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Subcontractor
Dw

"NOTICE TO OWNER"

The subcontractor providing this notice has performed work for or delivered material to your general contractor. These services or materials are being used in the improvements to your residence and entitle the subcontractor to file a lien against your residence if the services or materials are not paid for by your general contractor. A lien waiver will be provided to your contractor when the subcontractor is paid, and you are urged to request this waiver from your contractor when paying for your home improvements."

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6809/0052 27 001 Page 1 of 14
1998-04-09 11:46:00
Cook County Recorder 25.50

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

The claimant PAINT AMERICA, INC., an Illinois corporation, of 5110 North Lincoln Avenue, Chicago, County of Cook, State of Illinois, hereby files notice and claim for lien against American National Bank and Trust Company of Chicago as Trustee under Trust Agreement dated September 5, 1995 and known as Trust Number 122063-06, 33 N. LaSalle Street, Chicago, County of Cook, State of Illinois, (hereinafter referred to as "owner") and states: That on December 9, 1997, the owner owned the following described land in the County of Cook, State of Illinois, to-wit: See legal description attached hereto as Exhibit "A".

That on December 9, 1997, said owner by and through its general contractor, Concord Builders a/k/a Concorde Manufacturing, Inc., a/k/a NAR Holdings, a/k/a Pan American Design Service made a subcontract with the claimant to provide painting and drywall and taping and miscellaneous carpentry labor and material for the building being constructed by said owner, for and in said improvement, and that on January 28, 1998, the claimant completed thereunder all work required to be performed under the contract, as described in Exhibit "B" attached up to the time of the first payout.

That said owner is entitled to credits on account thereof as follows: \$2,328.00 leaving due, unpaid and owing to the claimant, after allowing all credits, the sum of One Thousand Two Hundred Twenty Two (\$1,222.00) Dollars, for which, with interest, the claimant claims a lien on said land and improvements and on the moneys or other considerations due or to become due from the owner under said contract against said owner.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PAINT AMERICA, INC.,
an Illinois corporation

(Name of sole ownership, firm or corporation)

By: Kenneth W. Bellah, its attorney

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STATE OF ILLINOIS)
)SS.
COUNTY OF COOK)

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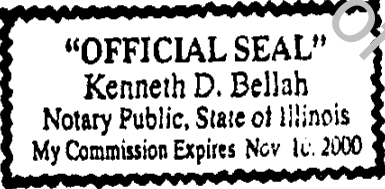
The affiant, JOHN GEROULIS, being first duly sworn, on oath deposes and says that he is the President of Paint America, Inc., the claimant; the he has read the foregoing notice and claim for lien and knows the contents thereof; and that all statements therein contained are true.

Subscribed and sworn to before me this 24th day of March, 1998.

John Geroulis

Kenneth D. Bellah

Notary Public



PROOF OF SERVICE

The undersigned hereby certifies under penalties of perjury that a true and correct copy of the foregoing Notice and Claim for Lien was served upon American National Bank and Trust Company of Chicago, as trustee under trust agreement dated September 5, 1996 and known as trust number 122063-06, 33 N. LaSalle Street, Chicago, IL by certified mail, return receipt requested, deliverable to Debra L. White, Trust officer, only (restricted delivery), at the U.S. mail station drop box at 230 West Monroe Street, Chicago, Illinois 60606 on 1998, at 5:00 P.M.

Subscribed and sworn to before me this 24th day of March, 1998.

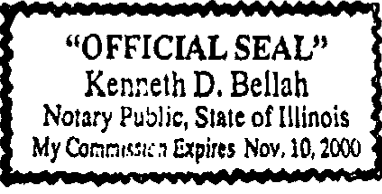
Walter King Cochran

Kenneth D. Bellah

Notary Public

Prepared by: mail to

Kenneth D. Bellah
MATTHIAS & BELLAH
230 West Monroe Street
Suite 2220
Chicago, IL 60606
(312) 977-0070



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EXHIBIT "A" TO NOTICE AND CLAIM FOR LIEN

LOT 5 IN BLOCK 2 IN EDWARD'S BOULEVARD ADDITION TO CHICAGO, A SUBDIVISION OF PART OF LOTS 27, 30, AND 31 IN IGLEHART'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2249 W. 54TH PLACE, CHICAGO, IL

PIN: 20-07-320-006-0000

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EXHIBIT "B"

THE AMERICAN INSTITUTE OF ARCHITECTS

AIA Document A401

Standard Form of Agreement Between Contractor and Subcontractor

1987 EDITION

THIS DOCUMENT HAS IMPORTANT LEGAL CONSEQUENCES. CONSULTATION WITH AN ATTORNEY IS ENCOURAGED WITH RESPECT TO ITS COMPLETION OR MODIFICATION.

This document has been approved and endorsed by
The American Subcontractors Association and the Associated Specialty Contractors, Inc.

