



First United
REALTORS.

500 Hillgrove Avenue
Western Springs, IL 60558
246-2141

May 5, 1990

Mrs. N. Fieg
4241 Clausen Ave.
Western Springs, Ill. 60558

Dear Mrs. Fieg:

Congratulations on the sale of your property. I hope the service provided by our First United, Realtors agent was professional and instrumental in the completion of your sale.

Jo Rudakas is a valued part of First United, Realtors. Going "above and beyond" in service is more than just a company motto; it is a way of doing business that enabled us to grow into a Billion Dollar a year sales force. If there are any questions or needs to be addressed, feel free to call Jo or me.

Real Estate sales is a people-meeting-people business. The more people who know about the valued service that Jo provides, the more success she will have in continuing to help people like you.

Should you know of someone who is thinking of buying or selling a home, call Jo. I can assure you the referral will get the same professional service you received.

Sincerely,

David S. Petruncio

David S. Petruncio, CRB, CRS
Vice President
Broker-Manager



p r e s e n t s

Welcome to the home of:

Mrs. Nell Fieg
4241 Clausen Avenue
Western Springs, Illinois



Presented by:

Jo Rudakas
246-2141/246-6124

Features Of This Home

Descriptive Features

This comfortable ranch home is located on a 50' x 131' lot in the Field Park section of Western Springs. It has a partially fenced rear yard. It includes six rooms (two bedrooms, living room, dining room, kitchen and laundry room). The screened-in sun porch has been enjoyed immensely by the present owner, Mrs. Fieg.

Living room: 14 x 20 with light green shag carpeting. The walls are painted pale green. The large picture window is flanked by two standard windows with light green drapes. Knotty pine shelves and cabinets.

Kitchen: 10 x 7 adjacent to the 10 x 8 dining room. The kitchen includes refrigerator, stove, dishwasher and disposal. The cabinets are painted light green to harmonize with the green shag carpeting in the dining room.

Master bedroom: 13 x 11 with the same light green shag carpet as the living room. Walls were freshly painted in December '89 in an off-white color.

Bedroom #2: 12 x 8 with same green shag carpet was also painted off-white in December '89.

Bathroom: Painted a lovely pale yellow, the bath features a tub-to-ceiling glass block wall. Very bright and cheerful.

Laundry room: 10½ x 12 adjacent to the dining room with asphalt tile floor leads to the sunporch.

Sunporch: 10 x 9 enclosed porch has been enjoyed very much by Mrs. Fieg. On the east side of of the house, it affords a pleasant place to sip your morning coffee or to enjoy a cool evening breeze in the summer.

Garage: One car attached garage with concrete floor, overhead door and electricity.

Taxes: \$1,991.36 (1988)

Schools: Field Park Elementary (Grades K-5) is 1½ blocks away; McClure Junior High (Grades 6-8) is 3½ blocks away; both campuses of Lyons Township High are approximately ½ a mile from the home.



* * * Residential Investment Analysis * * *

Property Price.....? 129500
 Mortgage Amount.....? 129500
 Term in Years.....? 30
 Annual Interest Rate.....? 10
 Property Appreciation Rate..? 8
 Annual Property Taxes.....? 1991
 Taxes Growth Rate.....? 4
 Annual Hazard Insurance.....? 200
 Monthly Rent.....? 450
 Rent Growth Rate.....? 10
 Buyers Tax Bracket.....? 28

Report what range of years? (i.e. 1,5 or 10,20 or AID) 1,5

The figures calculated are for information only and
 are believed to be accurate but are not guaranteed.

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Prop. Price....	\$139,860.	\$151,049.	\$163,133.	\$176,183.	\$190,278.
Loan Balance...	\$128,813.	\$128,056.	\$127,225.	\$126,309.	\$125,303.

* * * ANNUAL * * *

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Principal.....	\$687.	\$756.	\$832.	\$915.	\$1,007.
+Interest.....	\$12,950.	\$12,881.	\$12,806.	\$12,722.	\$12,631.
+Prop. Taxes...	\$1,991.	\$2,071.	\$2,153.	\$2,240.	\$2,329.
+Prop. Ins.....	\$200.	\$216.	\$233.	\$252.	\$272.
Invested.....	\$15,828.	\$15,924.	\$16,024.	\$16,129.	\$16,239.
-Tax Savings...	\$4,183.	\$4,187.	\$4,189.	\$4,189.	\$4,189.
Net Cost.....	\$11,645.	\$11,738.	\$11,836.	\$11,940.	\$12,050.

