

# UNOFFICIAL COPY

REAL ESTATE  
SALE CONTRACT  
DATED DECEMBER 9, 1995  
BETWEEN CHENG-FU KAO  
AND MAY-FAY KAO,  
AS SELLERS AND  
HINKO AGICIC AND  
DRAGICA AGICIC,  
AS PURCHASERS

96195212

96 MAR -8 PM 4:07

COOK COUNTY  
RECORDER  
JESSE WHITE  
ROLLING MEADOWS

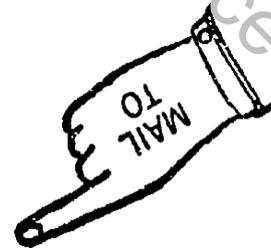
RECORDING 33.00  
MAIL 0.50  
PENALTY 30.00  
# 96195212

## LEGAL DESCRIPTION:

LOT 27 AND THE EAST 1.5 FEET OF LOT 28 IN BLOCK 10 IN GROSS NORTH ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE SOUTHWESTERLY HALF (1/2) OF THE EAST HALF (1/2) OF THE SOUTHEAST QUARTER (1/4) OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N : 14-19-435-015

"THE SIGNATURES OF THE PARTIES EXECUTING THIS DOCUMENT  
ARE COPIES AND ARE NOT ORIGINAL SIGNATURES."



Prepared by:

MAIL TO:

ATTORNEY BONNIE SPACCARELLI HANNON  
18-5 East Dundee Road, Suite #106  
Barrington, Illinois 60010

96195212

33.50  
30.00  
x 2

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JAN 10 1970  
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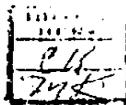
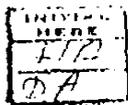
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## PROVISIONS

