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This Memorandum Witnesseth, THAT Willie Harris and Ruby Harris,

agrees to purchase at the price of twenty-five thousand and 00/100 (\$25,000) Dollars to be paid as hereinafter set forth the following described real estate, in the County of Cook, State of Illinois, to-wit: Perm. Tax. No. 20-03-311-006-0000

Lot 9 in M. A. Walley's Subdivision of the West 128 feet of Lot 1 in J. D. Dore's Subdivision of the North 1/2 of the South East 1/4 of the North East 1/4 of the South West 1/4 of Section 3, Township 38 North, common to the East of the Third Principal Meridian, in Cook County, Illinois. City of Chicago 4411 State of California Lawrence McGill, a single person

agrees to sell said premises at said price.

The purchaser has paid None Dollars, as earnest money to be applied on said purchase when consummated, and agrees to pay, within five days after the title is shown to be good, or is accepted by purchaser, the further sum of None Dollars. The balance of Twenty-five Thousand (\$25,000.00) dollars shall be paid as follows

12.00

in monthly payments of \$326.93 for a period of ten (10) years, with the first of said payments to begin on 7/1/89, to the Seller at 3645 S. State St., Chicago, IL 60609.

with interest from the date of the delivery of Articles of Agreement for Warranty Deed at the rate of 9 3/4% per cent per annum payable monthly

Upon the payment of \$25,000.00 Dollars of said purchase price, together with all interest, costs, taxes, assessments and other accrued charges, the seller shall convey or cause to be conveyed to the purchaser a good title thereto by Warranty Deed, subject as hereinafter set forth. (The purchaser to pay the balance of the purchase price as above provided; said unpaid balance to be evidenced and secured by the University Printing Co. Form No. 1000 of 1988, which said deed to be sold, or as in a form to be approved by the Chicago Title and Trust Company.) Said Warranty Deed to be with release of dower and homestead rights, subject only to:

- (1) Existing liens existing
(2) Special taxes or assessments for improvements not yet completed; (3) Installments not due at the date hereof of any special tax or assessment for improvements heretofore completed; (4) General taxes for the year 1988-89 and subsequent years; (5) Building lines and building and liquor restrictions of record; (6) Zoning and building laws or ordinances; (7) Party wall rights or agreements, if any; (8) Roads and highways, if any; (9)

All insurance policies held by the seller shall be indorsed with a loss payable clause to the purchaser "as his interest may appear" hereunder.

Rents, water taxes, insurance premiums and interest accrued on mortgage indebtedness, if any, are to be adjusted pro rata, as of the date of delivery of Articles of Agreement for Warranty Deed, and existing leases, if any, shall thereupon be assigned but held by seller as further security for the unpaid balance hereunder. General taxes for the year 1988-89 are to be pro rated from January 1, to the date of delivery of Articles of Agreement for Warranty Deed, and if the amount of such taxes is not then ascertainable, the pro rating shall be on the basis of the amount of the most recent ascertainable taxes.

A Certificate of Title issued by the Registrar of Titles of Cook County or a complete merchantable Abstract of Title or merchantable copy brought down to date hereof, or a Guaranty Policy made by the Chicago Title and Trust Company, or its customary preliminary report on title covering the date hereof, subject only to the matters to which this sale is subject by the terms hereof, and to the usual objections contained in owner's policies issued by said Company, showing title in the seller shall be furnished by the seller within 20 days, which Abstract or Certificate of Title, shall, upon the consummation of this sale remain with the seller or his assigns, as part of his security, until the deferred installments are fully paid. If a report on title is furnished, the seller shall deliver such guarantee policy at the time of the delivery of deed. If an Abstract or copy thereof be furnished, or if the report on title or guaranty policy so required be furnished by the seller discloses any defects in title, the purchaser shall within ten days deliver to the seller a memorandum in writing specifying in detail the objections he makes to the title, if any, or if none, then stating in substance that the same is satisfactory. In case material defects be found in said title, and so reported, then, if such defects be not cured within sixty days after such notice thereof, this contract shall, at the purchaser's option become absolutely null and void, and said earnest money shall be returned; notice of such election to be given to the seller; but the purchaser may nevertheless elect to take such title as it then is, and give a written notice of such election, within ten days after the expiration of the said sixty days, and his performance hereof on his part. In default of such notice of election to perform, and accompanying tender, within the time so limited, the purchaser shall, without further action by either party, be deemed to have abandoned his claim upon said premises, and thereupon this contract shall cease to have any force or effect as against said premises, or the title thereto, or any right or interest therein, but no otherwise.

Should said purchaser fail to perform this contract promptly on his part at the time and in the manner herein specified, the earnest money paid as above, shall, at the option of the seller, be retained by the seller as liquidated damages, and this contract shall thereupon become and be null and void. Time is the essence of this contract, and of all the conditions hereof.

If no defects appear in the title or the purchaser has elected to take title subject to said defects, or said defects have been cured, the parties hereto shall within a reasonable time from the date of the furnishing of the said Abstract, Torrens Certificate, Guarantee Policy, or preliminary report on title, execute an installment contract or agreement for warranty deed on the form commonly described as the University Printing Co. Form No. 1000 or such other form as shall be satisfactory to the seller. Said agreement for warranty deed to provide the same terms and conditions as to payment as herein provided. Upon the execution and delivery of said agreement for warranty deed this preliminary contract is to be cancelled and the parties thereafter bound by the terms, conditions, and covenants contained in said agreement for warranty deed.

