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This form has been approved by the Real Estate Law Committee of the DuPage County Bar Association for use by lawyers only.

ARTICLES OF AGREEMENT FOR DEED

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1. BUYER, EDWARD P. MC CAULEY & LISA MC CAULEY, his wife, Address, 1939 N. Howe,
Chicago, Cook County, State of Illinois agrees to purchase, and SELLER,
CAROLYN K. PRICE Address 476 Eton Drv. Barrington,

Cook County, State of Illinois agrees to sell to Buyer at the PURCHASE PRICE of ONE HUNDRED FIFTEEN
THOUSAND Dollars (\$ 115,000.00) the PROPERTY commonly known as 813 S. Grove Ave.

Barrington, Illinois and legally described as follows: Lot 18 in Block 4 in Arthur T. Mc Intosh
and Company's Hillside Addition to Barrington, a subdivision of the South half of
Section 1 and the North half of Section 12, Township 42 North, Range 9, East of
the Third Principal Meridian, according to the plat recorded May 27, 1925 as
document 8924976, in Cook County, Illinois.

Permanent Tax Number: 01-01-307-003
(hereinafter referred to as "the premises")

with approximate lot dimensions of 60 x 185, together with all
improvements and fixtures, if any, including, but not limited to: All central heating, plumbing and electrical systems and equipment, the
hot water heater, ~~central cooling, humidifying and filtering equipment, fixed carpeting, built-in kitchen appliances, equipment and~~
~~cabinets, water softener (except rental units); existing storm and screen windows and doors, attached shutters, shelving, fireplace screen,~~
~~roof or tile by a tenna; all planted vegetation, garage door opener and car unit; and the following items of personal property.~~

All of the foregoing items shall be left on the premises, are included in the sale price, and shall be transferred to the Buyer by a Bill of Sale
at the time of final closing.

2. THE DEED:

a. If the Buyer shall first make all the payments and perform all the covenants and agreements in this agreement required to be made
and performed by said Buyer, at the time and in the manner hereinafter set forth, Seller shall convey or cause to be conveyed to Buyer (in
joint tenancy) or his nominee, by a recordable, stamped general warranty deed with release of homestead
rights, good title to the premises subject only to the following "permitted exceptions," if any: (a) General real estate taxes not yet due and
payable; (b) Special assessments confirmed after this contract date; (c) Building, building line and use of occupancy restrictions, condi-
tions and covenants of record; (d) Zoning laws and ordinances; (e) Easements for public utilities; (f) Drainage ditches, feeders, laterals and
drain tile, pipe or other conduit; (g) If the property is other than a detached, single-family home: party walls, party wall rights and agree-
ments; covenants, conditions and restrictions of record; terms, provisions, covenants, and conditions of the declaration of condominium,
if any, and all amendments thereto; any easements established by or implied from the said declaration of condominium or amendments
thereto, if any; limitations and conditions imposed by the Illinois Condominium Property Act, if applicable; installments of assessments
due after the time of possession and easements encumbered pursuant to the declaration of condominium.

b. The performance of all the covenants and conditions herein to be performed by Buyer shall be a condition precedent to Seller's
obligation to deliver the deed aforesaid.

3. **INSTALLMENT PURCHASE:** Buyer hereby covenants and agrees to pay to Seller at 476 Eton Drive, Barrington,
Illinois or to such other person or at such other place as Seller may from time to time designate in writing,
the purchase price and interest on the balance of the purchase price remaining from time to time unpaid from the date of initial closing at
the rate of TEN percent (10%) per annum, all payable in the manner following to wit:

(a) Buyer has paid \$ ONE THOUSAND DOLLARS (\$1,000.00)
~~Handicapped check and no note and due date tend will pay within _____ days. An additional sum of \$ _____ as earnest~~
money to be applied on the purchase price. The earnest money shall be held by seller
for the mutual benefit of the parties concerned;

(b) At the time of the initial closing, the additional sum of \$ 4,000.00, plus or minus variations, if any, as is hereinafter provided,

(c) The balance of the purchase price, to wit: \$ 110,000.00 to be paid in equal
monthly installments of \$ 1,182.08 each, commencing on the
1st day of October, 19 92, and on the 1st day of each month thereafter until the purchase price is paid in full
("Installment payments");

(d) The final payment of the purchase price and all accrued but unpaid interest and other charges as hereinafter provided, if not sooner
paid shall be due on the 1st day of September, 19 94.

