

STATE OF ILLINOIS.

COUNTY OF Cook

The claimant, Thermo-Shield Co., Inc. of Lincolnwood County of Cook State of Illinois hereby files a claim for lien against Carrie Blake cook (hereinafter referred to as "owner") of 226 S. 13TH AVE. MAYWOOD County, Illinois, and states:

That on October 14 19 89 the owner owned the following described land in the County of Cook State of Illinois, to wit: LOT 296 AND THE NORTH 8 1/3 FEET OF LOT 297 IN MAYWOOD STREET ADDITION A SUBDIVISION OF PART OF SECTION 10, township 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.

That on October 14 19 89 the claimant made a contract with said owner (1) To install Custom Vinyl Replacement Windows

(2) to

for the building (3) being erection on said land for the sum of \$ 2766.00 and on 19 completed thereunder (4) work to the value of \$2766.00

That at the special instance and request of said owner the claimant furnished extra and additional materials at and extra and additional labor on said premises of the value of \$ 0 and completed same on 19 (5)

That said owner is entitled to credits on account thereof as follows, to-wit: Two Hundred Dollars

leaving due, unpaid and owing to the claimant, after allowing all credits, the balance of Twenty Five Hundred Sixty Six (\$2566.00) Dollars, for which, with interest, the claimant claims a lien on said land and improvements.

Prepared by Joel Kron 660 N Lincoln Ave Lincolnwood IL 60461

Thermo-Shield Co., Inc.

(Name of sole proprietor, firm or corporation)

By Joel Kron V.P.

(1) If contract made with another than the owner, delete "said owner" name such person and add "authorized or knowingly permitted by said owner to make said contract" (2) State what was to be done (3) "being" or "to be," as the case may be (4) "All required to be done by said contract" or "work to the value of" or "delivery of materials to the value of \$" etc (5) If extras fit out, if no extras strike out

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COOK COUNTY CLERK  
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Mail to:  
Joel Kron  
6600 N. Lincoln  
Lombard, IL 60641

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Subscribed and sworn to before me this  
\_\_\_\_\_ day of \_\_\_\_\_  
March 1970  
Notary Public

the claimant that he has read the foregoing claim for lien and agrees the contents thereof; and that all the statements therein contained are true.

The affiant  
Vicl Kron  
OF THELAND-CHILCO Co, INC  
the VICE-PRESIDENT  
being first duly sworn, on oath deposes and says that he is

State of Illinois, County of Cook  
Vicl Kron  
ss

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## RETAIL INSTALLMENT CONTRACT HOME IMPROVEMENT FINANCING CONTRACT (INCORPORATING TRUTH-IN-LENDING DISCLOSURES)

Date 10-14-10

SELLER (called "You")

NAME TERRA-MU-HIZLA Corp      NAME CARIE BLAKE  
 LIC NO \_\_\_\_\_      NAME \_\_\_\_\_  
 ADDRESS 6600 N Lincoln      ADDRESS 226 S. 13th Ave  
 CITY Cincinnati      CITY Maywood  
 STATE IL      ZIP 60045      STATE IL      ZIP 60153  
 SALESPERSON \_\_\_\_\_  
 LIC NO \_\_\_\_\_

As used herein, "Buyer" means all persons who sign this contract as buyer or co-buyer, jointly and severally, and "Seller" means the Contractor named above and any holder of the contract pursuant to any assignment by the Seller. Buyer has as of the date of this contract purchased from Seller on a time sale basis under the terms stated herein, the following goods and/or services ("Property Improvements") for the modernization, repair, alteration, or improvement of the real property (the "Property Improved") identified as:

Number and Street \_\_\_\_\_ City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_

The record owner(s) of said real estate is (are) \_\_\_\_\_

### SECURITY FOR BUYER'S OBLIGATION

This contract may be secured by a mortgage on the Property Improved, as identified above, and in all goods that may hereafter by operation of law become a part of the Property Improved. Under applicable state law the execution of this contract could give rise to mechanic's, vendor's or materialmen's liens on the Property Improved on the part of laborers, subcontractors or suppliers who are not paid for the work performed or the material furnished in connection with this improvement. Seller also has the right, as its interest may appear, to receive any proceeds or other monies payable under any insurance policy or policies required or purchased in connection with this transaction.

Complete Description of the Goods and Work to be Done	Cash Price (Including Tax)
<u>6 Vinyl Replacement Windows</u>	<u>2,566.00</u>

ANNUAL PERCENTAGE RATE The cost of Buyers' credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost Buyers	Amount Financed The amount of credit provided to Buyers or on Buyers' behalf	Total of Payments The amount Buyers will have paid after Buyers have made all payments as required	Total Sale Price The total cost of Buyers' purchase on credit, including Buyers' downpayment of \$ _____
<u>25.6 %</u>	<u>\$ 1106.00</u>	<u>\$ 2566.00</u>	<u>\$ 3672.00</u>	<u>\$ 3872.00</u>

Buyers' payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
<u>36</u>	<u>\$ 102.00</u>	
		Monthly starting <u>30 days after Completion</u>

Security: Buyers are giving a security interest in:

- the goods or property being purchased.
- the land located at 226 S. 13th Ave, Maywood      90105500

**Late Charge:** If a payment is more than 10 days late, Buyers will be charged 5% of the payment which is late, or \$5.00, whichever is less.

