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(b) The beneficiary or beneficiaries of and 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.

10. 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 or his or her attorney-in-fact to do or perform any act or agreement with respect to this Agreement on the premises.

36. **NOT BINDING UNTIL SIGNED:** A duplicate or copy 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-in-fact or the earnest money, if any, shall be refunded to the Buyer, otherwise at the Buyer's option this Agreement shall become null and void.

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

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

IN WITNESS OF the parties herein, we hereunto set their hands and seals this 25<sup>th</sup> day of JANUARY 1989.

SELLER: William T. Dillak  
Deanna S. Dillak

BUYER: Joseph M. & Christine M. Dillak

This instrument prepared by:  
WILSON LEGAL SERVICE PLLC  
100 TOWER SUITE 215 BURN RIDGE IL 60521  
83-7711

STATE OF ILLINOIS  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that William T. Dillak personally known to me to be the same person William T. Dillak whose name is subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he 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 25<sup>th</sup> day of January 1989.  
Norman J. Pfefferkorn  
Notary Public

Commission expires May 11, 1989  
STATE OF ILLINOIS  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Deanna S. Dillak personally known to me to be the same person Deanna S. Dillak whose name is 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 therein set forth.

Given under my hand and official seal, this 25<sup>th</sup> day of January 1989.  
Norman J. Pfefferkorn  
Notary Public

Commission expires \_\_\_\_\_  
STATE OF ILLINOIS  
COUNTY OF JEFFERSON

I, Blaine E. Dillak a Notary Public in and for said County, in the State aforesaid, do hereby certify that Joseph Maxwell F. Christian 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 25<sup>th</sup> day of January 1989.  
Blaine E. Dillak  
Notary Public

Commission expires \_\_\_\_\_

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## 4. TITLE:

At least one (1) business day prior to the initial closing, Seller shall furnish to Buyer at Seller's expense an Owner's Duplicate Certificate of Title issued by the Registrar of Titles and a Special Tax and Lien Search or a commitment issued by a title insurance company licensed to do business in Illinois, to issue a contract purchaser's title insurance policy on the current form of American Land Title Association Owner's Policy for equivalent policy. The amount of the purchase price covering the date hereof is subject only to: (1) the general exceptions contained in the policy, unless the real estate is improved with a single family dwelling or an apartment building of four or fewer residential units; (2) the permitted exceptions set forth in paragraph 5.3, prior mortgage permitted in paragraph 6; (4) other title exceptions pertaining to liens or encumbrances of a definite or ascertainable amount, which may be removed by the payment of money and which shall be removed at or prior to the initial closing; and (3) acts done or suffered by or judgments against the Buyer, or those claiming by, through or under the Buyer.

If the title commitment discloses unpermitted exceptions, the Seller shall, by means of 30 days from the date of delivery hereof, have the said exceptions waived, or to have the title insurer commit to insure against loss or damage that may be caused by such exceptions and the initial closing shall be delayed, if necessary, during said 30 day period to allow for time to have said exceptions waived. If the Seller fails to have unpermitted exceptions waived, or in the alternative, to obtain a commitment for title insurance specified above as to such exceptions, within the specified time, the Buyer may terminate the contract between the parties, or may elect, upon notice to the Seller within ten (10) days after the expiration of the thirty (30) day period, to take the title notwithstanding with the right to deduct from the purchase price (less or encumbrances of a definite or ascertainable amount) the Buyer's pro rata share of the contract between the parties shall become null and void, without further action of the parties, and all moneys paid by Buyer hereunder shall be refunded.

Every title commitment which conforms with subparagraph 4.3 shall be a commitment for a title of record or good title therein shown as to a matter insured by the policy, subject only to special exceptions therein stated.

If a Special Tax Search, Lien Search, a Judgment Search or the title commitment disclose judgments against the Buyer which may become liens, the Seller may declare this Agreement null and void and all earned moneys shall be forfeited by the Buyer.

Buyer's taking possession of the premises shall be conclusive evidence that Buyer in all respects accepts and is satisfied with the physical condition of the premises, all matters shown on the survey and the fact that the premises shown to him or on file before the initial closing. Seller shall upon said delivery of possession have no further liability with respect to the title or to matters of record thereon, except that Seller shall remove any exception or defect not permitted under paragraph 5.1, resulting from acts done or suffered by, or judgments against the Seller between the initial closing and the final closing.

