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The funds shall be held by Seller as a trust for the benefit of Buyer... The funds shall be held by Seller as a trust for the benefit of Buyer...

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 of charges estimated as being required to pay said charges one month prior to the time at which they fall due...

Seller may not charge for or burden and applying the funds, analyzing said account, or verifying and compiling said assessments and bills, and shall Buyer be entitled to interest or earnings on the funds, unless otherwise agreed in writing at the time of execution of this Agreement...

20. BUYER'S INTEREST

(a) In the event of the termination of this Agreement by lapse of time, forfeiture or otherwise, all improvements, whether finished or unfinished, in the premises shall be deemed to be the property of 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 therefor or for any part thereof.

Buyer shall not suffer or permit any mechanic's 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.

Buyer will supply waivers of lien for any repairs or improvements on the premises.

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 ten (10) days of written notice to Buyer, or (2) defaults in the performance of any other covenant or agreement hereunder 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) foreclose 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 as provided in the applicable Lien and Detainer Act, subject to the rights of Buyer to repossess as provided in that Act; or (iv) cure such default within 30 days, in which case must be commenced within 30 days and proceeded with diligently.

(b) As additional security in the event of a default, Buyer assigns to Seller all unearned 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. For any payment not received within 10 days of due date.

(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 or default, Buyer tenders to Seller the entire unpaid principal balance of the Purchase Price and accrued interest then outstanding and cures any other default of a monetary nature affecting the promise of 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 prevailing party in enforcing the terms and provisions of this Agreement, including forfeiture or specific performance, in defaulting a 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 terminate, continue or extend this Agreement nor affect any such notice, demand or suit in any right hereunder not herein expressly waived.

23. NOTICES

All notices required to be given under this Agreement shall be construed to be a 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 7, or if to the Buyer at the address of the premises. Notice shall be deemed made when mailed or served.

24. ABANDONMENT

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.

25. 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.

26. ASSIGNMENT

The Buyer shall not transfer, pledge or assign this Agreement, or any interest herein or hereunder nor shall the Buyer leave nor sublet the premises, or any part thereof. Any violation or breach or attempted violation or breach of the provisions of this paragraph by Buyer, or any acts inconsistent herewith, shall vest no right, title or interest herein or hereunder, or in the said premises in any such transferee, pledgee, assignee, lessee or sub-lessee, but Seller may, at Seller's option, declare this Agreement null and void and revoke the provisions of this Agreement relating to forfeiture hereof. Buyer may lease the property after 3 years from the date of this agreement.

27. 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 as his charge and release 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 to 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.

28. 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 7, 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.

The non prevailing party

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8. TITLE: As per language in contract...

9. AFFIDAVIT OF TITLE: Seller shall furnish Buyer in or prior to the initial closing and, again, prior to final closing with an Affidavit of Title...

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, principal 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 all 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. PROVISIONS: AS PER THE CONTRACT.

12. ESCROW CLOSING: At the election of Seller or Buyer, upon notice to the other party not less than five (5) days prior to the date of either the initial or final closing, this transaction or if a conveyance contemplated hereby shall be made through escrow with a title company, bank or other institution or an attorney licensed in the business or to practice in the State of Illinois in accordance with the general provisions of an escrow trust covering articles of agreement or deed consistent with the terms of this Agreement. Upon creation of such an escrow, anything in this Agreement to the contrary notwithstanding, installments or payments due thereafter and delivery of the Deed shall be made through escrow. The cost of the escrow including an ancillary money lender's escrow, shall be paid by the party requesting it.

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. (b) Seller represents that all equipment and appliances to be conveyed, including but not limited to the following, are in operating condition: all mechanical equipment; heating and cooling equipment; water heater and softeners; septic, plumbing, and electrical systems; kitchen equipment remaining with the premises and any miscellaneous mechanical personal property to be transferred to the Buyer. Upon the Buyer's request prior to the time of possession, Seller shall demonstrate to the Buyer or his representative all said equipment and upon receipt of written notice of deficiency shall promptly and at Seller's expense correct the deficiency. IN THE ABSENCE OF WRITTEN NOTICE OF ANY DEFICIENCY FROM THE BUYER PRIOR TO THE DATE SPECIFIED FOR INITIAL CLOSING IT SHALL BE CONSIDERED THAT THE CONDITION OF THE ABOVE EQUIPMENT IS SATISFACTORY TO THE BUYER AND THE SELLER SHALL HAVE NO FURTHER RESPONSIBILITY WITH REFERENCE HERETO. (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, ventilation and air conditioning equipment; plumbing and electrical systems and fixtures; roof; masonry including chimney and fireplaces. If, however, the said premises shall not be thus kept in good repair, and in a clean, slightly, and healthy condition by Buyer, Seller may either 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 the premises in good repair and in a clean, slightly, and healthy condition, and Buyer agrees to pay to Seller, as to such additional purchase price for the premises, the expenses of the Seller in making said repairs and in placing the premises in a clean, slightly, and healthy condition, or to notify the Buyer to make such repairs and to place said premises in a clean, slightly, and healthy condition within thirty (30) days of such notice (except as is otherwise provided in paragraph 23), and, upon default by Buyer in complying with said notice, then, Seller may as a result of such remedies as Seller may elect, if any, from those that are by this Agreement or at law or equity provided.

