This form has been approved by the Real Estate Law Committee of the Chicago Bar Association for use by Lawyers only.

ARTICLES OF AGREEMENT TO DEED 92628524

DANIEL T. LEAHY and CAROL LEAHY, his wife

1. BUYER, and CARL C.WOZNIAK Address 18525 Wildwood,Lansing,IL 60438
738 E.146th Pl.,Dolton,IL 60419 Cook County, State of Illinois agrees to purchase, and SELLER, EGBERT GRITTERS
and KATHY GRITTERS Address 3 Night Hawk Trail, Del Rio, Texas 78840
State of Texas agrees to sell to Buyer at the PURCHASE PRICE of ONE HUNDRED SIXTY FIVE
THOUSAND DOLLARS & NO/100 Dollars ($ 165,000.00) the PROPERTY commonly known as 18534 West Wildwood,
Lansing, IL 60438 and legally described as follows: Lot Four (4) in Oak Lane Estates,being a Sub-
division of the East 150.0 feet of Lot 1, in Block 13, in Ridgewood Gardens Addition, being a Sub-
division of the West Half (½) of the Southeast Quarter (¼) of Section 31,Township 36 North,Range 15,
East of the Third Principal Meridian (excepting the Chicago and Grand Trunk Railroad Right-of-Way
as located through said Section 31,according toPlat of said Oak Lane Estates registered in the
Office of the Registrar of Titles of Cook County, Illinois, on January 31, 1966, as Document Number
2254036 (hereinafter referred to as "the premises") line which is the boundary with property owned by one of the purchasers
with approximate lot dimensions of 115 x 173 x 28.44 by a straight east and west together with all
improvements and fixtures, if any, including, but not limited to: All central heating, plumbing and electrical systems and equipment; the
hot water heater; fixed carpeting; built-in kitchen appliances; fixed cabinets; existing storm and screen windows and doors; all planted vegetation; and the following items of personal property: a refrigerator
and stove in each of the four rental units on the property.

DEPT-11 $31.50
T#7777 TRAN 1170 08/25/92 10:13:00
#2372 # * -92-628524
COOK COUNTY RECORDER

PIN 30-31-424-013

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 assignment at the time of final closing.

2. THE DEED:

a. If the Buyer shall first 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 hereinafter set forth, Seller shall convey or cause to be conveyed to Buyer or his nominee, by a recordable, stamped general warranty deed with release of homestead rights, good title to the premises subject only to the following "permitted exceptions," if any: (a) General real estate taxes not yet due and payable; (b) Special assessments confirmed after this contract date; (c) Building, building line and use or occupancy restrictions, conditions and covenants of record; (d) Zoning laws and ordinances; (e) Easements for public utilities; (f) Drainage ditches, feeders, laterals and drain tile, pipe or other conduit; parking easement and public utility easements contained in plat document #2254036

b. The performance of all the covenants and conditions herein to be performed by Buyer shall be a condition precedent to Seller's obligation to deliver the deed aforesaid.

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3. INSTALLMENT PURCHASE: Buyer hereby covenants and agrees to pay to Seller at 3 Night Hawk Trail, Del Rio, Texas 78840 or to such other person or at such other place as Seller may from time to time designate in writing, the purchase price and interest on the balance of the purchase price remaining from time to time unpaid from the date of initial closing at the rate of 9.25 percent (9.25%) per annum, all payable in the manner following to wit:

(a) Buyer has paid $ 5,000.00 by check (receipt whereof is hereby acknowledged) and will pay within 5 days of acceptance as earnest money to be applied on the purchase price. The earnest money shall be held by RONALD KIEDAISCH for the mutual benefit of the parties concerned;

(b) At the time of the initial closing, the additional sum of $ 25,000.00, plus or minus prorations, if any, as is hereinafter provided;

(c) The balance of the purchase price, to wit: $ 135,000.00 to be paid in equal monthly installments of $ 1,110.62 each, commencing on the 1st day of September, 19 92, and on the 1st day of each month thereafter until the purchase price is paid in full ("Installment payments");

(d) The final payment of the purchase price and all accrued but unpaid interest and other charges as hereinafter provided, if not sooner paid shall be due on the 1st day of August, 2000.

(e) All payments received hereunder shall be applied in the following order of priority: first, to interest accrued and owing on the unpaid principal balance of the purchase price; second, to pay before delinquent all taxes and assessments which subsequent to the date of this Agreement may become a lien on the premises; third, and to pay insurance premiums falling due after the date of this Agreement; and fourth, to reduce said unpaid principal balance of the purchase price;

(f) Payments of principal and interest to Seller shall be received not in tenancy in common, but in joint tenancy with the right of survivorship.

