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INSTALLMENT SALES CONTRACT AND MORTGAGE
ENERGY BUILDING PRODUCTS, INC.
216 N. Green Bay Rd., Thiensville, Wisconsin 53092, 414-242-2673

To be recorded in the
Register of Deeds
Sales Contract No.

Sold to Ronald K. & Christine Lewis Date of this contract June 25, 1988
 "Address" 7902 N. Sherwood Circle City Hanover Park State IL Zip 60103 Phone 312-830-3929
 For work to be performed at same as above

In this sales contract, the above person(s) is referred to as the Buyer and Co-buyer (if any) signing this contract. Energy Building Products, Inc. is referred to as the Seller and may refer to a financial institution, if it buys this contract. If a financial institution purchases this contract, payments from the Buyer will be made to it. Buyer(s) whose signature appears below will be responsible for its promises made and for paying the obligations in full. Collection may be against Buyer or Co-buyer. This contract covers Buyer's purchase of goods and services (hereinafter, "products") sold by Energy Building Products, Inc. Seller has quoted a cash price and a total sales price to Buyer. The total sales price is the total cost of the products, if the Buyer purchases products on credit.
 Buyer agrees to buy, and Seller agrees to sell, for the total sales price, the products described below. Buyer agrees to pay Seller the amount financed in accordance with the payment schedule below, together with interest thereon at the annual percentage rate at the rate disclosed. Buyer agrees to all of the terms on both sides of this contract. The goods purchased are covered by a manufacturer's limited warranty, which is provided to Buyer and incorporated by reference. No exterior or interior paneling or staining will be provided unless specified in this contract.

PRODUCTS AND SERVICES Custom build and install nine (9) white "Energy" vinyl replacement windows - double hung, double glazed with full standard screens. Three (3) dining room and one (1) living room window to have full colonial grids. Bath window to have obscure full. Insulate around window openings as needed. Cap exterior trim in dark brown (match current color). Haul away old debris. Windows carry a 20 year limited manufacturer's warranty.

Approximate date for start of work is July 5, 1988 and approximate date for completion of work is August 23, 1988

LEGAL DESCRIPTION The goods and services are to be installed at the above designated address and the legal description for such address is: Lot 37 Block 50 In Hanover Highlands Unit 7, A subd. in the N.W. & N.E. 1/4 of Sec. 30 Town 41 N, Range 46 S at the 3rd P.M. according to the Plat of Recorded Oct. 18 1967 in Doc #20245104 in Cook Co. IL.

SALES SUMMARY Cash price \$ 5,641.00 Cash downpayment \$ 241.00 Unpaid balance of \$ 5,400.00
 ITEMIZATION OF THE FINANCED AMOUNT OF \$ 5,400.00
 1 \$ 5,400.00 amount credited to this contract is the unpaid balance.
 2 \$ _____ to title company for title search
 Filing and Recording Fees \$ _____

Return To:
FIRST FINANCE, INC.
10400 W. North Avenue
Whitefish, WI 53226

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
Cost of credit as a yearly rate <u>17 %</u>	Amount of credit which will cost <u>\$ 4,912.96</u> (e)	Amount of credit provided to Buyer or on Buyer's behalf <u>\$ 5,400.00</u> (e)	Amount to be paid after Buyer makes all payments as scheduled <u>\$ 9,912.96</u> (e)	Total cost of purchase on credit including downpayment of \$ <u>241.00</u> <u>\$ 10,153.96</u> (e)
The payment schedule will be:				
Number of Payments <u>96</u>	Amount of Payments <u>\$ 103.26</u>	When Payments are Due: Estimated to be <u>thirty (30)</u> days after the date of the Completion Certificate		
All subsequent installments on the same day of each consecutive month until paid in full				
Security: I am giving a security interest in <input type="checkbox"/> 1 the goods and services being purchased, <input checked="" type="checkbox"/> 2 my real estate and improvements of the property located at <u>7902 N. Sherwood Circle - Hanover Park, IL</u> Late Charge: If a payment is more than ten (10) days late, I will be charged 25.00% or 3% of the late payments, whichever is less If I pay off early, I will not have to pay a penalty, and I may be entitled to a refund or part of the finance charge I will review other portions of this contract for additional information about non-payment, default, any required repayment in full before the scheduled date and repayment refunds and penalties. (e) means estimate				

Signature Buyer Ronald K. Lewis Signature Co Buyer Christine Lewis

Signature Buyer _____ Signature Co Buyer _____
 COMMENCEMENT OF THE FINANCE CHARGE: The finance charge (interest) is estimated to start on 23rd day of August 19 88, the date of completion. It is estimated that Buyer's first payment will be within 30 to 60 days of the completion date. The amount of the finance charge may be more or less than the amount disclosed depending upon the amounts Buyer pays to Seller and the Buyer's timeliness in making payments.