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

16. INSURANCE: (a) Buyer shall from and after the date specified in paragraph 6 for possession, 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 J ("H.C.B.") and, also, flood insurance where applicable, with coverage not less than the balance of the purchase price hereof (except that if the full insurable value of such improvements is less than the balance of purchase price, then at such full insurable value) for the benefit of the parties hereto and the interests of any mortgagee or trustee, if any, as their interests may appear; such policy or policies shall be held by Seller, and Buyer shall pay the premiums thereon when due. (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 hereinafter and to furnish Seller with the original or duplicate receipts therefor. Seller shall pay, in 2nd installment 1992 taxes & any prior special assessments.

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, assessments which may become a lien on the premises, and the estimated annual premiums for the insurance coverage 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.

Seller has option to allow buyer to pay real estate taxes and insurance directly.

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*This agreement is subject to the terms and provisions of "the contract" attached herein in the event of an emergency, the terms of "the contract" shall prevail. (b) The beneficiary or beneficiaries of the trust shall be the person or persons named in the Trust Agreement. The Trust 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 thereby.

- 30. RECORDING: The parties shall record this Agreement or a memorandum thereof at Buyer's expense.
- 31. RIDERS: The provision contained in any rider attached hereto are and for all purposes shall be deemed to be part of this Agreement as though herein fully set forth.
- 32. CAPTIONS AND PRONOUNS: The captions and headings of the various sections or paragraphs of this Agreement are for convenience only, and are not to be construed as confining or limiting in any way the scope or intent of the provisions hereof. Whenever the context requires or permits, the singular shall include the plural, the plural shall include the singular and the masculine, feminine and neuter shall be freely interchangeable.
- 33. PROVISIONS SEVERABLE: The unenforceability or invalidity of any provision or provisions hereof shall not render any other provision or provisions herein contained unenforceable or invalid.
- 34. BINDING ON HEIRS, TIME OF ESSENCE: This Agreement shall inure to the benefit of and be binding upon the heirs, executors, administrators, successors and assigns of the Seller and Buyer. Time is of the essence in this Agreement.
- 35. JOINT AND SEVERAL OBLIGATIONS: The obligations of two or more persons designated "Seller" or "Buyer" in this Agreement shall be joint and several, and in such case each hereby authorizes the other or others of the same designation 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 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

and _____

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.

IN WITNESS OF, the parties hereto have hereunto set their hands and seals this 24th day of February, 1993

SELLER: FIRST INVESTMENT GROUP, INC. by

 SECRETARY

BUYER:

 JAMES KASPER
 SHEILA KASPER

This instrument prepared by
 R. WOJNAROWSKI
 11212 S. Harlem Worth, IL

STATE OF ILLINOIS)
 COUNTY OF) SS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Ray R. Bartel Patricia A. Bartel, personally known to me to be the same person 5 whose name 955 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 therein set forth.

Given under my hand and official seal, this 24th day of February, 1993

"OFFICIAL SEAL"
 RICHARD WOJNAROWSKI
 Notary Public, State of Illinois
 My Commission Expires 9/2/04
 STATE OF ILLINOIS)
 COUNTY OF) SS

 Notary Public

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that James Kasper and Sheila Kasper, personally known to me to be the same person 5 whose name 955 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 therein set forth.

Given under my hand and official seal, this 24th day of February, 1993

"OFFICIAL SEAL"
 J. PAUL BERTSCHE
 NOTARY PUBLIC, STATE OF ILLINOIS
 MY COMMISSION EXPIRES 11/26/98
 STATE OF ILLINOIS)
 COUNTY OF) SS

 Notary Public

STATE OF ILLINOIS)
 COUNTY OF) SS

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

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[Faint, illegible text from a document, possibly a contract or legal agreement, covering the majority of the page.]

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[Handwritten notes and signatures in the bottom left corner.]

