

SUPPLEMENTAL AGREEMENT

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THIS SUPPLEMENTAL AGREEMENT made this 1st day of April, 1989 between MR. TED SCIBEK, as Seller, and CHARLES BOWERS and SALLY BOWERS, jointly and severally, as Purchasers, shall supplement and be attached to and become part of the Installment Agreement for Warranty Deed dated and executed by the parties on November 9, 1987, and the provisions hereto shall have the same full force and effect as if incorporated therein.

Whereas, the Purchasers were required to clear up and pay all delinquent real estate taxes as a condition precedent within thirty (30) days as outstanding against the subject property identified as:

Vol. 560, PTN 16-14-315-005-0000 and

Vol. 560, PTN 16-14-315-010-0000 and

Whereas, the Purchasers have failed to pay said taxes and have permitted the property to become subject to a tax foreclosure sale, and

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Whereas, the Seller, in order to prevent immediate foreclosure, was then required to pay to the County Clerk, Cook County, Illinois, and did pay the sum of \$10,810.13 on January 25, 1989 as the cost of redemption, and

1. Whereas, the Seller was and still is required to keep the premises insured against fire, casualty, liability and property damage, and has paid and shall continue to pay the required premiums for such coverage:

IN WITNESS THEREOF, it is now expressly agreed by the parties hereto:

1. That the principal balance on the Articles of Agreement for Deed is herein adjusted to THIRTY EIGHT THOUSAND AND NO/100 (\$38,000.00) to be amortized over a period of Eight (8) years at an interest rate of 16.98 per cent per annum payable in monthly

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installment of Seven Hundred Thirty Five and 89/100 (\$735.89) Dollars, the first installment to be due and payable on or before the 15th day of each succeeding month thereafter until fully paid, and unless sooner paid, the final payment and any unpaid balances shall be due on or before March 15, 1997.


2. The Buyers shall pay, in addition to the installments as above provided, monthly installments for real estate taxes and insurance premiums.

3. Based upon the last ascertainable real estate tax bills and the last ascertainable insurance premium bill(s), the Buyers shall pay an additional \$264.11 each month to the \$735.89 for principal and interest, making a total monthly payment of ONE THOUSAND AND NO/100 (\$1,000.00) DOLLARS.

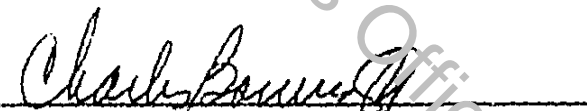
All the other provisions of the Installment Agreement for Warranty Deed dated November 9, 1987, except as hereinabove amended, shall remain in full force and effect.

Attached hereto and made a part hereof is Agreement dated November 9, 1987 and new amortization schedule.

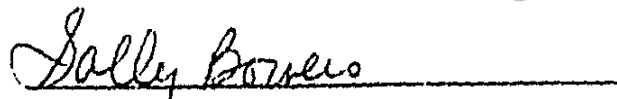
The parties have hereto set their hands and seals this 9th day of April, 1989.



Ted Soibek, Seller



Charles Bowers, Buyer



Sally Bowers, Buyer

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Law Offices
ADOLPH A. BROWN
 8955 N. Kildare Ave.
 Skokie, Illinois 60078
 Phone: (312) 674-3651

02-21-1989 14:09:11 Pg 1

Compounding method: Monthly

nominal percentage rate, $r_{nom} = 16.000\%$
 effective annual rate, $r_{eff} = 18.366\%$
 rate per compounding period, $i = 1.333\%$
 number of compounding periods, $n = 2049$

Actual amount of interest at 02-21-1989: \$8,000.00

AMALGAMATED

first date: Payment amount: interval: last date:

~~01-01-1989~~ 100.00 monthly 01-01-1999

AMORTIZATION SCHEDULE - Normal amortization

Date	Payment	Interest	Principal	Balance
Balance at 02-21-1989				38,000.00
1-03-01-1989	700.00	501.17	198.83	37,801.17
2-03-01-1989	700.00	507.62	192.38	37,608.79
3-03-01-1989	700.00	514.11	185.89	37,422.90
4-03-01-1989	700.00	520.64	179.36	37,243.54
5-03-01-1989	700.00	527.22	172.78	37,070.76
6-03-01-1989	700.00	533.84	166.16	36,904.60
7-03-01-1989	700.00	540.51	159.49	36,745.11
8-03-01-1989	700.00	547.23	152.77	36,592.34
9-03-01-1989	700.00	554.00	146.00	36,446.34
10-03-01-1989	700.00	560.82	139.18	36,306.16
11-03-01-1989	700.00	567.69	132.31	36,171.85
12-03-01-1989	700.00	574.61	125.39	36,043.44
13-03-01-1989	700.00	581.58	118.42	35,920.86
14-03-01-1989	700.00	588.61	111.39	35,803.47
15-03-01-1989	700.00	595.69	104.31	35,691.78
16-03-01-1989	700.00	602.82	97.18	35,585.60
17-03-01-1989	700.00	609.99	90.01	35,484.61
18-03-01-1989	700.00	617.22	82.78	35,388.83
19-03-01-1989	700.00	624.50	75.50	35,298.33
20-03-01-1989	700.00	631.83	68.17	35,213.16
21-03-01-1989	700.00	639.22	60.78	35,133.38
22-03-01-1989	700.00	646.66	53.34	35,058.94
23-03-01-1989	700.00	654.15	45.85	34,989.79
24-03-01-1989	700.00	661.69	38.31	34,925.84
25-03-01-1989	700.00	669.28	30.72	34,867.12
26-03-01-1989	700.00	676.92	23.08	34,813.54
27-03-01-1989	700.00	684.61	15.47	34,765.07
28-03-01-1989	700.00	692.35	7.80	34,721.72
29-03-01-1989	700.00	700.14	0.16	34,683.56
30-03-01-1989	700.00	707.97	-7.41	34,650.15
31-03-01-1989	700.00	715.85	-15.04	34,621.11
01-04-01-1989	700.00	723.77	-22.76	34,596.35
02-04-01-1989	700.00	731.74	-30.56	34,575.79
03-04-01-1989	700.00	739.76	-38.43	34,559.36
04-04-01-1989	700.00	747.82	-46.37	34,547.00
05-04-01-1989	700.00	755.92	-54.38	34,538.62
06-04-01-1989	700.00	764.07	-62.45	34,534.17
07-04-01-1989	700.00	772.27	-70.58	34,533.59
08-04-01-1989	700.00	780.51	-78.77	34,536.82
09-04-01-1989	700.00	788.80	-87.02	34,543.80
10-04-01-1989	700.00	797.14	-95.34	34,554.46
11-04-01-1989	700.00	805.52	-103.72	34,568.74
12-04-01-1989	700.00	813.95	-112.17	34,586.57
13-04-01-1989	700.00	822.43	-120.69	34,607.88
14-04-01-1989	700.00	830.96	-129.28	34,632.60
15-04-01-1989	700.00	839.54	-137.94	34,660.66
16-04-01-1989	700.00	848.17	-146.67	34,692.00
17-04-01-1989	700.00	856.85	-155.47	34,726.53
18-04-01-1989	700.00	865.58	-164.34	34,764.19
19-04-01-1989	700.00	874.36	-173.28	34,804.91
20-04-01-1989	700.00	883.19	-182.29	34,848.62
21-04-01-1989	700.00	892.07	-191.37	34,895.25
22-04-01-1989	700.00	901.00	-200.52	34,944.73
23-04-01-1989	700.00	910.08	-209.74	34,997.00
24-04-01-1989	700.00	919.31	-219.03	35,052.00
25-04-01-1989	700.00	928.60	-228.40	35,109.60
26-04-01-1989	700.00	937.94	-237.84	35,169.76
27-04-01-1989	700.00	947.34	-247.36	35,232.40
28-04-01-1989	700.00	956.79	-256.95	35,297.45
29-04-01-1989	700.00	966.30	-266.61	35,364.84
30-04-01-1989	700.00	975.86	-276.34	35,434.50
01-05-01-1989	700.00	985.48	-286.14	35,506.36
02-05-01-1989	700.00	995.15	-296.01	35,580.35
03-05-01-1989	700.00	1004.88	-305.94	35,656.41
04-05-01-1989	700.00	1014.66	-315.94	35,734.47
05-05-01-1989	700.00	1024.50	-326.00	35,814.47
06-05-01-1989	700.00	1034.39	-336.13	35,896.34
07-05-01-1989	700.00	1044.34	-346.33	35,980.01
08-05-01-1989	700.00	1054.34	-356.60	36,065.41
09-05-01-1989	700.00	1064.39	-366.94	36,152.47
10-05-01-1989	700.00	1074.50	-377.35	36,241.12
11-05-01-1989	700.00	1084.66	-387.83	36,331.29
12-05-01-1989	700.00	1094.88	-398.38	36,422.91
13-05-01-1989	700.00	1105.15	-409.00	36,515.91