AGREEMENT

made as of the 9th day of December in the year of
Nineteen Hundred and Ninety Seven

BETWEEN the Contractor: Concorde Manufacturing, Inc.
(Name and Address) 111 East Chestnut Street Suite 33F
Chicago, Illinois 60611

and the Subcontractor: Paint America, Inc.
(Name and Address) 3110 North Lincoln Avenue
Chicago, Illinois 60625

The Contractor has made a contract for construction dated May 21, 1997 with
The Owner: S & H Development
(Name and Address) 2620 Kenilworth Avenue
Wilmette, Illinois 60091

For the following Project: Scattered Site Housing Program
(Name and Location) Phase One
2245 W. 54th Pl., 2249 W. 54th Pl., 2251 W. 54th Pl., 5433 S. Claremont

which Contract is hereinafter referred to as the Prime Contract and which provides for the furnishing of labor, materials, equipment and services in connection with the construction of the Project. A copy of the Prime Contract, containing the Agreement Between Owner and Contractor (from which compensation amounts may be deleted) and the other Contract Documents enumerated therein has been made available to the Subcontractor.

The Architect for the Project is: E.C. Purdy & Associates.
(Name and Address) 320 North Michigan Avenue
Chicago, Illinois 60601

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TERMS AND CONDITIONS OF AGREEMENT
BETWEEN CONTRACTOR AND SUBCONTRACTOR

ARTICLE 1
THE SUBCONTRACT DOCUMENTS

1.1. The Subcontract Documents consist of (1) this Agreement; (2) the Prime Contract, consisting of the Agreement between the Owner and Contractor and the other Contract Documents enumerated therein, including Conditions of the Contract (General, Supplementary and other Conditions), Drawings, Specifications, Addenda issued prior to execution of the Agreement between the Owner and Contractor and Modifications issued subsequent to the execution of the Agreement between the Owner and Contractor, whether before or after the execution of this Agreement, and other Contract Documents, if any, listed in the Owner-Contractor Agreement; (3) other documents listed in Article 16 of this Agreement; and (4) Modifications to this Subcontract issued after execution of this Agreement. These form the Subcontract, and are as fully a part of the Subcontract as if attached to this Agreement or repeated herein. The Subcontract represents the entire and integrated agreement between the parties hereto and supersedes prior negotiations, representations or agreements, either written or oral. An enumeration of the Subcontract Documents, other than Modifications issued subsequent to the execution of this Agreement, appears in Article 16.

1.2 The Subcontractor shall be furnished copies of the Subcontract Documents upon request, but the Contractor may charge the Subcontractor for the cost of reproduction.

ARTICLE 2
MUTUAL RIGHTS AND RESPONSIBILITIES

2.1 The Contractor and Subcontractor shall be mutually bound by the terms of this Agreement and, to the extent that provisions of the Prime Contract apply to the Work of the Subcontractor, the Contractor shall assume toward the Subcontractor all obligations and responsibilities that the Owner, under the Prime Contract, assumes toward the Contractor, and the Subcontractor shall assume toward the Contractor all obligations and responsibilities which the Contractor, under the Prime Contract, assumes toward the Owner and the Architect. The Contractor shall have the benefit of all rights, remedies and redress against the Subcontractor which the Owner, under the Prime Contract, has against the Contractor, and the Subcontractor shall have the benefit of all rights, remedies and redress against the Contractor which the Contractor, under the Prime Contract, has against the Owner, insofar as applicable to this Subcontract. Where a provision of the Prime Contract is inconsistent with a provision of this Agreement, this Agreement shall govern.

2.2 The Contractor may require the Subcontractor to enter into agreements with Sub-subcontractors performing portions of the Work of this Subcontract by which the Subcontractor and the Sub-subcontractor are mutually bound. The extent of the work to be performed by the Sub-subcontractor, including the date, whether obligations are to be performed, and the Contractor and Subcontractor assume toward each other and toward the Architect all rights, remedies and redress against the other which the Contractor, and Subcontractor have in virtue of the provisions of this Agreement.

ARTICLE 3
CONTRACTOR

3.1 SERVICES PROVIDED BY THE CONTRACTOR

3.1.1 The Contractor shall cooperate with the Subcontractor in scheduling and performing the Contractor's Work to avoid conflicts or interference in the Subcontractor's Work and shall expedite written responses to submittals made by the Subcontractor in accordance with Paragraph 4.1 and Article 5. As soon as practicable after execution of this Agreement, the Contractor shall provide the Subcontractor copies of the Contractor's construction schedule and schedule of submittals, together with such additional scheduling details as will enable the Subcontractor to plan and perform the Subcontractor's Work properly. The Subcontractor shall be notified promptly of subsequent changes in the construction and submittal schedules and additional scheduling details.

3.1.2 The Contractor shall provide suitable areas for storage of the Subcontractor's materials and equipment during the course of the Work. Additional costs to the Subcontractor resulting from relocation of such facilities at the direction of the Contractor, except as previously agreed upon, shall be reimbursed by the Contractor.

3.1.3 Except as provided in Article 14, the Contractor's equipment will be available to the Subcontractor only at the Contractor's discretion and on mutually satisfactory terms.

3.2 COMMUNICATIONS

3.2.1 The Contractor shall promptly make available to the Subcontractor information which affects this Subcontract and which becomes available to the Contractor subsequent to execution of the Subcontract.

3.2.2 The Contractor shall not give instructions or orders directly to employees or workmen of the Subcontractor, except to persons designated as authorized representatives of the Subcontractor.

3.2.3 The Contractor shall permit the Subcontractor to request directly from the Architect information regarding the percentages of completion and the amount certified on account of Work done by the Subcontractor.

