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CHICAGO TITLE INSURANCE COMPANY
ILLINOIS FORM 4*

REAL ESTATE SALES CONTRACT



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JOSEPH SKIBA AND JAN PTASZEK _____ (Purchaser)

purchase at a price of \$ 60,000.00 on the terms set forth herein, the following described real estate
Chicago, Cook County, Illinois.

Lot 40 in the subdivision of the Northeast 1/4 of Block 27, In Canal Trustee's
Subdivision, in Section 33, Township 39 North, Range 14, East of the Third Principal
Meridian, In Cook County, Illinois. PIN#17-33-318-009

Description is not included herein at time of execution, _____ Purchasers' Attorney _____ is authorized to insert it (hereafter.)
commonly known as 3721 South Parnell Street, Chicago, Illinois 60609, and with approximate lot dimensions of
55' x 125', together with the following property presently located thereon: (strike items not applicable) (a) ~~storm and screen doors and~~
~~windows,~~ (b) ~~awnings,~~ (c) ~~outdoor television antenna,~~ (d) ~~wall to wall, hallway and stair carpeting,~~ (e) ~~window shades and draperies and supporting fixtures,~~ (f)
~~venetian blinds,~~ (g) ~~Electric, plumbing and other attached fixtures as installed,~~ (h) ~~water softener,~~ (i) ~~refrigerator(s),~~ (j) _____ range(s), (k) ~~garage~~
~~door opener with _____ transmitters, (l) ~~radiator covers,~~ (m) ~~indoor and outdoor (louvered) shutters, and also Naught~~~~

Jill A. Difoggio & Michael Difoggio Jr. Owners of Record _____ (Seller)

(Insert names of all owners and their respective spouses)
agrees to sell the real estate and the property, if any, described above at the price and terms set forth herein, and to convey or cause to be conveyed to Purchaser or
nominee title thereto (in joint tenancy) by a recordable Warranty deed, with release of homestead rights, and a proper bill of sale,
subject only to: (a) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (b) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (c) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (d) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (e) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (f) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (g) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (h) ~~any and all conditions of record against the premises and which are not released by this contract~~ and any other restrictions which may be
imposed upon the premises, (i) general taxes for the year 1998 and subsequent years including taxes which may accrue by reason of new or additional
improvements during the year(s) 1998 and to Naught.

3. Purchaser has paid \$ 1,000.00 (and ~~addition of \$ _____ as earnest money to be applied~~) as earnest money to be applied
on the purchase price, and agrees to pay or satisfy the balance of the purchase price, plus or minus proration, at the time of closing as follows: (strike
subparagraph not applicable)
(a) The payment of \$ 59,000.00
(b) The acceptance of the title to the real estate by Purchaser subject to a mortgage (trust deed) of record securing a principal indebtedness (which the
Purchaser [does] [does not] agree to assume) aggregating \$ _____ bearing interest at the rate of _____ % a year,
and the payment of a sum which represents the difference between the amount due on the indebtedness at the time of closing and the balance of the
purchase price.

4. This contract is subject to the condition that Purchaser be able to procure within 30 days a firm commitment for a loan to be secured by a
mortgage or trust deed on the real estate in the amount of \$ 55,000.00 or such lesser sum as Purchaser accepts, with interest not to exceed
9 % a year to be amortized over 30 years, the commission and service charges for such loan not to exceed 1 %. If, after
making every reasonable effort, Purchaser is unable to procure such commitment within the time specified herein and so notifies Seller thereof within that time,
this contract shall become null and void and all earnest money shall be returned to Purchaser; provided that if Seller, at his option, within a like period of time
following Purchaser's notice, procures for Purchaser such a commitment or notifies Purchaser that Seller will accept a purchase money mortgage upon the same
terms, this contract shall remain in full force and effect. (Strike paragraph if inapplicable.)

5. The time of closing shall be on October 16, 1998, or 20 days after notice that financing has been procured if above paragraph 4
is operative, or on the date, if any, to which such time is extended by reason of paragraph 2 of the Conditions and Stipulations hereafter becoming operative
(whichever date is later), unless subsequently mutually agreed otherwise, at the office of Chicago Title Insurance
or of the mortgage lender, if any, provided title is shown to be good or is accepted by Purchaser.

6. Seller shall deliver possession immediately upon closing days after the sale has been closed. Seller agrees to pay Purchaser the sum of
\$ _____ for each day Seller remains in possession between the time of closing and the time possession is delivered.

7. Seller agrees to pay a broker's commission to Not Involved in the
amount set forth in the broker's listing contract or as follows: Not Applicable

8. The earnest money shall be held by Jill A. Difoggio & Michael Difoggio Jr. for the
mutual benefit of the parties.

9. Seller agrees to deliver possession of the real estate in the same condition as it is at the date of this contract, ordinary wear and tear excepted.

10. A duplicate original of this contract, duly executed by the Seller and his spouse, if any, shall be delivered to the Purchasers within 1 days from the
date below, otherwise, at the Purchaser's option, this contract shall become null and void and the earnest money shall be refunded to the Purchaser.