**9. AFFIDAVIT OF TITLE:** Seller shall furnish Buyer at or prior to the initial closing and again at the final closing with an Affidavit of Title covering said date, subject only to those permitted exceptions set forth in paragraph 5.1, prior mortgage permitted in paragraph 6 and any permitted exception, if any, as to which the title insurer commits to extend insurance in the manner provided in paragraph 5.3. The amount of the property to be held in trust, the Affidavit of Title required, as furnished by Seller shall be signed by the Trustee and the beneficiaries or beneficiaries of said Trust. All parties shall execute an Affidavit and Estate and Coverage Owner's Policy statement and such other documents as are customary or required by the issuer of the commitment for the insurance.

## 10. HOMEOWNER'S ASSOCIATION:

In the event the premises are subject to a townhouse or condominium association, the Seller shall, at or prior to the initial closing, furnish Buyer a statement from the Board of Managers, Treasurer or other authorized officer of the association regarding its bylaws and, if applicable, any rules, waiver or termination of any right of first refusal, or other provisions contained in the Declaration of Trust together with any other documents required by the declaration of trust, and the association's rules, bylaws and regulations.

The Buyer shall comply with any covenants, conditions, restrictions, rules, regulations and other provisions contained in the bylaws, rules and regulations of any applicable association.

**11. PRORATIONS:** Insurance premiums, general taxes, association assessments and utility meter readings for the period of time water and other utilities shall be adjusted ratably as of the date of the initial closing. Real estate taxes for the year of possession shall be prorated as of the date of initial closing subject to proration upon receipt of the original tax bill. Further interest on the unpaid principal amount of the purchase price from the initial closing date until the date of the first installment payment shall be a proration (credit) in favor of the buyer.

**12. ESCROW CLOSING:** At the election of Seller or Buyer, upon notice to the other party not less than five (5) days prior to the date of either the initial or final closing, this transaction of the purchase price and other interests shall be made through a title company, bank or other institution or an attorney licensed to do business in the State of Illinois in order to comply with the general provisions of an escrow trust covering articles of agreement for escrow, and in the event the terms of such Agreement do not comply with an escrow, anything in this Agreement to the contrary notwithstanding, all payments due hereafter and deliveries of the deed shall be made through escrow. The cost of the escrow, including any and all charges and expenses, shall be paid by the party requesting it.

## 13. SELLER'S REPRESENTATIONS:

Seller expressly warrants to Buyer that no notice from any city, county or other governmental authority of a zoning code violation which existed in the dwelling at the time the premises hereof were sold to Buyer, or any other violation of any law which has been received by the Seller, his principal or his agent within the 30 years of the date of execution of this Agreement.

Seller represents that all equipment and appliances to be delivered, including but not limited to the following, are in operating condition: all mechanical equipment, heating and cooling equipment, water heaters and softeners, septic, plumbing, and electrical systems, kitchen equipment remaining with the premises and any miscellaneous mechanical personal property to be transferred to the Buyer. Upon the Buyer's request prior to the time of possession, Seller shall demonstrate to the Buyer or his representative all said equipment and upon receipt of written notice of deficiencies shall promptly and at Seller's expense make repairs to the same. **IN THE PRESENCE OF WRITTEN NOTICE OF ANY DEFICIENCY FROM THE BUYER PRIOR TO THE DATE SPECIFIED FOR INITIAL CLOSING, IT SHALL BE CONSIDERED THAT THE CONDITION OF THE ABOVE EQUIPMENT IS NOT AFFECTED BY THE SELLER AND THE SELLER SHALL HAVE NO FURTHER RESPONSIBILITY WITH REFERENCE THERETO.**

Seller agrees to have the premises in broom clean condition. All refuse and personal property not to be delivered to Buyer shall be removed from the premises at Seller's expense before the date of initial closing.

