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This form has been approved by the Real Estate Law Committee of the District of Columbia Bar Association.

ARTICLES OF AGREEMENT FOR DEED

Buyer John Lickman Address 773 Saylor St., Elmhurst, IL
Cook County Illinois Bank of Lyons
as Tr. under Trust No. 3897 Address 4235 Gage Ave., Lyons, IL
Cook County Illinois Ninety-Five Thousand
& 00/100 Dollars \$ 95,000.00 Address 4229 Gage Ave.,
Lyons, IL The North 53.58 Feet of Lot 13 in
3rd Riverside Addition, a Subdivision of the East 1078.1 Feet (Except
the East 231 Feet Thereof) of the South 1/2 of the Northwest 1/4 of
Section 1, Township 38 North, Range 12, East of the Third Principal
Meridian, in Cook County, Illinois.

hereinafter referred to as "the grantors".

with approximate dimensions of 54' X 104'. Together with all improvements and fixtures it includes, including but not limited to, All central heating, plumbing and electrical systems and equipment, the hot water heater, central cooling, humidifying and filtering equipment, wood carpeting, built-in cabinetry, appurtenances, equipment and cabinets, water softener, except rental units, existing storm and screen windows and doors, attached carport, screening, step and screen roof or attic T.V. antenna, all planted vegetation, garage door openers and exterior and interior wall insulation, plus all other personal property.

DEPT-01 RECORDING \$15.50
T44444 TRAK 8944 12/23/91 15:15:00
\$3895 + D **-91-674362
DOOK COUNTY REC/RECERS

All of the foregoing items, shall be left on the premises, are included in the sale price, and shall be transferred to the Buyer by a Bill of Sale at the time of final closing.

2. THE OFFER

Handwritten Note: If the Buyer shall fail to make all the payments and perform all the covenants and agreements in this agreement required to be made and performed by said Buyer at the time and in the manner herein set forth, the original owner or his assigns may exercise the rights reserved to Buyer as joint tenant, or his common law recordable stamped conveyance, to the following items held against the joint tenancy and the joint tenancy rights good title to the premises subject to the following items held against the joint tenancy and the joint tenancy and payable to Special assessments contained in the contract date of Building No. one hundred and twenty five, restrictions, conditions and covenants of record, as Zoning regulations and rules of the Board of Zoning Appeals, as well as any easements, water and drain line, pipe or other conduct, if the property is other than a lot, and subject to the lots and parcels, rights and easements, covenants, conditions and restrictions, time and terms, and other agreements and understandings of the seller, and any and all amendments thereto, and leave to enter the property and make all reasonable and proper examinations thereto, if any, limitations and conditions imposed by the original owner or his assigns, and the original owner or his assigns may collect all amounts of assessments due after the time of possession, and easements may be created pursuant to the terms and conditions of this agreement.

1335 Cage, Lucas, IL

or to such other person or entity as shall be named in the instrument of conveyance, in writing, the purchase price and interest on the balance of the purchase price, to be paid at the date of sale, or on the date of a future closing at the rate of eight percent per annum.

... at Bunker has paid \$ 10,000.00

money to be applied on the purchase price. The earnest money shall be held by Attorney Melanie J. Matiasek for the mutual benefit of the parties concerned.

(b) At the time of the initial closing, the additional sum of \$ 0 shall be due and payable at the time of the final closing.

(c) The balance of the purchase price, to wit \$85,000.00 monthly.

1st January 92 1st month

Installment payment in the form of cashier's check. If the event any payment is rec'd after the 5th of the month, a late fee of \$8.00/day will be charged. Paid the first payment or the purchase price and the balance in monthly installments of \$100.00 due on the 5th of each month. The last payment shall be due on the 31st of December xx2021; or earlier, but in no event

Dec. 31, 1998. The payment received hereunder shall be applied as follows: First, to the unpaid principal balance of the purchase price; second, to pay the accrued interest on the unpaid principal balance of the purchase price; third, to pay the premium, if any, due under this Agreement; and fourth, to reduce unpaid principal by the amount of the excess.

5. Payments of principal and interest by Seller shall be received and acknowledged by the Purchaser at the place of payment.

