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Karen A. Yarbrough
Cook County Clerk
Date: 08/30/2023 03:29 PM Pg: 1 of 18

THIS INSTRUMENT PREPARED
BY/AND MAIL TO:

Scott J. Fandre, Esq.
Krieg DeVault LLP
33 N. Dearborn Street, Suite 1140
Chicago, IL 60602

SPACE ABOVE THIS LINE RESERVED FOR
RECORDER'S USE ONLY

REAL ESTATE INSTALLMENT CONTRACT

Property Located At:

10400 S. Avenue L, Chicago, Illinois 60617

23159993 1/1

Old Republic Title
9601 Southwest Highway
Oak Lawn, IL 60453

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REAL ESTATE INSTALLMENT CONTRACT

This AGREEMENT (the "*Agreement*") is made between Trinidad Avalos and Luz E. Avalos, whose address is 11553 S Avenue J, Chicago, IL 60617 ("*Seller*"), and Isai F. Pagaza Ortiz and Aida Ramirez Gonzalez Pagaza, whose address is 10400 S Avenue L, Chicago, IL 60617 ("*Buyers*") on this 25th day of August, 2023.

RECITALS

WHEREAS, Seller is the current fee owner of that certain real property (the "*Property*") located at 10400 S. Avenue L, Chicago, IL 60617, County of Cook, State of Illinois, with a Permanent Index Number of 25-08-320-023-0000 legally described on Exhibit A attached hereto and made a part hereof, as though fully set forth herein, together with all appurtenances, rights, privileges, and easements, and all buildings and fixtures in their present condition, located in, on, or about the Property; and

WHEREAS, Seller and Buyers acknowledge that Seller does not meet the definition of a "Seller" as defined in 765 ILCS 675 of the Illinois Installment Sales Contract Act; and

WHEREAS, Seller has agreed to finance Buyers' agreement to purchase the Property in accordance with the terms and conditions herein; and

WHEREAS, Seller and Buyers intend to presently close on the transactions contemplated by this Agreement.

NOW, THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby specifically acknowledged, the parties agree as follows:

AGREEMENT

1. **Incorporation of Recitals.** The foregoing recitals set forth above are hereby incorporated into this Agreement by this reference.
2. **Purchase Price; Interest Rate.** Buyers hereby agree to pay to Seller the sum of One Hundred Seventy-two Thousand Five Hundred Dollars and No Cents (\$172,500.00 USD) (the "*Purchase Price*") as and for the purchase price for the Property, payable as follows:
 - a. **Down Payment:** The sum of Twenty-five Thousand Dollars and No Cents (\$25,000.00 USD), serving as a down payment (the "*Down Payment*") for the purchase price of the Property;
 - b. **Monthly Installment:** The Sum of One Hundred Forty-seven Thousand Five Hundred Dollars and No Cents (\$147,500.00 USD), being the remaining balance of the Purchase Price after receipt of the Down Payment, together with interest at the rate of **Five Percent (5%) per annum** from and after the date of

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this Agreement payable in equal monthly installments in the amount of **One Thousand One Hundred Sixty-six Dollars and Forty-two Cents (\$1,166.42 USD)** of principal and interest commencing on the **first day** of September, 2023, and continuing on the same day each month for **One Hundred Eighty (180) months / Fifteen (15) years** until **August 1, 2038**, at which time the then remaining principal and interest, including accrued but unpaid interest, shall be due and payable in full, alongside any and all other sums which have come due under this Agreement. Each payment shall be credited as follows:

- i. First, to any fees as provided in Paragraphs 2(d) and 2(e) hereof;
 - ii. Second, to interest; and
 - iii. Third, to the balance, if any, of principal.
- c. **Total Payments:** The total monthly installment payment shall be described on Exhibit B attached hereto.
- d. **Late Payment Charge:** If Seller has not received the full amount of any monthly payment by the end of fifteen (15) calendar days after the date it is due, Buyers will pay a charge to the Seller. The amount of the charge will be **Five Percent (5%)** of the overdue payment of the total monthly installment payment described in Exhibit B (the "*Late Charge*"). Buyers and Seller acknowledge that this Late Charge amount constitutes a reasonable estimate of the damages Seller would suffer should Buyers fail to remit monthly installment payment(s) in a timely fashion, as Seller's actual damages would be uncertain in amount and/or difficult to prove.
- e. **Non-Sufficient Funds:** Buyers shall be charged the maximum amount allowable under applicable law for each check that is returned to Seller for lack of sufficient funds in addition to any Late Charge(s) allowable under this Agreement.
- f. **Method of Payment:** All payments under this Agreement shall be submitted and made payable to either Trinidad Avalos and/or Luz E. Avalos at the address for notice specified in Paragraph 20, *infra*. Buyers shall be responsible for the satisfactory and timely delivery of payment to Seller.
3. **Prepayment.** Unless otherwise provided in this Agreement, Buyers shall have the right to fully or partially prepay the amounts due under this Agreement at any time and without penalty. Any partial prepayment shall be applied first to payment of amounts then due under this Agreement, including accrued but unpaid interest, and the balance shall be applied to the principal installments to be paid in the inverse order of their maturity. Partial prepayment shall not postpone the due date of the installments to be paid under this Agreement or change the amount of any regular installment payments.

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4. **Possession and Use.** Buyers shall be entitled to full and exclusive possession and use of the Property immediately upon the execution of this Agreement. Seller's interest in the Property is security for payment of the amount owed Seller hereunder and other obligations of Buyers. Although Buyers grant Seller the right to collect rents, issues, and profits of the Property during this Agreement prior to an event of default in payment hereunder, Buyers reserve the right to collect, retain, and use such rents, issues, and profits as they become due and payable.
5. **Title.** Seller warrants that title to the Property is, on the date of this Agreement, subject only to the following exceptions:
- a. Covenants, conditions, restrictions (without effective forfeiture provisions) and declarations of record, if any;
 - b. Reservation of minerals or mineral rights by the State of Illinois, if any;
 - c. Utility and drainage easements which do not interfere with present improvements;
 - d. Applicable laws, ordinances, and regulations (including zoning);
 - e. The lien of real estate taxes and installments of special assessments which are payable by Buyers pursuant to Paragraph 7 of this Agreement; and
 - f. The following liens and encumbrances: **None.**
 - g. Seller shall obtain from Old Republic National Title Insurance Company an owner's title insurance policy insuring at Buyers' expense insuring the Agreement.
 - h. The closing on the Agreement shall take place on or before August 31, 2023 at Old Republic National Title Insurance Company with all closing costs paid by the Buyers.
6. **Delivery of Deed and Evidence of Title.** Upon Buyers' full performance of this Agreement, Seller shall:
- a. Execute and deliver to Buyers a Warranty Deed, in recordable form, conveying marketable title to the Property to Buyers, subject only to the following exceptions:
 - i. those exceptions referred to in Paragraph 5(a)–(d) of this Agreement;
 - ii. liens, encumbrances, adverse claims, or other matters arising by or through Buyers, or parties other than Seller, after the date of this Agreement;

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- iii. Seller has no previous and/or current knowledge of encumbrance on the title.
 - b. Deliver to Buyers the abstract of title, if any, without further extension, to the extent required by this Agreement; and
 - c. Buyers shall be responsible for the costs of recording the Warranty Deed.
7. **Real Estate Taxes and Assessments.** Buyers shall pay all real estate taxes and assessments that become due and payable against the Property after execution of this Agreement. Buyers shall be responsible for all personal taxes and/or assessments that result from the Buyers' use of the Property.
8. **Property Insurance.** Buyers agree that, upon and after the execution of this Agreement, Buyers will obtain and keep in full force and effect, at Buyers' sole expense, the following insurance:
- a. Casualty insurance covering the property against fire, and extended coverage (including a standard "all risk" endorsement) for the full replacement cost of the improvements on the Property and, if the Property is located in a federally designated flood prone area, and if flood insurance is available for that area, Buyers shall purchase and maintain flood insurance in amounts reasonably satisfactory to Seller;
 - b. General liability and Dwelling coverage having a combined single limit of not less than One Hundred Thousand Dollars and No Cents (\$100,000.00 USD) per occurrence;
 - c. Personal property coverage covering loss or damage to any equipment, fixtures, or personal property of Buyers on the Property at full replacement cost.

The insurance required hereunder shall be written by companies licensed to do business in Illinois and having the highest "General Policyholders Rating".

Buyers shall deliver to Seller certificates of all insurance policies required to be maintained under this Agreement on or prior to the date of Buyers' possession of the Property. No such policy may be amended or terminated without thirty (30) days advance written notice to everyone named as additional insureds per this Agreement. Seller—and lenders holding liens on the Property, if any—shall be named as additional insureds.

All insurance shall be primary without any right of contribution from insurance by Seller. In the event of any damage to the Property by fire or other casualty, Buyers shall promptly give notice of such damage to Seller and the insurance company.

Buyers hereby waive all rights of subrogation with respect to claims against Seller, and

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a waiver of subrogation endorsement shall be attached to the certificates of insurance.

9. **Utility Charges/Assessments.** Upon execution of this Agreement, Buyers shall pay all of the monthly utility charges and assessments, if any, for the property, including without limitation, gas, electric, water, sewer and other similar utility charges for utilities that are used at the Property, subject to those utility charges which are the responsibility of any Association. In addition, Buyers shall pay any Assessments directly to the Association when due, as applicable.

In the case where said utilities and assessments are not paid by Buyers, Seller shall have the right to pay the same, and amounts so paid shall be deemed to be additional principal payable with the installment next due thereafter. Should Seller exercise its option under this provision of the Agreement to advance any past-due sums for utilities and/or assessments, Seller—in Seller's sole discretion—may elect to treat this advancement as an act or event of default under this Agreement.