- 1 Real estate taxes (based on most recent ascertainable taxes), rent, interest on existing mortgage, if any, water taxes and other items shall be prorated to date of closing. If property herein is improved, but last available tax bill is on vacant land, parties hereto agree to prorate taxes when bill on improved property is available. Security deposits, if any, shall be paid to Purchaser at closing.
- 2 The provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this contract.
- 3 At least five days prior to closing date, Seller shall deliver to Purchaser or his agent evidence of merchantable title in the intended grantor: (a) by exhibiting owner's duplicate Certificate of Title or a certified copy thereof, subject to no other exceptions than those listed on the reverse side thereof, and a currently dated Special Tax Report issued by the Registrar of Titles, or (b) by delivering a Commitment For Title Insurance of a title insurance company bearing date on or subsequent to the date of the acceptance of this contract, in the amount of the purchase price subject to no other exceptions than those listed on the reverse side hereof and to general exceptions contained in said commitment. Delay in delivery by Seller of Commitment For Title Insurance due to delay by Purchaser's mortgagee in recording mortgage and bringing down title shall not be a default of this contract. Every Certificate of Title or Commitment For Title Insurance furnished by Seller hereunder shall be conclusive evidence of title as therein shown. If evidence of title discloses other exceptions, Seller shall have thirty days from Seller's receipt of evidence of title to cure such exceptions and notify Purchaser accordingly, and as to those exceptions which may be removed at closing by payment of money, Seller may have same removed at closing by using the proceeds of sale in payment thereof.
- 4 All notices hereby required shall be in writing and shall be served on the parties at the addresses following their signatures. The mailing of a notice by registered or certified mail, return receipt requested, shall be sufficient notice when the notice is mailed. Notices may also be served by personal delivery or commercial delivery service, by mail agram, telegram, or by the use of a facsimile machine with proof of transmission and a copy of the notice with proof of transmission being sent by regular mail on the date of transmission.
- 5 In the event of default by Purchaser, the earnest money, less the expenses and commission of the listing broker, shall be paid to the Seller. If Seller defaults, the earnest money, at the option of Purchaser, shall be refunded to Purchaser, but such refunding shall not release Seller from the obligation of this Contract. In the event of any default, escrowee shall give written notice to Seller and Purchaser indicating escrowee's intended disposition of the earnest money, and request the Seller's and Purchaser's written consent to the escrowee's intended disposition of the earnest money within thirty (30) days after the date of mailing of the Notice. However Seller and Purchaser hereby acknowledge that if escrowee is a licensed real estate broker, escrowee may not, without the Seller's and Purchaser's written consent to the escrowee's intended disposition of the earnest money as the earnest money within thirty (30) days after the date of mailing of said notice that escrowee shall proceed to dispose of the earnest money as previously indicated by the escrowee. If Seller or Buyer objects to the intended disposition within the aforementioned thirty (30) day period, or in the event escrowee is a licensed real estate broker and does not receive the joint written direction of the Seller and Purchaser authorizing the distribution of the earnest money, then the parties hereto agree that the escrowee may deposit the earnest money with the Clerk of the Circuit Court by the filing of an action in the nature of an interpleader. The parties agree that escrowee may be reimbursed from the earnest money for all costs, including reasonable attorney's fees, related to the filing of the interpleader and do hereby agree to indemnify and hold escrowee harmless from any and all claims and demands, including the payment of reasonable attorney's fees, costs and expenses arising out of such default claims and demands.
- 6 Seller represents and warrants that the heating, plumbing, electrical, central cooling, ventilating systems, appliances and fixtures on the premises are in working order and will be so at the time of closing, and that the roof is free of leaks and will be so at the time of closing. Purchaser shall have the right to inspect the premises during the 48 hour period immediately prior to closing to verify that such are in working order and that the property is in substantially the same condition, normal wear and tear excepted, as of the date of this Contract.
- 7 If this property is new construction, then Purchaser and Seller agree to comply with all insulation disclosure requirements as provided by the Federal Trade Commission, and Ricer 13 is hereby attached.
- 8 Seller warrants that no notice from any city village or other governmental authority of a dwelling code violation which currently exists in the abovesaid premises has been issued and received by Seller or his agent. If a notice is received between date of acceptance of the Contract and the date of closing, Seller shall promptly notify Purchaser of such notice.
- 9 If the subject property is located in the City of Chicago, Seller and Purchaser agree that Seller and Purchaser shall comply with provisions of Chapter 183.2 of the Chicago Municipal Code concerning Heating Cost Disclosure for the subject property.
- 10 At the request of Seller or Purchaser evidenced by notice in writing to the other party at any time prior to the date of delivery of deed hereunder, this sale shall be closed through an escrow with a title insurance company, in accordance with the general provisions of the usual form of deed and Money Escrow Agreement then furnished and in use by said company, with such special provisions inserted in the escrow agreement as may be required to conform with this contract. Upon the creation of such an escrow, anything herein to the contrary notwithstanding, payment of purchase price and delivery of deed shall be made through the escrow and this contract and the earnest money shall be deposited in the escrow and the Broker shall be made a party to the escrow with regard to commission due. The cost of the escrow shall be divided equally between Purchaser and Seller.
- 11 Prior to closing, Seller shall furnish a survey by a licensed land surveyor dated not more than six (6) months prior to date of closing hereof showing the present location of all improvements. If Purchaser or Purchaser's mortgagee desires a more recent or extensive survey, same shall be obtained at Purchaser's expense.
- 12 Seller agrees to furnish to Purchaser an affidavit of title subject only to those items set forth herein, and an ALTA form if required by Purchaser's mortgagee, or the Title Insurance Company for extended coverage.
- 13 Right is reserved by either party to insert correct legal description at any time, without notice, when same is available.
- 14 Seller shall have the right to pay off any existing mortgage(s) out of the proceeds of this sale.
- 15 Purchaser may place a mortgage on this property and apply proceeds of such mortgage to the purchase price. In the event this transaction does not close, Purchaser agrees to promptly cause release of same.
- 16 Purchaser and Seller hereby agree to make all disclosures and do all things necessary to comply with the applicable provisions of the Real Estate Settlement Procedures Act of 1974, as amended, and the Illinois Responsible Property Transfer Act of 1988 as amended.
- 17 Seller shall pay the amount of any stamp tax imposed by the state and county on the transfer of title, and shall furnish a completed declaration signed by the Seller or Seller's agent in the form required by the state and county, and shall furnish any declaration signed by Seller or Seller's agent or meet other requirements as established by any local ordinance with regard to a transfer or transaction tax. Such tax required by local ordinance shall be paid by designated party in said ordinance.
- 18 Seller shall remove from premises by date of possession all debts and Seller's personal property not conveyed by Bill of Sale to Purchaser.
- 19 Seller agrees to surrender possession of the real estate in the same condition as it is at the date of this contract, ordinary wear and tear excepted.
- 20 Time is of the essence of this contract.
- 21 Wherever appropriate, the singular includes the plural and masculine includes the feminine or neuter.
- 22 In the event the property is in a flood plain and flood insurance is required by Purchaser's lender, Purchaser shall pay for same.

