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REAL ESTATE CONTRACT



WHEELING DEED # 88065191

WHEN EXECUTED BY ALL PARTIES THIS WILL BECOME A LEGALLY BINDING AND ENFORCEABLE CONTRACT

LOT 205 IN WILHELM ZEILER'S MILWAUKEE AVENUE ADDITION TO WHEELING IN SECTION 2,
TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY IL

TO: BAAR CONSTRUCTION, INC.

DATE:

9/18/92

NAME OF PURCHASER

The name of this party is:

(Name or firm) offer to purchase the real estate known as:

LOT 205, 11th St., Wheeling, Cook, Illinois 60090

EAST 4 T - THIRD PRINCIPAL MERIDIAN SECTION 2, COOK COUNTY IL

All of Lot 205 in W.M. ZEILER'S MILWAUKEE AVE ADDITION TO WHEELING IN SECTION 2, COOK COUNTY IL

CITY OF WHEELING ZIP CODE 60090 COUNTY COOK STATE IL ZIP 60090

Legally described on exhibit A, if any. Lot size approximately

Lot # 03-02-302-002

Together with improvements thereon and including personal property, if any, located on the real estate as of the date hereof, for which a Bill of Sale will be given; screens, storm windows and doors, shades, window blinds,

drapery rods; curtain rods; rad-alarm covers; attached TV antennas; heating, central cooling, ventilating, lighting and plumbing fixtures; attached mirrors, shelving, interior shutters, cabinets and bookcases; clothing, dress

shades; stained vegetation; garage; door openers and transmitters; attached fireplace screens; smoke detectors; as well as the following equipment:

FURNISHED HOUSE TO BE CLEARED, WALL WINDOWS CLEANED, BY PURCHASER

CLEANING EXPENSE.

The following shall be excluded:

PURCHASE PRICE \$ 195,200.00

INITIAL DOWN PAYMENT \$ 28,000.00 IN THE FORM OF

By cashier's check or money order

Upon acceptance of this offer, and check made payable to

by payee and deposited by the party, described in Paragraph 1 above, in the escrow account.

2. This contract is binding upon the parties to execute it on _____ days of Seller's acceptance, a commitment for a loan induced by a note to be secured by a mortgage or trust deed on the real estate in the

amount of \$ 156,100.00, or such lesser amount, purchaser shall exceed, with a fixed interest rate not to exceed 7.25% over 30 years, and a minimum monthly payment of \$ 1,000.00, and a term not to exceed 30 years, with a loan service charge not to exceed 1.0%.

If Purchaser makes good faith effort but is unable to obtain a commitment for the amount of loan contracted and herein, Purchaser shall as notify Seller in writing within the time required in Paragraph 2, if Seller is not

so notified within such time period, PURCHASER SHALL FOR ALL PURPOSES BE DEEMED TO HAVE SECURED SUCH COMMITMENT OR TO HAVE AGREED TO PURCHASE THE REAL ESTATE WITHOUT MORTGAGE

FINANCING OR BASED UPON THE MORTGAGE COMMITMENT ACTUALLY OBTAINED.

Seller is so notified, Seller may, at Seller's option, within _____ additional days, after Seller has given notice to accept

funds being held by any third party, within a reasonable time in the Chicago Metropolitan area having \$50,000.00 or less in cash or less than one million dollars, if Seller is so notified, Purchaser agrees to furnish to Seller all requested credit and

financial information and to sign credit report, deeds relating to property securing the above mentioned commitment. If Seller is thereafter unable or unwilling to secure such commitment or to accept purchased money

deposited as previously held by Seller and sold for less than the amount shall be returned to Purchaser. IF PURCHASER RECEIVE A MORTGAGE COMMITMENT CONDITIONED UPON SALE OF EXISTING

PROPERTY, SELLER COMMITMENT SHALL SATISFY THE TERMS OF THE MORTGAGE CONTINUENCY PROVIDED HEREIN.

3. The Purchase Price shall be paid, subject to documents, all in cash, by cashier's check or certified check or cashier.

4. (a) Closing of escrow shall not be on 9/21/92 before 1/7/1993 provided title confirms & title contract of has been accepted by Purchaser, by conveyance by stamp recorded warranty deed with release of first state rights (or other appropriate deed if title is in trust or in an estate) and payment of purchase price.