* * * MONTHLY * * *

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Invested.....	\$1,319.	\$1,327.	\$1,335.	\$1,344.	\$1,353.
-Tax Savings...	\$349.	\$349.	\$349.	\$349.	\$349.
-Principal.....	\$57.	\$63.	\$69.	\$76.	\$84.
Net Cost.....	\$913.	\$915.	\$917.	\$919.	\$920.
-Appreciation..	\$863.	\$932.	\$1,007.	\$1,088.	\$1,175.
Rent Paid.....	\$50.	-\$17.	-\$90.	-\$169.	-\$254.

* * * CUMULATIVE TOTALS * * *

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Principal.....	\$687.	\$1,444.	\$2,275.	\$3,191.	\$4,197.
Interest.....	\$12,950.	\$25,831.	\$38,637.	\$51,359.	\$63,990.
Prop. Value....	\$139,860.	\$151,049.	\$163,133.	\$176,183.	\$190,278.
-Loan Balance..	\$128,813.	\$128,056.	\$127,225.	\$126,309.	\$125,303.
Equity.....	\$11,047.	\$22,992.	\$35,908.	\$49,874.	\$64,975.
Real Cost.....	\$598.	\$390.	-\$690.	-\$2,716.	-\$5,767.
Rent Paid.....	\$5,940.	\$12,474.	\$19,661.	\$27,568.	\$36,264.



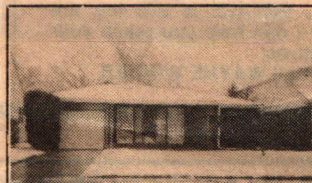
MULTIPLE LISTING SERVICE
MLS

LA GRANGE REAL ESTATE BOARD

LREB FORM 6-1-64

NO RESPONSIBILITY ASSUMED FOR ACCURACY OF THE INFORMATION CONTAINED HEREIN

LISTING OFFICE		DATE		RENEWAL		CODE	
By EDNA		RICH PORT, REALTOR (LGP)		03-3/07-3		7RPO-38	
Owner's Name		ERBS, MINNIE C. (widow)		Town		Western Springs	
Owner's Address		4241 Clausen Ave.		Phone		246-0529	
Occupied <input checked="" type="checkbox"/>		Tenant's Name		Phone			
Title CT&T		Taxes \$587.60		Legal			
Special Assessments		None		Incorporated			
Living Rm.		15 x 21.5		B/i		bookcase	
Dining Rm.		"L" or part of kit area		Den		encl. Porches 9.2 x 10	
Kitchen		9.4 x 14.8		Marlite wall; Db1 sink; wood cabs; refrig. & stove.			
Breakfast Rm.		Family Rm.		possibility on porch			
Bedrooms (2)		11 x 13.4; 8 x 12.7					
Baths (1)		Marlite & glass brick wall T/S		Powder Rm.			
Basement		Crawl		Slab <input checked="" type="checkbox"/>		Recreation Rm.	
Utility Rm.		9.2 x 12		Inclusions, Remarks, Interior Finish:			
Heat GFA		Cost		Carpeting in LR, dinning area and 1 BR; refrigerator ,			
Wtr. Htr.		40 gal.		stove, draperies, washer in utility room. Plaster and			
Storms - Screens		Alum.		hardwood floors. Gutter - new 1968. Lennox furnace-			
Sq. Ft. Area		1000		new 1966. New roof on porch. Patio			
Builder		Skorepa					
Motive		Liquidating					
Possession		June 1st.		Key:		Price	
Age		17 1/2		Lot		50 x 131	
Rooms		Brs.		Baths		Construction	
5		2		1		Brick	
Style		Ranch		Garage		1 car attached	
Owner's Name & Property Address:		ERBS		4241 Clausen Ave., Western Springs			



WESTERN SPRINGS \$144,000
 Darling brick ranch in prime Field
 Park location. Ideal for starters or
 retirees.

Call JO RUDAKAS, 246-2141



WESTERN SPRINGS \$129,500
 Darling brick Ranch in prime
 Field Park location. Ideal for
 starters or retirees. Enjoy the
 coolness of the central air.