3.2.4 If hazardous substances of a type of which an employer is required by law to notify its employees are being used on the site by the Contractor, a subcontractor or anyone directly or indirectly employed by them other than the Subcontractor, the Contractor shall, prior to harmful exposure of the Subcontractor's employees to such substance, give written notice of the chemical composition thereof to the Subcontractor in sufficient detail and time to permit the Subcontractor's compliance with such law.

3.3 CLAIMS BY THE CONTRACTOR

3.3.1 In addition to damages recoverable provided for in Paragraph 9.3 of this Agreement, claims asserted against the Subcontractor, only to the extent caused by the Contractor, the Subcontractor's employees and agents, Sub-subcontractors, suppliers or any person or entity for whose acts the Subcon-

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tractor may be liable, and in no case for delays or causes arising outside the scope of this Subcontract.

3.3.2 Except as may be indicated in this Agreement, the Contractor agrees that no claim for payment for services rendered or materials and equipment furnished by the Contractor to the Subcontractor shall be valid without prior notice to the Subcontractor and unless written notice thereof is given by the Contractor to the Subcontractor not later than the tenth day of the calendar month following that in which the claim originated.

3.4 CONTRACTOR'S REMEDIES

3.4.1 If the Subcontractor defaults or neglects to carry out the Work in accordance with this Agreement and fails within three working days after receipt of written notice from the Contractor to commence and continue correction of such default or neglect with diligence and promptness, the Contractor may, after three days following receipt by the Subcontractor of an additional written notice, and without prejudice to any other remedy the Contractor may have, make good such deficiencies and may deduct the cost thereof from the payments then or thereafter due the Subcontractor, provided, however, that if such action is based upon faulty workmanship or materials and equipment, the Architect shall first have determined that the workmanship or materials and equipment are not in accordance with requirements of the Prime Contract.

ARTICLE 4
SUBCONTRACTOR

4.1 EXECUTION AND PROGRESS OF THE WORK

4.1.1 The Subcontractor shall cooperate with the Contractor in scheduling and performing the Subcontractor's Work to avoid conflict, delay in or interference with the Work of the Contractor, other subcontractors or Owner's own forces.

4.1.2 The Subcontractor shall promptly submit Shop Drawings, Product Data, Samples and similar submittals required by the Subcontract Documents with reasonable promptness and in such sequence as to cause no delay in the Work or in the activities of the Contractor or other subcontractors.

4.1.3 The Subcontractor shall submit to the Contractor a schedule of values allocated to the various parts of the Work of this Subcontract, appropiating the Subcontract Price, made out in such detail as the Contractor and Subcontractor may agree upon or as required by the Owner, and supported by such evidence as the Contractor may direct. In applying for payment, the Subcontractor shall submit statements based upon this schedule.

4.1.4 The Subcontractor shall furnish to the Contractor periodic progress reports on the Work of this Subcontract as mutually agreed, including information on the status of materials and equipment which may be in the course of preparation or manufacture.

4.1.5 The Subcontractor shall agree that the Architect will have the authority to reject Work which does not conform to the Prime Contract. The Subcontractor's claims for items relating to such rejected Work shall be null if consistent with the terms expressed in the Prime Contract.

4.1.6 The Subcontractor shall purchase materials, equipment, and tools used in connection with the performance of this Subcontract through the period covered by previous payments received from the Contractor, and shall furnish satisfactory

evidence, when requested by the Contractor, to verify compliance with the above requirements.

4.1.7 The Subcontractor shall take necessary precautions to protect properly the Work of other subcontractors from damage caused by operations under this Subcontract.

4.1.8 The Subcontractor shall cooperate with the Contractor, other subcontractors and the Owner's own forces whose Work might interfere with the Subcontractor's Work. The Subcontractor shall participate in the preparation of coordinated drawings in areas of congestion, as required by the Prime Contract, specifically noting and advising the Contractor of potential conflicts between the Work of the Subcontractor and that of the Contractor, other subcontractors or the Owner's own forces.

4.2 LAWS, PERMITS, FEES AND NOTICES

4.2.1 The Subcontractor shall give notices and comply with laws, ordinances, rules, regulations and orders of public authorities bearing on performance of the Work of this Subcontract. The Subcontractor shall secure and pay for permits and governmental fees, licenses and inspections necessary for proper execution and completion of the Subcontractor's Work, the furnishing of which is required of the Contractor by the Prime Contract.

4.2.2 The Subcontractor shall comply with Federal, state and local tax laws, social security acts, unemployment compensation acts and workers' or workmen's compensation acts insofar as applicable to the performance of this Subcontract.

4.3 SAFETY PRECAUTIONS AND PROCEDURES

4.3.1 The Subcontractor shall take reasonable safety precautions with respect to performance of this Subcontract, shall comply with safety measures initiated by the Contractor and with applicable laws, ordinances, rules, regulations and orders of public authorities for the safety of persons or property in accordance with the requirements of the Prime Contract. The Subcontractor shall report to the Contractor within three days an injury to an employee or agent of the Subcontractor which occurred at the site.