(b) Title shall be conveyed in the form required by this Contract subject only to, liens, taxes for 19_____, 92 and subsequent taxes, encumbrances, easements, leases, building lines and buildings, and conditions of record, zoning and zoning laws and zoning changes, restrictions, covenants, easements, rights-of-way, and other burdens, if any, as of the date of closing, subject to the terms and conditions of the mortgage or trust deed, if any, as described in Paragraph 2 above, set aside or satisfied by or released by Purchaser.

5. Real Estate Taxes (based on 1.0% of most recent assessment) shall be assigned to Purchaser, taxes, fees, water rates and other proratable items including heat, hazard insurance

shall be prorated to date of possession. Fire and hazard coverage insurance policies shall be assigned to and accepted by Purchaser at closing (this does not apply to fire and hazard insurance policies).

Purchaser agrees to repossess with 100% of 1992-1993 taxes tax bill is available.

6. Possession shall be delivered on _____ provided sale has been closed.

7. Purchase price shall be paid in two installments, \$100,000.00 down and \$100,000.00 balance due at closing.

8. This sale shall be closed at office of Purchaser's managing or, if none, at office of listing broker, or as specified below.

PURCHASER: William J. Baar (AJ3683)

PURCHASER'S ADDRESS: 111 N. Main Street, Elgin, IL 60137

PURCHASER'S PHONE NUMBER: (708) 747-1100

PURCHASER'S FAX NUMBER: (708) 747-1100

PURCHASER'S MOBILE NUMBER: (708) 747-1100

PURCHASER'S EMAIL ADDRESS: baar@elgin.comPURCHASER'S WEBSITE: http://www.elgin.com/~baarPURCHASER'S BLOG: http://www.elgin.com/~baar

PURCHASER'S BLOG NUMBER: (708) 747-1100

PURCHASER'S BLOG URL: http://www.elgin.com/~baar

PURCHASER'S BLOG ID: (708) 747-1100

PURCHASER'S BLOG NAME: (708) 747-1100

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EXHIBIT C

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8—(d) Seller shall deliver or cause to be delivered to Purchaser or Purchaser's agent, no less than five days prior to the time of closing, a title commitment from owner's title insurance company, issued by a title insurance company and (1) a general easement in the title to the real estate on or after the date hereof, and (2) a title to the intended object subject only to (1) the conditions and (2) subject to the time of closing and which the Seller may, so consent, be held liable for using the funds to be paid upon the acceptance of the deed. Delay in delivery of Seller's commitment title insurance due to or by Purchaser is not an excuse to this statement. As to all or any part of said real estate which is not covered by the title commitment furnished by the Seller heretofore, Seller shall furnish title insurance evidence of good title at Owner's expense, as required, and (2) exhibit the Owner's affidavit certifying to the original copy furnished and tender a copy dated May 1st of Title of Title of Cook County, the City of Chicago, (1) tender the title commitment herein required, and (2) exhibit the title commitment disclosure exemption relating to the other title to be referred to in paragraph 8(a). Seller shall have 30 days from the date of the delivery to Purchaser to refer to these provisions removed and then it will be entitled to deduct from the purchase price or encroachments of a dollar or as much as amount if Purchaser does not do this. The contract shall become null and void in the event of death of the parties.

9—(e) This contract is contingent upon the approval hereto as to form by the attorney for Purchaser and Seller herein. In the same period specified above, this contingency shall be deemed met and this contract will remain in full force and effect. If the approval is given within the time period specified above, then this contract shall be null and void and the earnest money shall be retained by Purchaser. The notice of disapproval may be given by either party herein or by their respective attorney. For purposes of this contingency, the written notice of disapproval must be personally delivered and shall be deemed effective as of the date when such notice is received by Purchaser or the Co-operating Broker, if any, or representative of Purchaser for the limited purpose of the receipt of no less under the terms of this contingency.