(e) All payments received hereunder shall be applied in the following order of priority: first, to interest accrued and owing on the un-
paid principal balance of the purchase price; second, to pay before delinquent all taxes and assessments which subsequent to the date of
this Agreement may become a lien on the premises; third, and to pay insurance premiums falling due after the date of this Agreement;
and fourth, to reduce said unpaid principal balance of the purchase price.

(f) Payments of principal and interest to Seller shall be received not in tenancy in common, but in joint tenancy with the right of sur-
vivorship.

4. **CLOSINGS:** The "initial closing" shall occur on September 1, 19 89, (or on the date, if any, to which said date is
extended by reason of subparagraph 8 (b) at 130 S. Northwest Hwy, Palatine, Ill. "Final closing" shall occur
if and when all covenants and conditions herein to be performed by Buyer have been so performed.

5. **POSSESSION:** Possession shall be granted to Buyer at 12:01 A.M. on at closing, 19 , provided that the full
down payment minus net prorations due in favor of Buyer, if any, has been paid to Seller in cash or by cashier's or certified check on the
initial closing date, and further provided that Buyer on such initial closing date is otherwise not in default hereunder.

~~PRIOR MORTGAGES:~~

~~(a) Seller reserves the right to keep or place a mortgage or trust deed ("prior mortgage") against the title to the premises with a balance
including interest not to exceed the balance of the purchase price unpaid at any time under this Agreement, the lien of which prior
mortgage shall, at all times, notwithstanding that this Agreement is recorded, be prior to the interest that Buyer may have in the premises,
and Buyer expressly agrees upon demand to execute and acknowledge together with Seller any such mortgage or trust deed (but not the
notes secured thereby). No mortgage or trust deed placed on said premises including any such prior mortgage shall in any way accelerate
the time of payment provided for in this Agreement or provide for payment of any amount, either interest or principal, exceeding that
provided for under this Agreement, or otherwise be in conflict with the terms and provisions of this Agreement, nor shall such mortgage
or trust deed in any way restrict the right of prepayment, if any, given to Buyer under this Agreement.~~

~~(b) Seller shall from time to time, but not less frequently than once each year and any time Buyer has reason to believe a default may ex-
ist, exhibit to Buyer receipts for payments made to the holders of any indebtedness secured by any such prior mortgage.~~

~~(c) In the event Seller shall fail to make any payment on the indebtedness secured by a prior mortgage or shall suffer or permit there to
be any other breach or default in the terms of any indebtedness or prior mortgage, Buyer shall have the right, but not the obligation, to
make such payments or cure such default and to offset the amount so paid or expended including all incidental costs, expenses and attor-
ney's fees attendant thereto incurred by Buyer to protect Buyer's interests hereunder from the unpaid balance of the purchase price or
from the installment payments to be made under this Agreement.~~

7. **SURVEY:** Prior to the initial closing, Seller shall deliver to Buyer as his agent a plotted survey of the premises, certified by a licensed sur-
veyor, having all corners staked and showing all improvements existing as of this contract date and all easements and building lines. (In
the event the premises is a condominium, only a copy of the pages showing said premises on the recorded survey attached to the Decla-
ration of Condominium shall be required.)

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(b) The beneficiary or beneficiaries of said the person or persons with the power to direct the Trustee shall cumulatively be deemed to jointly and severally have all of the rights, benefits, obligations and duties by the Seller to be enjoyed or performed hereunder and such person or persons with the power to direct the Trustee jointly and severally agree to direct the Trustee to perform such obligations and duties as such persons or the beneficiaries may not under the terms of the Trust Agreement do or perform themselves directly.