Call JO RUDAKAS 246-2141

RENT ESTATE BOVED
 PISCANOE



STANDARD REAL ESTATE SALE CONTRACT



Date 4/1/90

1. Purchaser, Girgis, Phillip J. and Magdalen
2. Address 2709 WALNUT ST, AITON, IL State IL 62002 agrees to purchase, and
3. Seller, Fied, Neil
4. Address 4241 CLAUSEN, WESTERN SPRINGS, IL State IL agrees to sell to Purchaser
5. Property situated in Cook County, IL. and commonly known as 4241 CLAUSEN, WESTERN SPRINGS, IL
6. at the price of \$ 108,000.00 (which shall be paid in cash, by cashiers check, certified check, savings and loan check or title insurance company check). 127,000 125,500 118,200 121,500 119,500 NE
7. Type of property: Ranch
9. LEGAL DESCRIPTION (either party has the right to insert at a later date):
10. (hereinafter referred to as "the premises") 50 X 131 together with all improvements and fixtures, if any, now on
11. with approximate lot dimensions of 50 X 131
12. the premises including, but not limited to: All central heating, plumbing and electrical systems and equipment; the hot water heater; central cooling,
13. humidifying and filtering equipment; fixed carpeting; built-in kitchen appliances, equipment and cabinets; water softener (except rental units), existing
14. storm and screen windows and doors; drapery hardware and curtain hardware; existing window shades and venetian blinds; attached shutters, awnings, shelving, mirrors, fireplace door and screen; roof or attic T.V. antenna; all planted vegetation; garage door openers and car units; and the following items of personal property: All Appliances
18. All of the foregoing items shall be left on the premises, are included in the sale price, and shall be conveyed to the Purchaser by a Bill of Sale at the time of closing.
20. 2. THE EARNEST MONEY: Purchaser has Paid \$ 1500.00 by cash, check, or note due UPON ACCEPTANCE OF CONTRACT (and will pay within 60 days days the additional sum of \$ 105,000.00 as earnest money to be applied to the purchase price and/or payment incurred on behalf of Seller. The earnest money shall be held by the Listing Broker for the mutual benefit of the parties.
24. 3. MORTGAGE CONTINGENCY: This Contract is subject to the condition that Purchaser procure or have made available to him by (Date) June 15, 1990 a commitment for a (TYPE OF LOAN) CONVENTIONAL loan to be secured by a mortgage or trust deed on the premises in the amount of \$ 105,000.00 or such lesser sum as Purchaser accepts, with interest not to exceed 10 % per annum, interest and principal payable over a period of 30 years or such lesser term as Purchaser accepts with loan commission fees or origination fees not to exceed 3.5 % of the loan plus the reasonable and usual application fees and costs. Seller shall allow inspections of the premises and furnish any pertinent information required by Purchaser's financing agency in reference to making the loan commitment. If after Purchaser has submitted a written loan application and otherwise has made every reasonable effort to procure such commitment and has been unable to do so, he shall serve written notice thereof upon Seller or his agent within the time specified herein for procuring said commitment for a loan. IF SELLER IS NOT SO NOTIFIED IT SHALL BE CONCLUSIVELY PRESUMED THAT PURCHASER HAS SECURED SUCH COMMITMENT OR WILL PURCHASE SAID PROPERTY WITHOUT MORTGAGE FINANCING AND THIS CONTRACT SHALL CONTINUE IN FULL FORCE AND EFFECT AND THIS PARAGRAPH SHALL BE VOID. If Seller is so notified, Seller may, within an equal number of additional days secure a mortgage commitment for Purchaser upon the same terms, and said commitment may be given by Seller as well as a third party. In such event, Purchaser shall furnish to Seller all requested credit information, and sign customary papers relating to the application and securing of such commitment. If Purchaser notified Seller as above provided, and neither Purchaser or Seller secured such commitment as above provided, this contract shall be null and void and all earnest money shall be returned to Purchaser.
40. 4. THE CLOSING DATE: Closing shall be on May 15, 1990, or within 10 days after notice that financing has been procured if paragraph 3 is operative, or on the date, if any, to which said date is extended by reason of paragraph 10, (whichever date is later) at title company, or at a site selected by Purchaser's lending institution, if any.
44. 5. POSSESSION: Seller is to vacate, surrender and deliver possession to Purchaser at closing or on or before 15 days from date of closing. (Strike one). Seller shall pay \$ 36.20 per day FROM THE DATE OF CLOSING UNTIL THE DATE OF SURRENDER OF POSSESSION.
47. 6. POSSESSION ESCROW: At time of closing, Seller shall deposit with 1st United 1000.00 as Escrowee the sum of \$ 1000.00 to guarantee that possession of the premises will be delivered to Purchaser on or before the date specified above. If possession is not so delivered to the Purchaser on or before the date specified above, the Escrowee shall pay the entire possession escrow to the Purchaser as liquidated damages. If possession is delivered to Purchaser on or before the date specified above, Escrowee shall pay the escrow deposit to the Seller. Any payments hereunder to the Purchaser shall not prejudice his right to take action at law to secure possession of the premises. Possession shall be deemed given when Seller has vacated the premises and delivered the keys to the Purchaser or to the Broker(s) during Broker's usual office hours.
54. 7. THE DEED: Seller shall convey or cause to be conveyed to Purchaser (in joint tenancy) or Purchaser's nominee, by a recordable, stamped warranty deed with release of homestead rights, or Trustee's Deed, if applicable, good title to the premises subject only to the following permitted exceptions none of which shall impair the use of the property: (a) General real estate taxes not due and payable at time of closing; (b) Special Assessments confirmed after this Contract date; (c) Building, building line and use or occupancy restrictions, conditions and covenants of record; (d) Zoning laws and Ordinances; (e) Public and Utility easements, if any; (f) existing leases and tenancies, if any, shown on rider 16 attached; (g) If the property is other than a detached, single-family home, party walls, party wall rights and agreements; terms, provisions, covenants, and conditions of the Declaration of Condominium, if any, and all amendments thereto; any easements established by or implied from the said Declaration of Condominium or amendments thereto, if any; limitations and conditions imposed by the Illinois Condominium Property Act, and if applicable, Installments of assessments due after the date of closing; (h) unpaid assessments and mortgages, private easements or other encumbrances, if any, as follows:
64. 8. COMMISSION: Seller agrees that 1st United REALTORS Listing Broker, brought about this sale and agrees to pay a Broker's commission as per their Listing Agreement. COOPERATING BROKER: WESTBROOK SQUARE REALTORS
68. 9. OTHER RIDER(S), TERMS AND CONDITIONS: This Contract is subject to the terms and conditions set forth on the reverse side hereof which are expressly understood to be part of the Contract, and also RIDER(S) numbered #1, #2, #411 which are hereby incorporated by reference and expressly made a part of this Contract.
71. THE PRINTED MATTER OF THIS CONTRACT HAS BEEN PREPARED UNDER THE SUPERVISION OF THE WEST SUBURBAN BOARD OF REALTORS®. HOWEVER, THE PARTIES ARE CAUTIONED THAT THIS IS A LEGALLY BINDING CONTRACT. IF THE TERMS ARE NOT UNDERSTOOD PLEASE SEEK LEGAL COUNSEL BEFORE SIGNING IT. PURCHASER ACKNOWLEDGES AND UNDERSTANDS THAT THE BROKERS REFERRED TO IN THIS CONTRACT ARE THE AGENTS OF THE SELLER AND AS SUCH SHALL BE COMPENSATED BY THE SELLER.
76. PURCHASER [Signature] SOCIAL SECURITY NUMBER 324-64-8127
77. PURCHASER Magdalen Girgis SOCIAL SECURITY NUMBER 338-66-3958
78. I/WE ACCEPT THIS OFFER AND AGREE TO PERFORM AND CONVEY OR CAUSE TO BE CONVEYED GOOD TITLE ACCORDING TO THE TERMS OF THIS CONTRACT.
80. DATE OF ACCEPTANCE APRIL 17, 1990, 19
81. SELLER Neil M. Fied SOCIAL SECURITY NUMBER 318-01-3526
82. SELLER _____ SOCIAL SECURITY NUMBER _____



