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CAUTION: Consult a lawyer before using or acting under this form. All warranties, including those of merchantability and fitness, are excluded.

86091690

AGREEMENT, made this 17th day of February, 1986, between

ROSE B. GALLUCCI, Seller, and

RICHARD SAPITA and PETER MILLER, Purchaser:

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 Warranty 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:

Lots 7 and 8 in Block 7 of Russell's Subdivision of the South 1/2 of the South East Fractional 1/4 of Section 8, Township 36 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.

commonly known as 650 Douglas, Calumet City, Illinois

Permit Tax Index Number - 30-08-415-029 TP ALL

and Seller further agrees to furnish to Purchaser on or before February 21, 1986, 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 Title Company; (b) certificate of title issued by the Registrar of Titles of Cook County, Illinois; (c) merchantable abstract of title*, showing merchantable title in Seller on the date hereof, subject only to the matters specified below in paragraph 1. and Purchaser hereby covenants and agrees to pay to Seller, at such place as Seller may from time to time designate in writing, and until such designation at the office of ROSE B. GALLUCCI,

302-161st Street, Calumet City, Illinois

the price of Twenty-Three Thousand and no/100 (\$23,000.00) Dollars Dollars in the manner following, to-wit:

SEE ATTACHED SCHEDULE AND RIDER FOR ADDITIONAL TERMS AND COVENANTS

with interest at the rate of 10.25 per cent per annum payable monthly on the whole sum remaining from time to time unpaid.

Possession of the premises shall be delivered to Purchaser on Closing

provided that 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 1985 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 1985-86 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 all persons claiming by, through or under Purchaser; ~~(d) easements of record and party with and party without agreements, if any;~~ (e) building, building line and use or occupancy restrictions, conditions and covenants of record, and building and zoning laws and ordinances; (f) roads, highways, streets and alleys, if any; ~~The real estate tax escrow as required in paragraph 5 of the RIDER attached hereto shall be adjusted annually according to the tax bill issued in August of each calendar year.~~

2. Purchaser shall pay before accrual of any penalty any and all taxes and installments of special assessments pertaining to the premises that become payable on or after the date for delivery of possession to Purchaser, and Purchaser 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 offer nor commit any waste on or to the premises, and if Purchaser fails to make any such repairs or suffers or commits waste Seller 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 13% 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 Seller.

*Strike out all but one of the clauses (a), (b) and (c).

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Received on within Agreement
the following sums

Table with columns: DATE, INTEREST, PRINCIPAL, RECEIVED BY

GEORGE E. COLE
LEGAL FORMS

DEPT. OF RECORDING \$15.25
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#1854 # * * * 86-091690

Sealed and Delivered in the presence of
IN WITNESS WHEREOF, the parties to this agreement have hereunto set their hands and seals in duplicate, the day and year first above written.

18. All notices and demands hereunder shall be in writing. The mailing of a notice or demand by registered mail to Seller at 302-161st Street, Calumet City, Illinois or to Purchaser at 565 Forsythe, Calumet City, Illinois, or to the last known address of either party, shall be sufficient service thereof. Any notice or demand mailed as provided herein shall be deemed to have been given or made on the date of mailing.

19. The time of payment shall be of the essence of this contract, and the covenants and agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of the respective parties.
20. Seller warrants to Purchaser that no notice from any city, village or other governmental authority of a dwelling code violation which existed in the dwelling structure before the execution of this contract has been received by the Seller, his principal or his agent within 10 years of the date of execution of this contract.
21. If any provision of this agreement shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating or affecting the remainder of such provision or the remaining provisions of this agreement.

10. If Purchaser fails to pay taxes, assessments, insurance premiums or any other item which Purchaser is obligated to pay hereunder, Seller may elect 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.
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 hereunder, this agreement shall, at the option of Seller, be forfeited and determined, and Purchaser shall forfeit all payments made on this agreement, and such payments shall be retained by Seller in full satisfaction and as liquidated damages by Seller sustained, and in such event Seller shall have the right to re-enter and take possession of the premises aforesaid.
12. In the event this agreement shall be declared null and void by Seller on account of any default, breach or violation by Purchaser in any of the provisions hereof, this agreement shall be null and void and be so conclusively determined by the filing by Seller of a written declaration of forfeiture or forfeiture hereof in the Recorder's office of said County.
13. In the event of the termination of this agreement by lapse of time, forfeiture or otherwise, all improvements, whether finished or unfinished, which may be put upon the premises by Purchaser shall belong to and be the property of Seller without liability or obligation on Seller's part to account to Purchaser therefor or for any part thereof.
14. Purchaser shall pay to Seller all costs and expenses, including attorney's fees, incurred by Seller in any action or proceeding to which Seller may be made a party by reason of being a party to this agreement, and Purchaser will pay to Seller all costs and expenses, including attorney's fees, incurred by Seller in enforcing any of the covenants and provisions of this agreement and incurred in any action brought by Seller against Purchaser on account of the provisions hereof, and all such costs, expenses and attorney's fees may be included in and form a part of any judgment entered in any proceeding brought by Seller against Purchaser on or under this agreement.
15. The remedy of forfeiture herein given to Seller shall not be exclusive of any other remedy, but Seller shall, in case of default or breach, or for any other reason herein contained, have every other remedy given by this agreement or by law or equity, and shall have the right to maintain and prosecute any and every such remedy, contemporaneously or otherwise, with the exercise of the right of forfeiture, or any other right herein given.
16. Purchaser hereby irrevocably constitutes any attorney of any court of record, in Purchaser's name, on default by Purchaser of any of the covenants and agreements herein, to enter Purchaser's appearance in any court of record, waive process and service thereof and confess judgment against Purchaser in favor of Seller, or Seller's assigns, for such sum as may be due, together with the costs of such suit, including reasonable attorney's fees, and to waive all errors and right of appeal from such judgment or judgment or judgment, Purchaser hereby expressly waiving all right to any notice or demand under any statute in this State with reference to such suit or action. If there be more than one person above designated as "Purchaser", the power and authority in this paragraph given to give in by such persons jointly and severally.
17. If there be more than one person designated herein as "Seller" or as "Purchaser", such word or words wherever used herein and the verbs and pronouns associated therewith, although expressed in the singular, shall be read and construed as plural.