This contract is subject to the Conditions and Stipulations set forth on the back page hereof, which Conditions and Stipulations are made a part of this contract.

Dated: September 15, 1998

Purchaser: Jan Ptaszek Address: 7902 South Normandy, Burbank Ill
Purchaser: Joseph Skiba Address: 18520 S. Marshfield, Homewood, Ill

Seller: Jill A. Difoggio Address: 5259 W. 100th St. Oak Grove, Ill

Seller: Michael Difoggio Jr. Address: _____

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Mail to J. Hessek
1902 S. Normandy
Bryn Mawr, Illinois



with respect to Section 1445 of the Internal Revenue Code, the parties agree as follows:

Alternative 1:

Purchaser represents that the transaction is exempt from the withholding requirements of Section 1445 of the Internal Revenue Code because Purchaser intends to use the subject real estate as a qualifying residence under said Section and the sales price does not exceed \$500,000.

Alternative 2:

Seller represents that he is not a "foreign person" as defined in Section 1445 of the Internal Revenue Code and is therefore exempt from the withholding requirements of said Section. Seller will furnish Purchaser at closing the Exemption Certification set forth in said Section.

Alternative 3:

either party shall fail to make appropriate disclosure when asked, such failure shall be considered a breach on the part of said party.

9. 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, the Residential Property Disclosure Act of Illinois, and the Residential Lead-Based Paint Hazard Reduction Act of 1992. In the event of a registered or certified mail, return receipt requested, shall be sufficient service.

8. All notices herein required shall be in writing and shall be served on the parties at the addresses following their signatures. The mailing of a notice registered or certified mail, return receipt requested, shall be sufficient service.

7. Time is of the essence of this contract.

(paragraph if inapplicable.)

6. At the election of Seller or Purchaser upon notice to the other party not less than 5 days prior to the time of closing, this sale shall be closed through escrow with Chicago Title and Trust Company, in accordance with the general provisions of the usual form of Deed and Money Escrow Agreement then in use in Chicago. Upon 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. This contract and the earnest money shall be deposited in the escrow. The cost of the escrow shall be divided equally between Seller and Purchaser. (Strike paragraph if inapplicable.)

5. If this contract is terminated without Purchaser's fault, the earnest money shall be returned to the Purchaser, but if the termination is caused by the Purchaser's fault, then upon notice to the Purchaser, the earnest money shall be forfeited to the Seller and applied first to the payment of the Seller's expenses and then payment of broker's commission; the balance, if any, to be retained by the Seller or liquidated damages.

4. The provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this contract.

be paid by the (Purchaser) (Seller). (Strike one.)

All provisions are final unless otherwise provided herein. Existing leases and assignable insurance policies, if any, shall then be assigned to Purchaser. Seller shall pay the amount of any stamp tax imposed by state law on the transfer of the title, and shall furnish a completed Real Estate Transfer Declaration signed by the Seller or the Seller's agent in the form required pursuant to the Real Estate Transfer Tax Act of the State of Illinois and shall furnish any declaration signed by the Seller or the 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 the party upon whom such ordinance places responsibility therefor. If such ordinance does not so place responsibility, the tax shall be paid by the (Purchaser) (Seller). (Strike one.)

The amount of any general taxes which may accrue by reason of new or additional improvements shall be adjusted as follows:

(c) - Other -

by reference.

(a) $\frac{110}{100}$ of the most recent ascertainable taxes;

ascertainable shall be adjusted on the basis of (a), (b), or (c) below (Strike subparagraph not applicable).

3. Rents, premiums under assignable insurance policies, water and other utility charges, fuels, prepaid service contracts, general taxes, accrued interest, mortgage indebtedness, if any, and other similar items shall be adjusted ratably as of the time of closing. The amount of the current general taxes not to be paid by the (Purchaser) (Seller) shall be adjusted as follows:

without further action of the parties.

2. If the title commitment discloses unpermitted exceptions, Seller shall have 30 days from the date of delivery thereof to have the exceptions removed from the commitment or to have the title insurer commit to insure against loss or damage that may be occasioned by such exceptions, and, in such event, the time of closing shall be 35 days after delivery of the commitment or the time specified in paragraph 5 on the front page hereof, whichever is later. If Seller fails to have exceptions removed, or in the alternative, to obtain the commitment for title insurance specified above as to such exceptions within the specified time, Purchaser may terminate this contract or may elect, upon notice to Seller within 10 days after the expiration of the 30-day period, to take title as if then is with right to deduct from the purchase price liens or encumbrances of a definite or ascertainable amount. If Purchaser does not so elect, this contract shall become null and void without further action of the parties.

below.

1. Seller shall deliver or cause to be delivered to Purchaser an affidavit of title in customary form covering the date of closing and showing title in Seller subject only to the permitted exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (b) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (c) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (d) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (e) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (f) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (g) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (h) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (i) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (j) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (k) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (l) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (m) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (n) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (o) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (p) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (q) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (r) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (s) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (t) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (u) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (v) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (w) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (x) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (y) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing, (z) the title exceptions set forth in paragraph 5 hereof, showing title in the intended grantor subject only to (a) the general liens and encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing.