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AGREEMENT, made this 15th day of November 85309373 , 1985, between
PHILIP J. BARASCH , Seller, and
GEORGE GROSSMAN AND QUENTIN S. PODRAZA WITNESSETH, that if Purchaser shall first make the payments and perform Purchaser's covenants hereunder, Seller hereby covenants and agrees to convey to Purchaser in fee simple by Seller's Stamped recordable warranty deed, with waiver of homestead, subject to the matters hereinafter specified, the premises situated in the County of Cook and State of Illinois described as follows:
The North Easterly Seventy one (71) feet of Lot Ninety nine (99) in White and Cole's Resubdivision of Block One (1) in Staves Subdivision of that part of the North East quarter (NE 1/4) of Section Thirty six (36), Township Forty (40) North, Range Thirteen (13) East of the Third Principal Meridian, lying South of the North Western Plank Road, in Cook County, Illinois.
Commonly known as 2034 North Bingham, Chicago, Illinois consisting of 2 Flat and Seller further agrees of furnish to Purchaser on or before November 15, 1985, at Seller's expense, the following evidence of title to the premises: (a) Owners title insurance policy in the amount of the price, issued by Attorney 's Title Guaranty Fund, (backwaxaxaxaxaxaxaxaxaxaxaxaxaxaxaxaxaxaxax
3324 West Diversey Averae, Chicago, Illinois 60647
he price of
with interest at the rate of 12% per cent per annum payable monthly on the whole sum remaining from time to time unpaid. * See #22 on Rider Possession of the premises shall be delivered to Purchaser or No.vember 16, 1985
, provided for Purchaser is not then in default under this agreement. Rents, water taxes, insurance premiums and other similar items are to be adjusted pro rata as of the date provided herein for

delivery of possession of the premises. General taxes for the year 19 ... 85 are to be prorated from January 1 to such date for delivery of possession, and if the amount of such taxes is not then ascertainable the prorating shall be done on the basis of the amount of the most recent ascertainable taxes.

It is further expressly understood and agreed between the parties hereto that:

1. The Conveyance to be made by Seller shall be expressly subject to the following: (a) general taxes for the year 1985 and subsequent years and all taxes, special assessments and special taxes levied after the date hereof; (b) all installments of special assessments heretofore levied falling due after date hereof; (c) the rights of air pursons claiming by, through or under Purchaser; (d) easements of record and party-walls and party-wall agreements, if any, (e) building, building line and use or the purchaser; (d) case the purchaser of record and party-walls and party-wall agreements, if any, (e) building, building line and use or the purchaser; (f) roads, highways occupancy restrictions, conditions and covenants of record, and building and zoning laws and ordinances; (f) roads, highways, streets and alleys, if any;

2. Purchaser shall pay before accrual of any penalty any and all taxes and installments of special passessments pertaining to the premises that become payable on or after the date for delivery of possession to Purchaser, and P retiaser shall deliver to Seller duplicate receipts showing timely payment thereof.

3. Purchaser shall keep the buildings and improvements on the premises in good repair and shall neither suffer nor commit any waste on or to the premises, and if Purchaser fails to make any such repairs or suffers or commits waste Soller may elect to make such repairs or eliminate such waste and the cost thereof shall become an addition to the purchase price immediately due and payable to Seller, with interest at 12% per cent per annum until paid.

4. Purchaser shall not suffer or permit any mechanic's lien or other lien to attach to or be against the premises, which shall or may be superior to the rights of Seller.

5. Every contract for repairs and improvements on the premises, or any part thereof, shall contain an express, full and complete waiver and release of any and all lien or claim or right of lien against the premises and no contract or agreement, oral or written, shall be made by Purchaser for repairs or improvements upon the premises, unless it shall contain such express waiver or release of lien upon the part of the party contracting, and a signed copy of every such contract and of the plans and specifications for such repairs and improvements shall be promptly delivered to and may be retained by Seller.

6. Purchaser shall not transfer or assign this agreement or any interest therein, without the previous written consent of Seller, and any such assignment or transfer, without such previous written consent, shall not vest in the transferee or assignee any right, title or interest herein or hereunder or in the premises, but shall render this contract null and void, at the election of Seller; and Purchaser will not lease the premises, or any part thereof, for any purpose, without Seller's written consent.

7. No right, title or interest, legal or equitable, in the premises, or any part thereof, shall vest in Purchaser until the delivery of the deed aforesaid by Seller, or until the full payment of the purchase price at the times and in the manner herein provided.

8. No extension, change, modification or amendment to or of this agreement of any kind whatsoever shall be made or claimed by Purchaser, and no notice of any extension, change, modification or amendment, made or claimed by Purchaser, shall have any force or effect whatsoever unless it shall be endorsed in writing on this agreement and be signed by the parties hereto.