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4. CLOSINGS: The "initial closing" shall occur on or before August 1, 19 92, (or on the date, if any, to which said date is extended by reason of subparagraph 8 (b) at the office of Ronald Kiedaisch,Ltd. "Final closing" shall occur if and when all covenants and conditions herein to be performed by Buyer have been so performed

5. POSSESSION: Possession shall be granted to Buyer at 12:01 A.M. on the day following the initial closing date, provided that the full down payment minus net prorations due in favor of Buyer, if any, has been paid to Seller in cash or by cashier's or certified check on the initial closing date, and further provided that Buyer on such initial closing date is otherwise not in default hereunder.

6. PRIOR MORTGAGES:

(a) Seller reserves the right to keep or place a mortgage or trust deed ("prior mortgage") against the title to the premises with a balance including interest not to exceed the balance of the purchase price unpaid at any time under this Agreement, the lien of which prior mortgage shall, at all times notwithstanding that this Agreement is recorded, be prior to the interest that Buyer may have in the premises, and Buyer expressly agrees upon demand to execute and acknowledge together with Seller any such mortgage or trust deed (but not the notes secured thereby). No mortgage or trust deed placed on said premises including any such prior mortgage shall provide for payment of any amount, either interest or principal, exceeding that provided for under this Agreement, or otherwise be in conflict with the terms and provisions of this Agreement, nor shall such mortgage or trust deed in any way restrict the right of prepayment, if any, given to Buyer under this Agreement. exceeding 9.5%

(b) Seller shall from time to time, but not less frequently than once each year and anytime Buyer has reason to believe a default may exist, exhibit to Buyer receipts for payments made to the holders of any indebtedness secured by any such prior mortgage.

(c) In the event Seller shall fail to make any payment on the indebtedness secured by a prior mortgage or shall suffer or permit there to be any other breach or default in the terms of any indebtedness or prior mortgage, Buyer shall have the right, but not the obligation, to make such payments or cure such default and to offset the amount so paid or expended including all incidental costs, expenses and attorney's fees attendant thereto incurred by Buyer to protect Buyer's interests hereunder from the unpaid balance of the purchase price or from the installment payments to be made under this Agreement.

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7. SURVEY: The Seller shall furnish to the Purchaser an existing survey of the property by Rowland Fabian dated in the year 1985 which shows only one encroachment, that being of a garage building on to the property of one of the buyers. The conveyance to the Buyer shall be subject to such encroachment.

8. TITLE:

(a) At least one (1) business day prior to the initial closing Seller shall furnish or cause to be furnished to Buyer at Seller's expense an *Owner's Duplicate Certificate* of title issued by the Registrar of Titles and a special Tax Search or 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* (or equivalent policy) in the amount of the purchase price *covering* the date hereof, 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 2; (3) prior mortgages 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 (5) acts done or *suffered* by or judgments against the Buyer, or those *claiming* by, through or under the Buyer.

(b) If the title commitment *discloses* unpermitted exceptions, the Seller shall have thirty (30) days *from* the date of delivery thereof to 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 Seller 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 as *it then is*, with the right to deduct from the *purchase price*, liens or encumbrances of a definite or ascertainable amount. *If the Buyer* does not so elect, the contract between the parties shall become null and void, without further *action of the parties, and all monies paid by Buyer* hereunder shall be *refunded*.

(c) Every title commitment which conforms with subparagraph "a" shall be conclusive evidence of good title therein shown, *as to all* matters insured by the policy, subject *only to special exceptions* therein stated.

(d) 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 earnest money shall be *forfeited* by the Buyer.

(e) 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 *condition of title* to the premises as shown to him on or before the initial closing. Seller shall upon said delivery of possession *have no fur*ther obligation with respect to the title or to furnish *further* evidence thereof, except that Seller shall remove *any exception* or defect not permitted under paragraph 8 (a) *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, prior to final closing with an Affidavit of *Title*, covering said dates, subject only to those permitted *exceptions* set forth in paragraph 2, prior mortgages permitted in *paragraph* 6 and unpermitted exceptions, if any, as to which the title insurer commits to extend insurance in the manner specified *in paragraph* 8. In the event title to the property is *held* in trust, the Affidavit of Title required to be furnished by Seller shall be signed by the Trustee and the beneficiary or beneficiaries of said Trust. All parties shall execute an "ALTA Loan *and Extended* Coverage Owner's Policy Statement" and such other documents as are customary or required by the *issuer of* the commitment for title insurance.

10. HOMEOWNER'S ASSOCIATION:

(a) In the event the premises are subject to a townhouse, *condominium* or other homeowner's association, Seller shall, *prior to the* initial closing, furnish Buyer a statement *from the Board* of managers, treasurer or managing agent of the association *certifying* payment of assessments and, *if applicable, proof* of waiver or termination of any right of first refusal or general *option contained* in the declaration or bylaws *together* with any other documents required by the declaration or bylaws *thereto as a precondition* to the transfer of ownership.