10. **Damage to the Property.**

- a. *Application of Insurance Proceeds.* The insurance proceeds paid in connection with any damage to the Property due to fire or other casualty shall be applied to payment of the amounts payable by Buyers under this Agreement, even if such amounts are not then due to be paid, subject to Buyers' right to rebuild under Paragraph 10(b) below. Such amounts shall be first applied in the order prescribed in Paragraph 2(b) above. Such payment shall not postpone the due date of the installments to be paid pursuant to this Agreement or change the amount of such installments. The balance of insurance proceeds, if any, shall be the property of Buyers.
- b. *Buyers' Election to Rebuild.* Buyers may elect to use such portion of the insurance proceeds as is necessary to rebuild, repair, and restore the Property, provided, however, that Buyers are not then in default under the terms and conditions of this Agreement and any prior mortgagees or sellers in prior installment contracts do not require otherwise. Upon Buyers' election to rebuild, the insurance proceeds will be deposited in escrow with a bank or title company reasonably acceptable to Seller, for disbursement in accordance with generally accepted, sound construction disbursement procedures. Buyers shall deposit into escrow sufficient amounts to pay for all repairs and work if such insurance proceeds are insufficient, prior to commencement of the work. Even if the insurance proceeds are unavailable or are insufficient to pay the cost of the repairs and restoration, Buyers shall at all times be solely responsible and liable for all costs.

Buyers must exercise Buyers' election under this Paragraph 10(b) by written notice to Seller within sixty (60) days after the date of loss. Buyers must submit all plans, specifications, and contracts to Seller for approval prior to commencing any work, which approval shall not be unreasonably withheld,

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conditioned, or delayed. All escrowed funds shall be disbursed by the escrowee in accordance with generally accepted sound construction disbursement procedures. Buyers shall complete all work as soon as reasonably possible and in a good and workmanlike manner, and in any event not later than one (1) year after the date of loss.

Any remaining undisbursed funds following completion shall be applied to payment of the amounts payable by Buyers under this Agreement in accordance with Paragraph 10(a) above.

11. **Purchase Shall be "As-Is".** The upkeep and repairs to the Property shall be the sole responsibility of the Buyers. Moreover, Buyers understand and acknowledge that the Property is being transferred in "**AS IS**" condition as of the date of acceptance. Seller does not warrant covenants to repair, make improvements, and/or make any alteration to the Property.
12. **Injury or Damage Occurring on the Property.** Seller shall be free from liability and claims for damages by reason of injuries occurring on or after the date of this Agreement to any person or persons or property while on or about the Property. Buyers shall hold harmless, defend, and indemnify Seller from all liability, loss, cost, and obligations, including reasonable attorneys' fees, on account of or arising out of any such injuries.
13. **Condemnation.** If all or any part of the Property is taken in condemnation proceedings instituted under power of eminent domain or is conveyed in lieu thereof under threat of condemnation, the money paid pursuant to such condemnation or conveyance in lieu thereof shall be applied to payment of the amounts payable by Buyers under this Agreement, even if such amounts are not then due to be paid. Such amounts shall be applied in the same manner as a prepayment as provided in Paragraph 3 of this Agreement. Such payments shall not postpone the due date of the installments to be paid pursuant to this Agreement or change the amount of such installments. The balance, if any, shall be the property of Buyers.
14. **Waste, Repair, and Liens.** Buyers shall not remove or demolish any buildings, improvements, or fixtures now or later located on or made a part of the Property, nor shall Buyers commit or allow waste of the Property. Buyers shall maintain the Property in good condition and repair. Buyers shall not create or permit to accrue liens or adverse claims against the Property which constitute a lien or claim against Seller's interest in the Property. Buyers shall pay to Seller all amounts, costs, and expenses, including reasonable attorneys' fees, incurred by Seller to remove any such liens or adverse claims.
15. **Compliance with Laws.** Except for matters which Seller has created, suffered, or permitted to exist prior to the date of this Agreement, Buyers shall comply or cause compliance with all laws and regulations of any governmental authority which affect

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the Property or the manner of using or operating the same, and with all restrictive covenants, if any, affecting title to the Property or the use thereof.