BRUCE W. BROWN
CLERK OF COOK COUNTY

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COOK COUNTY, ILLINOIS
DEPARTMENT OF CLERK AND RECORDS

COOK COUNTY CLERK
DEPARTMENT OF CLERK AND RECORDS
100 NORTH LAUREL STREET
CHICAGO, ILLINOIS 60602
(312) 603-3000

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ENCLOSURE

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Buyer, at his expense, shall furnish to the Seller a current, dated within 60 days prior to closing, a Title Commitment for an Owners Title Insurance Policy issued by an Illinois Licensed Title Company in the amount of the purchase price to cover date hereof showing title in the intended grantor subject only to (a) the general exceptions contained in the title policy where the subject property qualifies thereunder as a residential parcel; (b) the title exceptions set forth below; and (c) title exceptions pertaining to liens or encumbrances which have been assumed by the Buyer under the terms hereof or which the Seller has agreed to remove at closing from the proceeds hereunder and additionally, if applicable, a Torrens Certificate of Title and Torrens Tax Search. Any delay in delivery of title commitment, while caused by the Buyer, his agent or his lending agency, shall extend the time for delivery thereof by the Seller by such period of delay.

If the Torrens Certificate, Tax Search or the title commitment discloses exceptions not provided for herein, Seller shall have until closing to remove said exceptions or to acquire title insurance covering said unpermitted exceptions. If Seller fails to remove said exceptions or obtain additional insurance within the time stated herein, Buyer may elect to terminate this Contract and all monies paid by the Buyer shall be refunded.

CONVEYANCE, LIENS, ENCUMBRANCES:

Seller shall convey, or cause to be conveyed, title to the Buyer by warranty deed with release of homestead rights (or by other appropriate deed if title is in trust or an estate) subject to (a) general taxes for 1992 and subsequent years; (b) building lines and building laws and ordinances; (c) zoning laws and ordinances, but only if the present use of the property is in compliance therewith or is a legal non-conforming use; (d) visible public and private roads and highways, (e) easements for public utilities which do not underlie the improvements on the property; (f) other covenants and restrictions of record which are not violated by the existing improvements upon the property; (g) party wall rights and agreements; (h) existing leases or tenancies; (i) any-

PRORATIONS:

The following items, if applicable, shall be prorated as of the date of closing: (a) insurance premiums; (b) general taxes; (c) title insurance premiums; (d) interest on mortgages indebtedness assumed; (e) water taxes; (f) fuel; (g) sewer service contracts. Proration of general taxes shall be on the basis of the last ascertainable bill plus homestead exemption, if any. If said bill is based on partial assessment or on an unimproved basis for improved property, a written agreement for final proration when the complete assessment information is available from the County Assessor shall be signed at closing by the parties hereto. **SELLER SHALL PAY 1ST INSTALLMENT 1992 TAX BILL AT OR PRIOR TO CLOSING AND SHALL PAY BEFORE DUE DATE THE 2ND INSTALLMENT 1992 DAMAGE BY CASUALTY BEFORE CLOSING: TAX BILL.**

If the improvements on the property shall be destroyed or materially damaged by fire or other casualty prior to closing, the provisions of the Uniform Vendor and Purchaser Risk Act of Illinois shall apply.

SURVEY:

Seller at his expense, shall furnish to Buyer a current, dated within 60 days prior to closing, a survey (not more than 6 months old) under certification by an Illinois Licensed Land Surveyer certified in the name of the Buyer, showing the location of the building and improvements on subject property to be within the lot lines and not encroaching over any setback line or easement and showing no encroachments of buildings or other improvements from adjoining properties.

BROKER:

Seller agrees to pay all broker's fees due RE/MAX SOUTHWEST in the amount set forth in the broker's listing contract.
Cooperating Broker: _____
(Broker or Company name only)

ATTORNEYS: Seller's Attorney RICY WOJNAROWSKI 361-2840
Buyer's Attorney J.P. Bertsche 140 S. Dearborn CHICAGO, IL. 312-540-2227

PERFORMANCE:

The earnest money and this contract shall be held by RE/MAX SOUTHWEST for the benefit of the parties hereto, and applied to the purchase price at closing. If the Buyer defaults hereunder, the deposit is to be first applied to the expenses of the Seller; such as title expenses and survey costs, then to the broker's fee, and the remainder to the Seller. If this contract is terminated without Buyer's fault, the earnest money shall be returned to the Buyer.