MORTGAGE: I hereby mortgage to Seller as mortgagee, my real estate located at the address designated on the top portion of this contract as security for all amounts due to Seller under this installment sale contract. For value received N/A (non-Buyer) grants a security interest in the goods, services of property being purchased and a mortgage of the real estate and hereby designated above, but is not liable for the payment of obligation under this contract.
 Property insurance is required, and I may obtain such insurance from anyone I want who is acceptable to you or I may provide it through an existing policy. This is (not) homestead property. This is a purchase money mortgage.

REVERSE SIDE: I UNDERSTAND THAT THE ADDITIONAL TERMS AND CONDITIONS PRINTED ON THE REVERSE SIDE OF THIS INSTALLMENT SALES CONTRACT ARE A PART OF THIS INSTALLMENT SALES CONTRACT AND THAT I, AS THE BUYER, AM BOUND BY THEM IN THE SAME MANNER AS IF THEY WERE PRINTED ON THE FRONT SIDE OF THIS INSTALLMENT SALES CONTRACT.

NOTICE TO BUYER
 1 You do not have to sign this contract before reading both sides of it, even if otherwise advised.
 2 You do not have to sign this contract if any of the blank spaces intended for the agreed terms to the extent of the then available information are left blank.
 3 You are entitled to an exact copy of this contract at the time it is signed.
 4 You may pay off the full balance due under this contract at any time, and in doing so I may be entitled to a rebate of the unearned finance charge, if any.
 This contract will be null and void and the Buyer agrees to relinquish any recourse against the Seller, its employees or agents, in the event that:
 1 The Buyer has misrepresented any material fact with respect to Buyer's credit worthiness;
 2 Products, which the Seller believed to be available are unavailable and comparable products are not available;
 3 Credit is unavailable to Buyer; and
 4 An error or omission in obtaining the dimensions for an area in which a product is to be installed occurs. Seller shall notify buyer in writing of such events.

COPY RECEIVED: I acknowledge receipt of a completely filled in copy of this contract along with two (2) copies of the Notice of Right to Cancel form.

In witness whereof this installment sales contract and mortgage has been signed on this 25th day of June 19 88

At the City of Hanover Park County Cook State of Illinois
 Energy Building Products, Inc. (Buyer-Mortgagee) 216 N. Green Bay Thiensville, WI
 BY: Ronald K. Lewis (Sales Representative) Address _____
 Buyer-Mortgagor Christine Lewis
 STATE OF WISCONSIN _____ Co-Buyer-Mortgagor
 COUNTY _____

Personally came before me this 25th day of June 19 88 the above signed designated Buyer-Mortgagor to me to be known to be the person who executed the foregoing instrument and I acknowledge the same.
 My Commission Expires Aug. 20, 1990
 Notary Public, State of Wisconsin Richard Goldberg My Commission _____

BUYER/CUSTOMER'S RIGHT TO CANCEL
 I MAY CANCEL THIS AGREEMENT AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. I HAVE READ THE ACCOMPANYING NOTICE OF RIGHT TO CANCEL FOR AN EXPLANATION OF THIS RIGHT.

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ADDITIONAL TERMS OF SALE

PREPAYMENT AND ACCRUAL OF THE FINANCE CHARGE. Even though Buyer does not have to pay more than the regular scheduled monthly payments, Buyer has the right to prepay the whole amount in full at any time or in part from time to time. If a financial institution that buys the contract computes the finance charges daily, Buyer knows that the finance charge will be less if an early payment is made and will be more if a payment is late. Buyer also recognizes that any necessary adjustment to the total finance charge will be reflected in the final bill. Buyer knows that the amounts shown on the finance charge, total payments, and the total sale price are estimates based upon the assumption that Seller will receive each of the payments exactly on its due date and Buyer knows that there is no refund if Buyer prepays because there is nothing to refund if the charge is on a daily basis. If the financial institution does not compute the finance charge daily and if Buyer prepays the whole amount, Seller will refund the unaccrued portion of the finance charge by the accounting procedure known as the actuarial method and the amount of Buyer's rebate will be figured on the scheduled dates and amounts of the monthly payments and not on the actual dates and amounts of the prepayments that Buyer paid to Seller.