(c) If, at the time of execution of this Agreement, title to the premises is not held in a trust, Seller agrees that upon the written request of the Buyer any time prior to the final closing, Seller shall convey title into a trust and comply with subparagraphs (a) and (b) of this paragraph 29 with Buyer paying all trust fees and recording cost resulting thereby.

30. **RECORDING:** The parties shall record this Agreement or a memorandum thereof at Buyer's expense.

31. **RIDERS:** The provision contained in any rider attached hereto are and for all purposes shall be deemed to be part of this Agreement as though herein fully set forth.

32. **CAPTIONS AND PRONOUNS:** The captions and headings of the various sections or paragraphs of this Agreement are for convenience only, and are not to be construed as confining or limiting in any way the scope or intent of the provisions hereof. Whenever the context requires or permits, the singular shall include the plural, the plural shall include the singular and the masculine, feminine and neuter shall be freely interchangeable.

33. **PROVISIONS SEVERABLE:** The unenforceability or invalidity of any provision or provisions hereof shall not render any other provision or provisions herein contained unenforceable or invalid.

34. **BINDING ON HEIRS, TIME OF ESSENCE:** This Agreement shall inure to the benefit of and be binding upon the heirs, executors, administrators, successors and assigns of the Seller and Buyer. Time is of the essence in this Agreement.

35. **JOINT AND SEVERAL OBLIGATIONS:** The obligations of two or more persons designated "Seller" or "Buyer" in this Agreement shall be joint and several, and in such case each hereby authorizes the other or others of the same designation as his or her attorney-in-fact to do or perform any act or agreement with respect to this Agreement or the premises.

36. **NOT BINDING UNTIL SIGNED:** A duplicate original of this Agreement duly executed by the Seller and his spouse, if any, or if Seller is a trustee, then by said trustee and the beneficiaries of the Trust shall be delivered to the Buyer or his attorney on or before the earnest money, if any, shall be refunded to the Buyer.

37. **REAL ESTATE BROKER:** Seller and Buyer represent and warrant that no real estate brokers were involved in this transaction other than

_____ none
and _____ none

Seller shall pay the brokerage commission of said broker(s) in accordance with a separate agreement between Seller and said broker(s) at the time of initial closing.

IN WITNESS OF, the parties hereto have hereunto set their hands and seals this 12th day of August, 1989

SELLER: Carolyn K. Price

BUYER: Ed & Lisa McCauley

This instrument prepared by Edward G. Wells
132 S. Northwest Hwy, Palatine, Illinois 60067

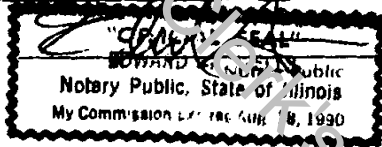
THIS AGREEMENT IS SUBJECT TO RIDER A ATTACHED

STATE OF ILLINOIS)
COUNTY OF COOK) 55

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that CAROLYN K. PRICE personally known to me to be the same person whose name she subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes herein set forth.

Given under my hand and official seal, this 12th day of August, 1989

Commission expires 8/18/90

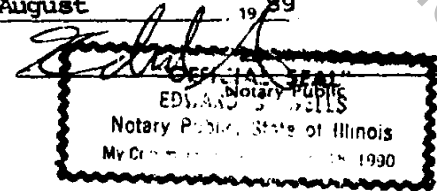


STATE OF ILLINOIS)
COUNTY OF COOK) 55

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that EDWARD P. MCCAULEY and LISA MCCAULEY personally known to me to be the same person S whose name S subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 12th day of August, 1989

Commission expires 8/18/90



STATE OF ILLINOIS)
COUNTY OF COOK) 55

I, _____, a Notary Public in and for said County, in the State aforesaid, do hereby certify that _____ Vice President of _____ and _____ secretary of said corporation who are personally known to me to be the same persons whose names are subscribed to the foregoing instruments as such _____ Vice President and _____ 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 corporation, for the uses and purposes therein set forth; and the said _____ Secretary then and there acknowledged that he, as custodian of the corporation, did affix the corporate seal of said corporation 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 _____, 19____

Notary Public
Commission expires _____

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(This document is for informational purposes only. It is not a legal document and should not be relied upon for legal advice.)