83. **10. TITLE:** Seller shall deliver or cause to be delivered to Purchaser or Purchaser's agent not less than five days prior to the time of closing, a title commitment for an owner's title insurance policy issued by a title insurance company licensed to do business in the State of Illinois, in the amount of the purchase price covering title to the real estate on or after the date hereof, showing title in the intended grantor subject only to (1) the conditions and stipulations and standard or general exceptions contained in the owner's policy issued by that company, (2) the title exceptions set forth in the paragraph headed THE DEED, and (3) title exceptions which may be removed by the payment of money at the time of closing. If all or any part of said real estate is registered under the provisions of "An Act Concerning Land Titles," approved May 1, 1897, as amended (IL. Rev. State., Chap 30, pars. 45et seq.), the Seller shall exhibit the Owner's Duplicate Certificate of Title or a certified copy thereof (Torrens Certificate), and tender a currently dated Registrar of Title's Special Tax search and a currently dated Registrar of Titles's Federal Tax Lien search. However, should the real estate be registered under the Torrens System, the Purchaser and the Seller agree to pay 1/2 each of the total owner's title insurance policy charges should the Purchaser's lender require a mortgage title insurance policy. The Torrens Certificate or Title Commitment furnished by the Seller hereunder shall be conclusive evidence of good title as herein shown, subject only to exceptions as therein stated. Seller also shall furnish Purchaser an Affidavit of Title covering the time of closing, subject only to the title exceptions permitted by this Contract and a standard form ALTA Loan and Extended Coverage Owner's Policy Statement showing no exceptions. If the Title Commitment/Torrens Certificate or the survey, required to be provided pursuant to paragraph 12, discloses exceptions relating to title or survey defects or unpermitted exceptions that render the title unmarketable, other than those exceptions referred to in paragraph 7 herein, Seller shall have 30 days from the date of the delivery thereof to have these exceptions removed from the commitment or insured over by the title insurance company. If seller fails to have these exceptions removed within this 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 it then is with the 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.

