



**MLS #:** EB447453    **St:** Sold    **Cat:** Residential    **LP:** \$205,000  
**Addr:** 203 N 18TH Street    **Unit #**  
**City:** Mt Vernon    **IL:** 62864    **Subject to Sale?**  
**County:** Jefferson    **Subdivision:** Casey's  
**Type:** Single Family    **Ann Taxes:** \$3,103.72    **Tax Year:** 2021  
**Parcel ID:** 0730405009    **Add'l Parcel IDs**  
**Approx Acres:**    **Wtr Linear Ft:**    **Apx Lot Size:** 75x175x75x175'  
**Legal:** CASEY, S K 2ND ADD N1/2 LT 4 BLK 405 & E1/2 VAC ALY LYG W & ADJ  
**# Bedrooms:** 6    **# Fireplaces:** 0    **Year Built:** 1880    **Source:**  
**Full Baths:** 3    **Main**    **Upper**    **Lower**    **Bsmt**    **Add**    **Total**    **Survell:** None  
**Half Baths:** 0    0    0    0    0    0    0    **Util:**  
**Half Baths:** 0    0    0    0    0    0    0    **Virtually Stage Y/N:**

**Directions:** From Broadway, turn left onto S 17th, Right onto Main St/Waterworks Rd, Left onto N 18th, property on the left.

Room	Dimensions	Lvl	Floor	Room	Dimensions	Lvl	Floor	Egress	Bath	Size	Room	Dimensions	Lvl	Floor
Living:	16.10 x 11.11	M	L	Bedrm 1:	11.90 x 11.40	M	L	Y	Shared	Full	Den/Ofc:	x		
Great:	28.11 x 18.40	M	L	Bedrm 2:	16.40 x 17.70	M	L	Y	None		Laundry:	6.60 x 4.60	M	T
Family:	x			Bedrm 3:	14.11 x 11.90	M	L	Y	None		Rec Rm:	22.80 x 25.70	A	C
Fml D...:	15.80 x 13.10	M	L	Bedrm 4:	13.50 x 11.11	U	L	Y	Shared	Full	Bedroom:	16.90 x 13.12	U	L
Inf Din:	x			Bedrm 5:	17.00 x 12.10	U	L	Y	None			x		
Kitch...:	12.50 x 14.10	M	T	Garage:	Y				2.0	Remotes:1				
<b>Elem Schl:</b> Mt Vernon				<b>Middle Schl:</b> Casey Mt. Vernon				<b>High Schl:</b> Mt Vernon				<b>Total SqFt:</b> 2774		
<b>Mo. Assn Fee:</b>		<b>55+ Dev:</b> N		<b>Zoning:</b>				<b>Fin 3rd Level SqFt:</b>				<b>Total Lower Lvl SqFt:</b>		
<b>Ann.Assn Fee:</b>		<b>Repo:</b> No		<b>100-Yr Flood Plain:</b> No				<b>Fin Upper Lvl SqFt:</b> 648				<b>Finish Bsmt SqFt:</b>		
<b>New Const:</b> No		<b>Short Sale:</b> No		<b>RELO:</b>				<b>Fin Main Lvl SqFt:</b> 2,126				<b>Total Bsmt SqFt:</b> 580		
<b>Development:</b>				<b>Incentive:</b> No				<b>Fin Lower Lvl SqFt:</b>				<b>Fin Addtl SqFt:</b>		

**Agent Remarks:** Attic has plywood flooring & electric. Updated flooring & light fixtures. New mini split units in bedroom and large room off garage. New interior hardware & door knobs. New paint, curtains, blinds. Some new windows. Exterior plumbing 2022. Updated landscaping. Furnace < 10 yrs, HW heater < 5 yrs, Roof < 15 yrs. Commission not paid on true closing costs & prepaids. Preapproval required.

**Public Remarks:** This lovely home offers the original grandeur with many modern updates. Walking up the front walk, you are greeted by the majestic lion statues which guard the front entry to this home. Stepping into the foyer, your will love the sweeping stairway & beauty of the unique wall paper & the original wooden banister. The main floor offers a master bedroom with open frame window & adjoining bath, a walk-in closet & additional closets in the hallway, two additional bedrooms, baths & formal dining room. The large kitchen has solid surface breakfast bar & solid wood cabinets w/pantry. Large great room with space for family & entertaining. Upstairs is an updated bath, bedroom w/window seat & two more bedrooms. Basement is partially finished and room w/cabinets would make a great craft room. Detached garage hides a large rec room, great for entertaining, man cave, etc. Also has 3/4 bath. The backyard has an area for entertaining & relaxing in the swing. So much storage space. Come take a look!

<b>Style</b>	1,5 Story
<b>CONSTRUCTION TYPE</b>	Frame
<b>EXTERIOR</b>	Aluminum Siding, Wood Siding
<b>ROOFING</b>	Metal
<b>GARAGE/PARKING</b>	Detached, Parking Slab, Paved
<b>BASEMENT</b>	Crawl Space, Partial, Partially Finished
<b>FOUNDATION</b>	Brick
<b>HEATING/COOLING</b>	Electric, Gas, Baseboard, Forcad Air, Water Heater - Gas, Central Air, Wall Unit(s), Window Unit
<b>WATER/SEWER</b>	Public Water, Public Sewer
<b>KITCH/ENDINING</b>	Breakfast Bar, Dining Formal, Eat-In Kitchen, Pantry
<b>APPLIANCES</b>	Dishwasher, Microwave Oven, Range/Oven, Refrigerator, Washer, Dryer
<b>INTERIOR AMENITIES</b>	Attic Storage, Solid Surface Counter Top, Blinds, Ceiling Fan, Foyer 2 Story, Window Coverings
<b>EXTERIOR AMENITIES</b>	Fenced Yard, Porch, Shed, Replacement Windows
<b>LOT DESCRIPTION</b>	Corner, Sloping
<b>ROAD/ACCESS</b>	Paved
<b>POSSIBLE FINANCING</b>	Cash, Conventional, FHA, Rural Dev/USDA, VA
<b>INFORMATION ON FILE</b>	Aerial View, Legal Description
<b>SHOWING INSTRUCTIONS</b>	Other Shwing Instructions, Text/Call Listing Agent
<b>TAX EXEMPTIONS</b>	Homestead/Owner Occupied, Senior Freeze, Senior Homestead
<b>OWNER INFORMATION</b>	Vacant