4.3.2 If hazardous substances, the type of which an employee is required by law to notify his employer are being used on the site by the Subcontractor, the Subcontractor's Subcontractors or anyone else, or if an employee employed by them, the Subcontractor shall, prior to harmful exposure of any employees on the site to such substance, give written notice of the chemical composition thereof to the Contractor in sufficient detail and time to permit compliance with such laws by the Contractor, other subcontractors and other employees on the site.

4.3.3 In the event the Subcontractor encounters on the site material reasonably believed to be asbestos or polychlorinated biphenyl (PCB) which has not been rendered harmless, the Subcontractor shall immediately stop Work in the area affected and report the condition to the Contractor in writing. No Work in the affected area shall continue in the absence of asbestos or polychlorinated biphenyl (PCB) which has not been rendered harmless. By written agreement of the Contractor and Subcontractor, an area may be found eligible for use by the Architect, or other subcontractors, if not being demarcated, in the Subcontract Documents. This Agreement shall not be construed to require the Subcontractor to stop Work or to perform without consent any Work related to asbestos or polychlorinated biphenyl (PCB).

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4.3.4 To the fullest extent permitted by law, the Contractor shall indemnify and hold harmless the Subcontractor, the Subcontractor's Sub-subcontractors, and agents and employees of any of them from and against claims, damages, losses and expenses, including but not limited to attorneys' fees, arising out of or resulting from performance of the Work in the affected area if in fact the material is asbestos or polychlorinated biphenyl (PCB) and has not been rendered harmless, provided that such claim, damage, loss or expense is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the Work itself) including loss of use resulting therefrom, but only to the extent caused in whole or in part by negligent acts or omissions of the Contractor, Architect, Owner, anyone directly or indirectly employed by any of them, or anyone for whose acts any of them may be liable, regardless of whether or not such claim, damage, loss or expense is caused in part by a party indemnified hereunder. Such obligation shall not be construed to negate, abridge, or reduce other rights or obligations of indemnity which would otherwise exist as to a party or person described in this Subparagraph 4.3.4.

4.4 CLEANING UP

4.4.1 The Subcontractor shall keep the premises and surrounding area free from accumulation of waste materials or rubbish caused by operations performed under this Subcontract. The Subcontractor shall not be held responsible for unclear conditions caused by other contractors or subcontractors.

4.5 WARRANTY

4.5.1 The Subcontractor warrants to the Owner, Architect and Contractor that materials and equipment furnished under this Subcontract will be of good quality and new unless otherwise required or permitted by the Subcontract Documents, that the Work of this Subcontract will be free from defects not inherent in the quality required or permitted, and that the Work will conform with the requirements of the Subcontract Documents. Work not conforming to these requirements, including substitutions not properly approved and authorized, may be considered defective. The Subcontractor's warranty excludes, primarily but not exclusively, claims caused by abuse, misapplication, misuse, or by the Subcontractor, improper or insufficient maintenance, improper operation, or normal wear and tear under normal usage. This warranty shall be in addition to and not in limitation of any other warranty or remedy required by law or by the Subcontract Documents.

4.6 INDEMNIFICATION

4.6.1 To the fullest extent permitted by law, the Subcontractor shall indemnify and hold harmless the Owner, Contractor, Architect, Architect's consultants, and agents and employees of any of them from and against claims, damages, losses and expenses, including but not limited to attorneys' fees, arising out of or resulting from performance of the Subcontractor's Work under this Subcontract, provided that such claim, damage, loss or expense is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the Work itself) including loss of use resulting therefrom, but only to the extent caused in whole or in part by negligent acts or omissions of the Subcontractor, anyone directly or indirectly employed by any of them, or anyone for whose acts any of them may be liable, regardless of whether or not such claim, damage, loss or expense is caused in part by a party indemnified hereunder.

Such obligation shall not be construed to negate, abridge, or otherwise reduce other rights or obligations of indemnity which would otherwise exist as to a party or person described in this Paragraph 4.6.

4.6.2 In claims against any person or entity identified under this Paragraph 4.6 by an employee of the Subcontractor, the Subcontractor's Sub-subcontractors, anyone directly or indirectly employed by them or anyone for whose acts they may be liable, the indemnification obligation under this Paragraph 4.6 shall not be limited by a limitation on amount or type of damages, compensation or benefits payable by or for the Subcontractor or the Subcontractor's Sub-subcontractors under workers' or workmen's compensation acts, disability benefit acts or other employee benefit acts.

4.6.3 The obligations of the Subcontractor under this Paragraph 4.6 shall not extend to the liability of the Architect, the Architect's consultants, and agents and employees of any of them arising out of (1) the preparation or approval of maps, drawings, opinions, reports, surveys, Change Orders, designs or specifications, or (2) the giving of or the failure to give directions or instructions by the Architect, the Architect's consultants, and agents and employees of any of them, provided such giving or failure to give is the primary cause of the injury or damage.

4.7 REMEDIES FOR NONPAYMENT

4.7.1 If the Contractor does not pay the Subcontractor through no fault of the Subcontractor, within seven days from the time payment should be made as provided in this Agreement, the Subcontractor may, without prejudice to other available remedies, upon seven additional days' written notice to the Contractor, stop the Work of this Subcontract until payment of the amount owing has been received. The Subcontractor's rate shall, by appropriate adjustment, be increased by the amount of the Subcontractor's reasonable costs of shutdown, delay and start-up.