101. **11. PRORATIONS AND TRANSFER TAXES:** Rents, general taxes, accrued interest on mortgage indebtedness, if any, and other similar items shall be adjusted ratably AS OF THE TIME OF CLOSING. If the amount of the current general taxes is not then ascertainable, the adjustment thereof shall be on the basis of the amount of the most recent ascertainable taxes. Seller shall furnish completed Real Estate Transfer Declarations signed by the Seller or the Seller's agent in the form required pursuant to the Real Estate Transfer Tax Act of Illinois, and any county and local ordinance. Seller shall pay the amount of stamp or transfer tax imposed by state or county law on the transfer of title. Municipal stamp or transfer taxes shall be paid by the party upon whom the ordinance places the burden of payment, and if none, then the Seller shall pay said municipal stamp or transfer tax.

107. **12. SURVEY:** Prior to closing Seller shall deliver to Purchaser or his agent a current spotted survey (not more than six months old prior to date of closing) of the premises, certified by a licensed surveyor, and showing all improvements existing as of the contract date to be within the lot lines, no encroachment from adjoining properties and all easements and building lines. (In the event the premises is a condominium, only a copy of the pages showing said premises on the recorded survey attached to the Declaration of Condominium shall be required.)

111. **13. SELLER'S REPRESENTATIONS:** Seller represents: (a) that he has received no notice of any Ordinance or Building code violation or pending special assessment from any governmental body in connection with the premises; and (b) that all equipment and appliances to be conveyed, including but not limited to the following are in operating condition: all mechanical equipment; heating and cooling equipment; water heaters and softeners; septic, plumbing, and electrical systems; kitchen equipment remaining with the premises and any miscellaneous mechanical personal property to be transferred to the Purchaser; (c) upon the Purchaser's request, prior to closing, the Seller shall demonstrate to the Purchaser or his representative all said equipment and upon receipt of written notice of deficiency from Purchaser shall promptly and at his expense correct the deficiency. IN THE ABSENCE OF WRITTEN NOTICE OF ANY DEFICIENCY FROM THE PURCHASER PRIOR TO THE CLOSING IT SHALL BE CONCLUDED THAT THE CONDITION OF THE ABOVE EQUIPMENT IS SATISFACTORY TO THE PURCHASER AND THE SELLER SHALL HAVE NO FURTHER RESPONSIBILITY WITH REFERENCE THERETO. IF THE INSPECTION REVEALS ANY DEFECTS STATED ABOVE IT SHALL BE THE RESPONSIBILITY OF SELLER TO CURE SAID DEFECTS BEFORE CLOSING.

120. **14. UTILITIES:** Seller will pay all heating, utility and water bills to date of surrender of possession. Seller will produce a current paid water bill at time of closing and a final paid water bill at time of possession.

122. **15. CLEAN CONDITION:** Seller agrees to leave the premises in broom clean condition. All refuse and personal property not to be conveyed to Purchaser shall be removed from the premises at Seller's expense before the date of possession.

124. **16. ESCROW CLOSING:** At the election of Seller or Purchaser, upon notice to the other party not less than five (5) days prior to the closing date, the sale shall be closed through an Escrow with a title insurance company licensed to do business in the State of Illinois, in accordance with the general provisions of a deed and money Escrow Agreement, consistent with the terms of this Contract. Upon creation of such an escrow, anything in this Contract between the parties to the contrary notwithstanding, payment of the purchase price and delivery of the Deed shall be made through the Escrow and the earnest money shall be deposited in the Escrow. The cost of Escrow shall be paid by the party requesting same.