14-05-01-1989	700.00	1115.48	-419.69	36,610.22
15-05-01-1989	700.00	1125.86	-430.45	36,705.77
16-05-01-1989	700.00	1136.29	-441.28	36,802.49
17-05-01-1989	700.00	1146.77	-452.18	36,900.31
18-05-01-1989	700.00	1157.30	-463.15	37,000.16
19-05-01-1989	700.00	1167.88	-474.19	37,101.97
20-05-01-1989	700.00	1178.51	-485.30	37,205.67
21-05-01-1989	700.00	1189.19	-496.48	37,311.19
22-05-01-1989	700.00	1199.92	-507.73	37,418.46
23-05-01-1989	700.00	1210.70	-519.05	37,527.41
24-05-01-1989	700.00	1221.53	-530.44	37,638.05
25-05-01-1989	700.00	1232.41	-541.90	37,750.15
26-05-01-1989	700.00	1243.34	-553.43	37,863.72
27-05-01-1989	700.00	1254.32	-565.03	37,978.69
28-05-01-1989	700.00	1265.35	-576.69	38,094.98
29-05-01-1989	700.00	1276.43	-588.42	38,212.56
30-05-01-1989	700.00	1287.56	-600.22	38,331.34
31-05-01-1989	700.00	1298.74	-612.08	38,451.26
01-06-01-1989	700.00	1309.97	-624.01	38,572.25
02-06-01-1989	700.00	1321.25	-636.01	38,694.24
03-06-01-1989	700.00	1332.58	-648.07	38,817.17
04-06-01-1989	700.00	1343.96	-660.20	38,941.04
05-06-01-1989	700.00	1355.39	-672.40	39,065.64
06-06-01-1989	700.00	1366.87	-684.67	39,191.97
07-06-01-1989	700.00	1378.40	-697.01	39,319.96
08-06-01-1989	700.00	1389.98	-709.42	39,449.54
09-06-01-1989	700.00	1401.61	-721.90	39,580.64
10-06-01-1989	700.00	1413.29	-734.45	39,713.19
11-06-01-1989	700.00	1425.02	-747.07	39,847.12
12-06-01-1989	700.00	1436.80	-759.76	39,982.36
13-06-01-1989	700.00	1448.63	-772.52	40,118.84
14-06-01-1989	700.00	1460.51	-785.35	40,256.49
15-06-01-1989	700.00	1472.44	-798.25	40,395.24
16-06-01-1989	700.00	1484.42	-811.22	40,535.02
17-06-01-1989	700.00	1496.45	-824.26	40,675.76
18-06-01-1989	700.00	1508.53	-837.37	40,817.39
19-06-01-1989	700.00	1520.66	-850.55	40,959.84
20-06-01-1989	700.00	1532.84	-863.80	41,103.04
21-06-01-1989	700.00	1545.07	-877.12	41,246.92
22-06-01-1989	700.00	1557.35	-890.51	41,391.41
23-06-01-1989	700.00	1569.68	-903.97	41,536.44
24-06-01-1989	700.00	1582.06	-917.50	41,682.04
25-06-01-1989	700.00	1594.49	-931.10	41,828.14
26-06-01-1989	700.00	1606.97	-944.77	41,974.37
27-06-01-1989	700.00	1619.50	-958.51	42,120.64
28-06-01-1989	700.00	1632.08	-972.32	42,266.96
29-06-01-1989	700.00	1644.71	-986.20	42,413.34
30-06-01-1989	700.00	1657.39	-1000.15	42,559.69
01-07-01-1989	700.00	1670.12	-1014.17	42,705.92
02-07-01-1989	700.00	1682.90	-1028.26	42,852.04
03-07-01-1989	700.00	1695.73	-1042.42	42,997.62
04-07-01-1989	700.00	1708.61	-1056.65	43,142.67
05-07-01-1989	700.00	1721.54	-1070.95	43,288.12
06-07-01-1989	700.00	1734.52	-1085.32	43,433.80
07-07-01-1989	700.00	1747.55	-1099.76	43,579.74
08-07-01-1989	700.00	1760.63	-1114.27	43,725.93
09-07-01-1989	700.00	1773.76	-1128.85	43,872.38
10-07-01-1989	700.00	1786.94	-1143.50	44,018.88
11-07-01-1989	700.00	1799.17	-1158.22	44,165.44
12-07-01-1989	700.00	1811.45	-1173.01	44,312.05
13-07-01-1989	700.00	1823.78	-1187.87	44,458.62
14-07-01-1989	700.00	1836.16	-1202.80	44,605.14
15-07-01-1989	700.00	1848.59	-1217.80	44,751.62
16-07-01-1989	700.00	1861.07	-1232.87	44,898.05
17-07-01-1989	700.00	1873.60	-1248.01	45,044.34
18-07-01-1989	700.00	1886.18	-1263.22	45,190.40
19-07-01-1989	700.00	1898.81	-1278.50	45,336.23
20-07-01-1989	700.00	1911.49	-1293.85	45,481.84
21-07-01-1989	700.00	1924.22	-1309.27	45,627.12
22-07-01-1989	700.00	1936.99	-1324.76	45,772.08
23-07-01-1989	700.00	1949.81	-1340.32	45,916.76
24-07-01-1989	700.00	1962.68	-1355.95	46,061.01
25-07-01-1989	700.00	1975.60	-1371.65	46,204.84
26-07-01-1989	700.00	1988.57	-1387.42	46,348.22
27-07-01-1989	700.00	2001.59	-1403.26	