10—(f) This contract is contingent upon the acceptance by Purchaser of the survey and map report submitted by Purchaser's surveyor and the surveyor's report of no encroachments on the property. If any encroachment is found, Purchaser shall immediately file a suit and against any loss or damage to the real estate caused by the sale of real property, whether or not the person giving birth thereto is given notice, within the time period specified above. If the survey discloses unpermitted improvements or encroachments and Seller is unable to obtain the insurance, protection or the benefit of Purchaser against loss resulting from such improvements or encroachments, Purchaser may, in his option, declare this contract to be null and void. Providing all existing improvements (including fences) and encroachments, if any, appear on the survey thus furnished, Purchaser shall bear the cost of any later data survey which may be required by Purchaser's insurance or desired by Purchaser.

11—(g) After the closing according to the manner contained in this contract, Seller represents that to the best of Seller's knowledge, all heating, central cooling, plumbing, electrical and gas piping, fixtures and systems on the real estate and all addenda to be transferred to Purchaser pursuant to this contract are in working order and will be so at the time of closing.

12—GENERAL CONDITIONS

13—(a) If prior to closing improvements on the real estate are destroyed or materially damaged by fire or other casualty, this contract of sale of Purchaser shall become null and void or Purchaser may elect to take an assignment of Seller's insurance proceeds.

14—(b) Prior to closing, Seller shall furnish a survey dated not more than 6 months prior to contract acceptance by a licensed land surveyor showing the location of the improvements (excluding fences) separating the real estate from adjoining properties, the lot lines and the building encroachments, if any. If the survey discloses unpermitted improvements or encroachments and Seller is unable to obtain the insurance, protection or the benefit of Purchaser against loss resulting from such improvements or encroachments, Purchaser may, in his option, declare this contract to be null and void. Providing all existing improvements (including fences) and encroachments, if any, appear on the survey thus furnished, Purchaser shall bear the cost of any later data survey which may be required by Purchaser's insurance or desired by Purchaser.

15—(c) Existing mortgage and lien encumbrances may be paid out at the time of closing. Purchaser may place a mortgage on the real estate and apply proceeds on purchase.

16—(d) All of the items of personal property shall be transferred to Purchaser by delivery at closing of a customary Bill of Sale without warranty of merchantability or fitness for purpose. Seller shall furnish Purchaser an affidavit of title covering the time of closing, subject only to the time of closing as provided by this contract and shall sign a customary A.L.A. form.

17—(e) Seller shall furnish the benefit of Seller's broker to the benefit of the parties that Purchaser has had complete access to the real estate, the improvements and the included personal property, as well as the public records related to the property and transferred to the purchaser, and the tax record, improvements and included personal property, as fully, completely and satisfactorily to Purchaser.

18—(f) Seller shall remove all debris from the real estate and improvements by date of closing. Purchaser shall have the right to inspect the real estate and improvements during the 48-hour period immediately prior to closing to verify that the real estate, improvements and included personal property are in an acceptable condition, normal wear and tear excepted, as of the date of Seller's acceptance of this contract.

19—(g) The Seller warrants that neither Seller nor Seller's agent has received notice of any building code violation which exists on the date of this contract from any city, village, or other governmental authority. Settlement Procedures Act of 1974.

20—(h) Seller shall comply with the terms of any municipal charter or ordinance in which the real estate is located relating to the transaction concerning title to the real estate and shall provide to Purchaser at closing evidence of compliance with such ordinances. Transfer taxes required by local ordinance shall be paid by the party designated in such ordinance. Seller shall pay any transfer tax imposed by state law.

21—(i) All notices or other communications which may be made pursuant to or which may be necessary or convenient in connection with this agreement shall be in writing and shall be made to the parties hereto at the addresses which appear at the time of this agreement or at such address as each may by written notice to the other designate; by facsimile, e-mail or by certified or registered mail. In the case of mailing, notice shall be deemed to be given as of the date notice is placed in the United States mail, postage prepaid.

22—(j) Purchaser shall furnish flood insurance required by any lender and shall pay any usual and customary processing costs or charges required by any lender.

23—(k) Time is of the essence, provided that Seller and Purchaser may change any date or time listed set forth herein by a written agreement executed by Seller and Purchaser or their authorized agents.

24—(l) This contract and the transaction described herein may be subject to the provisions of the Foreign Investment in Real Property Tax Act of 1990 and all amendments thereto (the "Act"). Seller and Purchaser shall execute or cause to be executed all documents and take or cause to be taken all actions necessary in order that Purchaser shall have no liability, either actual or potential, under the Act.