**ARTICLE 5
CHANGES IN THE WORK**

5.1 The Owner may make changes in the Work by issuing Modifications to the Prime Contract. Upon receipt of such a Modification issued subsequent to the execution of the Subcontract Agreement, the Contractor shall promptly notify the Subcontractor of the Modification. Unless otherwise directed by the Contractor, the Subcontractor shall not thereafter order materials or perform Work which would be inconsistent with the changes made by the Modifications to the Prime Contract.

5.2 The Subcontractor may be ordered in writing by the Contractor, without invalidating this Subcontract, to make changes in the Work within the general scope of this Subcontract consisting of additions, deletions or other revisions, including those required by Modifications to the Prime Contract issued subsequent to the execution of this Agreement. The Subcontract sum and the Subcontract Time being adjusted accordingly. The Subcontractor, prior to the commencement of such changes in the Work, shall submit promptly to the Contractor written proposals for a change in the sum and the Subcontract Time to be paid for such changes. The Contractor shall have the right to accept or reject such proposals in whole or in part, and to make such changes as it may deem appropriate.

Such proposals shall be submitted to the Contractor within the time specified in the Subcontract Documents, and shall be submitted to the Contractor in accordance with the Subcontract Documents.

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Documents A claim which will affect or become part of a claim which the Contractor is required to make under the Prime Contract within a specified time period or in a specified manner shall be made in sufficient time to permit the Contractor to satisfy the requirements of the Prime Contract. Such claims shall be received by the Contractor not less than two working days preceding the time by which the Contractor's claim must be made. Failure of the Subcontractor to make such a timely claim shall bind the Subcontractor to the same consequences as those to which the Contractor is bound.

**ARTICLE 6
ARBITRATION**

6.1 Any controversy or claim between the Contractor and the Subcontractor arising out of or related to this Subcontract, or the breach thereof, shall be settled by arbitration, which shall be conducted in the same manner and under the same procedure as provided in the Prime Contract with respect to claims between the Owner and the Contractor, except that a decision by the Architect shall not be a condition precedent to arbitration. If the Prime Contract does not provide for arbitration or fails to specify the manner and procedure for arbitration, it shall be conducted in accordance with the Construction Industry Arbitration Rules of the American Arbitration Association currently in effect unless the parties mutually agree otherwise.

6.2 Except by written consent of the person or entity sought to be joined, no arbitration arising out of or relating to this Subcontract shall include, by consolidation or joinder or in any other manner, any person or entity not a party to the Agreement under which such arbitration arises, unless it is shown at the time the demand for arbitration is filed that (1) such person or entity is substantially involved in a common question of fact or law, (2) the presence of such person or entity is required if complete relief is to be accorded in the arbitration, (3) the interest or responsibility of such person or entity in the matter is not insubstantial, and (4) such person or entity is not the Architect, the Architect's employee, the Architect's consultant, or an employee or agent of any of them. This agreement to arbitrate and any other written agreement to arbitrate with an additional person or persons referred to herein shall be specifically enforceable under applicable law in any court having jurisdiction thereof.

6.3 The Contractor shall give the subcontractor prompt written notice of any demand received or made by the Contractor for arbitration if the dispute involves or relates to the Work, materials, equipment, rights or responsibilities of the Subcontractor. The Contractor shall consent to inclusion of the Subcontractor in the arbitration proceeding whether by joinder, consolidation or otherwise, if the Subcontractor requests in writing to be included within ten days after receipt of the Contractor's notice.

6.4 The award rendered by the arbitrator or arbitrators shall be final, and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof.

6.5 The award shall be enforceable as if it were a court judgment.

law, under state mechanics' lien laws, or under applicable labor or material payment bonds unless such rights or remedies are expressly waived by the Subcontractor.

**ARTICLE 7
TERMINATION, SUSPENSION OR ASSIGNMENT
OF THE SUBCONTRACT**

7.1 TERMINATION BY THE SUBCONTRACTOR

7.1.1 The Subcontractor may terminate the Subcontract for the same reasons and under the same circumstances and procedures with respect to the Contractor as the Contractor may terminate with respect to the Owner under the Prime Contract, or for nonpayment of amounts due under this Subcontract for 60 days or longer. In the event of such termination by the Subcontractor for any reason which is not the fault of the Subcontractor, Sub-subcontractors or their agents or employees or other persons performing portions of the Work under contract with the Subcontractor, the Subcontractor shall be entitled to recover from the Contractor payment for Work executed and for proven loss with respect to materials, equipment, tools, and construction equipment and machinery, including reasonable overhead, profit and damages.

7.2 TERMINATION BY THE CONTRACTOR

7.2.1 If the Subcontractor persistently or repeatedly fails or neglects to carry out the Work in accordance with the Subcontract Documents or otherwise to perform in accordance with this Agreement and fails within seven days after receipt of written notice to commence and continue correction of such default or neglect with diligence and promptness, the Contractor may, after seven days following receipt by the Subcontractor of an additional written notice and without prejudice to any other remedy the Contractor may have, terminate the Subcontract and finish the Subcontractor's Work by whatever method the Contractor may deem expedient. If the unpaid balance of the Subcontract Surcharge exceeds the expense of finishing the Subcontractor's Work, such excess shall be paid to the Subcontractor, but if such expense exceeds such unpaid balance, the Subcontractor shall pay the difference to the Contractor.