IMPORTANT NOTICE ABOUT WARRANTIES: ALL MANUFACTURER'S WARRANTIES APPLY. SELLER HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE FOR ALL PRODUCTS. THE SOLE WARRANTY WHICH SELLER PASSES THROUGH TO BUYER IS THE MANUFACTURER'S WARRANTY, SUBJECT TO THE CONDITIONS OF THAT WARRANTY(IES).

SPECIAL ORDER GOODS: Buyer knows that if Seller measures the job site and its openings to order the products to fit the job site, Buyer takes notice that the products for Buyer's specification probably will not fit any other houses and under such conditions, Buyer agrees that Buyer cannot cancel this contract at any time after the period of time given to Buyer by law, in which to cancel. After that legal period of time, Buyer knows that the obligation to pay Seller in full for any amounts owed exists.

OBLIGATIONS PERTAINING TO PROPERTY INSURANCE:

1. Buyer promises to keep the real estate in good repair and to keep it insured for 100% of its replacement value by buying a fire and extended coverage insurance policy. The insurance company must be approved by the Seller and the policy must have a beneficiary clause which says that the Seller is to be paid if there is a loss. The insurance company must agree that it will not cancel Buyer's policy without first telling the Seller. Buyer authorizes the insurance company to pay the Seller directly for any loss. Buyer can elect to use this insurance payment to reduce any amount that Buyer owes to Seller or in part for the real estate. Buyer has the option to provide property insurance through an existing policy or through a policy independently obtained and paid for by Buyer.
2. Buyer also promises that Buyer will not allow anyone else to place any liens on the real estate superior to the security interest created by this contract.
3. Buyer promises to pay all taxes, assessments and other charges on the real estate when due.
4. Buyer promises to timely make all payments on prior loans secured by the real estate.
5. If Buyer does not insure the real estate or fulfill other obligations to the real estate, then, after giving Buyer all notices required by law, the Seller can, at Seller's election, perform the obligations. If the Seller does pay any of these obligations for Buyer, Buyer agrees to pay the Seller back upon demand plus interest at the highest lawful contract rate. Until Seller is repaid, these amounts will be added to the debt owed to the Seller which is secured by the real estate. Buyer knows that if the Seller decides to buy insurance that the Seller does not have to obtain any homeowner or liability insurance.

SALE OF MY HOME: Buyer promises not to sell, lease, transfer, convey or otherwise title to the real estate until Buyer fully repays the debt to the Seller. This obligation is full and Buyer pays Seller in full at the time of any such transfer.

DEFAULT: Buyer will be in default under the contract if:

1. When the interval between scheduled payments is two months or less, Buyer has an outstanding amount exceeding one full payment when has remained unpaid for a period of more than ten days after the due date or the failure to pay the last or last installment payment within forty days after its due date, or
2. Buyer breaks any promise made to the Seller in this contract, or
3. Something else happens which causes the Seller to believe in good faith that the Buyer does not intend to pay the loan as promised, or
4. Buyer defaults on any obligation for which Buyer is using the real estate for collateral, or
5. Something happens to the real estate which threatens the right to the Seller, if any, in it.

PREPAYMENT: Buyer may voluntarily prepay the amount owed to the Seller, in full or in part, at any time. If Buyer makes a partial prepayment, Buyer must continue to make regular payments until all amounts due are paid.

REQUEST FOR FULL PAYMENT: If Buyer is in default under this contract as defined herein, the Seller can declare that all amounts due under this contract are immediately payable after the Seller has admitted a notice to Buyer and an opportunity to cure to Buyer, as is required by §425.105, Wisconsin Statutes, and in that event, this obligation shall become payable if such default is not cured by Buyer as provided by that statute within 15 calendar days after mailing of such notice to Buyer. Buyer agrees to pay interest on that amount at the maximum contractual rate allowed by law until the amount that Buyer owes is paid. Buyer agrees that the Seller can foreclose the mortgage that Buyer granted.

BUYER IN DEFAULT: After an event of default occurs and after notice to Buyer and an opportunity to cure has been submitted under §425.105, Wisconsin Statutes, and in that event, such default is not cured as provided in that statute within 15 calendar days after mailing of such notice, Buyer understands that Seller has the right to foreclose this mortgage granted to Seller and have the real estate sold to repay any amounts owed to Seller if Buyer is in default under this contract. Before the real estate is sold, the Seller will do what the law requires. Buyer understands that the Seller may collect from Buyer reasonable expenses incurred by the Seller in enforcing its rights in any security instrument that Buyer grants to Seller, if the Seller is allowed to collect such amounts by law. These reasonable expenses, include but are not necessarily limited to, attorney's fees, and the costs and disbursements of an action to foreclose and other costs and expenses allowed to Seller by law.

