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RIDER ATTACHED TO AND MADE A PART OF SPECIAL WARRANTY DEED FROM Q & F PROPERTIES, INC., AN ILLINOIS CORPORATION, GRANTOR, TO ANTHONY J. RUSSELL, GRANTEE, DATED APRIL 2, 1999

SUBJECT TO:

1. General exclusions in the title policy to be provided to Purchaser; building, building line and use or occupancy restrictions, conditions and covenants, conditions and restrictions of record.
2. Real estate taxes, special assessments and installments thereof, that are not in default as to payment, and unpaid real estate taxes for 1996 and subsequent years.
3. Financing statements, chattel mortgages and liens on personalty (a) filed more than five years prior to the Closing Date and not renewed, or (b) filed against (i) property or equipment no longer located on the Real Estate, or (ii) owned by tenants.
4.
 - a. Rights of utility and cable television companies to lay, maintain, install and repair pipes, lines, poles, conduits, cable boxes and related equipment on, over and under the Real Estate.
 - b. Encroachments of stoops, cellar steps, trim cornices, lintels, window sills, awnings, canopies, ledges, fences, hedges, coping and retaining walls projecting from the Real Estate over any street or highway or over any adjoining property, and encroachments of similar elements projecting from adjoining property over the Real Estate.
 - c. Revocability or lack of right to maintain vaults, coal chutes, excavations or sub-surface equipment beyond the line of the Real Estate.
 - d. Matters that would be disclosed by an inspection of the Real Estate on the Date of Execution, and the state of facts disclosed by a survey
 - e. Agreement made May 25, 1894 and recorded June 4, 1894, Book 4794, Page 460 between Josephine Cashin and Husband and Richard T. Hanrahan and Wife to a party wall on the line between the north and south 1/2 of said Lot 19.
 - f. All pending code violation proceedings, including but not limited to those pending under case number 97 M1-403685, under case number 95 M1-401765 filed March 16, 1995 by City of Chicago whereby permanent injunction was issued on September 26, 1995, and under case number 95 M1-406568 filed November 1, 1995 by City of Chicago whereby permanent injunction was issued on February 14, 1997 ("Proceedings").
 - g. Water and/or sewer services liens in favor of the City of Chicago against the land recorded July 28, 1992 as Document Number 92553035 in the amount of \$1,834.43.
 - h. Judgments, liens and other matters against the Purchaser.
 - i. Interest of Arlee Howard and Evelyn Howard under an agreement to purchase the land.

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**DECLARATION OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS
OF PURCHASER UNDER INSTALLMENT CONTRACT FOR DEED
DATED SEPTEMBER 22, 1995 BETWEEN ARLEE HOWARD AND EVELYN
HOWARD AS "PURCHASER" AND Q&F PROPERTIES, INC., AN ILLINOIS
CORPORATION AS "SELLER" WITH RESPECT TO THE PROPERTY
COMMONLY KNOWN AS 4528-4530 S. PRAIRIE, CHICAGO, ILLINOIS**

WHEREAS, the above instrument (hereinafter called the "Contract") was entered into as set forth above between Arlee Howard and Evelyn Howard (hereinafter called "Purchaser") and Q&F Properties, Inc, an Illinois Corporation (hereinafter called "Seller") with respect to the real property commonly known as 4528-4530 S. Prairie, Chicago, Illinois and legally described as follows:

Parcel One: The south ½ of Lot 19 (Except such part taken, condemned, dedicated or used for Prairie Avenue) in Hurlbut's Subdivision of Lots 6 and 7 of Cleaver and Taylor's Subdivision of the North ½ of the South ½ of the East ½ of the South West ¼ and the North ½ of the South ½ of the West ½ of the South East ½ of Section 3, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois; and

Parcel Two: Lot 18 in Hurlbut's Subdivision of Lots 6 and 7b in Cleaver and Taylor's Subdivision of the North ½ of the South ½ of the East ½ of the South West ¼ with the North ½ of the South ½ of the West ½ of the South East ¼ of Section 3, Township 38 North, Range 14, East of the Third Principal Meridian (Except that part of Lot 18 taken for widening Prairie Avenue), in Cook County, Illinois.