THE PROVISIONS OF THIS CONTRACT MAY BE AMENDED BY THE TERMS OF THE ATTACHED RIDERS WHICH ARE INCORPORATED HEREBIN BY REFERENCE.



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Rev 11/30/95

## SUPPLEMENTAL RIDER FOR SALE OF REAL ESTATE COMMONLY KNOWN AS 1652 WEST BELMONT AVENUE, CHICAGO, ILLINOIS

ANYTHING IN THE ORIGINAL CONTRACT TO THE CONTRARY NOTWITHSTANDING, THE PARTIES AGREE THAT THE MODIFICATIONS CONTAINED IN THIS RIDER SHALL CONTROL:

SR-1 ATTORNEYS FOR THE RESPECTIVE PARTIES HAVE MADE MODIFICATIONS TO THE PROPOSED CONTRACT AND RIDER AND UPON EXECUTION BY EACH OF THE RESPECTIVE PARTIES, THE CONTRACT SHALL BE DEEMED FINAL AS OF THE LATEST DATE OF EXECUTION INDICATED ON THE WITHIN RIDER.

SR 2 FOR THE PURPOSES OF THE WITHIN CONTRACT, ANY NOTICE REQUIRED TO BE SERVED UPON A PARTY TO THE CONTRACT MAY, INSTEAD, BE SERVED UPON THE DESIGNATED ATTORNEY FOR SUCH PARTY, AND RECEIPT BY SUCH ATTORNEY SHALL BE CONSTRUED AS EFFECTIVE SERVICE OF NOTICE UPON SUCH PARTY, PROVIDED, RECEIPT OF SUCH NOTICE IS MADE ON A REGULAR BUSINESS DAY. IN ADDITION TO THE FOREGOING PROVISIONS, SERVICE OF SUCH NOTICE MAY BE MADE UPON EITHER THE PARTY OR ATTORNEY FOR SUCH PARTY BY FACSIMILE TRANSMISSION OF SUCH WRITTEN NOTICE (FAX), IN WHICH EVENT RECEIPT OF SUCH TRANSMISSION BY SUCH PARTY OR ATTORNEY SHALL CONSTITUTE EFFECTIVE SERVICE OF NOTICE, PROVIDED, THAT THE PERSON SERVING SUCH NOTICE BY "FAX" PROCESS, SHALL ALSO MAIL A "HARD" COPY OF SUCH NOTICE TO SUCH PARTY OR ATTORNEY BY REGULAR MAIL TO THE ADDRESS SET FORTH IN THIS RIDER OR THE CONTRACT. WHERE EVIDENCE OF A RECEIPT OF ANY NOTICE IS DESIRED BY THE PERSON GIVING NOTICE, CERTIFIED OR REGISTERED MAILING MAY BE MADE. HOWEVER, REFUSAL TO ACCEPT SUCH DELIVERY OF MAILED NOTICE SHALL NOT AFFECT THE VALIDITY OF SUCH SERVICE OF NOTICE, WHICH SHALL THEREUPON BE EFFECTIVE AS OF THE DATE AND TIME OF MAILING.

SR-3 FOR THE PURPOSES OF THE WITHIN CONTRACT, THE FOLLOWING ARE THE DESIGNATED ATTORNEYS FOR THE RESPECTIVE PARTIES:

### SELLER'S ATTORNEY

JAMES L. FERSTEL  
ATTORNEY AT LAW  
79 W. MONROE ST., SUITE 822  
CHICAGO, ILLINOIS 60603  
[PHONE] (312) 782-6020  
[FAX] (312) 782-6019

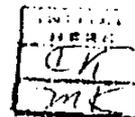
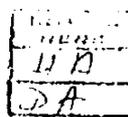
### PURCHASER'S ATTORNEY

BONNIE SPACCARELLI HANNON  
ATTORNEY AT LAW  
12-5 EAST DUNDEE ROAD, SUITE 106  
BARRINGTON, IL 60010  
[PHONE] (708) 382-7266  
[FAX] (708) 382-6171

SR-4 WITH RESPECT TO THE FURNISHING OF A TITLE COMMITMENT AND PLAT OF SURVEY TO PURCHASER, THE FOLLOWING SHALL CONTROL:

(A) THE PARTIES HAVE AGREED THAT THE TITLE INSURANCE COMMITMENT TO BE FURNISHED BY SELLER SHALL BE ISSUED BY CHICAGO TITLE INSURANCE COMPANY IN THE AMOUNT OF THE SALE PRICE, AT SELLER'S COST. ANY SPECIAL COVERAGE WHICH PURCHASER OR HIS LENDER MAY REQUEST, SUCH AS FOR NEW CONSTRUCTION, WAIVER OF CONSTRUCTION LIENS, EXTENDED COVERAGE, SPECIAL LENDER'S INSTRUCTIONS AND THE LIKE SHALL BE CONSIDERED A PURCHASER'S COST AND PAID BY PURCHASER AT CLOSING. IN THE EVENT THAT PURCHASER'S LENDER, IF ANY, SHALL REQUIRE EXTENDED TITLE INSURANCE COVERAGE, PURCHASER'S

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ATTORNEY, AT PURCHASER'S COST, SHALL BE RESPONSIBLE FOR PREPARING AND SECURING EXECUTION OF ANY DOCUMENTS REQUIRED BY THE TITLE INSURER THEREFOR. TITLE CLEARANCE OF ANY OBJECTIONS RAISED BY THE TITLE INSURER FOR THE ADDITIONAL TITLE INSURANCE REQUIREMENTS REQUESTED BY PURCHASER SHALL NOT, HOWEVER, EXTEND THE CLOSING DATE OR PAYMENT OF THE SALE PROCEEDS HEREIN.

(B) PURCHASER HAS SECURED A "STAKED" PLAT OF SURVEY AS REQUESTED BY PURCHASER AND SHALL FURNISH A COPY THEREOF TO SELLER WITHIN 10 DAYS AFTER EXECUTION OF THE WITHIN RIDER. INASMUCH AS SELLER'S EXISTING SURVEY WAS FROM A DIFFERENT SURVEYOR, TO WIT, CERTIFIED SURVEY CO., SELLER AGREES TO COMPENSATE PURCHASER AT CLOSING IN AN AMOUNT EQUAL TO THE COST OF AN UPDATING OF THE SELLER'S EXISTING SURVEY BY THAT SURVEYOR, FOR A NON-STAKED SURVEY OF THE SUBJECT PREMISES. PURCHASER IS AWARE THAT THE SUBJECT PREMISES HAS PREVIOUSLY BEEN CONSIDERED AS A PART OF A TRACT COVERING THE SUBJECT PREMISES AND ADJOINING LOTS 25 AND 26 OF THE SAME SUBDIVISION. IN THE EVENT ANY ENCROACHMENT EXISTS BETWEEN THE SUBJECT PREMISES AND SAID ADJOINING LOT 26, OR FROM OR ONTO THE PROPERTY LOCATED TO THE WEST OF THE SUBJECT PREMISES, AND IS INDICATED ON THE SURVEY PROCURED BY PURCHASER, THE PURCHASER ACCEPTS SUCH CONDITION AS A PERMITTED SURVEY EXCEPTION. IN THE EVENT THAT THE TITLE INSURER DECLINES TO ENDORSE OVER ANY SUCH ENCROACHMENT, PURCHASER AGREES TO ACCEPT SUCH CONDITION. THE PARTIES ACKNOWLEDGE THAT THE SELLER IS OWNER OF THE PROPERTY ADJOINING TO THE EAST OF THE SUBJECT PREMISES. IN THE EVENT THAT THE TITLE INSURER WILL ENDORSE OVER SUCH ENCROACHMENT FOR EITHER THE LENDER'S OR OWNER'S POLICY, OR BOTH, SELLER MAY ELECT TO PAY THE TITLE INSURER A REASONABLE PREMIUM FOR SUCH ENDORSEMENT.

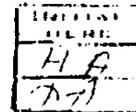
SR-5 SELLER IS NOT OBLIGATED TO PAY ANY COSTS OR CHARGES ASSOCIATED WITH PURCHASER'S MORTGAGE, SUCH AS POINTS, DISCOUNTS OR THE LIKE, EXCEPT THOSE WHICH MAY BE REQUIRED BY LAW TO BE PAID BY SELLER. FURTHER, EACH PARTY SHALL PAY THE CHARGES BY THEIR RESPECTIVE ATTORNEY FOR SERVICES RENDERED IN BEHALF OF HIS CLIENT. SELLER SHALL NOT PAY ANY FEES, COSTS OR CHARGES OF THE PURCHASER'S ATTORNEY FOR ANY PROFESSIONAL SERVICES RENDERED BY SUCH ATTORNEY.