OTHER RIGHTS: The Seller can choose not to enforce any right under this contract as often as the Seller wants without waiving those rights. The law cannot delay enforcement of any of the rights under this contract without assent from the Seller. The Seller can also use any of the rights now or in the future given to the Seller by law.

DELAYS: I know that the Seller will engage in its best efforts to install the products which Buyer purchases for the real estate but Buyer also understands that in some situations, the Seller may encounter delays that are caused by strikes, weather conditions, delays in obtaining material, or for other reasons that are beyond the Seller's control. I understand that the Seller will not be liable for such delays.

SALVAGE VALUE: Buyer acknowledges that the windows, woodwork, and other material that must be removed by the Seller for the installation have no salvage value. When the Seller removes them, the Seller can have them for whatever purpose, including, without limitation, reuse, unless otherwise agreed in writing.

SPECIAL SITUATIONS: Due to the uniqueness of some of the products that Buyer has purchased, Buyer agrees that in special situations, the officers of Energy Building Products, Inc. must review and accept this contract. A special situation includes, but is not limited to, one in which credit is extended to Buyer. Buyer also understands that this contract occurred in my home and that the Seller and Buyer may not have had the correct information important to this contract at our fingertips; therefore, Buyer gives consent to correct any obvious errors that may have occurred when the blanks in this contract were completed.

INVALID PROVISIONS: If any provisions of this contract violate the law and are unenforceable, the rest of the contract will remain valid. If any of this contract requires payment of more interest than the law permits, then, the Seller will only have the right to collect from the Buyer the amount of interest which the law permits.

COMPLETENESS OF THE CONTRACT: This contract can only be changed if the Seller and Buyer agree to do so in writing. The following notice should be given to Buyer's attention rights that Buyer has when this contract is sold to a financial institution, and Buyer should note that the importance of this provision is emphasized by its appearance in 12 point, bold type face.

NOTICE: THIS CONTRACT FINANCES A PURCHASE. ALL LEGAL RIGHTS WHICH THE BUYER HAS AGAINST THE SELLER ARISING OUT OF THIS TRANSACTION, INCLUDING ALL CLAIMS AND DEFENSES ARE ALSO VALID AGAINST ANY HOLDER OF THIS CONTRACT. THE RIGHT TO RECOVER MONEY FROM THE HOLDER UNDER THIS PROVISION IS LIMITED TO THE AMOUNT PAID BY THE BUYER UNDER THIS CONTRACT. A CLAIM IS A LEGALLY VALID REASON FOR SUING THE SELLER. A DEFENSE IS A LEGALLY VALID REASON FOR NOT PAYING THE SELLER. A HOLDER IS ANYONE TRYING TO COLLECT FOR THE PURCHASE.

SPECIAL NOTICE TO THE BUYER: The following paragraph contains warranties relative to the sale by the Seller to a financial institution in which Buyer bases this contract.

SELLER'S WARRANTIES AND ASSIGNMENT OF INSTALLMENT SALES CONTRACT AND MORTGAGE: For value received, Seller hereby sells, assigns, conveys, transfers and delivers to Fleet Finance Inc. (assigned all of its rights, titles, and interests in and to the installment sales contract and mortgage, together with all liens existing to secure its payment, and the property intumbered thereby. Assignee is hereby substituted as mortgagee under the mortgage provisions of the contract. Seller warrants and represents:

1. It has the right to make this assignment.
2. All statements and figures in this contract and the Buyer's statement are materially true and correct.
3. This contract arose from the bonded sale of the goods and services described herein.
4. The cash down payment as shown in this contract was actually paid by Buyer and no part of said down payment was a loan directly or indirectly by Seller to Buyer.
5. Each Buyer is legally competent to contract.
6. This contract is not and will not be subject to any claim, defense or right of set-off.
7. The execution of this contract and the underlying sales contract giving rise thereto do not violate any federal or state law, doctrine, rule or regulation now in effect; and
8. In the event that this contract or the underlying sales transaction is subject to a right of rescission or cancellation by the Buyer, such rescission or cancellation has expired and neither the sale nor this contract have been cancelled or rescinded. This contract is sold without recourse.

In witness whereof, the undersigned is an authorized representative of the Seller.

E. Brian Kunkel, Jr.

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FORECLOSURE WITHOUT DEFICIENCY JUDGEMENT:

Mortgagor agrees to the provisions of Sections §46.101 & §46.103 (2) of the Wisconsin Statutes, where applicable, & in the event of foreclosure of this mortgage, the mortgagee may elect to proceed thereunder. *Ch* (customer initials)

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