16. **Notice of Assignment.** If either Seller or Buyers transfers or assigns its interest in the Property, the assigning party shall promptly furnish a copy of such assignment to the non-assigning party. Notwithstanding anything in this Paragraph 16 to the contrary, Buyers shall not transfer or assign any of Buyers' interests in the Property or this Agreement without the prior written consent of the Seller, which consent may be withheld in Seller's sole discretion.
17. **Defaults and Remedies.** If Buyers default in the performance of any of Buyers' obligations hereunder, Seller may, at Seller's option, elect to declare this Agreement forfeited, cancelled, and terminated by notice to Buyers in accordance with applicable law or elect any other remedy available at law or in equity. If Seller exercises Seller's right of forfeiture and elects to terminate this Agreement, all right, title, and interest acquired by Buyers under this Agreement shall then cease and terminate, and all improvements made upon the Property and all payments made by Buyers pursuant to this Agreement (including, escrow payments, if any) shall belong to Seller as liquidated damages for breach of this Agreement. Neither the extension of the time for payment of any sum of money to be paid hereunder nor any waiver by Seller of Seller's rights to declare this Agreement forfeited by reason of any breach shall in any manner affect Seller's right to cancel this Agreement because of defaults subsequently occurring, and no extension of time shall be valid unless agreed to in writing. After service of notice of default and intent to forfeit and failure to cure such default within the period allowed by law, Buyers shall, upon demand, surrender possession of the Property to Seller, but Buyers shall be entitled to possession of the Property until the expiration of such period. Failure by Seller to exercise one or more remedies available under this Paragraph 17 shall not constitute a waiver of the right to exercise such remedy or remedies thereafter.
18. **Previous Agreement Void.** Upon execution of this Agreement, any prior agreement between Seller and Buyers involving the Property shall become void and unenforceable. This Agreement shall prevail and shall become enforceable. No other covenants and/or warranties have been made between Seller and Buyers. This Agreement may be modified or amended in writing, so long as all parties obligated hereunder sign the modification.
19. **Time of the Essence.** Time of Buyers' performance under this Agreement is of the essence. In addition to other remedies available at law, equity, or under this Agreement, in the event that Buyers does not timely perform Buyers' obligations hereunder, including Buyers' payments under Paragraph 2 above, Seller may terminate the Agreement immediately, without further liability or penalty.
20. **Notice.** All notice and demands hereunder shall be in writing. The mailing of a notice or demand by certified mail to Seller and Buyers at:

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Seller: Trinidad Avalos & Luz E. Avalos.
11553 S Avenue J
Chicago, IL 60617-6322

Buyers: Isai F. Pagaza Ortiz
Aida Ramirez Gonzalez Pagaza
10400 S. Avenue L
Chicago, IL 60617

Shall be sufficient service thereof.

21. **Abandonment.** Fifteen (15) days physical absence by Buyers while any installment remains unpaid, or removal of the substantial portion of Buyers' personal property from the Property whether or not installments have been paid current, and—in either case—reason to believe Buyers have vacated the premises with no intent again to take possession thereof shall be conclusively deemed to be an abandonment of the premises by Buyers. In such event, and in addition to Seller's other remedies as set forth throughout this Agreement, Seller may—but need not—enter upon the Property and act as Buyers' agent to perform necessary repairs and/or remodeling to re-sell the Property outright or on terms similar to those contained in this Agreement with allowance for then-existing market conditions. Buyers shall be conclusively deemed to have abandoned any personal property remaining on or about the Property and Buyers' interest therein shall thereby pass under this Agreement as a bill of sale to Seller without additional payment by Seller to Buyers.
22. **Seller's Access.** Seller may make or cause to be made reasonable entries upon and inspection of the premises, provided that Seller shall give Buyers reasonable notice before any such inspection, and provided Seller specifies reasonable cause for said inspection, as related to Seller's interest in the Property.
23. **Binding Effect.** The terms, conditions, and covenants of this Agreement shall run with the land and are binding on and inure to the benefit of the heirs, executors, administrators, and/or assigns of the respective parties.
24. **Headings.** The headings of the sections/paragraphs of this Agreement are for reference and convenience purposes only.
25. **Severability.** If any portion of this Agreement shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Agreement is invalid or unenforceable, but that by limiting such provision this Agreement would otherwise become valid and enforceable, then such provision shall be deemed to be written, construed, and/or enforced as so limited.
26. **Choice of Law.** This Agreement shall be construed in accordance with the laws of the State of Illinois.

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27. **Counterparts.** This Agreement may be executed in two (2) or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.
28. **High Risk Home Loan Act.** Seller and Buyers acknowledge that the High Risk Home Loan Act contained at 815 ILCS 137/1, *et seq.* is not applicable to this Agreement.
29. **Recording.** This Agreement will be recorded by Seller immediately upon execution by all parties. The Buyers shall be responsible for the recording fees associated with recording this Agreement.
30. **Notice to Buyers – Self Representation.** Buyers are hereby advised that Seller’s attorney does not represent Buyers. Buyers are permitted to hire their own counsel to review this Agreement, attend any anticipated closing, *etc.* While Seller’s attorney may have prepared this Agreement and/or other closing documentation, Seller’s attorney is providing representation solely for the benefit of the Seller.
31. **Certificate of Compliance with Applicable Dwelling Codes.** Seller, as fee simple owner(s) of the Property, hereby certifies, swears, and provides Buyers the express warranty that Seller has never received any notice from any city, village, municipality, or other government authority of a dwelling code violation which existed with the Property prior to the date of execution of this Agreement, nor has any principal or agent of Seller, during the last ten (10) years prior to the date of execution of this Agreement, received any such notice.