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Cook County 16th Judicial District

Case No.	Plaintiff	Defendant	Amount	Amount
100-100000	200,000.00	200,000.00
100-100001	150,000.00	150,000.00
100-100002	300,000.00	300,000.00
100-100003	100,000.00	100,000.00
100-100004	250,000.00	250,000.00
100-100005	180,000.00	180,000.00
100-100006	350,000.00	350,000.00
100-100007	120,000.00	120,000.00
100-100008	280,000.00	280,000.00
100-100009	160,000.00	160,000.00
100-100010	320,000.00	320,000.00
100-100011	140,000.00	140,000.00
100-100012	290,000.00	290,000.00
100-100013	170,000.00	170,000.00
100-100014	340,000.00	340,000.00
100-100015	110,000.00	110,000.00
100-100016	270,000.00	270,000.00
100-100017	190,000.00	190,000.00
100-100018	360,000.00	360,000.00
100-100019	130,000.00	130,000.00
100-100020	310,000.00	310,000.00
100-100021	150,000.00	150,000.00
100-100022	330,000.00	330,000.00
100-100023	120,000.00	120,000.00
100-100024	290,000.00	290,000.00
100-100025	170,000.00	170,000.00
100-100026	340,000.00	340,000.00
100-100027	110,000.00	110,000.00
100-100028	270,000.00	270,000.00
100-100029	190,000.00	190,000.00
100-100030	360,000.00	360,000.00
100-100031	130,000.00	130,000.00
100-100032	310,000.00	310,000.00
100-100033	150,000.00	150,000.00
100-100034	330,000.00	330,000.00
100-100035	120,000.00	120,000.00
100-100036	290,000.00	290,000.00
100-100037	170,000.00	170,000.00
100-100038	340,000.00	340,000.00
100-100039	110,000.00	110,000.00
100-100040	270,000.00	270,000.00
100-100041	190,000.00	190,000.00
100-100042	360,000.00	360,000.00
100-100043	130,000.00	130,000.00
100-100044	310,000.00	310,000.00
100-100045	150,000.00	150,000.00
100-100046	330,000.00	330,000.00
100-100047	120,000.00	120,000.00
100-100048	290,000.00	290,000.00
100-100049	170,000.00	170,000.00
100-100050	340,000.00	340,000.00