7.3 ASSIGNMENT OF THE SUBCONTRACT

7.3.1 In the event of termination of the Prime Contract by the Owner, the Contractor may assign this Subcontract to the Owner, with the Owner's agreement, subject to the provisions of the Prime Contract and to the prior rights of the surety, if any, obligated under bonds relating to the Prime Contract. If the Work of the Prime Contract has been suspended for more than 90 days, the Subcontractor's compensation shall be equitably adjusted.

7.3.2 The Subcontractor shall not assign the Work of this Subcontract without the written consent of the Contractor, nor subcontract the whole of this Subcontract without the written consent of the Contractor. Portions of the Subcontract which are subcontracted to other persons shall not be enforceable against the Contractor.

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ARTICLE 8

THE WORK OF THIS SUBCONTRACT

8.1 The Subcontractor shall execute the following portion of the Work described in the Subcontract Documents, including all labor, materials, equipment, services and other items required to complete such portion of the Work, except to the extent specifically indicated in the Subcontract Documents to be the responsibility of others:

(Insert a precise description of the Work of this Subcontract, referring where appropriate to numbers of Drawings, sections of Specifications and pages of Addenda, Modifications and accepted Alternates.)

Gypsum Drywall:

Provide all labor necessary to complete installation of all work as shown on the drawings and as called for in the project specifications, including but not limited to the following:

1. Install gypsum drywall to ceilings, walls and partitions.
2. Provide and install resilient/furring channels for ceilings where a sound barrier is required.
3. Install fire code gypsum board for fire rated construction as shown on drawings.
4. Install green board gypsum behind shower and tub enclosures.
5. Provide and install all trim accessories.
6. Provide and install joint treatment and finish materials.
7. Provide and install all miscellaneous materials.
8. Drywall only, provided by others.

Painting:

Provide labor, materials and temporary protection necessary to complete installation of work as shown on drawings and as called for in the project specifications, including but not limited to the following:

1. Surface preparation, painting and finishing of exposed interior and exterior items and surfaces.
2. Coating systems materials, primers, emulsions, coats, stains, sealers, fillers and other applied materials used as prime, intermediate or finish coats.

ARTICLE 9

DATE OF COMMENCEMENT AND SUBSTANTIAL COMPLETION

9.1 The Subcontractor's date of commencement is the date from which the Contract Time of Paragraph 9.3 is measured; it shall be the date of this Agreement, as first written above, unless a different date is stated below or provision is made for the date to be fixed in a notice to proceed by the Contractor.

(Insert the date of commencement, if it differs from the date of this Agreement or, if applicable, state that the date will be fixed in a notice to proceed.)

Tuesday December 9, 1997

9.2 Unless the date of commencement is established by a notice to proceed issued by the Contractor, or the Contractor has commenced visible Work at the site under the Prime Contract, the Subcontractor shall notify the Contractor in writing not less than five days before commencing the Subcontractor's Work to permit the timely filing of mortgage, mechanic's liens and other security interests.

9.3 The Work of this Subcontract shall be substantially completed not later than

(Insert the calendar date or number of calendar days after the Subcontractor's date of commencement. Also insert any requirements for earlier Substantial Completion of certain portions of the Subcontractor's Work, if not stated elsewhere in the Subcontract Documents.)

Per construction schedule

subject to adjustments of this Subcontract Time as provided in the Subcontract Documents.

(Insert provisions, if any, for liquidated damages relating to failure to complete on time.)

9.4 Time is of the essence of this Subcontract.

9.5 No extension of time will be valid without the Contractor's written consent after claim made by the Subcontractor in accordance with Paragraph 5.2.

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**ARTICLE 10
SUBCONTRACT SUM**

10.1 The Contractor shall pay the Subcontractor in current funds for performance of the Subcontract the Subcontract Sum of Nineteen Thousand Four Hundred Dollars 00/100 (\$19,400.00) Subject to additions and deductions as provided in the Subcontract Documents.

10.2 The Subcontract Sum is based upon the following alternates, if any, which are described in the Subcontract Documents and have been accepted by the Owner and the Contractor.:

(Insert the number or other identification of accepted alternates.)

None

10.3 Unit prices, if any, are as follows:

2245 W. 54 th Place - "B" type unit Drywall, tape and finish	\$ 3,700.00
Surface preparation, paint and finish	\$ 2,350.00
2249 W. 54 th Place - "A" type unit Drywall, tape and finish	\$ 1,750.00
Surface preparation, paint and finish	\$ 1,800.00
2251 W. 54 th Place - "A" type unit Drywall, tape and finish	\$ 1,750.00
Surface preparation, paint and finish	\$ 1,800.00
5433 S. Claremont - "C" type unit Drywall, tape and finish	\$ 3,300.00
Surface preparation, paint and finish	\$ 2,950.00

**ARTICLE 11
PROGRESS PAYMENTS**

11.1 Based upon application for payment submitted to the Contractor by the Subcontractor, corresponding to Applications for Payment submitted by the Contractor to the Architect, and Certificates for Payment issued by the Architect, the Contractor shall make progress payments on account of the Subcontract Sum to the Subcontractor as provided below and elsewhere in the Subcontract Documents.