SR 6 (A) THE PARTIES ACKNOWLEDGE THAT PURCHASER IS NOT TAKING TITLE SUBJECT TO ANY PENDING SPECIAL ASSESSMENTS OR ASSESSMENTS ALREADY MADE BUT NOT YET PAID, NOR ANY PRIVATE EASEMENTS ALREADY EXISTING, BUT SUBJECT TO ANY EXISTING TENANCIES TO BE SPECIFIED IN A RENT ROLL LISTING TO BE PROVIDED BY SELLER WITHIN TEN (10) BUSINESS DAYS OF THE CONTRACT ACCEPTANCE, EVIDENCED BY THE LAST OF THE DATES UPON WHICH ALL OF THE PARTIES HAVE EXECUTED ALL RIDERS TO THE CONTRACT, AND PURCHASER HAS ACCEPTED CONDITION OF THE PREMISES.

(B) SELLER SHALL EXECUTE AND DELIVER TO PURCHASER AN ILLINOIS RESIDENTIAL REAL PROPERTY DISCLOSURE FORM WITHIN FIFTEEN (15) BUSINESS DAYS OF THE LAST DATE SPECIFIED IN THE PRECEDING SUB-PARAGRAPH (A). IF AN ENVIRONMENTAL DEFECTS ARE SHOWN THEREIN, PURCHASER MAY MAKE A DEMAND UPON SELLER WITHIN FIVE (5) BUSINESS DAYS OF RECEIPT OF SUCH DISCLOSURE FORM TO CORRECT SUCH DEFICIENCIES. UNLESS PURCHASER SHALL ELECT TO ACCEPT THE PREMISES WITH THE DEFICIENCIES NOTED, THE CONTRACT SHALL BECOME NULL AND VOID IF SELLER ELECTS NOT TO CORRECT SUCH DEFICIENCIES BY NOTICE TO PURCHASER WITHIN FIVE (5) BUSINESS DAYS OF RECEIPT OF SUCH DEMAND.

(C) SELLER HAS REPRESENTED THAT THE CURRENT TOTAL MONTHLY RENTAL INCOME AS OF NOVEMBER 30, 1995, IS IN THE AMOUNT OF \$ 2,520.00. SELLER SHALL FURNISH TO PURCHASER WITHIN TEN (10) DAYS AFTER EXECUTION OF THE WITHIN RIDER A RENT ROLL SETTING FOR THE AMOUNT OF RENTS, SECURITY DEPOSITS AND LEASES OR TENANCIES, AS THE CASE MAY BE, WHICH SHALL BE SUBJECT TO PRORATION AT CLOSING.

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(D) AS HERETOFORE STATED, SELLER IS OWNER OF THE PROPERTY ADJOINING TO THE EAST, COMMONLY KNOWN AS 1650 WEST BELMONT AVENUE. PRIOR TO THE TIME SELLER ACQUIRED BOTH THE SAID 1650 WEST BELMONT PARCEL AND THE SUBJECT PROPERTY AND AT THE PRESENT TIME BOTH PARCELS HAVE BEEN SERVICED BY A SINGLE WATER METER. THE PARTIES AGREE THAT AT THE TIME OF CLOSING AN AGREED PERCENTAGE OF WATER USAGE ATTRIBUTED TO EACH PARCEL SHALL BE MADE BY THE PARTIES FOR PRORATION PURPOSES, AND CONTRIBUTION SUBSEQUENT TO CLOSING.

SR-7 THE MOST RECENT ASCERTAINABLE TAX BILL, FOR PURPOSES OF PRORATION AT 110% THEREOF, SHALL BE THE TAX BILL ISSUED FOR THE FINAL 1994 REAL ESTATE TAXES LEVIED ON THE SUBJECT PREMISES, A COPY OF WHICH IS ATTACHED HERETO FOR REFERENCE.