Unit #	Shared	Condo:	Conversion:	Condo Proj:	Rental Allowed:
Unit Style:		Building Style:	Elevator:	Addl Fees:	Pets Allowed:
<b>Owner:</b>			/		Also Ref. MLS#
<b>LO:</b>	RE/MAX ELITE - Phone: 818-204-5084			<b>Off License #</b>	481012884 Fax:
<b>LA:</b>	HOPE WILLIAMS - Pref: 818-838-0508		<b>List Team:</b>	<b>Agt License #</b>	475177526
<b>LA Email:</b>	hopewilliams@remax.net		<b>Appointment Desk Phone:</b>	<b>LD:</b>	1/10/2023
<b>CLA:</b>			<b>CLA Email</b>	<b>XD:</b>	7/10/2023
<b>OLA:</b>			<b>OLA Email</b>	<b>Agent Designated MB:</b>	No
<b>Comp:</b>	2.4	<b>Dual/Var:</b> No	<b>List Type:</b> Exclusive Right to Sell	<b>Agent Owned:</b> No	<b>Agent Related to Owner:</b> No
<b>OLP:</b>	\$205,000	<b>Selling Agent:</b>	CORY D CAPPS	<b>Co-Sell Office:</b>	
<b>Sold Price:</b>	\$195,000	<b>Co-Sell Agent:</b>		<b>How Sold:</b> Conventional	<b>Type of Sale:</b>
<b>Close Date:</b>	3/3/2023	<b>Selling Office:</b>	CAPPS REALTY	<b>DOM:</b> 4	<b>CDOM:</b> 4
<b>Conc. \$:</b>	0	<b>Sold Conc. Info:</b>		<b>Selling Team:</b>	

This information is deemed reliable, but not guaranteed. Copyright: 2023 RMLS Alliance, LLC

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

Borrower: Johnny D. Hammond  
Seller: Estate of Arthur Ferguson  
Lender: Peoples National Bank, N.A.  
Property: 203 N. 16th St./Mt. Vernon  
Settlement Date: March 3, 2023  
Disbursement Date: March 3, 2023  
Check Amount: \$5,850.00  
Pay To: Capps Realty  
For: Commissions  
Commission (H.02) \$5,850.00

28049

Closer/Responsible Party:

RE-13980/20



**LAWYERS TRUST FUND OF ILLINOIS**

IOLTA ACCOUNT FOR SHARP-HUNDLEY PC  
AGENCY ESCROW DISBURSEMENT ACCOUNT  
1115 HARRISON, MT. VERNON, IL. 62864  
618-242-0200

PEOPLES NATIONAL BANK  
413 S. 34th St.  
Mount Vernon, Illinois

70-680/812

5857

RE-13980

Commissions

DATE

AMOUNT

March 3, 2023

\$ \*\*\*\*\*5,850.00

Dollars

PAY  
TO THE  
ORDER  
OF:

--Five Thousand Eight Hundred Fifty and 00/100-----

Capps Realty

13334 N. Frontage Rd.  
Mt. Vernon, IL. 62864



*Arthur Hundley*  
AUTHORIZED SIGNATURE

Security features included. Details on back.

⑈005857⑈ ⑆081206807⑆ 30150639⑈

**INDEPENDENT EXECUTOR'S DEED**  
**Statutory (Illinois)**

**THIS INDENTURE**, made by and between **Tammy Meyer, not personally but as Independent Executor of the Estate of Arthur Aaron Ferguson, Jr., deceased** of 2615 Cherry St., Mt. Vernon, IL 62864, as party of the first part, and **Johnny D. Hammond, as sole owner** of 28 Webster Hill Estates, Mt. Vernon, IL 62864 as party of the second part.

**WITNESSETH**, whereas Tammy Meyer was appointed Independent Executor of the Estate of Arthur Aaron Ferguson, Jr., deceased by Order of the Circuit Court for the Second Judicial Circuit, Jefferson County, Illinois, on February 6, 2023 in Case No. 2023-PR-7. As Independent Executor, Tammy Meyer is empowered to transfer and dispose of the real estate belonging to the said decedent at the time of decedent's death.

**NOW, THEREFORE**, the said party of the first part, by virtue of the power and authority given to the undersigned by the laws of the State of Illinois and the Circuit Court for the Second Judicial Circuit, Jefferson County, Illinois, and that certain Court order to Sell the Real Estate filed February 27, 2023 in said cause and for and in consideration of the sum of One Hundred and Ninety-five thousand dollars (\$195,000.00) and other good and valuable consideration, to the undersigned in hand paid by the said party of the second part, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell and convey to the said party of the second part all interest in and to the following described real estate situated in the County of Jefferson, State of Illinois, to wit:

**See Attached Exhibit A**

Subject, however, to the general taxes for the year of 2022 and thereafter, to all instruments, covenants, restrictions, conditions, and exceptions, and subject to the rights or claims of parties in possession under recorded leases, applicable zoning laws, ordinances, regulations or subdivision indentures, and any facts or exceptions which an accurate survey or inspection of the above described Property would show.

Together with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining, and all of the estate, right, title, interest, claim and demand whatsoever, at law or in equity, which the said Decedent had at the time of Decedent's death, in and to the said premises.

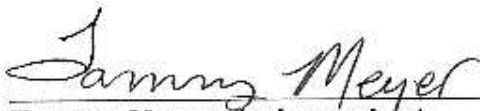
To have and to hold the same unto the said party of the second part, and its assigns forever, as fully and effectually to all intents and purposes in law as the said party of the first part might, could or ought to sell and convey the same, by virtue of the Order entered by the Circuit Court for the Second Judicial Circuit, Jefferson County, Illinois.

IN WITNESS WHEREOF, the said party of the first part as Independent Executor of the Estate of Arthur Aaron Ferguson, Jr. , deceased, has hereunto set her hand and seal the day and year first herein written.

Parcel Index Number: 07-30-405-009

Property Address: 203 N. 16<sup>th</sup> St., Mt. Vernon, IL 62864

Dated this 3<sup>rd</sup>, day of March, 2023.



**Tammy Meyer, Independent  
Executor of the Estate of  
Arthur Aaron Ferguson, deceased**

STATE OF ILLINOIS        )  
  ) SS  
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that **Tammy Meyer, as Independent Executor of the Estate of Arthur Aaron Ferguson, Jr.**, deceased, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument, as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal, this 3<sup>rd</sup>, day of March, 2023.

  
\_\_\_\_\_  
Notary Public

My commission expires: 2/11/2024



**THIS DOCUMENT PREPARED BY:**

Sharp-Hundley, P.C.  
John T. Hundley  
1115 Harrison  
Mt. Vernon, IL 62864  
(618) 242-0200

**MAIL TAX BILL TO:**

Johnny D. Hammond  
203 N. 16<sup>th</sup> St.  
Mt. Vernon, IL 62864

**MAIL RECORDED DEED TO:**

Johnny D. Hammond  
203 N. 16<sup>th</sup> St.  
Mt. Vernon, IL 62864

## EXHIBIT A

The North one-half (N1/2) of Lot Four (4) in Samuel K. Casey's Second Addition to the City of Mt. Vernon, Illinois together with all rights to the East one-half of a vacated alley lying along the West side thereof as vacated by Ordinance #2000-46 vacating an alley recorded August 25, 2000 as Document No. 200005126. Jefferson County, Illinois.