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TABLE

Year	Month	Payment	Collection	Principals	Balance
64	01-01-1994	720.00	1,140.00	420.00	13,603.84
65	02-01-1994	720.00	1,200.00	480.00	13,103.84
66	03-01-1994	720.00	1,260.00	540.00	12,563.84
67	04-01-1994	720.00	1,320.00	600.00	12,003.84
68	05-01-1994	720.00	1,380.00	660.00	11,423.84
69	06-01-1994	720.00	1,440.00	720.00	10,843.84
70	07-01-1994	720.00	1,500.00	780.00	10,263.84
71	08-01-1994	720.00	1,560.00	840.00	9,683.84
72	09-01-1994	720.00	1,620.00	900.00	9,103.84
73	10-01-1994	720.00	1,680.00	960.00	8,523.84
74	11-01-1994	720.00	1,740.00	1,020.00	7,943.84
75	12-01-1994	720.00	1,800.00	1,080.00	7,363.84
1994 totals		8,640.00	17,280.00	5,460.00	
76	01-01-1995	720.00	1,860.00	1,140.00	6,783.84
77	02-01-1995	720.00	1,920.00	1,200.00	6,203.84
78	03-01-1995	720.00	1,980.00	1,260.00	5,623.84
79	04-01-1995	720.00	2,040.00	1,320.00	5,043.84
80	05-01-1995	720.00	2,100.00	1,380.00	4,463.84
81	06-01-1995	720.00	2,160.00	1,440.00	3,883.84
82	07-01-1995	720.00	2,220.00	1,500.00	3,303.84
83	08-01-1995	720.00	2,280.00	1,560.00	2,723.84
84	09-01-1995	720.00	2,340.00	1,620.00	2,143.84
85	10-01-1995	720.00	2,400.00	1,680.00	1,563.84
86	11-01-1995	720.00	2,460.00	1,740.00	983.84
87	12-01-1995	720.00	2,520.00	1,800.00	403.84
1995 totals		8,640.00	17,280.00	6,660.00	
88	01-01-1996	720.00	2,580.00	1,860.00	1,170.78
89	02-01-1996	720.00	2,640.00	1,920.00	590.78
90	03-01-1996	720.00	2,700.00	1,980.00	10.78
91	04-01-1996	720.00	2,760.00	2,040.00	
92	05-01-1996	720.00	2,820.00	2,100.00	
93	06-01-1996	720.00	2,880.00	2,160.00	
94	07-01-1996	720.00	2,940.00	2,220.00	
95	08-01-1996	720.00	3,000.00	2,280.00	
96	09-01-1996	720.00	3,060.00	2,340.00	
97	10-01-1996	720.00	3,120.00	2,400.00	
98	11-01-1996	720.00	3,180.00	2,460.00	
99	12-01-1996	720.00	3,240.00	2,520.00	
1996 totals		8,640.00	17,280.00	7,660.00	
00	01-01-1997	720.00	3,300.00	2,580.00	
01	02-01-1997	720.00	3,360.00	2,640.00	
02	03-01-1997	720.00	3,420.00	2,700.00	
1997 totals		2,160.00	6,780.00	2,160.00	
Grand Totals		89,760.00	179,520.00	68,360.00	

Property of Cook County Clerk's Office

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CAUTION: Some of the provisions of this agreement may be subject to change without notice.

AGREEMENT, made this 9th day of November, 1987, between
TED SCIBER, Seller, and

CHARLES BOWERS and SALLY BOWERS, his wife, 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 Quit-Claim recordable Warranty deed, with waiver of homestead, subject to the matters hereinafter specified, the premises situated in the County of Cook, Illinois and State of Illinois described as follows:

Parcel 1. Lot 24 in the subdivision of the W 1/2 of the N 1/2 of the W 1/2 of the E 1/2 of the S.W. 1/4 of Section 14, Township 39 North, Range 13 East of the 3rd P.M. (except Boulevard) in Cook County, Illinois.

Parcel 2. The South 50 feet of the N 65 feet of the S 115 feet of Lot 56 in Goldy's 3rd addition to Chicago, being a sub. of the N 296 feet of the S 1/2 of the W 1/2 of the E 1/2 of the SW 1/4 of 14-39 N- E of the 3rd P.M. (Except Boulevard) in Cook County, Illinois. PTN: 16-14-35-010 Vol. 560

and Seller further agrees to furnish to Purchaser on or before date of FINAL PAYMENT, the following evidence of title to the premises: (a) Illinois title insurance policy for the amount of the price associated with a quit-claim deed; (b) recording of the deed by the Register of Deeds of Cook County, Illinois (showing no other liens or encumbrances on the premises); (c) recording of the deed by the Register of Deeds of Cook County, Illinois below appropriate tax and other 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 Seller or seller's designated agent, at 2932 N. Milwaukee Ave., Chicago, Illinois 60618

The price of THIRTY-TWO THOUSAND AND NO/100 (\$32,000.00) dollars in the manner following, to-wit: Seven Hundred Ninety Four and 94/100 (\$794.94) dollars per month including interest at 16.98% per annum on the balance from time to time remaining unpaid. First installment shall be due December 9, 1987. Buyers shall, in addition thereto, pay a monthly installment thereto, pay a monthly installment of Real Estate Taxes including interest at the rate of 16.98 per cent per annum payable (as above) the whole sum remaining from time to time unpaid.