Dated this ____ day of August, 2023 – Signatures of Seller and Signature of Buyers:

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By:

Isai F. Pagaza Ortiz

Aida Ramirez Gonzalez Pagaza

Buyer Name

Buyer Name

ISAI F. PAGAZA

Aida Ramirez Gonzalez Pagaza

Buyer Signature

Buyer Signature

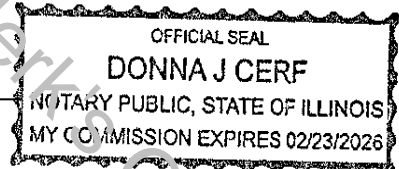
ACKNOWLEDGMENT

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 Buyers, Isai F. Pagaza Ortiz and Aida Ramirez Gonzalez Pagaza, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Notary Public

(SEAL) My commission expires: _____



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By:

Trinidad Avalos
Seller Name

Trinidad Avalos
Seller Signature

Luz E. Avalos
Seller Name

Luz E. Avalos
Seller Signature

ACKNOWLEDGMENT

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 Seller, Trinidad Avalos and Luz E. Avalos, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she/they signed, sealed and delivered said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Veronica Magana
Notary Public



(SEAL) My commission expires: _____

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Exhibit A (Legal Description)

All of Lot 1 and the North 9.57 feet of Lot 2 in Block 29 in Ironworker's Addition to South Chicago, being a subdivision of the South fractional half of fractional Section 8, Township 37 North, Range 15, East of the Third Principal Meridian in Cook County, Illinois.

PIN: 26-08-320-023-0000

Commonly Known As: 10400 S. Avenue L, Chicago, Illinois 60617

Property of Cook County Clerk's Office

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Exhibit B (Amortization Schedule)

Amortization Schedule: 180 Months (15 Years) to repay \$147,500.00 at 5% per annum

Payment Number	Payment Date	Payment Amount	Interest Amount	Principal Reduction	Remaining Balance
1	September 1, 2023	\$1,166.42	\$614.58	\$551.84	\$146,948.16
2	October 1, 2023	\$1,166.42	\$612.28	\$554.14	\$146,394.03
3	November 1, 2023	\$1,166.43	\$609.98	\$556.45	\$145,837.58
4	December 1, 2023	\$1,166.42	\$607.66	\$558.76	\$145,278.82
5	January 1, 2024	\$1,166.42	\$605.33	\$561.09	\$144,717.72
6	February 1, 2024	\$1,166.42	\$602.99	\$563.43	\$144,154.29
7	March 1, 2024	\$1,166.42	\$600.64	\$565.78	\$143,588.52
8	April 1, 2024	\$1,166.43	\$598.29	\$568.14	\$143,020.38
9	May 1, 2024	\$1,166.42	\$595.92	\$570.50	\$142,449.88
10	June 1, 2024	\$1,166.42	\$593.54	\$572.88	\$141,877.00
11	July 1, 2024	\$1,166.42	\$591.15	\$575.27	\$141,301.73
12	August 1, 2024	\$1,166.42	\$588.76	\$577.66	\$140,724.07
13	September 1, 2024	\$1,166.42	\$586.35	\$580.07	\$140,144.00
14	October 1, 2024	\$1,166.42	\$583.93	\$582.49	\$139,561.51
15	November 1, 2024	\$1,166.42	\$581.51	\$584.91	\$138,976.60
16	December 1, 2024	\$1,166.42	\$579.07	\$587.35	\$138,389.25
17	January 1, 2025	\$1,166.42	\$576.62	\$589.80	\$137,799.45
18	February 1, 2025	\$1,166.42	\$574.16	\$592.26	\$137,207.19
19	March 1, 2025	\$1,166.42	\$571.70	\$594.72	\$136,612.47
20	April 1, 2025	\$1,166.42	\$569.22	\$597.20	\$136,015.27
21	May 1, 2025	\$1,166.42	\$566.73	\$599.69	\$135,415.58
22	June 1, 2025	\$1,166.42	\$564.23	\$602.19	\$134,813.39
23	July 1, 2025	\$1,166.42	\$561.72	\$604.70	\$134,208.69
24	August 1, 2025	\$1,166.42	\$559.20	\$607.22	\$133,601.47
25	September 1, 2025	\$1,166.42	\$556.67	\$609.75	\$132,991.72
26	October 1, 2025	\$1,166.42	\$554.13	\$612.29	\$132,379.43
27	November 1, 2025	\$1,166.42	\$551.58	\$614.84	\$131,764.59
28	December 1, 2025	\$1,166.42	\$549.02	\$617.40	\$131,147.19
29	January 1, 2026	\$1,166.42	\$546.45	\$619.97	\$130,527.22
30	February 1, 2026	\$1,166.42	\$543.86	\$622.56	\$129,904.66
31	March 1, 2026	\$1,166.42	\$541.27	\$625.15	\$129,279.51
32	April 1, 2026	\$1,166.42	\$538.66	\$627.76	\$128,651.75
33	May 1, 2026	\$1,166.42	\$536.05	\$630.37	\$128,021.38
34	June 1, 2026	\$1,166.42	\$533.42	\$633.00	\$127,388.39
35	July 1, 2026	\$1,166.42	\$530.78	\$635.64	\$126,752.75
36	August 1, 2026	\$1,166.42	\$528.14	\$638.28	\$126,114.47
37	September 1, 2026	\$1,166.42	\$525.48	\$640.94	\$125,473.52
38	October 1, 2026	\$1,166.42	\$522.81	\$643.61	\$124,829.91