## PTAX-203 Illinois Real Estate Transfer Declaration

### Step 1: Identify the property and sale information.

1 203 N 16TH ST  
 Street address of property (or 911 address, if available)  
MT VERNON 62864-0000  
 City or village ZIP  
Mount Vernon  
 Township

2 Enter the total number of parcels to be transferred. 1

3 Enter the primary parcel identifying number and lot size or acreage  

<u>07-30-405-009</u>	<u>175'x75'</u>	Dimensions	No
Primary PIN	Lot size or acreage	Unit	Split Parcel

4 Date of instrument: 3/3/2023  
Date

5 Type of instrument (Mark with an "X."): Warranty deed  
 Quit claim deed  Executor deed  Trustee deed  
 Beneficial interest  Other (specify):

6  Yes  No Will the property be the buyer's principal residence?

7  Yes  No Was the property advertised for sale?  
(i.e., media, sign, newspaper, realtor)

8 Identify the property's current and intended primary use.

Current	Intended
a <input type="checkbox"/>	<input type="checkbox"/> Land/lot only
b <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Residence (single-family, condominium, townhome, or duplex)
c <input type="checkbox"/>	<input type="checkbox"/> Mobile home residence
d <input type="checkbox"/>	<input type="checkbox"/> Apartment building (6 units or less) No. of units: <u>0</u>
e <input type="checkbox"/>	<input type="checkbox"/> Apartment building (over 6 units) No. of units: <u>0</u>
f <input type="checkbox"/>	<input type="checkbox"/> Office
g <input type="checkbox"/>	<input type="checkbox"/> Retail establishment
h <input type="checkbox"/>	<input type="checkbox"/> Commercial building (specify):
i <input type="checkbox"/>	<input type="checkbox"/> Industrial building
j <input type="checkbox"/>	<input type="checkbox"/> Farm
k <input type="checkbox"/>	<input type="checkbox"/> Other (specify):

9 Identify any significant physical changes in the property since January 1 of the previous year and enter the date of the change. Date of significant change: \_\_\_\_\_

<input type="checkbox"/> Demolition/damage	<input type="checkbox"/> Additions	<input type="checkbox"/> Major remodeling
<input type="checkbox"/> New construction	<input type="checkbox"/> Other (specify):	

10 Identify only the items that apply to this sale.

- a  Fulfillment of installment contract year contract initiated: \_\_\_\_\_
- b  Sale between related individuals or corporate affiliates
- c  Transfer of less than 100 percent interest
- d  Court-ordered sale
- e  Sale in lieu of foreclosure
- f  Condemnation
- g  Short sale
- h  Bank REO (real estate owned)
- i  Auction sale
- j  Seller/buyer is a relocation company
- k  Seller/buyer is a financial institution or government agency
- l  Buyer is a real estate investment trust
- m  Buyer is a pension fund
- n  Buyer is an adjacent property owner
- o  Buyer is exercising an option to purchase
- p  Trade of property (simultaneous)
- q  Sale-leaseback
- r  Other (specify):
- s  Homestead exemptions on most recent tax bill:
 

1 General/Alternative	8,000.00
2 Senior Citizens	5,000.00
3 Senior Citizens Assessment Freeze	2,285.00

### Step 2: Calculate the amount of transfer tax due.

**Note:** Round Lines 11 through 18 to the next highest whole dollar. If the amount on Line 11 is over \$1 million and the property's current use on Line 8 above is marked "e," "f," "g," "h," "i," or "k," complete Form PTAX-203-A, Illinois Real Estate Transfer Declaration Supplemental Form A. If you are recording a beneficial interest transfer, do not complete this step. Complete Form PTAX-203-B, Illinois Real Estate Transfer Declaration Supplemental Form B.

11 Full actual consideration	11	<u>195,000.00</u>
12a Amount of personal property included in the purchase	12a	<u>0.00</u>



Declaration ID: 20230204152125  
 Status: Closing Completed  
 Document No.: Not Recorded

State/County Stamp: Not Issued

12b	Was the value of a mobile home included on Line 12a?	12b	Yes	X	No
13	Subtract Line 12a from Line 11. This is the net consideration for real property	13			195,000.00
14	Amount for other real property transferred to the seller (in a simultaneous exchange) as part of the full actual consideration on Line 11	14			0.00
15	Outstanding mortgage amount to which the transferred real property remains subject	15			0.00
16	If this transfer is exempt, identify the provision.	16	b	k	m
17	Subtract Lines 14 and 15 from Line 13. <b>This is the net consideration subject to transfer tax.</b>	17			195,000.00
18	Divide Line 17 by 500. Round the result to the next highest whole number (e.g., 61,002 rounds to 62)	18			390.00
19	Illinois tax stamps — multiply Line 18 by 0.50.	19			195.00
20	County tax stamps — multiply Line 18 by 0.25.	20			97.50
21	Add Lines 19 and 20. <b>This is the total amount of transfer tax due</b>	21			292.50

**Step 3: Enter the legal description from the deed.** Enter the legal description from the deed.

THE NORTH ONE-HALF (N1/2) OF LOT FOUR (4) IN SAMUEL K. CASEY'S SECOND ADDITION TO THE CITY OF MT. VERNON, ILLINOIS TOGETHER WITH ALL RIGHTS TO THE EAST ONE-HALF OF A VACATED ALLEY LYING ALONG THE WEST SIDE THEREOF AS VACATED BY ORDINANCE #2000-16 VACATING AN ALLEY RECORDED AUGUST 25, 2000 AS DOCUMENT NO. 200005126. JEFFERSON COUNTY, ILLINOIS.

**Step 4: Complete the requested information.**

The buyer and seller (or their agents) hereby verify that to the best of their knowledge and belief, the full actual consideration and facts stated in this declaration are true and correct. If this transaction involves any real estate located in Cook County, the buyer and seller (or their agents) hereby verify that to the best of their knowledge, the name of the buyer shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois. Any person who willfully falsifies or omits any information required in this declaration shall be guilty of a Class B misdemeanor for the first offense and a Class A misdemeanor for subsequent offenses. Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

**Seller Information**

ESTATE OF ARTHUR AARON FERGUSON

Seller's or trustee's name		Seller's trust number (if applicable - not an SSN or FEIN)		
2615 CHERRY ST	MOUNT VERNON	IL	62864-3071	
Street address (after sale)	City	State	ZIP	
618-214-5409	USA			
Seller's daytime phone	Country			

Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

**Buyer Information**

JOHNNY D. HAMMOND

Buyer's or trustee's name		Buyer's trust number (if applicable - not an SSN or FEIN)		
203 N 16TH ST	MOUNT VERNON	IL	62864-4320	
Street address (after sale)	City	State	ZIP	
618-231-5378	USA			
Buyer's daytime phone	Country			

Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

**Mail tax bill to:**

JOHNNY D. HAMMOND	203 N 16TH ST	MOUNT VERNON	IL	62864-4320
Name or company	Street address	City	State	ZIP
		USA		
		Country		

**Preparer Information**





**Declaration ID:** 20230204152125  
**Status:** Closing Completed  
**Document No.:** Not Recorded

**State/County Stamp:** Not Issued

HEATHER TAAKA - SHARP-HUNDLEY, P.C.