129. **17. UNIFORM VENDOR AND PURCHASER RISK ACT:** The Provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this Contract.

131. **18. PERFORMANCE:** Time is of the essence of this Contract. 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, the earnest money shall be forfeited to the Seller as liquidated damages and applied first to the payment of Seller's Broker's commission and expenses; the balance, if any, to be retained by the Seller as liquidated damages. In the event of any default, the parties agree that Escrowee has the right to file an action in the nature of interpleader and shall be reimbursed from the earnest money for all costs, including reasonable attorney's fees, relating to the filing of interpleader and the parties 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.

138. **19. CERTIFICATE OF INSPECTION:** Seller shall provide a Certificate of Inspection if required by local ordinance, showing no violations prior to delivery of deed, except as otherwise provided for herein.

140. **20. NOTICES:** All notices required to be given under this Contract shall be construed to mean notice in writing signed by or on behalf of the party giving the same, and the same may be served upon the other party or his agent personally or by certified or registered mail, return receipt requested, to the parties at the address set forth herein.

143. **21. FLOOD PLAIN:** Purchaser will obtain flood insurance if the premises is located within a designated flood plain as determined by the Flood Plain Maps or the Department of Housing and Urban Development, and if said insurance is required by Purchaser's lender.

145. **22. STATEMENT OF ASSESSMENTS:** In the event the premises is a townhouse or condominium, Seller shall furnish Purchaser a statement from the Board of Managers, Treasurer or Managing Agent of the condominium association certifying payment of assessments for condominium common expenses; and if applicable, proof of waiver or termination of any right of first refusal or general option contained in the declaration of condominium together with any other documents required by the declaration of condominium or by-laws thereto as a precondition to the transfer of ownership. Seller shall also provide any documents required by statute, ordinance or Purchaser's lender if needed to close the transaction.

150. **23. NON-CONFORMING USE:** If this sale involves property which is a non-conforming use under zoning and building laws and ordinances, Seller shall furnish a certificate to Purchaser permitting such non-conforming use after closing.

152. **24. INSPECTIONS:** Purchaser shall be permitted reasonable inspection of the premises, plus equipment and appliances to be conveyed prior to closing. Purchaser is requested to make a preliminary inspection at least ten (10) days prior to closing and thereafter promptly to serve written notice to Seller of any non-compliance with paragraph 13 (b) which Seller shall promptly remedy, at Seller's expense. A final inspection of the premises including all equipment, appliances and systems shall be made, if requested, within five (5) days prior to the closing date. IN THE ABSENCE OF WRITTEN NOTICE OF ANY DEFICIENCY FROM PURCHASER PRIOR TO CLOSING, IT SHALL BE CONCLUDED THAT THE CONDITION OF THE PREMISES AND THE ABOVE EQUIPMENT IS SATISFACTORY TO PURCHASER AND SELLER SHALL HAVE NO FURTHER RESPONSIBILITY WITH REFERENCE THERETO.

158. **25. MERGER OF AGREEMENTS:** This Contract contains the entire agreement between the parties hereto. All negotiations between the parties are merged in this Contract, and there are no understandings or agreements other than those specifically mentioned in this Contract.



Within 5 days \$1500.00

APR 11 1910

Upon acceptance of Contract after date, for value received, the undersigned promises to Pay to the order of 1st United Bankers, Agent for at Property at 4541 Claussen, Western Springs, Ill., the sum of Fifteen Hundred and No 00 Dollars, with interest at the rate of — per cent per annum after — until paid.

And to secure the payment of said amount, the undersigned hereby authorizes, irrevocably, any attorney of any court of record to appear for the undersigned in such court, in term time or vacation, at any time after maturity, and confess a judgment, without process, in favor of the holder of this note, for such amount as may appear to be unpaid thereon, together with reasonable costs of collection, including reasonable attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and consent to immediate execution upon such judgment, hereby ratifying and confirming all that said attorney may do by virtue hereof.

If this instrument is signed by more than one person, all obligations and authorizations hereunder shall be joint and several. All parties hereto severally waive presentment for payment, notice of dishonor and protest.