25—(m) Seller agrees to provide the Internal Revenue Service with the Title of Real Estate 1098 form as required by law.

The terms of the (deed) consisting of _____ pages attached hereto is made a part hereof.

2 pages attached hereto is made a part hereof.

This contract is provided as a courtesy by the North Shore Board of Realtors, which assumes no responsibility for its legal sufficiency or contents.

⑧ Comm. 5500 S. Broad at \$46,000 @ 5%

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RIDER

This Rider is attached to that certain Real Estate Contract (the "Contract") for the sale of the property commonly known as Lot 205, 11th Street, Wheeling, Illinois, and for the construction of a residence thereon, between BAAR CONSTRUCTION, INC. (the "Seller") and WIES LAW HARACZ (the "Purchaser"). The Seller and the Purchaser further covenant and agree as follows:

1. In the event of any conflict or inconsistency between the terms and provisions of this Rider and the terms and provisions of the Contract, the terms and provisions of this Rider will govern and control.
2. The Seller will cause a residence to be constructed on the property in compliance with the plans and specifications attached hereto and made a part hereof as Exhibit A (the "Plans"), within one hundred (100) days after the commencement of construction. The residence will be erected and finished in a good and workmanlike manner. The Seller will also provide such good, proper and sufficient material as shall be proper and sufficient for the construction and finishing of the residence in conformity with the Plans. Construction of the residence will be deemed to be completed upon the issuance of a Certificate of Occupancy by the Village of Wheeling, Illinois. The residence will be constructed and finished in conformity with the Plans, the August 24, 1992 writing signed by the Seller and the Purchaser and attached hereto and made a part hereof as Exhibit B, and the two (2) page document labeled "SPECIFICATIONS:", which was signed by the Seller and the Purchaser on August 29, 1992 and which is attached hereto and made a part hereof as Exhibit C.
3. The Seller warrants that the residence will be free from defects due to faulty construction and/or defective materials for a period of one year from and after the date of closing, and will correct any such defects of which it is notified in writing within said one year period, all in accordance with the terms and conditions of the WARRANTY, attached hereto and made a part hereof as Exhibit D. The Seller will transfer to the Purchaser at the closing any and all warranties of the manufacturers of any appliances, heating or air conditioning units, fixtures and other personal property to be installed in the residence and conveyed to the Purchaser.
4. The Seller and all subcontractors hired by the Seller will, at all times during the period of construction, maintain public liability, workmen's compensation and fire and extended builder risk coverage insurance for the subject property.
5. At closing, the Seller will furnish to the Purchaser a Contractor's Statement and Final Lien Waivers of all subcontractors.



* WANTED ON VARIOUS FLOORS. NAME OF APARTMENT & ADDRESS OF BUILDING
NOT GIVEN ON SPOT OR BEING HARBORED IN ANY CASE

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6. General real estate taxes for the year 1992 will be prorated as of the date of closing based upon 100% of the 1991 real estate tax bill. General real estate taxes for the year 1992 will be reoprated when the 1992 real estate tax bill becomes available. General real estate taxes for the year 1993 will be prorated as of the date of closing based upon 100% of the 1991 real estate tax bill. General real estate taxes for the year 1993 will be reoprated when the 1993 real estate tax bill becomes available.

7. All covenants and agreements contained in this Rider and in the Contract will survive the closing and the delivery of the Deed.

8. Any notice or other communication required or desired to be given under the Contract may be transmitted by facsimile machine and will be created in all respects as an original document. The signature of any party on a document transmitted by facsimile machine will be considered for all purposes as an original signature and any such document transmitted by facsimile machine will have the same binding legal effect as the original document. At the request of either party, any document transmitted by facsimile machine will be reexecuted by the appropriate parties in an original form. The Seller and the Purchaser agree that neither of them will raise the use of a facsimile machine to transmit a notice, communication or other document as a defense to the enforcement of any provision of the Contract or this Rider and the Seller and the Purchaser hereby forever waive any such defenses.

IN WITNESS WHEREOF, the Seller and the Purchaser have executed this Rider as of the respective dates set forth below.