Preparer and company name	Preparer's file number (if applicable)	Escrow number (if applicable)	
1115 HARRISON ST	MOUNT VERNON	IL	62864-3813
Street address	City	State	ZIP
heather@sharp-hundley.com	618-242-0200		USA
Preparer's email address (if available)	Preparer's daytime phone	Phone extension	Country

Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

**Identify any required documents submitted with this form.** (Mark with an "X.") \_\_\_\_\_ Extended legal description \_\_\_\_\_ Form PTAX-203-A  
 \_\_\_\_\_ Itemized list of personal property \_\_\_\_\_ Form PTAX-203-B

<b>To be completed by the Chief County Assessment Officer</b>							
<p>1</p> <table border="0"> <tr> <td>County</td> <td>Township</td> <td>Class</td> <td>Cook-Minor</td> <td>Code 1</td> <td>Code 2</td> </tr> </table> <p>2 Board of Review's final assessed value for the assessment year prior to the year of sale.</p> <p>Land _____</p> <p>Buildings _____</p> <p>Total _____</p>	County	Township	Class	Cook-Minor	Code 1	Code 2	<p>3 Year prior to sale _____</p> <p>4 Does the sale involve a mobile home assessed as real estate? _____ Yes _____ No</p> <p>5 Comments</p>
County	Township	Class	Cook-Minor	Code 1	Code 2		
<b>Illinois Department of Revenue Use</b>	<b>Tab number</b>						

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

**Date Issued** 03/03/2023  
**Closing Date** 03/03/2023  
**Disbursement Date** 03/03/2023  
**Settlement Agent** Sharp-Hurdley, P.C.  
**File #** RE-13980  
**Property** 203 N. 16th St.  
 Mt. Vernon, IL 62864

## Transaction Information

**Borrower** Johnny D. Hammond  
**Seller** Estate of Arthur Ferguson  
**Lender** Peoples National Bank, N.A.

## Loan Information

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 28049  
**MIC #**

**Sale Price** \$195,000

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$156,000	<b>NO</b>
<b>Interest Rate</b>	5.75%	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$910.37	<b>NO</b>
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

Projected Payments	Years 1-30	
<b>Payment Calculation</b>		
Principal & Interest		\$910.37
Mortgage Insurance	+	-
Estimated Escrow <i>Amount can increase over time</i>	+	-
<b>Estimated Total Monthly Payment</b>		\$910.37
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$0 a month	<b>In escrow?</b>
	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance	
	<i>See Escrow Account on page 1 for details. You must pay for other property costs separately.</i>	

Costs at Closing		
<b>Closing Costs</b>	\$4,590.13	Includes \$2,352.45 in Loan Costs + \$2,237.68 in Other Costs. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$39,645.75	Includes Closing Costs. <i>See Calculating Cash to close on page 3 for details.</i>

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$750.00</b>				
01 % of Loan Amount (Points)					
02 Processing Fees to Peoples National Bank, N.A.	\$750.00				
03					
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$737.45</b>				
01 Appraisal Fee to C3 Realty	\$460.00				
02 Credit Report to Informative Research	\$54.00				
03 Enrol Certification to Corelogic	\$8.50				
04 MERS(R) Registration Fee to MERSCORP Holdings Inc.	\$24.95				
05 Tax Service to PennyMac	\$80.00				
06 Verification Bundle to Informative Research	\$110.00				
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>	<b>\$865.00</b>				
01 Title - ALTA Endorsement 22-06 (Location) to Sharp-Hundley, P.C.	\$50.00				
02 Title - ALTA Endorsement 8.1-06 (Environmental Protection Lien) to Sha	\$50.00				
03 Title - ALTA Endorsement 9-06 (Restrictions, Encroachments, Minerals -	\$50.00				
04 Title - Closing Fee to Sharp-Hundley, P.C.	\$150.00		\$150.00		
05 Title - Closing Protection Letter - Buyer to Chicago Title Insurance C	\$25.00				
06 Title - Closing Protection Letter - Lender to Chicago Title Insurance	\$25.00				
07 Title - Closing Protection Letter - Seller to Chicago Title Insurance			\$50.00		
08 Title - Document Preparation to Sharp-Hundley, P.C.			\$150.00		
09 Title - Final Search to Sharp-Hundley, P.C.	\$100.00				
10 Title - Illinois State Policy Fee - Buyer to Chicago Title Insurance C	\$3.00				
11 Title - Illinois State Policy Fee - Seller to Chicago Title Insurance			\$3.00		
12 Title - Lender's Title Insurance to Sharp-Hundley, P.C.	\$412.00				
13 Title - Search and Exam to Sharp-Hundley, P.C.			\$205.00		
14					
15					
16					
17					
18					
19					
20					
21					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$2,352.45</b>				
Loan Costs Subtotals (A + B + C)	\$2,352.45				

# Closing Cost Details

Other Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>E. Taxes and Other Government Fees</b>	<b>\$150.00</b>				
01 Recording Fees Deed: \$75.00 Mortgage: \$75.00	\$150.00				
02 County Transfer Stamps to Jefferson County Recorder			\$97.50		
03 State Transfer Stamps to Jefferson County Recorder			\$195.00		
04					
<b>F. Prepays</b>	<b>\$2,087.68</b>				
01 Homeowner's Insurance Premium (12 mo.) to State Farm Insurance	\$1,365.00				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$24.58 per day from 3/3/2023 to 4/1/2023)	\$722.68				
04 Property Taxes ( mo.)					
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$0.00</b>				
01 Homeowner's Insurance					
02 Mortgage Insurance					
03 Property Taxes					
04					
05					
06					
07					
08 Aggregate Adjustment					
<b>H. Other</b>	<b>\$0.00</b>				
01 Commission to Re/Max Elite			\$5,850.00		
02 Commission to Capps Realty			\$5,850.00		
03 Title - Owner's Title Insurance (optional) to Sharp-Hundley, P.C.			\$178.00		
04					
05					
06					
07					
08					
09					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$2,237.68</b>				
Other Costs Subtotals (E + F + G + H)	\$2,237.68				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$4,590.13</b>				
Closing Costs Subtotals (D + I)	\$4,590.13		\$12,728.50		
Lender Credits					

### Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$4,253.00	\$4,590.13	YES • See Total Loan Costs (P) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$39,000.00	\$39,000.00	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$3,944.38	YES • See details in Section I.
<b>Cash to Close</b>	<b>\$43,253.00</b>	<b>\$39,645.75</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>		<b>\$199,590.13</b>
01 Sale Price of Property		\$195,000.00
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		\$4,590.13
04		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
08 City/Town Taxes		
09 County Taxes		
10 Assessments		
11		
12		
13		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$159,944.38</b>
01 Deposit		
02 Loan Amount		\$156,000.00
03 Existing Loan(s) Assumed or Taken Subject to		
04 Title - Adjustment for Owner's Premium		\$312.00
05 Seller Credit		
<b>Other Credits</b>		
06		
07		
<b>Adjustments</b>		
08		
09		
10		
11 County Taxes - 2022		\$3,103.72
<b>Adjustments for Items Unpaid by Seller</b>		
12		
13 County Taxes - 2023	01/01/23 to 03/03/23	\$528.66
14 Assessments		
15		
16		
17		
<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)		\$199,590.13
Total Paid Already by or on Behalf of Borrower at Closing (L)		-\$159,944.38
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		<b>\$39,645.75</b>

#### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>		<b>\$195,000.00</b>
01 Sale Price of Property		\$195,000.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09 City/Town Taxes		
10 County Taxes		
11 Assessments		
12		
13		
14		
15		
16		
<b>N. Due from Seller at Closing</b>		<b>\$16,672.88</b>
01 Excess Deposit		
02 Closing Costs Paid at Closing (J)		\$12,728.50
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan		
05 Payoff of Second Mortgage Loan		
06 Title - Adjustment for Owner's Premium		\$312.00
07		
08 Seller Credit		
09		
10		
11 County Taxes - 2022		\$3,103.72
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14		
15 County Taxes - 2023	01/01/23 to 03/03/23	\$528.66
16 Assessments		
17		
18		
19		
<b>CALCULATION</b>		
Total Due to Seller at Closing (M)		\$195,000.00
Total Due from Seller at Closing (N)		-\$16,672.88
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		<b>\$178,327.12</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

#### Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue.

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and, your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

#### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in 203 N. 16th St., Mt. Vernon, IL 62864.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because  you declined  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$0.00	

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

### Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$330,811.97
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$173,635.97
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$154,100.87
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	5.863%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	110.551%

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

### Other Disclosures

#### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

#### Contract Details

See your note and security instrument for information about:

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

#### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan.

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Peoples National Bank, N.A.		Capps Realty	Re/Max Elite	Sharp-Hundley, P.C.
<b>Address</b>	413 S. 34th St. Mt. Vernon, IL 62864		13334 N. Frontage Rd. Mt. Vernon, IL 62864	2003 Broadway Mt. Vernon, IL 62864	1115 Harrison St. Mt. Vernon, IL 62864
<b>NMLS ID</b>	453047				
<b>IL License ID</b>			481013753	481012884	
<b>Contact</b>	Pharra Decker		Cory D. Capps	Hopc Williams	Heather Taaka
<b>Contact NMLS ID</b>	1730022				
<b>Contact IL License ID</b>			471021492	475177525	
<b>Email</b>	pharra.decker@peoplesnationalbank.com		corycapps@hotmail.com	hopewilliams@remax.net	heather@sharp-hundley.com
<b>Phone</b>	618-241-6927		618-204-5260		618-242-0200

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

  
Jimmy D. Hammond

3-3-2023  
Date

# Closing Disclosure

## Closing Information

**Date Issued** 03/03/2023  
**Closing Date** 03/03/2023  
**Disbursement Date** 03/03/2023  
**Settlement Agent** Sharp-Hundley, P.C.  
**File #** RL-13980  
**Property** 203 N. 16th St.  
 Mt. Vernon, IL 62864

**Sale Price** \$195,000

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$195,000.00</b>
01 Sale Price of Property	\$195,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
<b>Adjustments for Items Paid by Seller in Advance</b>	
09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
<b>N. Due from Seller at Closing</b>	<b>\$16,672.88</b>
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$12,728.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06 Title - Adjustment for Owner's Premium	\$312.00
07	
08 Seller Credit	
09	
10	
11 County Taxes - 2022	\$3,103.72
12	
13	
<b>Adjustments for Items Unpaid by Seller</b>	
14	
15 County Taxes - 2023 01/01/23 to 03/03/23	\$578.66
16 Assessments	
17	
18	
19	
<b>CALCULATION</b>	
Total Due to Seller at Closing (M)	\$195,000.00
Total Due from Seller at Closing (N)	-\$16,672.88
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$178,327.12

## Transaction Information

**Borrower** Johany D. Hammond

**Seller** Estate of Arthur Ferguson

## Contact Information

### REAL ESTATE BROKER (B)

<b>Name</b>	Capps Realty
<b>Address</b>	13334 N. Frontage Rd. Mt. Vernon, IL 62864
<b>IL License ID</b>	481.013753
<b>Contact</b>	Cory D. Capps
<b>Contact IL License ID</b>	471021492
<b>Email</b>	corycapps@hotmail.com
<b>Phone</b>	618-204-5260

### REAL ESTATE BROKER (S)

<b>Name</b>	Rc/Max Elite
<b>Address</b>	2003 Broadway Mt. Vernon, IL 62864
<b>IL License ID</b>	481012884
<b>Contact</b>	Hope Williams
<b>Contact IL License ID</b>	475177525
<b>Email</b>	hopewilliams@rcmax.net
<b>Phone</b>	

### SETTLEMENT AGENT

<b>Name</b>	Sharp-Hundley, P.C.
<b>Address</b>	1115 Harrison St. Mt. Vernon, IL 62864
<b>IL License ID</b>	
<b>Contact</b>	Heather Taaka
<b>Contact IL License ID</b>	
<b>Email</b>	heather@sharp-hundley.com
<b>Phone</b>	618-242-0200

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)



# Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 % of Loan Amount (Points)		
02 Processing Fees to Peoples National Bank, N.A.		
03		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>		
01 Appraisal Fee to CJ Realty		
02 Credit Report to Informative Research		
03 Flood Certification to Corelogic		
04 MERS(R) Registration Fee to MERSCORP Holdings Inc.		
05 Tax Service to PennyMac		
06 Verification Bundle to Informative Research		
07		
08		
09		
10		
<b>C. Services Borrower Did Shop For</b>		
01 Title - ALTA Endorsement 22-06 (Location) to Sharp-Hundley, P.C.		
02 Title - ALTA Endorsement 8.1-06 (Environmental Protection Lien) to Sharp-Hundley, P.C.		
03 Title - ALTA Endorsement 9-06 (Restrictions, Encroachments, Minerals - Loan Policy) to Sharp		
04 Title - Closing Fee to Sharp-Hundley, P.C.	\$150.00	
05 Title - Closing Protection Letter - Buyer to Chicago Title Insurance Company		
06 Title - Closing Protection Letter - Lender to Chicago Title Insurance Company		
07 Title - Closing Protection Letter - Seller to Chicago Title Insurance Company	\$50.00	
08 Title - Document Preparation to Sharp-Hundley, P.C.	\$150.00	
09 Title - Final Search to Sharp-Hundley, P.C.		
10 Title - Illinois State Policy Fee - Buyer to Chicago Title Insurance Company		
11 Title - Illinois State Policy Fee - Seller to Chicago Title Insurance Company	\$3.00	
12 Title - Lender's Title Insurance to Sharp-Hundley, P.C.		
13 Title - Search and Exam to Sharp-Hundley, P.C.	\$205.00	
14		
15		
16		
17		
18		
19		
20		
21		