(b) The Buyer shall *comply* with any covenants, conditions, restrictions or declarations *of record* with respect to the premises as well as the bylaws, rules and regulations of any applicable association.

11. PRORATIONS: [illegible] *if final meter readings* cannot be obtained, water and *other* utilities shall be adjusted ratably as of the date of initial closing. [illegible] 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 Seller.

12. TAXES: [illegible]

13. SELLER'S REPRESENTATIONS:

(a) Seller expressly *warrants to Buyer* that no notice from any city, village or other governmental *authority* of a dwelling code violation *which existed in* the dwelling structure on the premises herein described before this Agreement was executed, has been received by the Seller, his principal or his agent within ten (10) years of the date of *execution* of this Agreement.

[illegible]

(c) Seller *agrees to leave 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 now are, *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, ventilating and air conditioning equipment; plumbing and electrical systems and *fixtures; roof, masonry* including chimneys and fireplaces, etc. If, however, *the said premises* shall not be thus kept in good *repair, and in a* clean, sightly, and healthy condition by Buyer, Seller may *either* (a) enter same, himself, or by their 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, sightly, and healthy condition, and Buyer *agrees to pay to* Seller, as so much additional purchase price for the *premises*, the expenses of the Seller in making said repairs *and in placing* the premises in a clean, sightly, and healthy condition, *after notify* the Buyer to make such repairs *and to* place said premises in a clean, sightly, and healthy condition within *thirty (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 premise *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:

(a) Buyer shall from and after the time *specified in paragraph* 5 for possesion keep insured against loss or damage *by fire* or other *casualty, the improvements now and hereafter erected* on premises with a company, or companies, *reasonably* acceptable to Seller in policies *conforming* to Insurance Service Bureau Homeowners form 3 ("HO 3") and, *also, flood* insurance where applicable, with *coverage* not less than [illegible] *for the* benefit of the parties hereto [illegible] as their interests may appear; *such* policy or policies shall be held by Seller, and Buyer shall pay *the premiums* thereon when due. *for the replacement cost

(b) *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 (i) 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 (ii) 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 heretofore due* and to furnish Seller with the original or duplicate receipts therefore.

18. FUNDS FOR TAXES AND CHARGES: In addition to the agreed installments, *if any, provided* in paragraph 3, *Buyer shall deposit* with the Seller on the day each installment payment is due, or if *none are provided* for, on the first day of each month subsequent *to the date* of initial closing, until the purchase price is *paid in full*, a sum (herein referred to as "funds") equal to one-*twelfth of the* yearly taxes and 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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paid by the Seller to the Seller's mortgagee to satisfy the Sellers tax and insurance escrow requirements

The funds shall be [illegible] agreed 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.

[illegible] 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 by 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 ten (10) 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 forthwith); 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 Forcible Entry 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 a 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 amounts 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 30 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 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, 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) (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 if to Seller at the address shown in paragraph 1 or if 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 with allowance for then existing marketing 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 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. CALCUALATION OF INTEREST: Interest for each month shall be added to the unpaid balance on the last day of each month at the rate of one-twelfth of the annual interest rate and shall be calculated upon the unpaid balance on 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 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 [illegible] 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 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 INSURANCE:

(a) [illegible] for the Grantee's Deed. In such event, the premises shall be conveyed by Seller by Warranty Deed [illegible] and shall be subject to [illegible] Exhibit A.

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(b) [illegible]

(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 thereby.

30. RECORDING: [illegible]

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 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: [illegible]

37. [illegible]

Rider "A" identified with the signatures of the parties is attached hereto and made a part hereof

[illegible]

IN WITNESS OF, the parties hereto have hereunto set their hands and seals this 19th day of June, 19 92

SELLER:

+ Egbert Gritters
EGBERT GRITTERS

+ Kathy Gritters
KATHY GRITTERS

BUYER:

+ Daniel T. Leahy
DANIEL T. LEAHY

+ Carole Leahy
CAROL LEAHY

+ Carl C. Woznak
CARL C. WOZNIAK

This instrument prepared by
RONALD KIEDAISCH, LTD.
3330-181st Place, P.O. Box 240
Lansing, IL 60438

STATE OF ILLINOIS)
) SS
COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that EGBERT GRITTERS and KATHY GRITTERS personally known to me to be the same persons whose names subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes herein set forth.