SELLER:

BARR CONSTRUCTION, INC.

By: John D. Barr
President

Date: 9/10/92

PURCHASER:

WILLIAM HARACY

Date: _____

REPRODUCTION LETTER WILL BE PRESENTED AT CLOSING.

93051549

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EXHIBIT

WARRANTY

In addition to any other rights and privileges which you have under the writer or the various manufacturers, equipment suppliers, contractors and others who have performed services in the construction of your home:

WE WARRANT THAT for a period of one year after closing, unless a shorter period is hereinabove specified:

1. We will correct any defect due to faulty construction and/or defective materials brought to our attention during the period of one year from the date of closing, except as otherwise stated herein. We do not assume responsibility for any injury or consequential damage caused by the defect. No steps taken by the buyer to correct defects shall act to extend the warranty period beyond the initial period of one year. This certificate is applicable only to the matters warranted hereunder, and only if the named defects are reported in writing before the end of the warranty year.

2. We warrant the roof and roof flashings to be free from leaks and will keep roof and roof flashings free thereof during said period from leaks except where such conditions are caused by acts of circumstances beyond our control.

3. We warrant the plumbing system to be in proper working order and free from defective workmanship and materials. Failures caused by negligence of the buyer, or failure to keep foreign materials out of the system are excluded.

4. We warrant that the heating system has been installed in accordance with the heating practice, and has been designed in accordance with standard heat-loss figures so as to maintain a 70 degree temperature inside with a +10 degrees perature outside. When installed, the central air-conditioning units will maintain 73 degrees inside at 20 degrees outside temperature.

5. We warrant the basement to be waterproof against infiltration of free water to penetration through walls or floors. This guarantee does not cover deterioration, flesh bonds, hurricanes or leaks through window walls which are not properly maintained. Where wall basement conditions covered by this warranty are found ineffective facilities for the disposal of surface or storm drainage water warrantor is authorized to take such steps for corrective action as may be deemed desirable. This warranty shall not apply if any person other than warrantor or his agent shall make any openings or holes of any kind in the basement walls or floor, or alter or damage the finished grade adjacent to the house, elsewhere on the lot if the result is to change the drainage of the ground adjacent to near the house. See Item #9 for warranty of foundation cracks.

6. We warrant the following items against defective materials and craftsmanship for a period of 90 days only: hardware, electrical switches, outlets, fixtures and kitchen cabinets. All claims for correction of defects in these must be filed in writing with us not later than ninety days after closing.

7. Dripping faucets and toilet adjustments - 90 days warranty only.

8. We will not warrant against the normal effects of settlement, expansion, traction or warping of materials that may occur in walls, floors, ceilings, doors, windows, etc. Nails pops and cracks in the drywall will occur as the result of the usual shrinkage and drying out of the framing materials. Defects or smudges in painted surfaces, plastic laminates, paneling, chipping of paintcoat in any item of equipment, chipping of tile, torn or defective ceramic or broken glass, spots or stains or carpeting and defects readily visible to the human eye, which are not subject to correction at the time of final inspection by the purchaser before closing, are excluded from our responsibility.

9. We will not guarantee against cracking or scaling of the concrete flatwork to foundation walls. Repair of concrete work will be made only where caused by settlement of sub-base. Cracks of foundation walls, if any, will be repaired only by application of free water caulk.

10. This warranty is extended to the Purchaser and Warrantee identified below and is non-transferable.

STATEMENT OF CERTAIN CONDITIONS NOT COVERED BY WARRANTY

1. **LUMBER SHRINKAGE:** Lumber is a fibrous (not an inert) material. It grows and shrinks in relation to the moisture content of the air. Hundreds of gallons of water used during construction in the masonry, concrete, tile work, plastering, puddling of trenches, etc., are absorbed in small amounts by the lumber and drywall instead of the old-fashioned plaster construction.

If one moves into a home in the summer during a period of high humidity, the new millwork will be "tight" slices some of the moisture from the humidity and be absorbed. During and after the first heating season you may notice some changes in the flooring and trim and particularly where wood meets a masonry (masonry is subject to an unnoticeable amount of shrinking and swelling). This is because it is normal in any house.