No. _____

Within 5 days upon acceptance Due for Contract

x *Boyd J. J.*
x *Margaret Hughes*

CASCADE® L1-C3320

PRINTED IN U.S.A.

Buyer Must Sign Both Rider & W9

RIDER #417 INTEREST BEARING EARNST MONEY AUTHORIZATION

The earnest money shall be deposited in an interest bearing account.

Seller and Buyer agree to execute all necessary documents required by the Internal Revenue Service and the financial institution so as to permit the earnest money to be placed in an interest bearing account at a financial institution chosen by the Listing Broker at its sole discretion.

In the event there are conditions imposed that prevent the Listing Broker from holding the earnest money, then parties shall agree, within five (5) business days from the date of acceptance, to select a successor to the Listing Broker to hold the earnest money.

All interest earned is to accrue to Buyer and is to be paid to Buyer at the time of closing or upon termination of this contract at the joint direction of the parties. Buyer and Seller hereby authorize Listing Broker or the successor, in anticipation of the closing of the transaction, to prepare and process checks and any other documentation necessary to close the subject interest bearing account no sooner than five (5) business days prior to contract closing.

Seller and Buyer acknowledge that Listing Broker or the successor shall have no control of the interest bearing escrow account and expressly release and forever discharge Listing Broker, its agents and employees or the successor from any and all liability, claims and/or demands arising out of acts or omissions of the financial institution in the processing of the said account.

hell m. J. J.
Seller

*

Buyer

Seller

*

Buyer

THE PRINTED MATTER OF THIS RIDER HAS BEEN PREPARED UNDER THE SUPERVISION OF THE DU PAGE BOARD OF REALTORS® AND THE DU PAGE COUNTY BAR ASSOCIATION. THIS RIDER IS NOT BINDING UNLESS PROPERLY SIGNED.

© 6/10/88

Form **W-9**
(Rev. December 1987)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

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

Please print or type	Name (If joint names, list first and circle the name of the person or entity whose number you enter in Part I below. See instructions if your name has changed.)
	Address
	City, state, and ZIP code

List account number(s)
here (optional) ▶

Part I Taxpayer Identification Number

Enter your taxpayer identification number in the appropriate box. For individuals and sole proprietors, this is your social security number. For other entities, it is your employer identification number. If you do not have a number, see *How To Obtain a TIN*, below.

Note: If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter.

Social security number								

OR

Employer identification number								

Part II For Payees Exempt From Backup Withholding (See Instructions)

Requester's name and address (optional)

Certification.—Under penalties of perjury, I certify that:

- (1) 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
- (2) I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an individual retirement arrangement (IRA), and payments other than interest and dividends).

Certification Instructions.—You must cross out item (2) above if you have been notified by IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. (Also see *Signing the Certification under Specific Instructions*, later.)

Please
Sign
Here Signature ▶

Date ▶

CONTINGENCY RIDER NO. 1

ATTORNEY'S MODIFICATION CONTINGENCY

This Rider is to be attached to and become a part of the Standard Real Estate Sale Contract ("Contract"), Dated April 17, 1990 for the sale of the property commonly known as 4241 CLAUSER Western Springs, Illinois, entered into by Fied, Nell, SELLER(S) and GIRGIS, Phillip J. and MAGDALEN, PURCHASER(S).

The Parties agree that their respective attorneys may make modifications to the Contract, other than price and date of closing and possession, mutually acceptable to the Parties. If within 5 ^{calendar} business days after the date of acceptance of this Contract, it becomes evident an agreement cannot be reached by the Parties to modifications suggested by their attorneys to the Contract, and written notice thereof is given to either Party within the time specified, THEN THIS CONTRACT BECOMES NULL AND VOID AND UPON WRITTEN DIRECTION OF SELLER AND PURCHASER TO ESCROWEE EARNEST MONEY SHALL BE REFUNDED TO PURCHASER. IN THE ABSENCE OF WRITTEN NOTICE WITHIN THE TIME SPECIFIED HEREIN, THIS PROVISION SHALL BE DEEMED WAIVED BY ALL PARTIES HERETO, AND THIS CONTRACT SHALL BE IN FULL FORCE AND EFFECT.

Nell M. Fied
SELLER'S SIGNATURE

SELLER'S SIGNATURE

4-17-90
DATE

Phillip J. Girgis
PURCHASER'S SIGNATURE

Magdalen Girgis
PURCHASER'S SIGNATURE

4/1/90
DATE



THIS IS A LEGALLY BINDING DOCUMENT WHEN SIGNED BY ALL PARTIES.