# Closing Cost Details

Other Costs	Seller-Paid	
	At Closing	Before Closing
<b>E. Taxes and Other Government Fees</b>		
01 Recording Fees		
02 County Transfer Stamps to Jefferson County Recorder		
03 State Transfer Stamps to Jefferson County Recorder	\$97.50	
04	\$195.00	
<b>F. Prepaids</b>		
01 Homeowner's Insurance Premium ( mo.)		
02 Mortgage Insurance Premium ( mo.)		
03 Prepaid Interest ( per day from to )		
04 Property Taxes ( mo.)		
05		
<b>G. Initial Escrow Payment at Closing</b>		
01 Homeowner's Insurance		
02 Mortgage Insurance		
03 Property Taxes		
04		
05		
06		
07		
08 Aggregate Adjustment		
<b>H. Other</b>		
01 Commission to Re/Max Elite	\$5,850.00	
02 Commission to Capps Realty	\$5,850.00	
03 Title - Owner's Title Insurance (optional) to Sharp-Hundley, P.C.	\$178.00	
04		
05		
06		
07		
08		
09		
<b>J. TOTAL CLOSING COSTS</b>	<b>\$12,728.50</b>	

# Closing Disclosure - Attachment

**Borrower:** Johnny D. Hammond

**Seller:** Estate of Arthur Ferguson

**Settlement Agent:** Sharp-Hundley, P.C.  
1115 Harrison St.  
Mt. Vernon, IL 62864  
618-242-0200

**Closing Date:** March 3, 2023

**Disbursement Date:** March 3, 2023

**Property Location:** 203 N. 16th St.  
Mt. Vernon, IL 62864

---

## Confirm Receipt

---

Estate of Arthur Ferguson

BY: Sammy Meyer, Executor

3/3/23

Date

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

Date Issued 03/03/2023  
 Closing Date 03/03/2023  
 Disbursement Date 03/03/2023  
 Settlement Agent Sharp-Hundley, P.C.  
 File # RE-13980  
 Property 203 N. 16th St.  
 Mt. Vernon, IL 62864

Sale Price \$195,000

## Transaction Information

Borrower Johnny D. Hammond

Seller Estate of Arthur Ferguson

Lender Peoples National Bank, N.A.

## Loan Information

Loan Term 30 years

Purpose Purchase

Product Fixed Rate

Loan Type  Conventional  FHA  
 VA

Loan ID # 28049

MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$156,000	NO
Interest Rate	5.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$910.37	NO
<b>Does the loan have these features?</b>		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		Years 1-30
Payment Calculation		
Principal & Interest		\$910.37
Mortgage Insurance	+	-
Estimated Escrow <i>Amount can increase over time</i>	+	-
<b>Estimated Total Monthly Payment</b>		<b>\$910.37</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$0 a month	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance  <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		<b>In escrow?</b>

Costs at Closing		
Closing Costs	\$4,590.13	Includes \$2,352.45 in Loan Costs + \$2,237.68 in Other Costs. <i>See page 2 for details.</i>
Cash to Close	\$39,645.75	Includes Closing Costs. <i>See Calculating Cash to close on page 3 for details.</i>

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$750.00</b>				
01 % of Loan Amount (Points)					
02 Processing Fees to Peoples National Bank, N.A.	\$750.00				
03					
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$737.45</b>				
01 Appraisal Fee to Cj Realty	\$460.00				
02 Credit Report to Informative Research	\$54.00				
03 Flood Certification to Corelogic	\$8.50				
04 MERS(R) Registration Fee to MERSCORP Holdings Inc.	\$24.95				
05 Tax Service to PennyMac	\$80.00				
06 Verification Bundle to Informative Research	\$110.00				
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>	<b>\$865.00</b>				
01 Title - ALTA Endorsement 22-06 (Location) to Sharp-Hundley, P.C.	\$50.00				
02 Title - ALTA Endorsement 8.1-06 (Environmental Protection Lien) to Sha	\$50.00				
03 Title - ALTA Endorsement 9-06 (Restrictions, Encroachments, Minerals -	\$50.00				
04 Title - Closing Fee to Sharp-Hundley, P.C.	\$150.00		\$150.00		
05 Title - Closing Protection Letter - Buyer to Chicago Title Insurance C	\$25.00				
06 Title - Closing Protection Letter - Lender to Chicago Title Insurance	\$25.00				
07 Title - Closing Protection Letter - Seller to Chicago Title Insurance			\$50.00		
08 Title - Document Preparation to Sharp-Hundley, P.C.			\$150.00		
09 Title - Final Search to Sharp-Hundley, P.C.	\$100.00				
10 Title - Illinois State Policy Fee - Buyer to Chicago Title Insurance C	\$3.00				
11 Title - Illinois State Policy Fee - Seller to Chicago Title Insurance			\$3.00		
12 Title - Lender's Title Insurance to Sharp-Hundley, P.C.	\$412.00				
13 Title - Search and Exam to Sharp-Hundley, P.C.			\$205.00		
14					
15					
16					
17					
18					
19					
20					
21					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$2,352.45</b>				
Loan Costs Subtotals (A + B + C)	\$2,352.45				

# Closing Cost Details

Other Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>E. Taxes and Other Government Fees</b>	<b>\$150.00</b>				
01 Recording Fees Deed: \$75.00 Mortgage: \$75.00	\$150.00				
02 County Transfer Stamps to Jefferson County Recorder			\$97.50		
03 State Transfer Stamps to Jefferson County Recorder			\$195.00		
04					
<b>F. Prepaids</b>	<b>\$2,087.68</b>				
01 Homeowner's Insurance Premium (12 mo.) to State Farm Insurance	\$1,365.00				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$24.58 per day from 3/3/2023 to 4/1/2023)	\$722.68				
04 Property Taxes ( mo.)					
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$0.00</b>				
01 Homeowner's Insurance					
02 Mortgage Insurance					
03 Property Taxes					
04					
05					
06					
07					
08 Aggregate Adjustment					
<b>H. Other</b>	<b>\$0.00</b>				
01 Commission to Re/Max Elite			\$5,850.00		
02 Commission to Capps Realty			\$5,850.00		
03 Title - Owner's Title Insurance (optional) to Sharp-Hundley, P.C.			\$178.00		
04					
05					
06					
07					
08					
09					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$2,237.68</b>				
Other Costs Subtotals (E + F + G + H)	\$2,237.68				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$4,590.13</b>				
Closing Costs Subtotals (D + J)	\$4,590.13		\$12,728.50		
Lender Credits					

### Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$4,253.00	\$4,590.13	YES * See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$39,000.00	\$39,000.00	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$3,944.38	YES * See details in Section L.
<b>Cash to Close</b>	<b>\$43,253.00</b>	<b>\$39,645.75</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

**K. Due from Borrower at Closing** **\$199,590.13**

01 Sale Price of Property	\$195,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$4,590.13
04	

#### Adjustments

05	
06	
07	

#### Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes	
09 County Taxes	
10 Assessments	
11	
12	
13	
14	
15	