December 18 1991 Page 10 of 10

POSSESSIONS

S. POSSESSION: Possession shall be granted to Buyer at 12:01 A.M. on December 18, 1991, provided that the 2000 payment money set forth in Item 2(a) of the Purchase Agreement has been paid to Seller.

initial closing date and

& PRIOR MORTGAGES: A Seller reserves the right to deed or share a title, trust deed, or joint tenancy interest in any or all of the right, title and interest, including interests in and to, and the balance of the right, title and interest in and to, the property described in this Agreement, to any mortgagee shall, at any time, notwithstanding that this Agreement is recorded, pre-empt the common law right of Buyer to have the premises and Buyer and Seller agree upon demand to execute and record a written instrument to give effect to such pre-emption, and to cancel the notes secured thereby. No mortgage or trust deed placed on said premises including any such pre-emption note, shall be recorded at the time of payment provided for in this Agreement or provide for payment of any amount, either stated or principal, less than one-half provided for under this Agreement, or otherwise in conflict with the terms and provisions of this Agreement, nor shall such mortgage or trust deed be recorded before the right of pre-emption, as aforesaid, to Buyer, overpasses this Agreement.

b) To receive or make a payment but not less frequently than once each calendar month, the Bank shall make available a statement showing all exhibits. Such receipts for payments made to the holder(s) of one or more certificates of deposit or time deposits.

c. In the event he fails to pay to Boven any payment on the indebtedness referred to above, or fails to pay to Boven any amount due under any other note, or fails to pay to Boven any amount due under any other agreement between Boven and him, or fails to pay to Boven any amount due under any other agreement between Boven and any other person, Boven may, at its option, require him to pay to Boven the amount of such unpaid amount, or any part thereof, and Boven may, at its option, deduct from any amount due to him by Boven the amount of any amount so required to be paid to Boven.

1. SURVEYS: Prior to the initial closing, Seller shall deliver to Buyer or its agent a recorded survey of the premises, certified by a licensed surveyor, having all corners staked and showing all improvements existing as of this contract date and all easements and boundary lines. In the event the premises is a condominium, only a copy of the plan showing said premises on the recorded survey attached to the Declaration of Condominium shall be required.

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(b) The beneficiary or beneficiaries or 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.

(c) 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 therefrom.

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

36. NOT BINDING UNTIL SIGNED: A duplicate original 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 on or before December 18, 1991, otherwise at the Buyer's option this Agreement shall become null and void and the earnest money, if any, shall be refunded to the Buyer.

37. REAL ESTATE BROKER: Seller and Buyer represent and warrant that no real estate brokers were involved in this transaction other than No Broker _____.

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

The WITNESS OF the parties hereto have hereunto set their hands and seals this 13th day of December, 1991.

SELLER: Bank of Lyons as Trustee under Tr # 3897, dated 12/9/91, as aforesaid & not personally _____.

Virginia T. Rasche
Virginia T. Rasche, Trust Officer
This instrument prepared by MELANIE J. MATASEK
Attorney-in-Fact

7939 Ogden Ave. P.O. Box 7
Lyons, ILL 60534
447-1080

John Lickman
John Lickman, Notary Public
SELLER

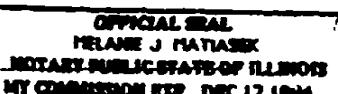
Glen D. Turner, Assistant Secretary

STATE OF ILLINOIS) 1 SS
COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that John Lickman personally known to me to be the same person 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 purpose therein set forth.

Given under my hand and official seal, this 13 day of December, 1991.

Commission expires _____
STATE OF ILLINOIS) 1 SS
COUNTY OF)



I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Virginia T. Rasche personally known to me to be the same person 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 13 day of December, 1991.

Commission expires _____
STATE OF ILLINOIS) 1 SS
COUNTY OF Cook)

I, Patricia Lemon, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Virginia T. Rasche, Trust Officer of Bank of Lyons, and Glenn D. Turner, Ass't 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, 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 Assistant 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 official seal this 14 day of December, 1991.

PATRICIA LEMON
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRED JULY 26, 1992
Commission expires _____

Notary Public Seal

Patricia Lemon
Notary Public

MA-L
Prepared by
Bank of Lyons
PC Bolt
Virtue
100534

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b. If the time requirement is violated, upon the receipt of the notice, the Buyer shall have the right to cancel the sale and to have the sales agent pay all costs and expenses incurred by the Seller in connection therewith, including attorney's fees and expenses, and the Seller shall have unpermitted exceptions allowed or in the alternative, other arrangements made for the delivery of such exceptions within the specified time, the Buyer may then require payment between the parties in accordance with the Seller within ten (10) days after the expiration of the time to pay performance. Upon the cancellation of the contract, the Seller shall have one (1) day to return to the Buyer all documents and papers which he has received from the Buyer under the contract.

