

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability, or fitness for a particular purpose.

AGREEMENT, made this 19TH day of September 1988 between
LA SALLE NATIONAL BANK u/t/n 10-19710-08 and LEO KUBOWITSCH and
IRMGARD KUBOWITSCH, his Wife
WILLIAM ZBIGNIEW AUGUSTINIAK, THOMAS WOZNIAK, WALTER MAZUR and
~~ANTHONY DZATKO~~ Seller, and
WY DW 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 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:

Lot 43 and Lot 42 (except the west 2 feet thereof) in Block 7
in Gross Milwaukee Avenue Addition to Chicago, being a
subdivision in the west 1/2 of the northwest 1/4 of Section 22,
Township 40 North, Range 13, East of the Third Principal
Meridian, in Cook County, Illinois, together with all vacated
streets and alleys adjacent to said real estate.

Permanent Real Estate Index Number(s): 13-22-123-036; 13-22-123-043
Address(es) of premises: 4716 West Addison Street, Chicago, Illinois

and Seller further agrees to furnish to Purchaser on or before October 1 1988 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
Attorneys' Title Guaranty Fund, Inc. (b) ~~OWNER'S TITLE INSURANCE POLICY IN THE AMOUNT OF THE PRICE, ISSUED BY ATTORNEYS' TITLE GUARANTY FUND, INC.~~
~~OWNER'S TITLE INSURANCE POLICY IN THE AMOUNT OF THE PRICE, ISSUED BY ATTORNEYS' TITLE GUARANTY FUND, INC.~~
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 Lender

(ALSO SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF)

the price of ONE HUNDRED TWENTY-FIVE THOUSAND AND NO/100 (\$125,000.00)
Dollars in the manner following, to-wit: \$12,500.00 heretofore paid to Seller's broker as earnest
month; \$10,500.00 at closing; \$15,000.00 plus interest of 9% per annum on April 1, 1989;
the balance of \$87,000.00 in equal installments of \$715.11 per month including interest of
9% per annum, beginning October 1, 1988 and ending with payment of the entire balance
then due on April 1, 1989, subject to Paragraph 14 of Rider.

with interest at the rate of 9% 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 initial 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 1988 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 1988
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-walls and party-wall 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;

(THIS INSTRUMENT PREPARED BY IGNAZ KRATZ, 24 S. LUGAN, CHICAGO, IL

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 suffer 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 14% 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 (b) and (c). MAIL TO IGNAZ KRATZ, 24 S. LUGAN, CHICAGO, IL

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RIDER

THIS RIDER made and entered into this 19th day of September, 1988, by and between LA SALLE NATIONAL BANK u/t/n 10-19710-08 and LEO KUBOWITSCH, hereinafter collectively referred to as Seller, and WILLIAM ZBIGNIEW AUGUSTINIAK, THOMAS WOZNIAK, WALTER MAZUR and ~~ANTHONY DEINKE~~, Purchasers, attached to and made a part of a certain Installment Agreement for Trustee's Deed dated September 19, 1988, JW
P.R.S.
W.M. W.Z.
WITNESSETH AS FOLLOWS:

1. Purchasers shall have the right to prepay any part or all of any balance due under said Installment Agreement for Trustee's Deed without interest penalty.

2. In the event the subject premises are sold by Purchasers, the entire principal balance then due the Seller become immediately due and payable, and shall be paid in full.

3. In addition to the agreed installment of principal and interest, as provided in said Installment Agreement for Trustee's Deed to which this Rider is attached, Purchasers shall deposit with the Seller on the day each installment payment is due, until the purchase price is paid in full, a sum equal to 1/12th of the yearly real estate taxes, and a sum equal to 1/12th of the last annual insurance premium, all as reasonably estimated to provide for the full payment of such charges one month prior to their each becoming due and payable. In addition, Purchasers will purchase their own Contract Purchasers' Building Insurance showing the Seller as additional insured and will provide proof of such insurance at time of closing and throughout the time this Contract is in effect. Failure to make the deposits required hereunder shall constitute a breach of the Agreement to which this Rider is attached.