Seller shall not be required to furnish any continuation of said Abstract, Torrens Certificate or Guaranty Policy subsequent to the date hereof.

If, prior to delivery of Articles of Agreement for Warranty Deed hereunder, the improvements on said premises shall be destroyed or materially damaged by fire or other casualty, this contract shall, at the option of purchaser, become null and void. Payment of purchase price and delivery of deed shall be made at the office of Lawrence McGill

All notices and demands herein required shall be in writing. The mailing of a notice by registered mail to the seller at 3645 S. State St., Chicago, IL 60609, or to the purchaser at c/o M. M. More, 120 S. LaSalle, R 547, Chicago, IL, shall be sufficient service thereof.

The seller agrees to pay a broker's commission to 1/2% in the amount fixed in the present schedule of commissions of the Chicago Real Estate Board applicable to this sale.

This contract and the earnest money shall be held in escrow by the mutual benefit of the parties hereto, and after consummation of sale the cancelled contract may be retained by the escrowee. Unless the purchaser shall be entitled to a refund of the earnest money, the same shall be applied first to the payment of any expenses incurred for the seller by said broker, and second to the payment of said commission, the balance, if any, to be paid to seller.

Dated the 9th day of June, 1989, A. D., 1989. (SEAL) Willie Harris (SEAL) (SEAL) Ruby Harris (SEAL)

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Property of Cook County Clerk's Office

COOK COUNTY, ILLINOIS

NOV 22 PM 2:11

89449552

Box 333

RODOLPH M. MORE
120 S. LA SALLE
No. 647
CHICAGO, ILL. 60603

MAIL TO:

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R I D E R

THIS RIDER is to be attached to and become a part of Articles of Agreement for Warranty Deed, dated ~~June 9,~~ June 9, 1989, by and between LAWRENCE MCGILL as Seller and WILLIE HARRIS and RUBY HARRIS, his wife, as Purchasers, herein.

1. In addition to the monthly payments as provided in the Articles of Agreement, purchasers further agree to deposit with the Seller a sum equal to 1/12 the annual real estate taxes and 1/12 of the annual insurance premiums with adjustments to be made annually as the tax bills and insurance premiums become due, and Seller agrees to pay same and to exhibit paid receipts to Purchaser upon request.

2a. The Seller hereby reserves the right to place a mortgage on the premises contracted to be conveyed herein and the Purchasers covenant and agree to execute any and all papers necessary to subordinate their contract interest to the mortgage provided; however the Seller shall not make a mortgage for more than the unpaid balance due on the Articles of Agreement and with monthly payments due on said mortgage not to exceed monthly payments due under the Articles of Agreement. In no event shall the Seller place a 2nd mortgage on the said property.

2b. Should Seller secure a mortgage on the premises herein, Seller hereby covenants and agrees to make any and all payments due thereon and to exhibit receipt for said payments on reasonable request by the Purchasers.

3. Should Seller default in any of said payments and Purchasers are required to make same to protect their interest, Purchasers have the right to take credit for any amount so paid out of the payments due and becoming due under the Articles of Agreement.

4. Purchasers shall not suffer or permit any mechanic's lien or other lien to attach to or be against or upon the property herein which shall or may be superior to the rights of the Seller.

5. Purchasers shall be granted possession of the premises herein upon the execution date of this Articles of Agreement and Rider as attached.

5. EXPENSE OF TITLE REPORT + TITLE INSURANCE TO BE BORNE BY BUYERS,

XJ McGill
LAWRENCE MCGILL

Willie Harris
WILLIE HARRIS

Ruby Harris
RUBY HARRIS

89449552

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R I D E R

THIS INSTRUMENT is to be attached to and become a part of Articles of Agreement for Warranty Deed, dated 1st day of June 1900, between Lawrence HARRIS as Seller and Willie HARRIS as Buyer, his wife, as Purchasers, herein.

1. In addition to the monthly payments as provided in the Article of Agreement, the Purchasers further agree to deposit with the Seller a sum equal to 1/12 the annual real estate taxes and 1/12 of the annual insurance premiums with adjustments to be made monthly as the tax bills and insurance premiums become due and the Seller agrees to pay same and to exhibit said receipts to the Purchasers upon request.

2. The Seller hereby reserves the right to place a mortgage on the premises contained to be conveyed herein and the Purchasers agree to execute and sign to or cause any and all papers necessary to execute said mortgage in favor of the Seller for more than the amount of the mortgage. The Seller shall not make a mortgage for more than the amount contained in the Article of Agreement and with monthly payments due on said mortgage and to accept monthly payments due under the Article of Agreement. In no event shall the Seller place a mortgage on the said property.

3. The Seller agrees to execute and sign to or cause any and all payments to the Purchasers and to make any and all payments to the Seller for said payments on reason-able terms as the Purchasers.

4. The Seller shall be liable in any of said payments and the Purchasers shall be liable to receive their interest, the Seller shall have the right to take credit for any amount so paid out of the proceeds and the balance due under the Article of Agreement.

5. The Seller shall not alter or change the title or the nature of the premises or the location of the property herein and shall on any occasion be subject to the rights of the Seller.

6. Purchasers shall be granted possession of the premises herein upon the execution date of this Article of Agreement and after as attached.

7. EXPIRES OF TITLE REPORT + TITLE INSURANCE TO BE
GIVEN BY BUYERS

Willie Harris
WILLIE HARRIS

Ruby Harris
RUBY HARRIS

Lawrence Harris
LAWRENCE HARRIS

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