Since lumber has a greater coefficient of shrinkage and expansion than the common wallboard or masonry to which it is nailed, some small cracks may appear, particularly around door and window openings. Our use of factory made gypsum board has done a great deal to eliminate these cracks, but some may still appear after the heat has been turned on. As the time you repaint the rooms, these can be taped and spackled by your painter. Occasionally a nail head "lump" may be visible under the paint. Any jumps that appear can be sanded and spackled by your painter at the time of repainting.

A leakage of floor joists under bathrooms may cause a small crack in the white grout joint between the tile and top edge of tub or top of shower base where the floor. After end of the first heating season this may be regrouted with a readily available at any hardware store.

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BAAR CONSTRUCTION, INC.

8 MALVERN LANE
VERNON HILLS, ILL. 60061

8 MALVERN LANE
VERNON HILLS, ILL. 60061

SPECIFICATIONS

KITCHEN FEATURES

NO-WAX VINYL SHEET GOODS (CHOICE OF COLOR) \$12.00 p/yd.
DOUBLE-BOWL STAINLESS STEEL SINK W/SPRAY ATTACHMENT
UNI-LEVER FAUCET CONTROL (MOEN)
FORMICA COUNTERTOPS (CHOICE OF COLOR)
CUSTOM OAK WOOD CABINETRY OR CEDAR CABINETS
RANGE HOOD (DUOTLEAS) (CHOICE OF COLOR)

BATH FEATURES

MODERN ELONGATED BOWL WATER CLOSETS (WHITE)
CULTURED MARBLE VANITY TOPS/W/INTERGRAL OVAL BOWLS (WHITE)
CUSTOM OAK VANITIES & EURO CABINETS
DECORATIVE PLATE GLASS MIRRORS (PER PLAN)
MODULAR (LINEAR) TUB/SHOWER W/MOEN FAUCET (ONE LINEAR)
NO TUB SHOWER HEAD (TWO LINEAR)
TUB SHOWER HEAD (TWO LINEAR)

LAUNDRY & STORAGE FEATURES

CONVENIENT LAUNDRY AREAS (PER PLAN)
GAS LINES PROVIDED FOR FUTURE CLOTHES DRYER CONNECTION
LARGE CLOTHES CLOSETS & BED CLOSETS (PER PLAN)
LINEN CLOSETS (PER PLAN)
TWO CAR GARAGE (FIRE TAPED)
LIGHT IN ATTIC AREA (PER PLAN)
WOOD SHELVING IN ALL DESIGNATED AREAS W/POLE (PER PLAN)

MECHANICAL FEATURES

GAS FORCED AIR HEATING SYSTEM+ A/C
AUTOMATIC, GAS FIRED, GLASS LINERED 40GAL. HOT WATER HEATER
ELECTRICAL GROUND FAULT BREAKERS (PER PLAN)
COPPER ELECTRICAL WIRING INSTALLED IN CONDUIT
100 AMP - 220 VOLT SERVICE PANEL
COPPER WATER PIPING
INDIVIDUAL SHUT-OFF VALVES AT SINKS & WATER CLOSETS + Laundry Area
DRAIN TILE & AUTOMATIC SUMP PUMP IN BASEMENT/CRAWL
SUMP DIS CHARGE TO GROUND/STORM AREA (PER PLAN)
FULLY IMPROVED LOT (SEWER & WATER)

INTERIOR FEATURES

PRE-FINISHED, WOOD TRIM & CASING & BASE (PER PLAN)
OAK RAILINGS (PER PLAN) ~~done-the~~
DESIGNER HARDWARE & TRIM (PER PLAN) (MOHLAGE)
LIGHTING FIXTURE ALLOWANCE (PER PLAN) \$100.00
SMOKE DETECTORS (PER PLAN)
WALL-WALL CARPETING (CHOICE OF COLOR) ALLOWANCE (\$12.00 p/td.)
1/2" GYPSUM BOARD WALLS & CEILINGS (TRUESES 5/8" drywall) ~~setcued~~ included
TRUSS ROOF CONSTRUCTION (PER PLAN)
PRIMED & PAINTED INTERIOR WALLS & CEILINGS (OFF-WHITE)
DOOR BELL BUTTON & CHIME
3/4" T&G O.S.B. FLOORING THRU-OUT (GLUED & NAILED)
VOLUME CEILINGS (PER PLAN)
APPLIANCES PACKAGES AVAILABLE

8/26/02

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MAY 16 1977
COOK COUNTY CLERK

RECEIVED MAY 16 1977

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EXHIBIT B
BAAR CONSTRUCTION, INC. 5-4-2
9 MALVERN LANE
VERNON HILLS, ILL. 60061

August 24, 1992

Mr. Robert Conter

RE:

Purchase of LOT #205, Wheeling, IL

CONTRACT:

Base price \$160,00.00

incl.