(a) Seller is hereby authorized and directed to use the funds for the payment of said taxes and insurance premiums. Seller shall give the Purchasers an annual accounting of all such funds deposited and disbursed, including evidence of paid receipts for the amounts disbursed. The funds are hereby pledged as additional security to the Seller for the periodic payments and the unpaid balance of the purchase price.

(b) If the amount of the funds together with the future periodic deposits of such funds payable prior to the date of the aforesaid charges shall exceed the amount reasonably estimated as being required to pay said charges one month prior to the time at which they fall due, such excess shall first be applied to cure any breach in the performance of the Purchasers' covenants or agreements hereunder of which Seller has given written notice to Purchasers, and second, at Purchasers' option, as a cash refund to Purchasers, or a credit toward Purchasers' future obligation hereunder. If the amount of the funds held by the Seller shall not be sufficient to pay all such charges as herein provided, Purchasers shall pay to Seller any amount necessary to make up the deficiency within thirty (30) days from the date notice is mailed by Seller to Purchasers requesting payment thereof.

(c) Seller may not charge for so holding and applying the funds, analyzing said account, or verifying or compiling said bills, nor shall Purchasers be entitled to interest or earnings of the funds. Upon payment in full of all sums hereunder, Seller shall promptly refund to Purchasers any funds held by Seller.

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4. The amount due the Purchasers as proration for 1968 real estate taxes shall be retained by the Seller in an escrow to be applied toward the payment of said taxes when bills are issued.

5. In consideration of the Seller furnishing a Contract Purchasers' Title Insurance Policy in the amount of the purchase price, it is expressly agreed that any continuation of title subsequent to the date hereof shall be at the expense of Purchasers.

6. The monthly payments due hereunder shall be paid no later than the 15th day of the month in which such monthly payment is due. In the event a payment is received by Seller on a day later than above specified, the Purchasers shall pay a late charge to Seller in the amount of \$75.00.

7. In cases of loss or damage to the subject premises, any insurance proceeds to which either or both of the parties hereto shall be entitled, shall be used at the option of the Purchasers to:

(a) if the insurance proceeds are sufficient to fully reconstruct or restore the premises or any improvements thereon, Purchasers may elect to pay for the reconstruction or restoration of such damaged or lost improvements; or

(b) in the event the insurance proceeds may be sufficient to fully restore the premises or any improvements thereon, Purchasers may elect to pay the Seller the remaining balance due under the Installment Agreement for Trustee's Deed, and elect not to make any improvements or restoration or reconstruction; or

(c) in the event the insurance proceeds are not sufficient to fully reconstruct or restore the premises then, at Purchasers' option, Purchasers may add to the insurance proceeds any amount sufficient to pay the cost of fully reconstructing or restoring the required improvements and in the absence of Purchasers' election to pay the difference between the cost of reconstruction or restoration of the required improvements, then the proceeds of insurance shall be applied to the unpaid balance of the purchase price.

8. No right, title or interest, legal or equitable, in the premises or any part thereof, shall vest in Purchasers until the delivery of the deed aforesaid by Seller. It is not the intention of the parties hereto that the Seller be divested of any right, title or interest, legal or equitable, prior to the delivery of the deed.

9. In case of the failure of Purchasers to make any of the payments, or any part thereof, or perform any of Purchasers' covenants hereunder, this Agreement shall, at the option of the Seller, be forfeited and determined and Purchasers 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. In the event this Agreement shall be declared null and void by the Seller on account of any default, breach or violation by Purchasers 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 in the Recorder of Deed's Office in Cook County, Illinois; provided, however, that Seller shall first specify in writing, to be mailed by Certified Mail, Return Receipt Requested, the alleged default which if not cured within fourteen (14) days of Purchasers' receipt of such notice, may at Seller's option result in a declaration of

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forfeiture as provided in Chapter 57 (Forcible Entry and Detainer) of the Illinois Revised Statutes. No declaration of forfeiture shall be made unless and until such default remains uncured following the expiration of said fourteen (14) day period. The remedy of forfeiture herein given to the 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 remedy, contemporaneously or otherwise, with the exercise of the right of forfeiture, or any other right herein given.

