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RIDER "A"

The sum of Six Thousand Five Hundred Dollars (\$6,500.00) payable on the date hereof, with the balance of Fifty Thousand Dollars (\$50,000.00) together with interest on such balance remaining from time to time unpaid at the rate of Ten and five-eighths percent (10-5/8%) per annum in installments as follows: Commencing on February 1, 1988, there shall be paid the sum of \$344.02, with \$19.37 to be applied to principal, with the balance being interest (at the aforesaid rate) for the period ending January 31, 1988. Thereafter, commencing on March 1, 1988, and on the first day of each month thereafter, through to and including June 1, 1991, there shall be paid on account of principal and of interest (at the rate aforesaid) the sum of Four Hundred Sixty Two and 08/100 dollars (\$462.08) until the aforesaid balance is fully paid except the principal balance outstanding hereon together with all unpaid interest thereon shall be due and payable and payable without notice or grace on July 1, 1991.

THIS IS A BALLOON PAYMENT AND ON SAID DATE A SUBSTANTIAL PORTION OF THE PRINCIPAL AMOUNT WILL REMAIN UNPAID BY THE MONTHLY PAYMENTS ABOVE REQUIRED.

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RIDER "B"

R-22

In addition to the payments due hereunder, Purchaser shall, commencing February 1, 1988, deposit with Seller as aforesaid at the time of each required monthly payment, an amount equal to one-twelfth (1/12th) of the annual amount of general real estate taxes reasonably estimated by Seller to be applicable to the premises. No interest shall be due Purchaser on such deposits.

R-23

Purchaser agrees to pay, on a timely basis, all regular and special condominium assessments affecting the premises. Purchaser further agrees to abide by all applicable condominium documents, rules, and regulations.

R-24

Purchaser acknowledges that late payment by Purchaser to Seller of any sums due under this Agreement will cause Seller to incur costs not otherwise contemplated the exact amount of which will be extremely difficult to ascertain. Accordingly, if any installment, payment, or any other sum due from Purchaser shall not be received by Seller as set forth above within seven (7) days after such amount shall be due, Purchaser shall pay to Seller a late charge equal to five percent (5%) of such overdue amount. The parties agree that such late charge represents a fair and reasonable estimate of costs Seller will incur by reason of late payment by Purchaser.

R-25

Seller shall bear the cost of all state and county transfer taxes by reason of the aforesaid Deed; and Purchaser shall bear the cost of all such taxes imposed by the City of Chicago.

R-26

All obligations of Purchaser shall be joint and several. Non-performance by Purchaser under any provisions of this Rider shall also constitute a default under the Agreement.

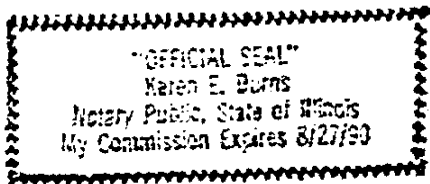
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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, KAREN E. BURNS, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MICHAEL WHELAN and Peter E. Johansen, respectively, of AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a national banking association, a corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such VICE PRESIDENT and ASSISTANT SECRETARY, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said bank, for the uses and purposes therein set forth; and the said ASSISTANT SECRETARY then and there acknowledged that he, as custodian of the corporate seal, did affix the corporate seal to said instrument as his own free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this _____ day of JAN 07 1938, 1938, A.D.



[Handwritten Signature]
Notary Public

My commission expires:

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EXHIBIT "A"

Unit Number 741-3 in Victorian Lane Condominiums as delineated on a survey of the following described real estate:

Certain lots in the subdivision of the north 93.4 feet of the west 506.8 feet (except that part taken for Halsted Street) of Lot 2 of Bickerdike and Steele's Subdivision in the west 1/2 of the northwest 1/4 of Section 28, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois, also sub-lot 1 in the subdivision of Lot 21 in Oak Grove Addition to Chicago in the west 1/2 of the northwest 1/4 of Section 28, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois (except the south 77 feet 4-3/16 inches of said Lot 21) together with the private street known as California Terrace, all in Cook County, Illinois.

Which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document Number 24879193 as amended by Document Number 24931047 together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Commonly known as Unit 741-3
 3115 North Halsted Street
 Chicago, Illinois

Permanent Tax No.: 14-26-104-090-1015 *Qu*

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MARK

NEAL M. ROSS
150 N. WACKER DR.
CHICAGO, IL 60606



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