WEST SUBURBAN BOARD OF REALTORS® - APPROVED FORM (SEPTEMBER, 1987)



PROFESSIONAL HOME INSPECTION

PURCHASERS(S).

It is further agreed by and between the parties that this contract is subject to the Purchaser securing at his expense, within Five (5) calendar days of date of acceptance of the Standard Real Estate Sale Contract, a professional home inspection. The inspection shall cover the following major components of the real estate: central heating systems, central cooling system, interior plumbing system, electrical system, roof, walls, ceilings, floors, foundation and basement, if any. PURCHASER AGREES THAT DISCLOSURE OF MINOR REPAIRS AND ROUTINE MAINTENANCE ITEMS ARE NOT A PART OF THIS CONTINGENCY. If the inspection discloses any deficiency in the above listed items, the Purchaser, within the time specified herein for procuring said inspection may give written notice to the Seller, or his agent, of any deficiency. If, within five (5) calendar days after notice of deficiency is given, agreement cannot be reached how the cost of correction shall be apportioned between the parties and written notice of said failure to agree is given to either party within the time specified, then THIS CONTRACT BECOMES NULL AND VOID AND UPON WRITTEN DIRECTION OF SELLER AND PURCHASER TO ESCROWEE EARNEST MONEY SHALL BE REFUNDED TO PURCHASER. IN THE ABSENCE OF WRITTEN NOTICE MONEY SHALL BE REFUNDED TO PURCHASER. IN THE ABSENCE OF WRITTEN NOTICE OF DEFICIENCY WITHIN THE TIME SPECIFIED HEREIN, THIS PROVISION SHALL BE DEEMED WAIVED BY ALL PARTIES HERETO, AND THIS CONTRACT SHALL BE IN FULL FORCE AND EFFECT.

PURCHASER'S SIGNATURE

PURCHASER'S SIGNATURE

DATE _____

SELLER'S SIGNATURE

SELLER'S SIGNATURE

DATE _____



THIS IS A LEGALLY BINDING DOCUMENT WHEN SIGNED BY ALL PARTIES.
WEST SUBURBAN BOARD OF REALTORS® - APPROVED FORM (MARCH, 1981)



REALTOR®

This Rider is provided as a courtesy by the West Suburban Board of REALTORS®, which assumes no responsibility for its legal sufficiency or contents. The Parties are advised to consult with their own attorneys with respect to the legal sufficiency and contents hereof.

JARDINE & JARDINE, LTD.
106 West Burlington
LaGrange, Illinois 60525

CLOSING STATEMENT

SELLER: Nell M. Fieg as Trustee
BUYER: Harris Bank Hinsdale u/t/a L-2615 (Girgis)
PROPERTY: 4241 Clausen, Western Springs, Illinois
CLOSING DATE: June 15, 1990

	<u>Credit Buyer</u>	<u>Credit Seller</u>
Purchase Price	\$	\$119,500.00
Earnest Money	1,500.00	
General Real Estate Taxes		
1989 (2nd installment)	737.54	
1990 (1/1 - 6/15)	670.64	
Seller's Title Bill	420.00	
Revenue Stamps: State	119.50	
County	59.75	
Survey (Schomig Land Surveyors)	110.00	
Balance due Broker (First United Realtors)	5,670.00	
Jardine & Jardine, Ltd. (balance of attorney's fee)	350.00	
Net to Seller	<u>109,862.57</u>	<u> </u>
	\$119,500.00	\$119,500.00

SELLER:

BUYER:

Nell M. Fieg

[Signature]
Mapalen Hingis



COMMISSION STATEMENT

DATE June 15, 1990

TO Neil M. Fieg

RE 4241 Clausen, Western Springs, IL

SALE PRICE \$119,500.00

COMMISSION \$7,170.00

EXPENDITURES

TOTAL DUE FIRST UNITED, REALTORS

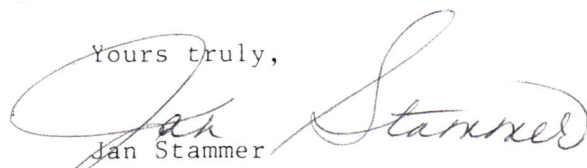
EARNEST MONEY RECEIVED \$1,500.00

BALANCE DUE AT CLOSING \$5,670.00

OR

CHECK ATTACHED

Yours truly,


Jan Stammer
Closing Officer
First United, Realtors