10. Possession of the premises shall be delivered to Purchasers at initial closing, unless otherwise agreed in writing. Real estate taxes, insurance premiums, rents, if any, and other similar items are to be adjusted pro rata as of the date of possession. Purchasers shall receive a credit at closing for current general taxes not yet paid and Seller shall receive a like credit as a reserve for the payment of taxes. Said reserve shall be increased by all tax payments made by Purchasers and decreased by all tax payments made by Seller to the Office of the County Collector, and the balance in the reserve is to be directed to the Purchasers at the time of final payment.

11. As additional security in the event of default, Purchasers assign to Seller all unpaid rents, and all rents which accrue after such default, and in conjunction with any of them, Seller may collect any rent due and owing and may seek the appointment of a receiver.

12. If the default is based upon the failure to pay taxes, assessments, insurance or liens, Seller may elect to make such payments and add the amount to the principal balance due, which amounts shall become due and payable by Purchasers to Seller.

13. The filing of a mechanic's lien against the Purchasers and the subject premises shall not be a default on the part of the Purchasers under this Agreement. Purchasers may contest, settle with the lienholder, or otherwise dispose of the lien. However, Purchasers hereby agree to hold Seller harmless and indemnify Seller for any loss Seller may sustain in the disposition of such lien.

14. On April 1, 1989, at the final closing, the Purchasers shall pay to Seller the sum of \$15,000.00 with interest of 9% per annum from date of closing to April 1, 1989. Further, on April 1, 1989, Seller shall deliver to Purchasers Seller's recordable executed Trustee's Deed and transfer tax declarations; Purchasers shall deliver to Seller their executed installment note in the amount of \$87,000.00, payable to Seller in monthly installments of \$713.11 per month, including interest, at 9% per annum, amortized over a period of 25 years, secured by a trustee's deed of even date. The note and trust deed shall be on Chicago Title and Trust Company Form 7, and shall further give Purchasers unlimited prepayment privileges, and provide for monthly tax and insurance escrow deposits to Seller of 1/12th the amount of the last tax bill, and 1/12th of the last annual insurance premium, and provide for the balance to be immediately due Seller, on Purchasers' sale of the subject property. Any part of the \$87,000.00 paid under this Installment Agreement shall be deducted from the balance due under the note.

15. At the initial closing Seller's Attorney shall hold in escrow an executed Direction for Trustee's Deed and Purchaser's Attorney shall hold in escrow the executed Installment Note and Trustee's Deed referred in paragraph 14 above.

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IN WITNESS WHEREOF, the parties to this Agreement have hereunto set their hands and seals to this Rider on the date above written.

SELLERS:

PURCHASERS:

LA SALLE NATIONAL BANK
u/t/n 10-19710-08, and not
personally

By: *Joselyn Collins*
TRUST OFFICER Ass't Secretary

William Zbigniew Augustyniak
WILLIAM ZBIGNIEW AUGUSTYNIAK

Leo Kubowitz
LEO KUBOWITSCH

Thomas Wozniak
THOMAS WOZNIAK

Irmgard Kubowitz
IRMGARD KUBOWITSCH

Walter Mazur
WALTER MAZUR

~~ANTHONY DBIATKO~~

KZ 3A
W.M. 20253

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Property of Cook County Clerk's Office

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COOK COUNTY RECORDER

\$17.00 MAIL

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MAIL TO

IGNAZ KRATZ

2905 La Salle Street
CHICAGO, ILLINOIS 60603

Installment Agreement for Trustee's Deed

This Contract is executed by LA SALLE NATIONAL BANK, not personally but as Trustee under Trust No. 10-19710-08 as aforesaid, in the exercise of the power and authority conferred upon and vested in said Trustee as such, and it is expressly understood and agreed that nothing in said contract contained shall be construed as creating any liability on said Trustee personally to pay any indebtedness accruing thereunder, or to perform any covenants, either expressed or implied, in said Contract (all such liability, if any, being expressly waived by said purchaser and by every person now or hereafter claiming any right or security thereunder) and that so far as said Trustee is concerned, the owner of any indebtedness or right accruing under said Contract shall look solely to the premises described therein for the payment or enforcement thereof, it being understood that said Trustee merely holds legal title to the premises described therein and has no control over the management thereof or the income therefrom, and has no knowledge respecting rentals, leases or other factual matter with respect to said premises, except as represented to it by the beneficiary or beneficiaries of said trust.

The Trustee does not warrant or Defend title.