledge, the name of the GRANTEE shown on the deed or assignment of beneficial interest (ABI) in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or another entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

DATED: 01 | 22 | 2018

SIGNATURE: Laricia Chandler

GRANTOR or AGENT

GRANTOR NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTOR signature.

Subscribed and sworn to before me, Name of Notary Public: Jack C. Stefans

By the said (Name of Grantor): Laricia Chandler

On this date of: 01 | 22 | 2018

NOTARY SIGNATURE: Jack C. Stefans

AFFIX NOTARY STAMP BELOW

JACK C STEFANS
Official Seal
Notary Public - State of Illinois
My Commission Expires Nov 19, 2019

GRANTEE SECTION

The GRANTEE or her/his agent affirms and verifies that the name of the GRANTEE shown on the deed or assignment of beneficial interest (ABI) in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

DATED: 01 | 22 | 2018

SIGNATURE: Lisa R. Griffith-Thomas

GRANTEE or AGENT

GRANTEE NOTARY SECTION: The below section is to be completed by the NOTARY who witnesses the GRANTEE signature.

Subscribed and sworn to before me, Name of Notary Public: Lisa R. Griffith-Thomas

By the said (Name of Grantee): Lisa R. Griffith-Thomas

On this date of: 01 | 22 | 2018

NOTARY SIGNATURE: Carol Y. Usher

AFFIX NOTARY STAMP BELOW

OFFICIAL SEAL
CAROL Y USHER
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES 07/15/19

CRIMINAL LIABILITY NOTICE

Pursuant to Section 55 ILCS 5/3-5020(b)(2), Any person who knowingly submits a false statement concerning the identity of a GRANTEE shall be guilty of a **CLASS C MISDEMEANOR** for the **FIRST OFFENSE**, and of a **CLASS A MISDEMEANOR**, for subsequent offenses.

(Attach to DEED or ABI to be recorded in Cook County, Illinois if exempt under provisions of the Illinois Real Estate Transfer Act: (35 ILCS 200/Art. 31)

rev. on 10.17.2016

FULL PAYMENT: CERTIFICATE APPLICATION
 City of Chicago Department of Finance
 233 South State Street, Suite 330
 Phone: (312) 744-4426 | Email: fpc@cityofchicago.org
 Monday-Friday 8:30 AM - 4:30 PM

A.K.A.

DATE:

CERTIFICATE #:

BOOK

Page

MC#(s)

APPLICATIONS ARE REQUIRED FOR ALL TRANSFERS OF PROPERTY. SEPARATE APPLICATIONS ARE REQUIRED FOR EACH PROPERTY TO BE TRANSFERRED.

FPC Fee \$50 per account. The FPC fee is waived if the subject property is exempt from the City of Chicago Real Property Transfer Tax. APPLICATION # _____ OF _____ (Qty)

Failure to include all required documentation may result in delay or denial of your application

1. PREMISES INFORMATION

PREMISES ADDRESS(ES): 7515 + 7517 S Loc 114 CHICAGO, IL

PROPERTY INDEX # (S): 20-25-4105-011

WATER ACCOUNT # (S): _____

CHECK ALL APPLICABLE: ☐ SINGLE FAMILY HOME ☐ CONDO/TOWNHOUSE/CO-OP (INDIVIDUALLY BILLED) ☐ CONDO/TOWNHOUSE/CO-OP (ASSOCIATION BILLED) ☐ CONDO CONVERSION ☐ APT BLDG < 6 UNITS # of units _____ ☐ MIXED USE ☐ COMMERCIAL ☐ INDUSTRIAL ☐ NEW CONSTRUCTION ☐ RAILROAD ☐ REFINANCE ONLY ☐ VACANT LOT ☐ CORNER PROPERTY ☐ MULTIPLE PINS ☐ FORECLOSURE ☐ TAX SALE ☐ RECEIVERSHIP ☐ TRANSFER TAX EXEMPT Exemption # _____ ☐ OTHER _____