**14. BUYER TO MAINTAIN:** Buyer shall keep the improvements on premises and the grounds in as good repair and condition as they are in ordinary wear and tear excepted. Buyer shall make all necessary repairs and renewals upon said premises including by way of example and not of limitation, interior and exterior painting and decorating, window glass, heating, ventilation and air conditioning equipment, plumbing and electrical systems and fixtures, roof, masonry, including chimneys and fireplace, etc. The cost of the said repairs shall not be the responsibility of the Seller, but in a clean, light, and healthy condition by Buyer. Seller may either, at the same, himself, or through agents, servants, or employees, without such entering causing or constituting a termination of this Agreement, or an interference with Buyer's possession of the premises, and make the necessary repairs and do all the work required to place said premises in good repair and in a clean, light, and healthy condition, and Buyer agrees to pay to Seller, as or much additional purchase price for the premises, the expenses of the Seller in making said repairs and in placing the premises in a clean, light, and healthy condition, or within 30 days of such notice, except as is otherwise provided in paragraph 21, and, upon default by Buyer in complying with said notice, then Seller may avail himself of such remedies as Seller may elect, if any, from those that are by this Agreement or at law or equity provided.

**15. FIXTURES AND EQUIPMENT:** At the time of delivery of possession of the premises to Buyer, Buyer also shall receive possession of the personal property to be sold to Buyer pursuant to the terms of this Agreement as well as of the fixtures and equipment permanently attached to the improvements on the premises, but until payment in full of the purchase price is made, none of such personal property, fixtures or equipment shall be removed from the premises without the prior written consent of the Seller.

## 16. INSURANCE:

Buyer shall from and after the time specified in paragraph 5 for possession keep insured against loss or damage by fire or other casualty, the improvements now and hereafter erected on premises with a complete and continuous, reasonably acceptable to Seller in policies conforming to Insurance Service Bureau Homeowners Form 3, 4, 5, 6, 7, 8, 9, 10, and 11, and other insurance where applicable, with coverage not less than the balance of the purchase price hereof, except that if the full insurable value of such improvements is less than the balance of purchase price, then at such full insurable value for the benefit of the parties hereto and the interests of any mortgagee or trustee, if any, as their interests may appear; such policy or policies shall be held by Seller, and Buyer shall pay the premiums thereon when due.

In case of loss of or damage to such improvements, whether before or after possession is given hereunder, any insurance proceeds to which either or both of the parties hereto shall be entitled on account thereof, shall be used, in the event the insurance proceeds are sufficient to fully reconstruct or restore such improvements, to pay for the restoration or reconstruction of such damaged or lost improvement, or, in the event the insurance proceeds are not sufficient to fully reconstruct or restore such improvements, then the proceeds of insurance shall be applied to the unpaid balance of purchase price.

**17. TAXES AND CHARGES:** It shall be the Buyer's obligation to pay immediately when due and payable and prior to the date when the same shall become delinquent all general and special taxes, special assessments, water charges, sewer service charges and other taxes, fees, liens, homeowner association assessments and charges now or hereafter levied or assessed or charged against the premises or any part thereof or any improvements thereon, including those herebefore due and to furnish Seller with the payment for duplicate receipts therefore. *16% of the amount of \$95.73 per month*

**18. FUNDS FOR TAXES AND CHARGES:** In addition to the agreed installments set forth in paragraph 17, Buyer shall deposit with the Seller on the day each installment payment is due, or if none are provided for in the 15 day period, each month, a sum sufficient to the date of the initial closing, until the purchase price is paid in full, a sum (herein referred to as "funds") equal to one month's worth of the yearly taxes, assessments which may become a lien on the premises, and the estimated annual premiums for the insurance coverages required to be kept and maintained by Buyer, all as reasonably estimated to provide sufficient sums for the full payment of such charges one month prior to their each becoming due and payable. Failure to make the deposits required hereunder shall constitute a breach of this Agreement.

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The funds shall be held by Seller in an institution the depository account of which are checks or cashed funds by a Federal or State agency. Seller is hereby authorized and directed to use the funds for the payment of the aforementioned taxes, assessments, rents and premiums. Seller shall, upon the request of the Buyer, give the Buyer an annual accounting of all such funds deposited and disbursed, including evidence of paid receipts for the amounts so disbursed. The funds are hereby pledged as additional security to the Seller for the periodic payments and the unpaid balance of the purchase price.

If the amount of the funds together with the future periodic deposits of such funds payable prior to the due date of the aforementioned charges shall exceed the amount reasonably estimated as being required to pay said charges one month prior to the time at which they fall due such excess shall be applied first to cure any breach in the performance of the Buyer's covenants or agreements hereunder of which Seller has given a written notice to Buyer and second, at Buyer's option, as a cash refund to Buyer or a credit toward Buyer's future obligations hereunder. If the amount of the funds held by Seller shall not be sufficient to pay such charges as herein provided, Buyer shall pay to Seller any amount necessary to make up the deficiency with 30 days from the date notice is mailed by Seller to Buyer requesting payment thereon.

Seller may not charge for so holding and applying the funds, analyzing the said account, or verifying and compiling the said assessments and bills, nor shall Buyer be entitled to interest or earnings on the funds, unless otherwise agreed in writing at the time of execution of this Agreement. Upon payment in full of all sums due hereunder, Seller shall promptly refund to Buyer any funds so held by Seller.

## 19. BUYER'S INTEREST:

a. 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 Deed, as herein provided, shall be delivered to the Buyer.

b. In the event of the termination of this Agreement by lapse of time, forfeiture or otherwise, all improvements, whether finished or unfinished, whether installed or constructed on or about said premises by the Buyer or others shall be regarded as the property of the Seller without liability or obligation on Seller's part to account to the Buyer therefor or for any part thereof.

## 20. LIENS:

(a) 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.

b. Each and every contract for repairs or improvements on the premises hereunder, or any part thereof, shall contain an express, full and complete waiver and release of any and all lien or claim of lien against the subject premises, and no contract or agreement, oral or written, shall be executed by the Buyer for repairs or improvements upon the premises, except if the same shall contain such express waiver or release of lien upon the part of the party contracting, and a copy of each and every such contract shall be promptly delivered to Seller.

## 21. PERFORMANCE:

a. If Buyer is in default of failing to pay when due any installment or payment required to be made to Seller under the terms of this Agreement and such default is not cured within 30 days or written notice to Buyer, or if default in the performance of any other covenant or agreement hereunder and such default is not cured by Buyer within the 30 days after written notice to Buyer, unless the default involves a dangerous condition which shall be cured promptly, Seller may treat such a default as a breach of this Agreement and Seller shall have any one or more of the following remedies in addition to all other rights and remedies provided at law or in equity, including an action for any unpaid installments, to enforce the entire purchase price due and maintain an action for such amount. Notwithstanding Buyer's interest under this Agreement and retention of all sums paid as required damages in full satisfaction of any claim against Buyer and upon Buyer's failure to surrender possession, maintain an action for possession under the First, Second and Defective Act, Seller shall retain the right of Buyer to reinstate as provided in 21.A.ii.

b. As additional security in the event of a default by Buyer assigned to Seller, all unpaid debts and amounts which shall be due thereafter, in addition to the remedies provided above and in conjunction with any one of them, Seller may collect any rent due and owing and may have the appointment of receiver.

c. If default is based upon the failure to pay taxes, assessments, interest or other sums, Seller may elect to make such payments and add the amount to the principal balance due, which amount shall become immediately due and payable by Buyer to Seller.

d. Seller may impose and Buyer agrees to pay a late charge not exceeding 5% of any sum due hereunder when Seller elects to sue upon the date the sum was due.

e. Anything contained in subparagraphs a. through d. of this contract notwithstanding, this Agreement shall not be forfeited and determined if within 20 days after such written notice or default, Buyer tenders to Seller the entire unpaid principal balance of the Purchase Price and accrued interest then outstanding and cures all other defaults of a monetary nature affecting the premises or monetary claims arising from acts or obligations of Buyer under this Agreement.

## 22. DEFAULT, FEES:

(a) Buyer or Seller shall pay all reasonable attorney's fees and costs, incurred by the other in enforcing the terms and provisions of this Agreement, including forfeiture or specific performance, or in defending any proceeding to which Buyer or Seller is made a party to any legal proceedings as a result of the acts or omissions of the other party.

b. All rights and remedies given to Buyer or Seller shall be distinct, separate and cumulative, and the use of one or more thereof shall not exclude or waive any other right or remedy allowed by law, unless specifically waived in this Agreement. (2) No waiver of any breach or default of either party hereunder shall be imputed from any omission by the other party to take any action on account of any similar or different breach or default, the payment or acceptance of money after it is due after knowledge of any breach of this agreement by Buyer or Seller, or after the termination of Buyer's right of possession hereunder, or after the service of any notice, or after commencement of any suit, or after final judgment for possession of the premises shall not constitute a waiver, a continuance or extend this Agreement nor affect any such notice, demand or suit or any right hereunder, not herein expressly waived.