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39	November 1, 2026	\$1,166.42	\$520.12	\$646.30	\$124,183.61
40	December 1, 2026	\$1,166.42	\$517.43	\$648.99	\$123,534.62
41	January 1, 2027	\$1,166.42	\$514.73	\$651.69	\$122,882.93
42	February 1, 2027	\$1,166.42	\$512.01	\$654.41	\$122,228.52
43	March 1, 2027	\$1,166.42	\$509.29	\$657.14	\$121,571.39
44	April 1, 2027	\$1,166.42	\$506.55	\$659.87	\$120,911.51
45	May 1, 2027	\$1,166.42	\$503.80	\$662.62	\$120,248.89
46	June 1, 2027	\$1,166.42	\$501.04	\$665.38	\$119,583.51
47	July 1, 2027	\$1,166.42	\$498.26	\$668.16	\$118,915.35
48	August 1, 2027	\$1,166.42	\$495.48	\$670.94	\$118,244.41
49	September 1, 2027	\$1,166.42	\$492.69	\$673.74	\$117,570.68
50	October 1, 2027	\$1,166.42	\$489.88	\$676.54	\$116,894.13
51	November 1, 2027	\$1,166.42	\$487.06	\$679.36	\$116,214.77
52	December 1, 2027	\$1,166.42	\$484.23	\$682.19	\$115,532.58
53	January 1, 2028	\$1,166.42	\$481.39	\$685.03	\$114,847.54
54	February 1, 2028	\$1,166.42	\$478.53	\$687.89	\$114,159.65
55	March 1, 2028	\$1,166.42	\$475.67	\$690.76	\$113,468.90
56	April 1, 2028	\$1,166.42	\$472.79	\$693.63	\$112,775.27
57	May 1, 2028	\$1,166.42	\$469.90	\$696.52	\$112,078.74
58	June 1, 2028	\$1,166.42	\$466.99	\$699.43	\$111,379.32
59	July 1, 2028	\$1,166.42	\$464.08	\$702.34	\$110,676.98
60	August 1, 2028	\$1,166.42	\$461.15	\$705.27	\$109,971.71
61	September 1, 2028	\$1,166.43	\$458.22	\$708.21	\$109,263.50
62	October 1, 2028	\$1,166.42	\$455.26	\$711.16	\$108,552.35
63	November 1, 2028	\$1,166.42	\$452.30	\$714.12	\$107,838.23
64	December 1, 2028	\$1,166.42	\$449.33	\$717.09	\$107,121.13
65	January 1, 2029	\$1,166.42	\$446.34	\$720.08	\$106,401.05
66	February 1, 2029	\$1,166.42	\$443.34	\$723.08	\$105,677.97
67	March 1, 2029	\$1,166.42	\$440.32	\$726.10	\$104,951.87
68	April 1, 2029	\$1,166.42	\$437.30	\$729.12	\$104,222.75
69	May 1, 2029	\$1,166.42	\$434.26	\$732.16	\$103,490.59
70	June 1, 2029	\$1,166.42	\$431.21	\$735.21	\$102,755.38
71	July 1, 2029	\$1,166.42	\$428.15	\$738.27	\$102,017.11
72	August 1, 2029	\$1,166.42	\$425.07	\$741.35	\$101,275.76
73	September 1, 2029	\$1,166.42	\$421.98	\$744.44	\$100,531.32
74	October 1, 2029	\$1,166.42	\$418.88	\$747.54	\$99,783.78
75	November 1, 2029	\$1,166.42	\$415.77	\$750.65	\$99,033.13
76	December 1, 2029	\$1,166.42	\$412.64	\$753.78	\$98,279.34
77	January 1, 2030	\$1,166.42	\$409.50	\$756.92	\$97,522.42
78	February 1, 2030	\$1,166.42	\$406.34	\$760.08	\$96,762.34
79	March 1, 2030	\$1,166.42	\$403.18	\$763.24	\$95,999.10
80	April 1, 2030	\$1,166.42	\$400.00	\$766.42	\$95,232.68
81	May 1, 2030	\$1,166.42	\$396.80	\$769.62	\$94,463.06
82	June 1, 2030	\$1,166.42	\$393.60	\$772.82	\$93,690.23