Given under my hand and official seal, this 19th day of June, 1992

"OFFICIAL SEAL"
RONALD A KIEDAISCH
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXP. 2/23/96

Commission expires

Notary Public

92628524

STATE OF ILLINOIS)
) SS
COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that DANIEL T. LEAHY and CAROL LEAHY, his wife and CARL C. WOZNIAK personally known to me to be the same persons whose names subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that 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 14 day of August, 1992

"OFFICIAL SEAL"
Donald G. Ezell
Notary Public, State of Illinois
My Commission Expires 4/13/95

Commission expires

Notary Public

STATE OF ILLINOIS)
) SS
COUNTY OF)

I, _____, a Notary Public in and for said County, in the State aforesaid, do hereby certify that _____

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 _____ day of _____, 19___

Commission expires _____

Notary Public

RIDER "A"
ATTACHED TO AND MADE A PART OF THE ARTICLES OF AGREEMENT FOR DEED DATED JUNE 19, 1992 BY AND BETWEEN THE PARTIES WHOSE SIGNATURES APPEAR BELOW

38. It is understood that the monthly payments required under this contract are needed by the Seller to make payments on the mortgage referred to in this contract and if such payments are not made the Seller will incur a cost in obtaining funds to make the required payments to the said mortgagee. Accordingly, if payments are not made by the Buyer on or before the first of each month an amount equal to $10.00 for each day that the payment is delinquent, which amount shall represent a late charge, shall be paid to the Seller and shall not be credited either against interest or principal on this agreement. The right of the Seller to collect such late payment charge shall not however act as a waiver of any rights or remedies which the Seller has under this Agreement in the event any payment to be made hereunder is not paid on or before the first of each month.

39. It is understood that the mortgage to which the title to the real estate is presently subject, which mortgage is hereinafter referred to as the "Existing Mortgage" provides for the furnishing of insurance by the Seller. The parties will prorate such insurance as of the date of the initial closing and the Seller shall receive a credit for the unearned premium. The monthly insurance payments to be made by the Buyer under the terms of this Agreement shall be used by the Seller for the insurance premium escrow required by the holder of the existing mortgage. The payment of all premiums on the insurance required by the existing mortgage holder shall be the Buyer's obligation beginning with the date of the initial closing. In addition to such insurance obligation the Buyer shall also furnish to the Seller as a second insurance policy the insurance required under paragraph #16. hereof. The Buyer shall make all payments of premiums on such policy and shall furnish the original policy to the Seller on the date of the initial closing and shall maintain with the Seller an original current policy of such insurance, always in full force and effect, until the time of payment of the balance of the entire purchase price to the Seller. Seller will pay the insurance cost of the second policy exceding $400.00 up to a total policy cost of $600.00 per year.

40. On the date of the initial closing the Seller will assign to the Buyer all existing leases on the real estate and will also deliver to the Buyer all tenant security deposits. The Buyer will, on the date of initial closing, deliver to the Seller a signed indemnity indemnifying the Seller against any claims made against the Seller by any of the tenants arising out of such security deposits.

41. The Buyer agrees to indemnify and save harmless the Seller of and from any and all loss, damage, claim or expense including reasonable attorneys fees, resulting or arising from any claim for personal injury or property damage arising on or about the real estate being sold hereunder. The Buyer agrees to maintain and keep in full force and effect at all times a policy of public liability insurance having limits of $500,000.00 for each person injured and $1,000,000.00 for each occurrence and $100,000.00 for property damage. The Seller shall be named as an additional insured under all such policies. The Purchaser shall maintain at all times on deposit with the Seller a certificate of such insurance showing that the same is in full force and effect and containing also an endorsement that the company will not cancel such insurance without giving ten (10) days prior written notice to the Seller.

42. Notwithstanding any contrary provisions of this Agreement, the conveyance to be made to the Buyer shall convey an undivided one half interest to CARL C. WOZNIAK and the other undivided one half interest to DANIEL T. LEAHY and CAROL LEAHY as joint tenants and not as tenants in common. The interest of DANIEL T. LEAHY and CAROL LEAHY hereunder shall be as joint tenants and not as tenants in common.

43. Should the Seller elect to serve any notice on the Buyer which may be required under the provisions of this Contract or which may be required by statute, including any notice required under the Forcible Entry and Detainer Act of the State of Illinois, the mailing of the same to the Buyer in the manner required under paragraph 23. hereof shall constitute service thereof on the Buyer's and the Buyers waive any statutory method for service thereof it being understood that such notice shall be deemed served when mailed in the manner required in said paragraph.

44. Notwithstanding any contrary provisions hereof the Buyers will, on the date of initial closing, pay to the Seller an amount equal to the then balance in the Seller's escrow account with the holder of the existing mortgage. Real estate taxes will be prorated on the basis of the most recent ascertainable taxes and the parties will reprorate such taxes at such time as the actual bills become available and the party entitled to a credit will be paid that credit immediately by the other party upon demand. Rents will also be prorated as of the date of initial closing.

IDENTIFIED:

+ Egbert Gritters
EGBERT GRITTERS

+ Kathy Gritters
KATHY GRITTERS

+ Daniel T Leahy
DANIEL T. LEAHY

+ Carole Leahy
CAROL LEAHY

+ Carl C Wozniak
CARL C. WOZNIAK

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