5000 sheets

a/c

f/p (10x10)

(~~deck~~) ~~10x10~~ ~~10x10~~

add - and -

two (2) car garage

11,000.00

m.b. suite

12,000.00

m.b. bath

3,500.00 *

appl. pack.

2,000.00

extra stool

800.00

cement windows

700.00

ornate windows (per pair)

800.00

extra garage heated

1,200.00

insulated & finished gar. area

2,000.00

Total cont w/extras \$193,200.00

#AD: ~~10x10~~ GAR. (20x)

5/8" DRYWALL

800.00

600.00

~~\$194,600.00~~

H. BAAR CONSTRUCTION INC.

BAAR CONSTRUCTION, INC.

8/25/92
REC'D

Wesley Haracz
Dated 9/3/92

(*) DECK AS ON PRINT: ADD (\$800.00)

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CLERK'S OFFICE OF COOK COUNTY

100 W. MARINA BLVD., CHICAGO, IL 60601

(312) 443-3000

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Federal Truth-in-Lending Real Estate Transaction Disclosure

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93051549

11/30/92

Date

Loan No.

10/16/92

4830606

NBD MORTGAGE COMPANY

Customer's Name(s)

W. HASACZ

Address(es)

325 GREENWOOD GLENVIEW IL 60025

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

7.24995 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$ 64928.97 E

Amount Financed

The amount of credit provided to you or on your behalf.

\$ 132973.58

Total of Payments

The amount you will have paid after you have made all payments as scheduled.

\$ 197902.55

Your payment schedule will be:

Number of Payments	Amount of Payments	Monthly Payments Due Beginning	Number of Payments	Amount of Payments	Monthly Payments Due Beginning
83	907.30	01/01/93			
1	122,596.65	12/01/99			

Variable Rate: This loan **DOES NOT HAVE** a variable rate feature.

Demand Feature: This loan **DOES NOT HAVE** a demand feature.

Prepayment: If you pay off early, you

- Will Not May have to pay a penalty.
 If you prepay your loan on other than the regular installment date, you may be charged interest charges until the end of the month.
 Will Not May be entitled to a refund of part of the finance charge.

Late Charge: If a payment is late, you will be charged **\$ 5 %** of the payment.

Security: You are giving a security interest in **11THST LOT #206, WHEATLING, IL 60090**

Insurance: You may obtain property insurance from any one you want that is acceptable to Creditor named above.

Filing/Recording Fees: **\$ 50.00**

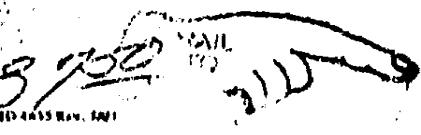
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assume the

Assumption: Someone buying your home **CANNOT** remainder of the mortgage/deed of trust on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

"E" means these disclosures are estimated. All numerical disclosures except the "Late Charge" disclosure are estimates.


 ROBERT L. CONTER
 954 GREENVIEW RD
 GLENVIEW, IL 60025

CONFERENCE

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1983-1984

BRUNSWICK, 1935-1940. GENEVA, 1936-1937.

- 2 -

$$T_1 \in \mathcal{B}_1(\mathbb{R}^d) \cap \mathcal{C}_0$$

J. H. K. et al.

603-2000-1

10 of 10

Acacia (Acacia) *angustissima* (L.) Benth. (Acacia) *angustissima* (L.) Benth.

G. C. RUMBLE

¹⁰ See also *U.S. v. Babbitt*, 110 F.3d 1250, 1256 (10th Cir. 1997) (“[T]he [FWS] has authority to regulate the importation of nonnative species.”).