**L. Paid Already by or on Behalf of Borrower at Closing** **\$159,944.38**

01 Deposit	
02 Loan Amount	\$156,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04 Title - Adjustment for Owner's Premium	\$312.00
05 Seller Credit	

#### Other Credits

06	
07	

#### Adjustments

08	
09	
10	
11 County Taxes - 2022	\$3,103.72

#### Adjustments for Items Unpaid by Seller

12		
13 County Taxes - 2023	01/01/23 to 03/03/23	\$528.66
14 Assessments		
15		
16		
17		

#### CALCULATION

Total Due from Borrower at Closing (K)	\$199,590.13
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$159,944.38
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$39,645.75</b>

#### SELLER'S TRANSACTION

**M. Due to Seller at Closing** **\$195,000.00**

01 Sale Price of Property	\$195,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

#### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	

**N. Due from Seller at Closing** **\$16,672.88**

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$12,728.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	

06 Title - Adjustment for Owner's Premium	\$312.00
07	
08 Seller Credit	
09	
10	

11 County Taxes - 2022 **\$3,103.72**

12	
13	

#### Adjustments for Items Unpaid by Seller

14		
15 County Taxes - 2023	01/01/23 to 03/03/23	\$528.66
16 Assessments		
17		
18		
19		

#### CALCULATION

Total Due to Seller at Closing (M)	\$195,000.00
Total Due from Seller at Closing (N)	-\$16,672.88
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> <b>To Seller</b>	<b>\$178,327.12</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

#### Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue.

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and, your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

#### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in 203 N. 16th St., Mt. Vernon, IL 62864.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because  you declined  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$0.00	

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



**Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$330,811.97
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$173,635.97
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$154,100.87
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	5.863%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	110.551%

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Other Disclosures****Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan.

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Contact Information**

	<b>Lender</b>	<b>Mortgage Broker</b>	<b>Real Estate Broker (B)</b>	<b>Real Estate Broker (S)</b>	<b>Settlement Agent</b>
<b>Name</b>	Peoples National Bank, N.A.		Capps Realty	Re/Max Elite	Sharp-Hundley, P.C.
<b>Address</b>	413 S. 34th St. Mt. Vernon, IL 62864		13334 N. Frontage Rd. Mt. Vernon, IL 62864	2003 Broadway Mt. Vernon, IL 62864	1115 Harrison St. Mt. Vernon, IL 62864
<b>NMLS ID</b>	453047				
<b>IL License ID</b>			481013753	481012884	
<b>Contact</b>	Pharah Decker		Cory D. Capps	Hope Williams	Heather Taaka
<b>Contact NMLS ID</b>	1730022				
<b>Contact IL License ID</b>			471021492	475177525	
<b>Email</b>	pharah.decker@peoplesnationalbank.com		corycapps@hotmail.com	hopewilliams@remax.net	heather@sharp-hundley.com
<b>Phone</b>	618-241-6927		618-204-5260		618-242-0200

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Johnny D. Hammond

Date



CHICAGO TITLE  
INSURANCE COMPANY

**COMMITMENT FOR TITLE INSURANCE  
ISSUED BY  
CHICAGO TITLE INSURANCE COMPANY**

**NOTICE**

**IMPORTANT - READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Chicago Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**COMMITMENT CONDITIONS**

**1. DEFINITIONS**

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a courier-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RE-13980



**CHICAGO TITLE  
INSURANCE COMPANY**

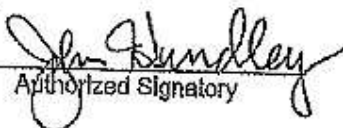
*Transaction Identification Data for reference only:*

Issuing Agent:  
 Issuing Office: Sharp-Hundley, P.C.  
 Issuing Office's ALTA® Registry ID: 1064074  
 Loan ID No.:  
 Commitment No.: RE-13980  
 Issuing Office File No.: RE-13980  
 Property Address: 203 N. 16th St., Mt. Vernon, IL 62864  
 Tax Key: 07-30-406-009

**SCHEDULE A**

1. Commitment Date: February 13, 2023 at 08:00 AM
2. Policy to be issued:
  - a. ALTA Owners Policy (06/17/06)  
 Proposed Insured: Johnny D. Hammond  
 Proposed Policy Amount: \$195,000.00
  - b. ALTA Loan Policy (06/17/06)  
 Proposed Insured: Peoples National Bank, N.A., its successors and/or assigns as their respective interests may appear.  
 Proposed Policy Amount: \$156,000.00
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple
4. The Title is, at the Commitment Date, vested in:  
 Tammy Meyer, as Independent Executor of the Estate of Arthur Aaron Ferguson, Jr., deceased
5. The Land is described as follows:  
 SEE Exhibit A ATTACHED HERETO

38104.1.72.13 RE-13980  
 Sharp-Hundley, P.C.  
 1116 Harrison St.  
 Mt. Vernon, IL 62864  
 Tel: 618-242-0200  
 Fax: 618-242-1170

Countersigned:   
 Authorized Signatory

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its Issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved. The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RE-13980



CHICAGO TITLE  
INSURANCE COMPANY

## EXHIBIT A

The Land is described as follows:

The North one-half (N1/2) of Lot Four (4) in Samuel K. Casey's Second Addition to the City of Mt. Vernon, Illinois together with all rights to the East one-half of a vacated alley lying along the West side thereof as vacated by Ordinance #2000-46 vacating an alley recorded August 25, 2000 as Document No. 200005126. Jefferson County, Illinois.

*This page is only a part of a 2016 ALTA® Commitment for Title insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RE-13960



CHICAGO TITLE  
INSURANCE COMPANY

### SCHEDULE B, PART I Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
  - a. Warranty Deed from Estate of Arthur Ferguson to Johnny D. Hammond.
  - b. Mortgage from Johnny D. Hammond to Peoples National Bank, N.A., securing the principal amount of \$156,000.00.
5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. The "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) is effective January 1, 2010. This Act places limitations upon our ability to accept certain types of deposits into escrow. Please contact your local Title office regarding the application of this new law to your transaction.
7. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.
8. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
9. Pay the agreed amounts for the interest in the Land and/or the mortgage to be insured.
10. Pay us the premiums, fees and charges for the policy.
11. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements and

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2008-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

AMERICAN  
LAND TITLE  
ASSOCIATION



RE-13960

**SCHEDULE B, PART I**  
(Continued)

exceptions:

12. If Sharp-Hundley, P.C. agent of Chicago Title Insurance Company is acting as closing agent on behalf of the proposed Insureds, the following additional requirements must be satisfied at or prior to the closing:
  - a. The borrower and seller must bring a valid government issued photo ID bearing their signature to the closing.
  - b. Each seller must provide a valid forwarding address and social security number to be submitted to the IRS for 1099 purposes.
  - c. Payoff letters must be current and not subject to additional terms. We reserve the right to verify payoff figures prior to disbursement. Any additional funds required to satisfy a lien in full must be deposited by the parties involved immediately.
  - d. All funds brought to closing must be in the form of wire transfer, certified or cashier's check made payable to Sharp-Hundley, P.C.
  