11.2 The period covered by each application for payment shall be one calendar month, ending on the last day of the month, or as follows:

Upon successful completion of the following:

1. Drywall hanging.
2. Drywall taping, sanding and finishing.
3. Surface preparation and prime paint coat.
4. Finish coat and trim painting.

11.3 Provided an application for payment is received by the Contractor not later than the 25th day of a month, the Contractor shall include the Subcontractor's Work covered by that application in the next Application for Payment which the Contractor is entitled to submit to the Architect. The Contractor shall pay the Subcontractor each progress payment within three working days after the Contractor receives payment from the Owner. If the Architect does not issue a Certificate for Payment or the Contractor does not receive payment for any cause which is not the fault of the Subcontractor, the Contractor shall pay the Subcontractor, on demand, a progress payment computed as provided in Paragraphs 11.7 and 11.8.

11.4 If an application for payment is received by the Contractor after the application date fixed above, the Subcontractor's Work covered by it shall be included by the Contractor in the next Application for Payment submitted to the Architect.

11.5 Each application for payment shall be based upon the most recent schedule values submitted by the Subcontractor in accordance with the Subcontractor Documents. The schedule of values shall allocate the entire Subcontract Sum among the various portions of the Subcontractor's Work and be prepared in such form and supported by such data to substantiate its accuracy as the Contractor may require. This schedule, unless objected to by the Contractor, shall be used as a basis for

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reviewing the Subcontractor's applications for payment.

11.6 Applications for payment submitted by the Subcontractor shall indicate the percentage of completion of each portion of the Subcontractor's Work as of the end of the period covered by the application for payment.

11.7 Subject to the provisions of the Subcontract Documents, the amount of each progress payment shall be computed as follows:

11.7.1 Take that portion of the Subcontractor Sum properly allocable to completed Work as determined by multiplying the percentage completion of each portion of the Subcontractor's Work by the share of the title Subcontract Sum allocated to that portion of the Subcontractor's Work in the schedule of values, less that percentage actually retained, if any from payment to the Contractor on account of the Work of the Subcontractor. Pending final determination of cost to the Contractor of changes in the Work which have been properly authorized by Construction Change Directive, amounts not in dispute may be included to the same extent provided in the Prime Contract, even though the Subcontract Sum has not yet been adjusted;

11.7.2 Add that portion of the Subcontract Sum properly allocable to materials and equipment delivered and suitable stored at the site by the Subcontractor for subsequent incorporation in the Subcontractor's Work or, if approved in advance by the Owner, suitable stored off the site at a location agreed upon in writing, less the same percentage retain age required by the Prime Contract to be applied to such materials and equipment in the Contractor's Application for Payment;

11.7.3 Subtract the aggregate of previous payments made by the Contractor; and

11.7.4 Subject amounts, if any, calculated under Subparagraph 11.7.1 or 11.7.2 which are related to Work of the Subcontractor for which the Architect has withheld or nullified, in whole or in part, a Certificate of Payment for a cause which is the fault of the Subcontractor.

11.8 SUBSTANTIAL COMPLETION

11.8.1 When the Subcontractor's Work or a designated portion thereof is substantially complete and in accordance with the requirements of the Prime Contract, the Contractor shall, upon application by the Subcontractor, make prompt application for payment for such Work. Within 30 days following issuance by the Architect of the Certificate for Payment covering such substantially completed Work, the Contractor shall, to the full extent allowed in the Prime Contract, make payment to the Subcontractor, deducting any portion of the funds for the Subcontractor's Work withheld in accordance with the Certificate to cover costs of items to be completed or corrected by the Subcontractor. Such payment to the Subcontractor shall be the entire unpaid balance of the Subcontract Sum if a full release of retain age is allowed under the Prime Contract for the Subcontractor's Work prior to the completion of the entire Project. If the Prime Contract does not allow for a full release of retain age, then such payment shall be an amount which, when added to previous payment to the Subcontractor, will reduce the retain age on the Subcontractor's substantially completed Work to the same percentage of retain age as that on the Contractor's Work covered by the Certificate.

ARTICLE 12 FINAL PAYMENT

12.1 Final payment, constituting the entire unpaid balance of the Subcontract Sum, shall be made by the Contractor to the Subcontractor when the Subcontractor's Work is fully performed in accordance with the requirements of the Contract Documents, the Architect has issued a Certificate for Payment covering the Subcontractor's completed Work and the Contractor has received payment from the Owner. If, for any cause which is not the fault of the Subcontractor, a Certificate for Payment is not issued or the Contractor does not receive timely payment or does not pay the Subcontractor within three working days after receipt of payment from the Owner, final payment to the Subcontractor shall be made upon demand. (Insert provisions for earlier final payment to the Subcontractor, if applicable.)

None

12.2 Before issuance of the final payment, the Subcontractor, if required, shall submit evidence satisfactory to the Contractor that all payrolls, bills for materials and equipment, and all known indebtedness connected with the Subcontractor's Work

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have been satisfied.

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**ARTICLE 13
INSURANCE AND BONDS**

13.1 The Subcontractor shall purchase and maintain insurance of the following types of coverage and limits of liability:

General Liability	\$ 1,000,000.00
Workman's Compensation	\$ 500,000.00

13.2 Coverage, whether written or on occurrence or claims-made basis, shall be maintained without interruption from date of contract to end of the Subcontractor's Work until date of final payment and termination of any coverage required to be maintained after final payment.