¹ See also the discussion of the relationship between the two concepts in the section on "The Concept of Social Capital."

It is agreed that the Company will make available to the Agent such information as the Agent may require for the sole purpose of carrying out its obligations under this Agreement and nothing contained in this Agreement shall be construed as giving the Agent any rights or powers other than those specifically set out above.

Buyer has the protection of the premises that he can sue for damages either Buyer shall release the Seller of all liability relating to the physical condition of the premises at the time of the delivery and the condition of title to the premises as shown to him on or before the date of closing. However, Seller shall defend suit of possessory title against Buyer if he is compelled to do so by reason of any proceeding or action that begins after the date of sale except in the case of a proceeding or action resulting from any damage suffered by or judgments against the Seller between the initial closing and the final closing.

9. AFFIDAVIT OF TITLE: Seller states that all title to the property is held by Seller and no other party. Seller affirms that he has an Affidavit of Title setting forth his title to the subject property to those persons listed therein. Seller further certifies that he has no recordable liens or encumbrances against the property, except as set forth in the Affidavit of Title. Seller further certifies that he has no recordable liens or encumbrances against the property, except as set forth in the Affidavit of Title.

10. NOMINOWANIE MIESZALNI

4. The Committee shall have the authority to make such rules and regulations as it deems necessary for the operation of the program and to determine the amount of the payment of assessments and application fees, however, in no event shall the amount of the general assessment be less than the amount of the assessments taken together with all other amounts required by the Board of Education in a given year.

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11. PRORATIONS: insurance premiums, taxes, and other amounts paid by the seller and those amounts relating to the interest in the property shall be prorated as of the date of closing, subject to registration, up to the date of closing, and either between the buyer and the seller or the amount of the purchase price paid by the buyer during the period of time between the date of closing and the date of the transfer of title to the seller.

12. ESCROW CLOSING: At the election of the escrow agent, or at such other time as the parties may elect, the date of closing shall be set by the parties. The closing shall be held at the office of the escrow agent, or at such place as the parties may designate, and shall be made through the services of the escrow agent. The parties shall furnish the escrow agent with all documents required for the closing, and the escrow agent shall furnish the parties with a copy of the documents executed at the closing.

Property sold "as is" and subject to Village Inspection
13. SELLER'S REPRESENTATIONS:/dated 11/18/91.

13. Seller shall receive payment dated 11/16/1979.
Seller agrees to receive payment dated 11/16/1979,
which entitled in the amount of one-half the purchase price, less the amount of the earnest money deposited by the
Seller on September 17, 1979, or 10 years after the date hereof, if no Agreement has been received by the
Seller.

3. The representations that all equipment and appliances to be supplied by the Seller shall be suited to the following: *and its operating conditions*, *and that the equipment, heating and cooling equipment, water heater, central air heating, central air conditioning, and electrical systems*, *and their equipment and parts, will be in good condition and suitable for the purpose intended*, *and that the same were sold by the Seller*, *upon the Buyer's request prior to the time of payment, or before the date of manufacture, by the Seller or its representative, all said equipment*, *and parts, will be in good condition and suitable for the purpose intended*, *and that the same were sold by the Seller or its representative, in the ABSENCE OF WRITING*, *NOTICE OR ANY DECLARATION FROM THE SELLER PRIOR TO THE DATE SEEING ABOVE, THAT THE EQUIPMENT SHALL BE CON-*
CLUDED THAT THE CONDITION OF THE ABOVE EQUIPMENT IS SATISFACTORY TO THE BUYER AND THE SELLER SHALL HAVE NO
OTHER RESPONSIBILITY WITH REFERENCE THERETO.

any further services or materials or premises in respect of the business. A deposit and personal property may be delivered to Buyer shall be retained by Seller as security for payment of the purchase price.

15. FIXTURES AND EQUIPMENT: At the time of sale, the fixtures and equipment of the business, and the trade equipment of the business, shall be sold as part of the business. Any fixtures or equipment which may be removed from the premises without the prior written consent of the seller, or equipment which is not part of the business, shall be removed by the buyer at his own expense.