Handwritten initials and markings in the top right corner.

19. BUYER'S INTEREST: No right, title, or interest, legal or equitable, in the premises described herein, or in any part thereof, shall vest in the Buyer until the...
20. LIENS: Buyer shall not suffer or permit any mechanics' lien, judgment lien or other lien of any nature whatsoever to attach to or be against the property which shall or may be superior to the rights of the seller.
21. PERFORMANCE: Buyer shall be obligated to pay when due any single installment or payment required to be made to seller under the terms of this Agreement...
22. DEFAULT: Buyer or seller shall be in default of this Agreement if they fail to perform any of the obligations or provisions of this Agreement...
23. ABANDONMENT: If the Seller is in default of any of the obligations or provisions of this Agreement, Seller shall be deemed to have abandoned the premises...
24. ACCESS: Seller shall have the right to enter upon the premises at any time for the purpose of inspecting the premises...
25. CALCULATION OF INTEREST: Interest for each month shall be added to the unpaid balance of the first day of each month at the rate based upon a 360 day year...
26. ASSIGNMENT: The Buyer shall not transfer, pledge or assign this Agreement, or any interest herein or hereunder, without the written consent of Seller...
27. TITLE IN TRUST: In the event that the premises is held in or conveyed into a trust prior to the initial closing, it shall be conveyed to Buyer when the trust terminates...
28. COVENANTS: Seller shall execute and deliver such instruments as may be necessary to carry out the obligations of this Agreement...
29. ENTIRE AGREEMENT: This Agreement shall constitute the entire agreement between the parties...
30. WAIVER: No waiver or modification of any provision of this Agreement shall be effective unless it is in writing and signed by both parties...
31. FORCE MAJEURE: If performance of any of the obligations or provisions of this Agreement is delayed or prevented by a force majeure event, the time for performance shall be extended...

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RIDER A

ATTACHED TO ARTICLES OF AGREEMENT FOR DEED FOR PROPERTY LOCATED AT:
813 S. Grove Ave. Barrington, Illinois.

38. PARAGRAPH 3 his hereby amended as follows: In addition to the initial down payment of \$5,000.00, buyer shall remit to seller the additional sums designated as pre-payment of principal as follows:

On January 15, 1990 the additional sum of \$5,000.00.

On September 1, 1990 the additional sum of \$5,000.00.

No other pre-payment of principal shall be allowed unless the seller approves of same in writing. ~~The contract payments will be amortized after each of the above payments.~~

39. It is specifically understood that the improvements located on the subject property are accepted by the buyers in their present condition ("as-is"). The buyers acknowledge that they have made a full inspection of the subject premises and that the seller has made no representations or warranties as to the condition of the premises.

40. Buyers covenant and agree that they will within one year after the date of initial closing, cause the roof, fascia and soffit of the dwelling located on the subject property to be replaced with an approved roof which roof will be guaranteed for at least 5 years. In the event that the existing roof is in need of replacement before one year from the date of initial closing, buyers shall cause the replacement of the roof at that time in conformity with the above. Buyers shall also be responsible for the repair of any damages that may result by reason of leaking of the existing roof.

Carolyn K. Rice

SELLER

89420697
EL & MMB
Jana McCauley

BUYERS

41. The principal balance of this agreement may be prepaid in full at any time between the 48th and 60th payment, without penalty chargeable to the buyers.

Carolyn K. Rice

EL & MMB
Jana McCauley

DEPT-01 RECORDING
RECORD TITLE AND DEED 06/07/90 12:01:00
01990 02 4-20-90
COOK COUNTY RECORDER

-89-420697

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