Possession of the premises shall be delivered to Purchaser on Possessors are now in physical possession, 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 1987 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 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;
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 16.98 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 imposed 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 fire, lightning, windstorm and extended coverage risks in companies to be approved by Seller in an amount at least equal to the amount 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.

delete all but one of the clauses (a), (b) and (c).

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24. All interest shall be due and owing upon this agreement shall be satisfied prior to the time of the transference of title; Buyers shall pay to Sellers, as and for a late charge 4% of the amount of any payment, which payment shall include interest, principal taxes and insurance, for any installment which is late or which is delinquent, and said interest at the rate of 4% against such installment shall continue from time to time until such time as this contract shall be redeemed or until the delinquency shall be eliminated. If the payment is not received by the Sellers by the tenth day of this month, then the 4% late charge shall start. If the Buyers shall fail to make two monthly payments, then, at the option of the Sellers, this installment agreement for delivery of warranty deed shall be made null and void and of no purpose or effect; and Sellers, at their option, shall have the right to declare the contract to be in forfeiture and to immediately request that Buyers herein shall vacate the property and all monies paid shall be forfeited to the Sellers, not as a penalty, but as liquidated damages.

25. Buyers shall not make any material alterations or changes to the physical structure of the property without the prior written knowledge, approval and consent of the Sellers herein and, further, upon such consent being given, shall hold the Sellers harmless against any and all liens for material or labor and shall present to Sellers, upon demand, waivers of lien for material and labor; for the purposes of this Agreement, major repairs shall constitute any repairs wherein the repair shall exceed the amount of \$1,000.00

26. It is fully understood by the parties hereto that the buyers shall have no right to title or interest in the property except such that may be provided by law and that upon receipt of the deed, all any right, title and interest as may be conveyed by the deed shall vest to the Buyers herein.

27. Buyers may place a mortgage upon the property, but only upon the condition that the proceeds of the said mortgage shall be used to retire the said installment agreement and present existing mortgage; at the time of the said payment, if any due, or the installment agreement in full, and only then, contract buyer shall be entitled to a deed conveying title to the property.

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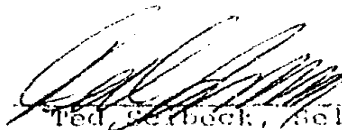
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28. The buyers shall, upon default, provide a roll of rent, with copies of existing leases, which shall be attached to and made a part of an assignment of rents which shall be executed by Buyers.

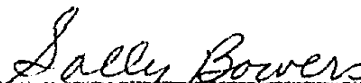
29. Sellers covenants and agrees to apply any and all payments as are made by Buyers to the consecutively accruing monthly installments of any secured indebtedness so as to prevent the occurrence of any default.

30. This contract is made within the State of Illinois and shall be subject to the laws of the State of Illinois.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals this _____ day of November, 1987.


Ted Berbeck, Seller


Charles Bowers, Buyer


Sally Bowers, Buyer

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PHONES:
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CERTIFIED HOME IMPROVEMENT CO.

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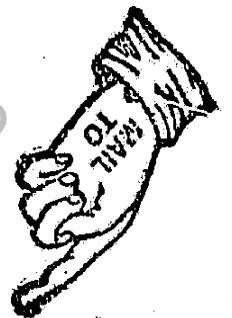
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2.	5/18/89	1000.-	Escrow	271.14	Balance 542.28
3.	6/20/89	1000.-	Escrow	271.14	Balance 813.42
4.	8/1/89	1000.-	Escrow	271.14	Balance 1084.56
5.	8/21/89	1050 -	Escrow	321.14	Balance 1405.70
6.	10/6	1050 -	Escrow	321.14	Balance 1726.84

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8955 N. Kildare Ave.
Skokie, Illinois 60076
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