GENERAL CONDITIONS AND STIPULATIONS:

- (a) Both Seller and Buyer agree to execute all documents and provide all information necessary to enable lender to issue a commitment for mortgage or trust deed and to close this sale.
- (b) Seller warrants that as of the date hereof neither he nor his agent has received any notice issued by any city, village or other government authority of a building code violation concerning the subject property which will not be cured by date of closing, and **SHALL NOTIFY BUYER IF ANY SUCH NOTICES ARE RECEIVED SUBSEQUENT TO EXECUTION OF THIS CONTRACT + PRIOR TO CLOSING.**
- (c) All notices herein required shall be in writing and served upon the parties at the addresses shown on this contract or upon the attorney for such party. In the event the name and address of the Seller or the attorney for the Seller is unknown, written notice may be served upon the listing broker as agent for such Seller. Facsimile transmission of any offer, acceptance, notice or order herein provided to the parties, their broker or attorney, shall constitute sufficient notice of acceptance. Original documents shall be forwarded in all instances within three business days of such notice.
- (d) Seller agrees to arrange to leave the subject property in broom clean condition. All refuse and personal property not to be conveyed to Buyer shall be removed from the property at Seller's expense before the date of Buyer's occupancy.
- (e) Prior to closing, Buyer shall have the right to enter into and inspect the premises.
- (f) Buyer agrees to purchase flood insurance, if required by Lender.

This contract and riders numbered 5, 10, attached hereto and incorporated herein, shall be executed and one copy thereof delivered to Seller and one copy to Buyer. **THIS CONTRACT SHALL BE NULL + VOID AND THE BUYERS EARNST MONEY RETURNED IF NOT ACCEPTED BY SELLER BY 12:00 P.M. 9/1993**
THIS IS A LEGALLY BINDING CONTRACT WHEN SIGNED. IF NOT UNDERSTOOD, SEEK LEGAL ADVICE BEFORE SIGNING.

BUYER: Thelma Ruth-Kasper
James E. Kasper
SELLER: Ray A. Bertsche
AD

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SELLER'S REPRESENTATIONS

Form approved by the Southwest Suburban Board of Realtors

The Seller represents to the Buyer that all mechanical equipment, heating and cooling equipment, water heaters and softeners, septic, plumbing, electrical systems, kitchen equipment remaining with premises, and miscellaneous mechanical personal property to be transferred to the Buyer shall be in operating condition at the time of closing. In the absence of written notice of any deficiency from the Buyer prior to closing, it shall be concluded that the condition of the above equipment is satisfactory to the Buyer and the Seller shall have no further responsibility with reference thereto.

BUYERS:

Heidi Ruth-Kramer
James E. Kramer

DATE: 1-28-93

SELLERS:

Ray A. Brantel

DATE: 2-4-93

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DEPT-01 RECORDING 935.50
T85551 TRAN 7974 03/08/93 11:08:00
88294 4-93-170834
COOK COUNTY RECORDER

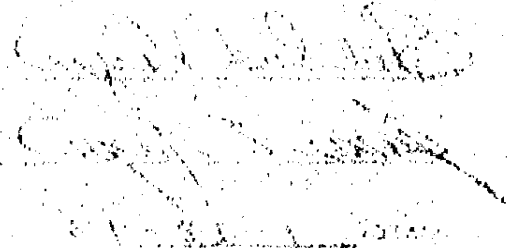
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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Court at Chicago, Illinois, this _____ day of _____, 20__.

Clerk of the Court

Property of Cook County Clerk's Office



2025/08/28

RIDER #10

ARTICLES OF AGREEMENT FOR DEED

FORM APPROVED BY THE ILLINOIS REALTOR ASSOCIATION BOARD OF REALTORS

The balance of the purchase price, namely \$ 99,000.00 shall be due on Articles of Agreement for Warranty Deed. Said sum shall be payable in equal monthly installments of \$ 761.26 or more which is based upon an amortization period of 30 years, including interest at the rate of 8-1/2 % per annum. Final payment of the unpaid principal balance shall be made within 30 years of the initial closing.

Buyer shall also pay Seller an amount equal to 1/12th of the estimated annual real estate taxes with each monthly payment. **BUYER SHALL ALSO PAY 1/2 INSURANCE PREMIUM EACH MONTH.**

The Articles of Agreement for Deed shall be in a form agreeable to Buyer and Seller, and shall be drafted by Buyer's or Seller's attorney within 10 days. If no agreement is reached within the aforesaid period, this contract shall become null and void and all earnest money shall be returned to Buyer. **BUYER WILL PROVIDE 1 YEAR HOME INSURANCE POLICY AT CLOSING** and provided to Buyer's attorney for review and approval.

BUYERS:
Heidi Rush-Keeper
Alan E. [Signature]

SELLERS:
Ray D. [Signature] AK

DATE: 1-28-93

DATE: 2-4-93

COOK County Clerk's Office

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OFFICE OF THE CLERK

CLERK OF THE CIRCUIT COURT OF COOK COUNTY

STATE OF ILLINOIS

In the case of [Name], Plaintiff, vs. [Name], Defendant.

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