13.3 Certificates of insurance acceptable to the Contractor shall be filed with the Contractor prior to commencement of the Subcontractor's Work. These certificates and the insurance policies required by this Article 13 shall contain a provision that coverage afforded under the policies will not be canceled or allowed to expire until at least 30 day's prior written notice has been given to the Contractor. If any of the foregoing insurance coverage are required to remain in force after final payment and are reasonably available, an additional certificate evidencing continuation of such coverage shall be submitted with the final application for payment as required in Article 12. If any information concerning reduction of coverage is not furnished by the insurer, it shall be furnished by the insurer, it shall be furnished by the Subcontractor with reasonable promptness according to the Subcontractor's information and belief.

13.4 The Contractor shall furnish to the Subcontractor satisfactory evidence of insurance required of the Contractor under the Prime Contract.

13.5 Waiver of Subrogation. The Contractor and Subcontractor, waive all rights against (1) each other and any of their Subcontractors, Sub-subcontractors, agents and employees, and (2) the Owner, the Architect, the Architect's consultants, separate contractors, and any of their subcontractors, sub-subcontractors, agents and employees for damages caused by fire or other perils to the extent covered by property insurance provided under the Prime Contract or other property insurance applicable to the Work, except such rights as they may have to proceeds of such insurance held by the Owner as fiduciary. The Subcontractor shall require of the Subcontractor's Sub-subcontractors, agents and employees, by appropriate agreements, written where legally required for validity, similar waivers in favor of other parties enumerated herein. The policies shall provide such waivers of subrogation by endorsement or otherwise. A waiver of subrogation shall be effective as to a person or entity even though that person or entity would otherwise have a duty of indemnification, contractual or otherwise, did not pay the insurance premium directly or indirectly, and whether or not the person or entity had an insurable interest in the property damaged.

13.6 The Contractor shall promptly, upon request of the Subcontractor, furnish a copy or permit a copy to be made of any bond covering payment of obligations arising under the Subcontract.

13.7 Performance Bond and Payment Bond:

(If the Subcontractor is to furnish bonds, insert the specific requirements here.)

None

**ARTICLE 14
TEMPORARY FACILITIES AND WORKING CONDITIONS**

14.1 The Contractor shall furnish and make to the Subcontractor the following temporary facilities, equipment and services, these shall be furnished at no cost to the Subcontractor unless otherwise indicated below:

Toilets and dumpsters.

14.2 Specific working conditions:

(Insert any applicable arrangements concerning working conditions and labor matters for the Project.)

Daily cleanup of all subcontractors' debris.

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**ARTICLE 15
MISCELLANEOUS PROVISIONS**

15.1 Where reference is made in this Agreement to a provision of the General Conditions or another Subcontract Document, the reference refers to that provision as amended or supplemented by other provisions of the Subcontract Documents.

15.2 Payments due and unpaid under this Subcontract shall bear interest from the date payment is due at such rate as the parties may agree upon in writing or, in absence thereof, at the legal rate prevailing from time to time at the place where the Project is located.

(Insert rate of interest agreed upon, if any)

None

(Usury laws and requirements under the Federal Truth in Lending Act, similar state and local consumer credit laws and other regulations at the Owner, Contractor's and Subcontractor's principal places of business, the location of the Project and elsewhere may affect the validity of this provision. Legal advice should be obtained with respect to deletions or modifications, and also regarding requirements such as written disclosures or waivers.)

**ARTICLE 16
ENUMERATION OF SUBCONTRACT DOCUMENTS**

16.1 The Subcontract Documents, except for Modifications issued after execution of this Agreement, are enumerated as follows:

16.1.1 This executed Standard Form of Agreement Between Contractor and Subcontractor, AIA Document A401, 1987 Edition;

16.1.2 The Prime Contract, consisting of the Agreement between the Owner and Contractor dated as first entered above and the other Contract Documents enumerated in the Owner-Contractor Agreement; Conditions of the Contract (General, Supplementary and other Conditions), Drawings, Specifications, Addenda, and other documents enumerated therein;

16.1.3 The following Modifications to the Prime Contract, if any issued subsequent to the execution of the Owner-Contractor Agreement but prior to the execution of this Agreement:

Modification

Date

None

16.1.4 Other Documents, if any forming part of the Subcontract are as follows:

(List any additional documents which are intended to form part of the Subcontract Documents. Requests for proposal and the Subcontractor's bid or proposal should be listed here only if intended to be part of the Subcontract Documents.)

Habitat documents package

Insurance certificates

This Agreement entered into as of the day and year first written above.

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CONTRACTOR

Concorde Manufacturing, Inc.
111 East Chestnut Street, Suite 55F
Chicago, Illinois 60611

[Handwritten Signature]
(Signature)

Naamias J. Green Vice Pres.
(Printed name & title)

[Handwritten Signature]
(Signature)

STEVEN GREENS VP/IN 4/13/98
(Printed name & title)

SUBCONTRACTOR

Paint America, Inc.
5110 North Lincoln Avenue
Chicago, Illinois 60625

[Handwritten Signature] - Pres.
(Signature)

John Green Pres.
(Printed name & title)

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