23. NOTICES: A notice as required to be given under this Agreement shall be construed to mean notice in writing signed by or on behalf of the party giving the same, and the same may be served upon the other party or his agent personally or by certified or registered mail, return receipt requested, to the parties addressed to Seller at the address shown in paragraph 6 or to the Buyer at the address of the premises. Notice shall be deemed made when mailed or served.

24. ABANDONMENT: Fifteen days physical absence by Buyer without installment being unpaid, or the loss of the substantial portion of Buyer's personal property with installments being paid, and in either case, reason to believe Buyer has vacated the premises with intent again to take possession thereof shall be conclusively deemed to be an abandonment of the premises to Buyer. In such event, and in addition to Seller's remedies set forth in paragraph 20, Seller may, but need not, enter upon the premises and cause his agent to perform necessary decorating and repairs and to re-sell the premises outright or on terms similar to those contained in this Agreement with allowance for their existing market conditions. Buyer shall be conclusively deemed to have abandoned any personal property remaining on or about the premises and Buyer's interest therein shall thereby pass under this Agreement as a bona fide sale to Seller without additional payment by Seller to Buyer.

25. SELLER'S ACCESS: Seller may make or cause to be made reasonable entries upon and inspection of the premises, provided that Seller shall give Buyer notice prior to any such inspection specifying reasonable cause therefor related to Seller's interest in the premises.

26. CALCULATION OF INTEREST: Interest for each month shall be added to the unpaid balance of the first day of each month at the rate of one-twelfth of the annual interest rate and shall be calculated upon the unpaid balance due as of the last day of the preceding month based upon a 360 day year. Interest for the period from the date of initial closing until the date the first installment is due shall be payable on or before the date of initial closing.

27. ASSIGNMENT: The Buyer shall not transfer, pledge or assign this Agreement, or any interest herein or hereunder nor shall the Buyer lease nor sublet the premises, or any part thereof. Any violation or breach or attempted violation or breach of the provisions of this paragraph by Buyer, or any acts inconsistent herewith, shall vest no right, title or interest herein or hereunder, or in the said premises in any such transferee, pledgee, assignee, lessee or sub-lessee, but Seller may, at Seller's option, declare this Agreement null and void and invoke the provisions of this Agreement relating to forfeiture hereof.

28. FINAL CLOSING: Buyer shall be entitled to delivery of the Deed or conveyance aforesaid Affidavit of Title and a Bill of Sale to the personal property to be transferred to Buyer under this Agreement at any time upon payment of all amounts due hereunder in the form of cash or cashier's or certified check made payable to Seller, which amount shall be without premium or penalty. At the time Buyer provides notice to Seller that he is prepared to prepay all amounts due hereunder, Seller forthwith either shall produce and record as his expense a release deed for the prior mortgage, or obtain a currently dated loan repayment letter reflecting the amount necessary to discharge and release the prior mortgage. Seller shall have the right to repay and discharge such prior mortgage in whole or in part from sums due hereunder from Buyer. The repayment of the prior mortgage shall be supervised and administered by Buyer's mortgage lender. If any, Upon repayment of the prior mortgage Seller shall receive the cancelled note and a release deed in form satisfactory for recording which shall be delivered to Buyer. Seller shall give Buyer a credit against the balance of the purchase price for the cost of recording such release. In the event Buyer does not have a mortgage lender, then the delivery of the cancelled note to Seller shall be simultaneous with the delivery of the Deed from Seller to Buyer, and to facilitate the delivery of documents and the payment of the prior mortgage and the balance of the amount due hereunder, the parties agree to complete such exchange at the offices of the holder of the note secured by the prior mortgage. At the time of delivery of the Deed, Buyer and Seller shall execute and furnish such real estate transfer declarations as may be required to comply with State, County or local law. Seller shall pay the amount of any stamp tax then imposed by State or County law on the transfer of title to Buyer, and Buyer shall pay any such stamp tax and meet other requirements as then may be established by any local ordinance with regard to the transfer of title to Buyer unless otherwise provided in the local ordinance.

## 29. TITLE IN TRUST:

(a) In the event that title to the premises is held in or conveyed into a trust prior to the initial closing, it shall be conveyed to Buyer when and if appropriate under the terms of this Agreement in accordance with the provisions of paragraph 2, except that the conveyance shall be by Trustee's Deed. In such case, the names and addresses of each and every beneficiary of and person with a power to direct the Title Holder is attached hereto and by this reference incorporated herein as Exhibit A.

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100 Tower Drive  
Burr Ridge, IL 60521

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