9. Purchaser shall keep all buildings at any time on the premises insured in Seller's name at Purchaser's expense against loss by fire, lightning, windstorm and extended coverage risks in companies to be approved by Seller in an amount at least equal to the sum remaining unpaid hereunder, which insurance, together with all additional or substituted insurance, shall require all payments for loss to be applied on the purchase price, and Purchaser shall deliver the policies therefor to Selfer.

^{*}Strike out all but one of the clauses (a), (b) and (e).

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11. In case of the failure of Purchaser to make any of the payments, or any part thereof, or perform any of Purchaser's covenants bereunder, this agreement shall, at the option of Seller, be forfeited and determined, and Purchaser shall forfeit all payments neede on this agreement, and such payments shall be retained by Seller in full satisfaction and as liquidated damages payments made on this agreement, and such payments shall be retained by Seller and take possession of the premises aforesaid, by Seller snafined, and in such event Seller shall have the right to re-enter and take possession of the premises aforesaid.

10. If Purchaser fails to pay taxes, assessments, insurance premiums or any other item which Purchaser is obligated to pay processments, insurance premiums or any other item which Purchaser is obligated to pay such items and any amount so paid shall become an addition to the purchase price immediately due and payable to Seller, with interest at 12%—per cent per annum until paid.

RIDER

RIDER ATTACHED TO AND MADE A PART OF A CERTAIN INSTALLMENT AGREEMENT FOR WARRANTY DEED DATED NOVEMBER 15, 1985 BY AND BETWEEN PHILIP J. BARASCH, AS SELLER, AND GEORGE GROSSMAN AND QUENTIN S. PODRAZA, AS PURCHASERS, FOR THE PREMISES COMMONLY KNOWN AS 2034 NORTH BINGHAM, CHICAGO, ILLINOIS.

- 23. Purchasers agree to deposit in a mutually agreed escrow a Quite Claim Deed with each spouse joining in case of default. Purchasers shall have a 30-day grace period from date of payment for default. Seller agrees to deposit a Warranty Deed. The cost of escrow to be shared equally.
- 24. Seller shall have the right to use this property as collateral at any time in the future provided the loan does not exceed the Purchasers' unpaid balance of this Installment Agreement for Warranty Deed.
- 25. Purchasers agree upon the closing of this transaction to execute an Assignment of Rents.
- 26. Seller warrants to Purchasers that any previous notices from the City of Chicago of a dwelling code violation which existed in the dwelling structure before the execution of this contract has been complied with.
- 27. Purchasers shall be required to maintair the following minimum amounts of insurance. This insurance shall be in effect at all times during the term of this Installment Agreement for Warranty Deed.
 - a) Fire Insurance, Extended Coverage & Vandalism \$40,000 Value
 - b) Liability Insurance:
 Bodily Injury \$100,000 per person
 \$300,000 per occurrence
 Property Damage \$50,000 per occurrence

Titleholder shall be named as an additional insured an be provided with a Certificate of Insurance which requires 30 days direct notice of cancellation.

All insurance shall be written through Regency Insurance Agents, Inc., 3324 West Diversey Avenue, Chicago, Illinois 60647, 235-8414, provided the above rates are competitive.

In the event any insurance rates paid by the Titleholder have increased resulting from the tenant's occupancy and/or business operations, this increase will be charged directly to the Purchasers. The premium for these increases shall be added on the following month's payment and will be due and payable immediately upon notification and verification. Failure on the part of the Purchasers to pay this premium will constitute a breach of this Installment Agreement for Warranty Deed.

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Upon closing, the first year's premium or proration is to be paid in advance at time of closing in addition to the above mentioned earnest money.

In the event the Purchasers write their own insurance, the monthly escrow shall be reduced down to taxes only and purchasers agree to furnish Seller with evidence of insurance including proof of payment when due or Seller shall have the right to place insurance on the premises and add any unpaid insurance premium to the next monthly payment then due.

28. Seller represents that there is an outstanding water bill which is due from the adjoining property owner, based on the fact that there is one water meter that covers this building and the property to its West. Seller agrees to be responsible for the payments or colelction of the outstanding water bill up to the date of closing. Purchasers agree to sever the plumbing lines after closing through a licensed plumber with a permit so a joint billing will not be received in the future. Purchasers shall be responsible for all future water bills from date of closing.

29. Any prorations due to the Purchasers upon closing, aside from insurance, shall be credited to them by a deduction of the proration amount of the unpaid Installment agreement for Warranty Deed.

Seller represents that the 1984 real estate taxes were \$147.83. 30.

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