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Property Photo
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#1854 # * * * 86-091690

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R I D E R

This Rider is attached hereto and made a part of the INSTALLMENT AGREEMENT FOR DEED, dated February 17, 1986, between ROSE B. GALLUCCI, hereinafer referred to as Seller, and RICHARD SAPITA and PETER MILLER, hereinafter referred to as Purchasers, regarding the property at 650 Douglas, Calumet City, Illinois.

1. Purchasers hereby covenant and agree to pay to Seller the purchase price of Twenty-Three Thousand and no/100 (\$23,000.00)Dollars in the following manner, to-wit:

- A. Earnest money on the sum of Five Hundred (\$500.00)Dollars;
- B. An additional sum of Three Thousand Eight Hundred (\$3,800.00)Dollars on February 25, 1986, at closing;
- C. The balance of Eighteen Thousand Seven Hundred and no/100 (\$18,700.00)Dollars with interest on the principal balance remaining from time to time unpaid at the rate of 10.25% per cent per annum, payable monthly at the rate of One hundred ninety (\$190.00)dollars per month payable as follows:
 - D. The sum of one hundred ninety dollars and no/100 cents (\$190.00) to be paid on the 15th day of March, 1986, and one hundred ninety dollars (\$190.00) to be paid on the 15th day of each and every month thereafter for the following 47 months, or until payment is made in full by a prepayment of all the remaining outstanding principal during that period.
 - E. At the expiration of Four years, however, or on March 15, 1990, the balance due on the principal shall be paid in full.

2. Purchasers may prepay the sum due on this contract at anytime without penalty.

3. In addition to the monthly payment required of purchasers for principal and interest, purchasers shall pay to seller, as escrowee, each and every month, a sum equal to one-twelfth (1/12) of the amount of real estate taxes which said amounts shall increase as the real estate taxes increase.

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3. continued

The seller shall pay the taxes from the purchaser's escrowed funds as the tax bills become due and shall furnish Purchaser's with copies of the paid bills within 90 days of receipt from the Cook County Treasurer. In that the escrow payments by Purchasers under this agreement do not commence until after closing, and it being further necessary that sufficient funds be available for payment of taxes, purchasers shall deposit in escrow with Sellers at closing a sum equal to the credits purchaser will receive from Seller for prorations at closing.

4. Purchasers shall obtain and pay for insurance for the subject premises. The policy or policies shall name Seller as an additional insured in a mortgagee payable clause. Purchasers shall insure the subject premises for fire, liability and extended coverage with a provision for coverage of the landlord-tenant operation of the premises. Purchasers shall provide seller with a copy of said insurance policies on an annual basis.

5. Purchasers agree they are purchasing the subject premises AS IS. Purchasers agree to make those repairs listed on the report issued on or about November 22, 1985 a copy of which is attached as Exhibit A. The repairs shall be made by purchasers at their expense. The repairs shall be made promptly, as not to interfere with the pay-off of this contract in 1990.

6. Seller is providing at this time a survey, and purchasers agree that in the event a further survey is needed at the time of pay-off of this contract, the purchasers shall be liable for the expense of such future survey.

7. Seller agrees to pay for real estate transfer taxes (county and state) upon the final pay-off of this contract. Purchaser shall pay the real estate transfer taxes collectible by the City of Calumet City, Illinois.

8. Purchaser shall assume the cost of all points, inspections, appraisals which may be required in the event purchasers finance the pay-off of this contract with financing

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[Handwritten mark or signature on the left margin.]

8. continued

guaranteed under any governmental program, to-wit: FHA, HUD, VA, State of Illinois, County of Cook, City of Calumet City, Illinois, and as permissible by such programs.