2020 RELEASE UNDER E.O. 14176

16. INSURANCE
(a) Buyer shall from and after the date specified in paragraph 5.1 of this instrument, keep insured against loss or damage to fire or other casualty the improvements now and hereafter erected on premises with such plans or components reasonably acceptable to Seller in titles confirming the insurance. Seller will insure the improvements and any flood insurance where applicable at a coverage no less than the balance of the purchase price of the property. If the value of the improvements is less than the balance of purchase price, then at such full insurance value in the interest of the parties' benefit, 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.

(b) In case of loss of or damage to such improvements, whether before or after completion, as hereinunder, and in amounts provided for in which either or both of the parties hereto shall be entitled on account thereof, shall be used for the event the insurance proceeds are sufficient to fully reconstruct or restore such improvements, to pay for the replacement or reconstruction of such damaged or lost improvement; or if in the event the insurance proceeds are not sufficient for the reconstruction 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 all Federal, State, local, and other taxes and charges to the date when the same shall become delinquent, including general and special taxes, special assessments, water, electric, sewer service charges and other fees, taxes, rents, charges, water abstraction assessments and charges, real or otherwise, as levied by the State, or other public or private corporation, and part thereof or any improvements thereon, including those heretofore due and to furnish Seller with the original or duplicate receipts.

18. FUNDS FOR TAXES AND CHARGES: In addition to the amounts indicated above, each Buyer shall deposit with the Seller, on the due date of each instalment payment, as due under Article 10, amounts equivalent to the taxes and other charges due on the purchase price paid by the Buyer hereunder, plus interest thereon at the rate of 12% per annum, from the date of the payment of the purchase price up to the date of the payment of the taxes and other charges which may become a burden on the premises, and the estimated annual premiums for the insurance referred to in Article 10, and maintained by the Buyer, all reasonable costs and expenses of the Seller in respect of the same.

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The funds shall be held by Seller in an institution the deposits or accounts of which are insured or can be insured 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 Buyer, give the Buyer an accounting of all such funds deposited or 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 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 all such charges as herein provided, Buyer shall pay to Seller any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Seller to Buyer requesting payment thereof.

Seller may not charge for so holding and applying the funds, analyzing said account, or verifying and compiling 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 belong to and become the property of the Seller without liability or obligation on seller's part to account to the Buyer therefore 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 aforesaid, 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 (1) defaults in failing to pay when due any single installment or payment required to be made to Seller under the terms of this Agreement and such default is not cured within 30 days of written notice to Buyer, or (2) defaults in the performance of any other covenant or agreement hereof and such default is not cured by Buyer within thirty (30) days after written notice to Buyer (unless the default involves a dangerous condition which shall be cured to the Seller), 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: (i) maintain an action for any unpaid installments; (ii) declare the entire balance due and maintain an action for such amount; (iii) forfeit the Buyer's interest under this Agreement, and retain all sums paid as liquidated damages in full satisfaction of any claim against Buyer, and upon Buyer's failure to surrender possession, maintain an action for possession under the Foreclosure and Detainer Act, subject to the rights of Buyer to reinstate as provided in that Act.

(b) As additional security in the event of default, Buyer assigns to Seller all unpaid rents, and all rents which accrue thereafter, and 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 seek the appointment of receiver.

(c) If default is based upon the failure to pay taxes, assessments, insurance, or liens, 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 which Seller elects to accept after the date the sum was due.

(e) Anything contained in subparagraphs (a) through (d), to the contrary notwithstanding, this Agreement shall not be forfeited and determined, if within 20 days after such written notice of default, Buyer tenders to Seller the entire unpaid principal balance of the Purchase Price and accrued interest then outstanding and cures any other defaults of a monetary nature affecting the premises or monetary claims arising from acts or obligations of Buyer under his 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, in defense of 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) (1) 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 implied 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 falls 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 reinstate, continue or extend this Agreement nor affect any such notice, demand or suit or any right hereunder not herein expressly waived.

23. NOTICES: All notices 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 20 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 with any installment being unpaid, or removal 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 no intent again to take possession thereof shall be conclusively deemed to be an abandonment of the premises by 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 act as Buyer's agent to perform necessary decorating and repairs and to re-sell the premises outright or on terms similar to those contained in this Agreement for the amount received therefrom. Buyer shall be conclusively deemed to have abandoned a personal property remaining on or about the premises and Buyer's interest therein shall thereto pass under this Agreement as a bill of 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. ASSIGNMENTS: 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 therewith, 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 of 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 at 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.