SR-8 IF PURCHASER'S LENDER SHALL REQUIRE A TITLE COMPANY AGENCY CLOSING, THE SALE SHALL BE CLOSED IN ACCORDANCE WITH THE PROVISIONS OF LENDER'S INSTRUCTIONS TO THE ESCROWEE WHICH SHALL BE AT THE DOWNTOWN CHICAGO OFFICE OF CHICAGO TITLE INSURANCE COMPANY. THE COSTS OF SUCH ESCROW, INCLUDING ANY SPECIAL PROVISIONS RELATING TO A CONSTRUCTION LOAN, SHALL BE PAID BY PURCHASER.

~~SR-9 A FURTHER CONDITION TO THE CONTRACT HEREIN IS THE SALE OF PURCHASER'S RESIDENCE AS SET FORTH IN THE SEPARATE RIDER NO. 300 ATTACHED HERETO AND MADE A PART HEREOF.~~ 11A  
A 11  
M.K.  
D.A.

Mary Kay Kern  
SELLER

Erin Ann Ayres  
PURCHASER

Mary Kay Kern  
SELLER

Erin Ann Ayres  
PURCHASER

DATE: \_\_\_\_\_

DATE: December 1, 1995

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## Request for Taxpayer Identification Number and Certification

Give form to the requester. Do NOT send to the IRS.

Form **W-9**  
Rev. March 1995  
Department of the Treasury  
Internal Revenue Service

Name (If joint names, list first and check the name of the person at which income number you enter in Part I below. See instructions on page 2 if your name has changed.)

**HINKO AGTIC and DRAGICA AGTIC**

Business name (sole proprietors see instructions on page 2)

Please check appropriate box:  Individual/sole proprietor

Corporation

Partnership

Other

Address (number, street, and apt. or suite no.)

2123 Wellington Avenue

City, state, and ZIP code

Chicago, Illinois 60618

Requester's name and address (optional)

Last account number(s) here (optional)

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). For sole proprietors, see the instructions on page 2. For other entities, it is your employer identification number (EIN). If you do not have a number, see How To Get a TIN below.

Social security number

3 3 2 4 5 1 6 7 3 0 0 7

OR

Employer identification number

**Part II** For Payees Exempt From Backup Withholding (See Part II instructions on page 2)

### Part III Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

**Certification Instructions.**—You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, the acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (Also see Part III instructions on page 2.)

Sign Here  Signature *Hinko Agtic*

Date *December 1*, 1995

Social references are to the Internal Revenue Code.

**Purpose of Form.**—A person who is required to file an information return with the IRS must get your correct TIN to report income paid to you, real estate transactions, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA. Use Form W-9 to give your correct TIN to the requester (the person requesting your TIN) and, when applicable, (1) to certify the TIN you are giving is correct for you are waiting for a number to be issued, (2) to certify you are not subject to backup withholding, or (3) to claim exemption from backup withholding if you are an exempt payee. Giving your correct TIN and making the appropriate certifications will prevent certain payments from being subject to backup withholding.

**Note:** If a requester gives you a form other than a W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**What is Backup Withholding?**—Persons making certain payments to you must withhold and pay to the IRS 31% of such

payments under certain conditions. This is called "backup withholding." Payments that could be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

If you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return, your payments will not be subject to backup withholding. Payments you receive will be subject to backup withholding if:

- You do not furnish your TIN to the requester, or
- The IRS tells the requester that you furnished an incorrect TIN, or
- The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
- You do not certify to the requester that you are not subject to backup withholding under 3 above (for reportable

interest and dividend accounts opened after 1983 only), or

8. You do not certify your TIN. See the Part III instructions for exceptions.

Certain payees and payments are exempt from backup withholding and information reporting. See the Part III instructions and the separate instructions for the Requester of Form W-9.

**How To Get a TIN.**—If you do not have a TIN, apply for one immediately. To apply, get Form SS-5, Application for a Social Security Number Card (for individuals), from your local office of the Social Security Administration, or Form SS-4, Application for Employer Identification Number (for businesses and all other entities), from your local IRS office.

If you do not have a TIN, write "Applied For" in the space for the TIN in Part I, sign and date the form, and give it to the requester. Generally, you will then have 60 days to get a TIN and give it to the requester. If the requester does not receive your TIN within 60 days, backup withholding, if applicable, will begin and continue until you furnish your TIN.

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**MAIL TO:**  
Bernie Spaccarelli Hannon  
18-5 East Dundee Road, #106  
Barrington, Illinois 60010