9. Purchasers agree to make every reasonable effort to pay-off this contract through conventional financing.

10. Seller agrees to assign its interest in any leases regarding the subject premises to purchasers, and purchasers shall have the right to collect rents, if any, from the tenants at said premises.

11. In the event Seller provides a preliminary report of title or title commitment letter at or prior to this closing (1986) the purchasers assume the responsibility and expense of all future title commitment letters or title expense which may be incurred at the time of the pay-off of this contract.

12. In the event Seller's mortgagee shall take action to accelerate the mortgage and note indebtedness due on the subject property (due on sale clause, if any), the purchasers agree to accelerate full payment of the balance due and payable under this contract, upon notice from Seller.

Rose B. Gallucci
SELLER: ROSE B. GALLUCCI

Richard A. Sapita
PURCHASER: RICHARD SAPITA

Peter Miller
PURCHASER: PETER MILLER

PREPARED BY:

Louis V. Kiefer
684 State Lane
Calumet City, Ill.
60409

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11/11/2011

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE
DATE 11/11/2011 BY 60322 UC/STP/STP

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Louis V. XIEFOR
687 State Line
CALUMET CITY, IL
60409

CONDITIONAL COMMITMENT REQUIREMENTS

DO NOT DETACH FROM COMMITMENT

86091690

12114234192-203 DATE 11-22-85
650 Paradise HOMEWORK Allstate Enterprises
Alhambra City 166709 My Camp

CUARD APPROVAL 1

FOLLOWING CONDITIONS ARE REQUIRED FOR THIS CONTRACT ISSUING PURPOSES ONLY.
IT IS TO BE CAPTURED THE CONDITION OF THE PROPERTY.

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- 1. Provide general engineering drawings. A recognized engineering professional shall furnish a certification that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.
- 2. Approval Required: Prior to the following must be approved:
 - (1) Termite control contract which legal documents concerning the homeowner's Association.
 - (2) Provide a correct structural report indicating the condition and safety of the homeowner's Association.
 - (3) Provide copy of protective covenants.
 - (4) Provide copy of recorded plat which indicates proper definition of common areas for use by the homeowner.
- 3. Approval where exterior poles to be used. Location(s): ALL Use of GRU
- 4. Prior to submission of plan, provide adequate access of water to central air conditioning. If exterior opening in below grade, install social economy.
- 5. Landscaping shall be done to water plants existing water.
- 6. Submit for FHA review, and prior to presentation of form 3000, health and safety. wall steps
- 7. Construction shall be made to a public or community water system when ever feasible.
- 8. Submit evidence, satisfactory to the FHA, that the corporation supplying water to the subject property is operating with the approval of the Illinois Commerce Commission. Furnish a copy of the rates being charged. Submit for approval prior to submitting 3000 package.

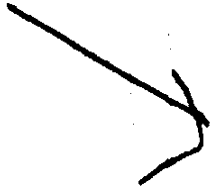
- 9. See Code Enforcement: Lender shall submit a statement from the public authority that the property meets local code requirements.
- 10. Construction Censor: Facility shall be given for all Electrical Plumbing Heating and electrical work installed and stable. "beginning of construction" and so may be constructed before.
- 11. When the building is enclosed, structural framing completed and roofed and ready for plumbing, heating and electrical work installed and stable.
- 12. When construction completed and property ready for occupancy.
- 13. See F.M.A. Inspection Call For Approver
- 14. See Mortgage Inspection - Test Office Inspector or For Approver.

- 15. All used parts shall meet the necessary place having metal bearing and wood and 5" above grade built on foundation or steel open.
- 16. All windows all openings. Location: _____
- 17. Provide sufficient clearance between final grade and siding. Location: _____
- 18. Provide for drainage valve gutter downspout foundation wall chimney
- 19. Provide chimney. For chimney must meet fire underwriter's specs.
- 20. Provide chimney deteriorated. aged Location: Windows & Doors & Stairs & Etc.
- 21. Roof covering and deteriorated shingles. For roof shingles shall be applied according to local codes. Location: _____
- 22. Install 100 amp service with a minimum of 4 circuits.
- 23. Install wall switches grounded outlets in kitchen bathroom laundry room
- 24. Subject to located in either 700 or 800.
- 25. Subject to evidence that drains. sewer water system have been accepted for construction maintenance by local jurisdiction having jurisdiction.
- 26. Provide for FHA construction system, program, manager, and performance references for wear items within devices party walls, and all commonly used or used facilities.
- 27. Install new hot water tank _____ gallon.
- 28. Install new CRM furnace _____ size.
- 29. Install new hot water boiler.
- 30. Other specific conditions: Repair Gas Burnt Flame
Replace Air Fil Reducer & Both Fil. Bone
Art. Repair Deteriorated Gutter Downspout
Replace Broken Glass, Repair Door To Bus.
Provide Plumbing Heating, Elec & Roofing.
Refr. By Lin. Roofing. Repair Missing
Stairs & Screens. Remove All Debris
From Bus & Entrance, Replace Kt. Cabinets
On Sinks Provide Sufficient work space kits

ATTACHMENT 1 b

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Auburn City, FL.
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