(hereinafter referred to as the "Premises"); and

WHEREAS, on March 5, 1999 Seller, through its legal counsel, Michele S. Kurlander of Lindenbaum Coffman Kurlander & Brisky, Ltd. notified the above described Purchaser by a written notice of its intention to declare forfeiture of all rights under the Contract by reason of the Purchaser's defaults and the Seller's rights under paragraph 19.A.1 of the Contract and such notice was served by being mailed, certified mail, addressed to the Purchaser at 601 S 9th Avenue, Maywood, Illinois 60153 as required under paragraph 38 of the Contract; and

WHEREAS, said notice notified Purchaser of Purchaser's rights under Paragraph 19.D. of the Contract to pay "the entire unpaid principal balance of the Purchaser Price and accrued interest then outstanding" and cure "any other defaults of a monetary nature affecting the Premises or monetary claims arising from acts or obligations of Purchaser under" the "Contract" within twenty (20) days thereafter and thereby by doing so stop the forfeiture of its rights and obtain title to the Premises; and

WHEREAS, said notice specifically notified Purchaser of the principal balance due and

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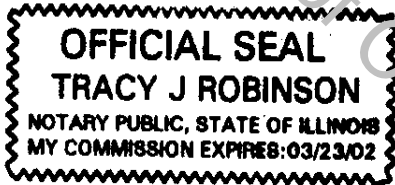
EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER INSTALLMENT CONTRACT FOR DEED DATED SEPTEMBER 22, 1995 BETWEEN ARLEE HOWARD AND EVELYN HOWARD AS "PURCHASER" AND Q&F PROPERTIES, INC., AN ILLINOIS CORPORATION AS "SELLER" WITH RESPECT TO THE PROPERTY COMMONLY KNOWN AS 4528-4530 S. PRAIRIE, CHICAGO, ILLINOIS on ARLEE HOWARD AND EVELYN HOWARD by sending a copy thereof to the last known address of the said ARLEE HOWARD and EVELYN HOWARD, 601 s. 9TH Avenue, Maywood, Illinois 60153 by certified mail with request for return receipt from the addressee.

Jonice Goodman

Subscribed and Sworn to
before me this 2nd day of

April, 1999

Tracy J. Robinson
NOTARY PUBLIC



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OFFICIAL SEAL
TRACY J ROBINSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 03/31/2012

03/31/2012

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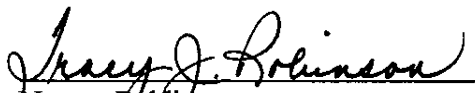
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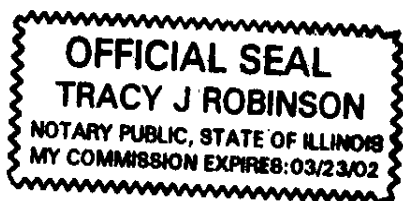
Joyce Goodman, being duly sworn on oath, deposes and says that on the 5th day of April, 1999, she served a copy of DECLARATION OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER INSTALLMENT CONTRACT FOR DEED DATED SEPTEMBER 22, 1995 BETWEEN ARLEE HOWARD AND EVELYN HOWARD AS "PURCHASER" AND Q&F PROPERTIES, INC., AN ILLINOIS CORPORATION AS "SELLER" WITH RESPECT TO THE PROPERTY COMMONLY KNOWN AS 4528-4530 S. PRAIRIE, CHICAGO, ILLINOIS or Arlee Howard and Evelyn Howard, 601 South 9th Avenue, Maywood, IL 60153 by depositing same in the United States Mail with proper First Class postage prepaid at 70 West Madison Street, Chicago, Illinois 60602 this 5th day of April, 1999 at or about 5:00 p.m.


Joyce Goodman

SUBSCRIBED AND SWORN TO

before me this 5th day of April, 1999.


Notary Public



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OFFICIAL SEAL
TRACY J. ROBINSON
CLERK OF THE CIRCUIT COURT OF COOK COUNTY
JANUARY 1, 2011

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TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

Full power and authority is hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said property as often as desired, to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate, powers and authorities vested in said trustee, to donate, to dedicate, to mortgage, pledge or otherwise encumber said property, or any part thereof, to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in praesenti or futuro, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise the term of 195 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter, to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said property, or any part thereof, for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or interest in or about or easement appurtenant to said premises or any part thereof, and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his or their predecessor in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

If the title to any of the above lands is now or hereafter registered, the Registrar of Titles is hereby directed not to register or note in the certificate of title or duplicate thereof, or memorial, the words "in trust", or "upon condition", or "with limitations", or words of similar import, in accordance with the statute in such case made and provided.

THIS CONVEYANCE IS MADE PURSUANT TO DIRECTION AND WITH AUTHORITY TO CONVEY DIRECTLY TO THE TRUST GRANTEE NAMED HEREIN.

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