2. SUPPORTING DOCUMENTATION REQUIRED (CHECK TO CONFIRM THE ATTACHMENT OF SUPPORTING DOCUMENTS REQUIRED FOR PROCESSING)

REQUIRED FOR
☐ LEGAL DESCRIPTION
☐ PLAT OF SURVEY
☐ PAID ASSESSMENT LETTER
☐ COURT ORDER/DEED
☐ DEED

REQUIRED FOR
☐ COMMERCIAL, MIXED USE, CORNER PROPERTY, CONDO CONVERSION, MULTIPLE PINS, APT BLDG ≥ 6 UNITS
☐ NEW CONSTRUCTION, INDUSTRIAL, VACANT LAND, RAILROAD, OTHER
☐ CONDO/TOWNHOUSE/CO-OP ASSOCIATION BILLED
☐ FORECLOSURE, TAX SALE, RECEIVERSHIP
☐ ALL TRANSACTIONS

3. PROPERTY ACCESS CONTACT

SUPPLY INFORMATION FOR A LOCAL CONTACT PERSON WHO IS ABLE TO PROVIDE ACCESS TO THE PROPERTY FROM 7 AM - 3:30 PM, MON - FRI.
 NAME: Michelle Thomas
 PHONE: 773-951-3701

4. BUYER/GRAZTEE INFORMATION

NAME: Michelle Thomas EMAIL: Michelle.Thomas@cityofchicago.org PHONE: 773-951-3701

BUYER REQUESTS FUTURE BILL BE MAILED TO:

NAME: Tina Davis and Hilda Thomas ADDRESS: 9201 S Chicago CHICAGO, IL 606

5. SELLER/GRANTOR INFORMATION

NAME: ANGELIA CHANDLER EMAIL: _____

APPLICANT INFORMATION: _____

COMPANY NAME: _____

EMAIL: Michelle Thomas 350 S Mail Chicago

SIGNATURE OF APPLICANT (CIRCLE ONE) S: Michelle Thomas

PRINT APPLICANT NAME: ANGELIA CHANDLER

ACKNOWLEDGMENT - Applicant, as named above, requests that the City of Chicago update its billing records to reflect the transfer of pending of the premises that is the subject of this application. Applicant, as named above, reserves the right to recalculate the balance owed. Under penalties provided by law pursuant to the Illinois Uniform Fraudulent Transfer Act, Applicant certifies that the statements set forth in this document are true and correct. Applicant acknowledges that persons who make material false statements may be fined not less than \$500 and may be imprisoned not less than 6 months or both, pursuant to Section 1-21-010 of the Municipal Code of Chicago.

Applicant affirms that he, she or it acquired the property listed above pursuant to a judicial foreclosure action. The Full Payment Certificate that transfers the property to the above named Grantee will reflect zero balance as of the execution date shown on the Judicial Deed. This Full Payment Certificate does not relieve the above listed Grantee of any service of Judicial Deed.

Initial here if property acquire pursuant to judicial deed

Water Acct#:

Water Acct#:

Water Acct#:

Based Upon

FINAL METER READING TAKEN

1. CLOSING BASED UPON A FINAL METER READING MUST OCCUR WITHIN 60 DAYS OF EITHER: (A) THE FINAL READING DATE, OR (B) THE AUTHORIZATION DATE, WHICHEVER IS EARLIER

2. CLOSING BASED UPON A NON-METERED TERM MUST OCCUR WITHIN 60 DAYS OF THE AUTHORIZATION DATE

3. ATTORNEYS ARE RESPONSIBLE FOR PRORATING FROM THE DATE ABOVE TO THE DATE OF CLOSING. CHARGES THAT ACCRUE AFTER THIS DATE WILL BE TRANSFERRED TO THE BUYER.

CERTIFICATION AUTHORIZED BY: _____

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NON-METERED

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UNOFFICIAL COPY

Warranty Deed

THIS INDENTURE WITNESSETH, that the Grantor, ARCHIE THOMAS, ALSO KNOWN AS ARTHUR THOMAS, a married man, and not in a civil union, of the County of Cook and the State of Illinois, for and in consideration of the sum of Ten Dollars (\$10.00), in hand paid, and of other good and valuable considerations, receipt of which is hereby duly acknowledged, Conveys and Warrants unto THERESA PHILLIPS, the following described real estate in the County of Cook and State of Illinois, to wit:

SEE ATTACHED LEGAL DESCRIPTION INCORPORATED SPECIFICALLY HEREIN BY REFERENCE AND MADE A PART HEREOF

GRANTEE'S ADDRESS: 344 15TH STREET, CALUMET CITY, ILLINOIS 60409

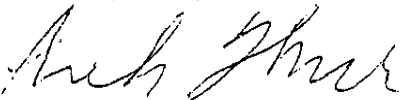
NOTE: THIS IS NOT HOMESTEAD PROPERTY AS TO SPOUSE OF GRANTOR, IF ANY

Property Address: 7515-17 S. LUELLA, CHICAGO, ILLINOIS 60649
P.I.N.: 20-25-405-012-0000 AND 20-25-405-011-0000


TO HAVE AND TO HOLD the said real estate with the appurtenances, and for the uses and purposes herein and set forth, forever.

And the said grantor hereby expressly waives and releases any and all right or benefit under and by virtue of any and all statutes of the State of Illinois, providing for the exemption of homesteads from sale on execution or otherwise.

In Witness Whereof, the grantor(s) aforesaid has hereunto set their hand(s) and seal(s) this 13th day of September, 2019.



Archie Thomas (SEAL)



Arthur Thomas (SEAL)

STATE OF ILLINOIS

COUNTY OF COOK

SS. I, the undersigned, a Notary Public in and for said County, in the state aforesaid do hereby certify that Archie Thomas also known as Arthur Thomas, personally known to me to be the same person whose name is 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, including the release and waiver of the right of homestead, if any.

JOHN A KANTOR
Official Seal
Notary Public - State of Illinois
My Commission Expires Oct 21, 2019

Given under my hand and notarial seal this 13th day of September, 2019.



Notary Public

UNOFFICIAL COPY

EXEMPT under provisions of paragraph e sec. 31-45, Property Tax code.

Date: 9/13/19 X [Signature]

Buyer, Seller or Representative

LEGAL DESCRIPTION

LOTS 30 AND 31 IN BLOCK 2 IN BOYD AND HALL'S SUBDIVISION OF THE NORTH ½ OF THE WEST ½ OF THE EAST ½ OF THE SOUTHEAST ¼ OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

Address of Property:

7515-17 S. LUELLA, CHICAGO, ILLINOIS 60649

Mail To and send subsequent taxes to:

THERESA PHILLIPS

344 157TH STREET, CALUMET CITY, ILLINOIS 60409

This instrument was prepared by:

John A. Kantor, Esq.2825 N. Arlington Heights RoadArlington Hts IL 60004

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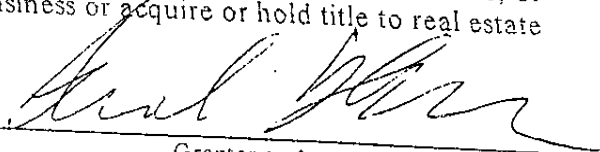
STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire or hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire or hold title to real estate under the laws of the State of Illinois.

Dated

9/13/19

Signature:



Grantor or Agent

Subscribed and sworn to before me by the

said

grantee

this

13

day of

Sept

2019

Notary Public

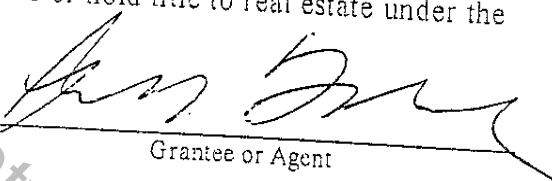
JOHN A KANTOR
Official Seal
Notary Public - State of Illinois
My Commission Expires Oct 21, 2019

The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire or hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire or hold title to real estate under the laws of the State of Illinois.

Dated

9/13/19

Signature:



Grantee or Agent

Subscribed and sworn to before me by the

said

grantee

this

13

day of

Sept

2019

Notary Public

JOHN A KANTOR
Official Seal
Notary Public - State of Illinois
My Commission Expires Oct 21, 2019

NOTE:

Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

[Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]

UNOFFICIAL COPY

EXHIBIT A
Legal Description

The Land is described as follows:

LOT 30 IN BLOCK 2 IN BOYD AND HALL'S SUBDIVISION OF THE NORTH 1/2 OF THE WEST 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.