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83	July 1, 2030	\$1,166.42	\$390.38	\$776.04	\$92,914.19
84	August 1, 2030	\$1,166.42	\$387.14	\$779.28	\$92,134.91
85	September 1, 2030	\$1,166.43	\$383.90	\$782.53	\$91,352.39
86	October 1, 2030	\$1,166.42	\$380.63	\$785.79	\$90,566.60
87	November 1, 2030	\$1,166.42	\$377.36	\$789.06	\$89,777.54
88	December 1, 2030	\$1,166.42	\$374.07	\$792.35	\$88,985.19
89	January 1, 2031	\$1,166.42	\$370.77	\$795.65	\$88,189.54
90	February 1, 2031	\$1,166.42	\$367.46	\$798.96	\$87,390.58
91	March 1, 2031	\$1,166.42	\$364.13	\$802.29	\$86,588.29
92	April 1, 2031	\$1,166.42	\$360.78	\$805.64	\$85,782.65
93	May 1, 2031	\$1,166.42	\$357.43	\$808.99	\$84,973.66
94	June 1, 2031	\$1,166.42	\$354.06	\$812.36	\$84,161.29
95	July 1, 2031	\$1,166.42	\$350.67	\$815.75	\$83,345.55
96	August 1, 2031	\$1,166.42	\$347.27	\$819.15	\$82,526.40
97	September 1, 2031	\$1,166.42	\$343.86	\$822.56	\$81,703.84
98	October 1, 2031	\$1,166.42	\$340.43	\$825.99	\$80,877.85
99	November 1, 2031	\$1,166.42	\$336.99	\$829.43	\$80,048.42
100	December 1, 2031	\$1,166.43	\$333.54	\$832.89	\$79,215.53
101	January 1, 2032	\$1,166.42	\$330.06	\$836.36	\$78,379.18
102	February 1, 2032	\$1,166.42	\$326.58	\$839.84	\$77,539.34
103	March 1, 2032	\$1,166.42	\$323.08	\$843.34	\$76,696.00
104	April 1, 2032	\$1,166.42	\$319.57	\$846.85	\$75,849.14
105	May 1, 2032	\$1,166.42	\$316.04	\$850.38	\$74,998.76
106	June 1, 2032	\$1,166.42	\$312.49	\$853.93	\$74,144.84
107	July 1, 2032	\$1,166.42	\$308.94	\$857.48	\$73,287.35
108	August 1, 2032	\$1,166.42	\$305.36	\$861.06	\$72,426.29
109	September 1, 2032	\$1,166.42	\$301.78	\$864.64	\$71,561.65
110	October 1, 2032	\$1,166.42	\$298.17	\$868.25	\$70,693.40
111	November 1, 2032	\$1,166.42	\$294.56	\$871.86	\$69,821.54
112	December 1, 2032	\$1,166.42	\$290.92	\$875.50	\$68,946.04
113	January 1, 2033	\$1,166.43	\$287.28	\$879.15	\$68,066.90
114	February 1, 2033	\$1,166.42	\$283.61	\$882.81	\$67,184.09
115	March 1, 2033	\$1,166.42	\$279.93	\$886.49	\$66,297.60
116	April 1, 2033	\$1,166.42	\$276.24	\$890.18	\$65,407.42
117	May 1, 2033	\$1,166.42	\$272.53	\$893.89	\$64,513.53
118	June 1, 2033	\$1,166.42	\$268.81	\$897.61	\$63,615.92
119	July 1, 2033	\$1,166.42	\$265.07	\$901.35	\$62,714.56
120	August 1, 2033	\$1,166.42	\$261.31	\$905.11	\$61,809.45
121	September 1, 2033	\$1,166.42	\$257.54	\$908.88	\$60,900.57
122	October 1, 2033	\$1,166.42	\$253.75	\$912.67	\$59,987.90
123	November 1, 2033	\$1,166.42	\$249.95	\$916.47	\$59,071.43
124	December 1, 2033	\$1,166.42	\$246.13	\$920.29	\$58,151.14
125	January 1, 2034	\$1,166.42	\$242.30	\$924.12	\$57,227.02
126	February 1, 2034	\$1,166.42	\$238.45	\$927.97	\$56,299.04