**Prepayment:** If Buyers pay off early, Buyers may be entitled to a refund of part of the finance charge.

See the contract terms of this document for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties.

e means an estimate

### INSURANCE

Credit Life and Credit Disability Insurance are not required to obtain credit, and will not be provided unless Buyer signs and agrees to pay the additional cost. The cost for this insurance for the term of this contract is:

Type	Covers Signer(s)	Cost
<input type="checkbox"/> Single Life	1	\$ <u>NA</u>
<input type="checkbox"/> Joint Life	1 & 2	\$ _____

### ITEMIZATION OF AMOUNT FINANCED

1. CASH PRICE (including any sales tax)      \$ 2766.00
2. DOWN PAYMENT
  - A. CASH DOWN PAYMENT      \$ 200.00
  - B. TRADE-IN      \$ \_\_\_\_\_

(describe)
- C. TOTAL DOWN PAYMENT (2A + 2B)      \$ \_\_\_\_\_
3. UNPAID BALANCE OF CASH PRICE (1 minus 2)      \$ 2566.00
4. AMOUNTS PAID TO OTHERS ON YOUR BEHALF

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the goods or property being purchased  
the land located at 226 S. State St. Chicago, Ill. 60604

Late Charge: If a payment is more than 10 days late, Buyers will be charged 5% of the payment which is late, or \$5.00, whichever is less  
Prepayment: If Buyers pay off early, Buyers may be entitled to a refund of part of the finance charge  
See the contract terms of this document for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties  
e means an estimate

INSURANCE

Credit Life and Credit Disability Insurance are not required to obtain credit, and will not be provided unless Buyer signs and agrees to pay the additional cost. The cost for this insurance for the term of this contract is:

Table with 3 columns: Type, Covers Signer(s), Cost. Rows include Single Life, Joint Life, and Disability. Handwritten 'NA' is present in the Cost column.

(Signatures of Buyer(s) requesting insurance)

YOU MAY CHOOSE THE PERSON THROUGH WHICH THIS INSURANCE IS TO BE OBTAINED

PROPERTY INSURANCE

ANY PROPERTY INSURANCE WRITTEN IN CONNECTION WITH THIS SALE MAY BE OBTAINED BY BUYER THROUGH ANY PERSON OF BUYER'S CHOICE. If property insurance is not obtainable from or through the Seller

ITEMIZATION OF AMOUNT FINANCED

- 1 CASH PRICE (including any sales tax) \$ 2766.00
2 DOWN PAYMENT
A CASH DOWN PAYMENT \$ 200.00
B TRADE-IN \$
C TOTAL DOWN PAYMENT (2A + 2B) \$
3 UNPAID BALANCE OF CASH PRICE (1 minus 2) \$ 2566.00
4 AMOUNTS PAID TO OTHERS ON YOUR BEHALF
A TO INSURANCE COMPANIES
1 For Credit Life Insurance \$
2 For Disability Insurance \$
3 For \$
4 For \$
5 For \$
B For Official Filing Fees \$
C 1 For Title Ins./Abstract \$
2 For Appraisal Fee \$
3 For Title Search \$
4 For \$
5 For \$
TOTAL PAID TO OTHERS ON YOUR BEHALF (4A + 4B + 4C) \$
5 Amount Financed (3 plus 4) \$ 2566.00

REQUIRED INSURANCE: Buyer is required to have and maintain fire and extended coverage insurance and title insurance on real estate security for term of contract. Buyer may obtain this insurance from person of Buyer's choice, with loss payable protecting Seller. If Buyer does not keep required insurance in force, Seller may obtain the insurance, add the charge to the amount Buyer owes, and collect Finance Charges on it at the Annual Percentage Rate shown above.

COMPLETION CERTIFICATE: Buyer will sign a certificate when Seller finishes the work described above, estimated to begin on 19 and to be done on 19. SELLER (CONTRACTOR) SHALL OBLIGATE TO BUYER A SWORN STATEMENT OF PERSON FURNISHING MATERIALS AND LABOR BEFORE ANY PAYMENTS ARE REQUIRED TO BE MADE (ILL. REV. STATS., CH. 17, § 5003).

PROMISE TO PAY: Instead of the Cash Price, Buyer promises to pay the Total Sale Price and Buyer agrees to pay Seller (or holder of this contract) the Total of Payments in monthly payments in amounts at the times stated above. Buyer will pay at Seller's business address, or other address given Buyer.

PREPAYMENT IN FULL before final due date, entitles Buyer to a refund (if over \$1.00) of unearned Finance Charges (after first discounting \$12 acquisition charge) by the Rule of 78th method. Insurance charges are refunded by the Rule of 78th method.

DEFAULT: Subject to applicable law, if Buyer doesn't pay on time, fails to keep any required insurance in effect, transfers all or any portion of any real estate security without Seller's consent, files or has filed against Buyer any bankruptcy proceeding, or makes any materially false statement to obtain this loan, Seller may make all Buyer's remaining payments due at once, less the same unearned Finance Charges Buyer would receive if Buyer fully prepaid. Buyer will pay Seller's attorney fees.

INTEREST AFTER MATURITY: If any balance remains unpaid after the originally scheduled maturity of this obligation, Buyer agrees that the unpaid balance of this obligation will be interest at the Annual Percentage Rate shown above.

SALE OF CONTRACT: Seller may assign this contract to anyone Seller chooses.

NOTICE

(N) 105506

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HEREOF OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE TO BUYER: (1) Do not sign this agreement before you read it or if it contains any blank spaces. (2) You are entitled to an exact copy of the agreement you sign. (3) Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the Finance Charge.

I HAVE READ AND RECEIVED A COMPLETED, READABLE, SIGNED COPY OF THE CONTRACT.

RETAIL INSTALLMENT CONTRACT

SELLER: The Home Shield Corp.
By: [Signature]
(Name and Title)

BUYER: [Signature]
BUYER:

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ELASTICITY OF MATERIALS