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127	March 1, 2034	\$1,166.42	\$234.58	\$931.84	\$55,367.20
128	April 1, 2034	\$1,166.42	\$230.70	\$935.72	\$54,431.48
129	May 1, 2034	\$1,166.42	\$226.80	\$939.62	\$53,491.85
130	June 1, 2034	\$1,166.42	\$226.80	\$939.62	\$53,491.85
131	July 1, 2034	\$1,166.42	\$222.88	\$943.54	\$52,548.32
132	August 1, 2034	\$1,166.42	\$218.95	\$947.47	\$51,600.85
133	September 1, 2034	\$1,166.42	\$211.04	\$955.38	\$49,694.05
134	October 1, 2034	\$1,166.42	\$207.06	\$959.36	\$48,734.69
135	November 1, 2034	\$1,166.42	\$203.06	\$963.36	\$47,771.33
136	December 1, 2034	\$1,166.42	\$199.05	\$967.37	\$46,803.95
137	January 1, 2035	\$1,166.42	\$195.02	\$971.40	\$45,832.55
138	February 1, 2035	\$1,166.42	\$190.97	\$975.45	\$44,857.10
139	March 1, 2035	\$1,166.42	\$186.90	\$979.52	\$43,877.58
140	April 1, 2035	\$1,166.42	\$182.82	\$983.60	\$42,893.98
141	May 1, 2035	\$1,166.42	\$178.72	\$987.70	\$41,906.29
142	June 1, 2035	\$1,166.42	\$174.61	\$991.81	\$40,914.48
143	July 1, 2035	\$1,166.42	\$170.48	\$995.94	\$39,918.53
144	August 1, 2035	\$1,166.42	\$166.33	\$1,000.09	\$38,918.44
145	September 1, 2035	\$1,166.42	\$162.16	\$1,004.26	\$37,914.18
146	October 1, 2035	\$1,166.42	\$157.98	\$1,008.44	\$36,905.74
147	November 1, 2035	\$1,166.42	\$153.77	\$1,012.65	\$35,893.09
148	December 1, 2035	\$1,166.42	\$149.55	\$1,016.87	\$34,876.22
149	January 1, 2036	\$1,166.42	\$145.32	\$1,021.10	\$33,855.12
150	February 1, 2036	\$1,166.42	\$141.06	\$1,025.36	\$32,829.76
151	March 1, 2036	\$1,166.42	\$136.79	\$1,029.63	\$31,800.13
152	April 1, 2036	\$1,166.42	\$132.50	\$1,033.92	\$30,766.21
153	May 1, 2036	\$1,166.42	\$128.19	\$1,038.23	\$29,727.98
154	June 1, 2036	\$1,166.42	\$123.87	\$1,042.55	\$28,685.43
155	July 1, 2036	\$1,166.42	\$119.52	\$1,046.90	\$27,638.53
156	August 1, 2036	\$1,166.42	\$115.16	\$1,051.26	\$26,587.27
157	September 1, 2036	\$1,166.42	\$110.78	\$1,055.64	\$25,531.63
158	October 1, 2036	\$1,166.42	\$106.38	\$1,060.04	\$24,471.59
159	November 1, 2036	\$1,166.42	\$101.96	\$1,064.46	\$23,407.14
160	December 1, 2036	\$1,166.42	\$97.53	\$1,068.89	\$22,338.25
161	January 1, 2037	\$1,166.42	\$93.08	\$1,073.34	\$21,264.90
162	February 1, 2037	\$1,166.42	\$88.60	\$1,077.82	\$20,187.09
163	March 1, 2037	\$1,166.42	\$84.11	\$1,082.31	\$19,104.78
164	April 1, 2037	\$1,166.42	\$79.60	\$1,086.82	\$18,017.96
165	May 1, 2037	\$1,166.42	\$75.07	\$1,091.35	\$16,926.61
166	June 1, 2037	\$1,166.42	\$70.53	\$1,095.89	\$15,830.72
167	July 1, 2037	\$1,166.42	\$65.96	\$1,100.46	\$14,730.26
168	August 1, 2037	\$1,166.42	\$61.38	\$1,105.04	\$13,625.22
169	September 1, 2037	\$1,166.42	\$56.77	\$1,109.65	\$12,515.57
170	October 1, 2037	\$1,166.42	\$52.15	\$1,114.27	\$11,401.30

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171	November 1, 2037	\$1,166.43	\$47.51	\$1,118.92	\$10,282.38
172	December 1, 2037	\$1,166.42	\$42.84	\$1,123.58	\$9,158.80
173	January 1, 2038	\$1,166.42	\$38.16	\$1,128.26	\$8,030.55
174	February 1, 2038	\$1,166.42	\$33.46	\$1,132.96	\$6,897.59
175	March 1, 2038	\$1,166.42	\$28.74	\$1,137.68	\$5,759.90
176	April 1, 2038	\$1,166.42	\$24.00	\$1,142.42	\$4,617.48
177	May 1, 2038	\$1,166.42	\$19.24	\$1,147.18	\$3,470.30
178	June 1, 2038	\$1,166.42	\$14.46	\$1,151.96	\$2,318.34
179	July 1, 2038	\$1,166.42	\$9.66	\$1,156.76	\$1,161.58
180	August 1, 2038	\$1,166.42	\$4.84	\$1,161.58	\$0.00

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