13. Per Illinois law, for closings on or after January 1, 2011, Chicago Title Insurance Company will issue Closing Protection letters to the parties to the transaction if it is closed by Chicago Title Insurance Company or its approved title insurance agent.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

AMERICAN  
LAND TITLE  
ASSOCIATION



RE 13980



CHICAGO TITLE  
INSURANCE COMPANY

## SCHEDULE B, PART II Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

### General Exceptions

1. Rights or claims of parties in possession not shown by Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the Land.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. We should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically.
7. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I -Requirements are met.

### Special Exceptions

8. Roads, ways, streams or easements, if any, not shown by the Public Records, riparian rights and the title to any filled-in lands.
9. Right of way for drainage ditches, feeders, tiles and laterals, if any.
10. Rights of the public, the State of Illinois, township, county and the municipality in and to that part of the land shown on Schedule A, taken, used or dedicated for road or highway purposes.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RE-13980



CHICAGO TITLE  
INSURANCE COMPANY

## SCHEDULE B, PART II Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

### General Exceptions

1. Rights or claims of parties in possession not shown by Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the Land.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. We should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically.
7. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I -Requirements are met.

### Special Exceptions

8. Roads, ways, streams or easements, if any, not shown by the Public Records, riparian rights and the title to any filled-in lands.
9. Right of way for drainage ditches, feeders, tiles and laterals, if any.
10. Rights of the public, the State of Illinois, township, county and the municipality in and to that part of the land shown on Schedule A, taken, used or dedicated for road or highway purposes.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its Issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RE-13960



**SCHEDULE B, PART II**  
(Continued)

11. Rights of the public or quasi-public utility companies in and to any portion of the land used for utility purposes.
12. Subject to building lines, easements and restrictions, if any, of record.
13. Subject to all oil, gas, coal and other mineral reservations, conveyances and exceptions of record.
14. Tax liens created by Special Area Ordinances not searched or insured.
15. Financing statements, if any, not certified to by abstractor.
16. If any document referenced herein contains a covenant, condition or restriction which violates 42 USC (c), such covenant, condition or restriction to the extent of such violation is hereby deleted.
17. Taxes for 2022 and thereafter. Taxes for 2021 under PIN 07-30-405-009 in the amount of \$3,103.72 are paid. Taxes for 2022 and 2023 are now a lien but are not yet due and payable. (Said assessment contains owner occupied, senior homestead, senior freeze exemptions)
18. Reservation of an easement retained by the City of Mt. Vernon, Illinois for a perpetual right of way for utilities over that portion of premises as vacated along the West side as noted in Ordinance 2000-46 recorded August 25, 2000 as Document No. 200006126.
19. Arthur A. Ferguson, Jr. as surviving Joint Tenant with Robert G. Meyer and Faith Meyer, both deceased, died January 29, 2023 leaving a Will dated May 18, 2022 and admitted to Probate in the Circuit Court of the 2nd Judicial Circuit Jefferson County, Illinois as Case 2023PR7. Said will devises the land to Victory Christian Center. Letters Testamentary Issued to Tammy Meyer, as Independent Executor February 6, 2023. We have examined the Estate of the decedent and note the following:
  - a. Statutory rights and powers of the Independent Executor
  - b. Power of Sale conferred on Independent Executor under Terms of Will
  - c. Petition to Sell Real Estate filed February 7, 2023 in said cause

This exception will be waived upon proper Order to Sell Real Estate filed in said cause along with an Independent Executor deed to a bona fide purchaser.
20. The following endorsements will be provided on behalf of Lender when final policy is issued: Location (22-06), Comprehensive (9-06), EPL 8.1-06.
21. 24 month chain of title: Please be advised that there are no documents recorded in the real estate records of Jefferson County, Illinois which would cause a change of ownership of the premises in question within the last 24 months.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance Issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RL-13980

**SCHEDULE B, PART II**  
(Continued)

END SCHEDULE B - SECTION II

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

AMERICAN  
LAND TITLE  
ASSOCIATION



RE-13930



**CHICAGO TITLE  
INSURANCE COMPANY**

- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
  - (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
  - (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
  - (h) "Title": The estate or interest described in Schedule A.
2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- (a) the Notice;
  - (b) the Commitment to Issue Policy;
  - (c) the Commitment Conditions;
  - (d) Schedule A;
  - (e) Schedule B, Part I—Requirements;
  - (f) Schedule B, Part II—Exceptions; and,
  - (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

**4. COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

**5. LIMITATIONS OF LIABILITY**

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - (i) comply with the Schedule B, Part I—Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
  - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RE-13980



**CHICAGO TITLE  
INSURANCE COMPANY**

- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <<http://www.alta.org/arbitration>>.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule D, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its Issuing agent that may be in electronic form.*

Copyright 2006-2016 American Land Title Association. All rights reserved.  
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



RE-13980



**CHICAGO TITLE INSURANCE COMPANY**  
**STATEMENT REQUIRED FOR THE ISSUANCE OF ALTA OWNERS AND LOAN POLICIES**

Commitment No.: RE-13980

Loan No.: \_\_\_\_\_

Date: February 13, 2023

To the best knowledge and belief of the undersigned, the following is hereby certified with respect to the land described in the above commitment.

1. That, except as noted at the end of this paragraph, within the last six (6) months, (a) no labor, service or materials have been furnished to improve the land, or to rehabilitate, repair, refurbish, or remodel the building(s) situated on the land; (b) nor have any goods, chattels, machinery, apparatus or equipment been attached to the building(s) thereon, as fixtures; (c) nor have any contracts been let for the furnishing of labor, service, materials, machinery, apparatus or equipment which are to be completed subsequent to the date hereof; (d) nor have any notices of lien been received, except the following, if any:  
 \_\_\_\_\_
2. There are no revolving credit mortgages, line of credit mortgages, home equity loan mortgages, or other voluntary liens or mortgages affecting title, other than those shown on Schedule B of the Commitment, except the following, if any:  
 \_\_\_\_\_
3. That all management fees, if any, are fully paid, except the following:  
 \_\_\_\_\_
4. That there are no unrecorded security agreements, leases, financing statements, chattel mortgages or conditional sales agreements in respect to any appliances, equipment or chattels that have or are to become attached to the land or any improvements thereon as fixtures, except the following, if any:  
 \_\_\_\_\_
5. That there are no unrecorded contracts or options to purchase the land, except the following, if any:  
 \_\_\_\_\_
6. That there are no unrecorded leases, easements, or other servitudes to which the land or building, or portions thereof, are subject, except the following, if any:  
 \_\_\_\_\_
7. That, in the event the undersigned is a mortgagor in a mortgage to be insured under a loan policy to be issued pursuant to the above commitment, the mortgage and the principal obligations it secures are good and valid and free from all defenses; that any person purchasing the mortgage and obligations it secures, or otherwise acquiring any interest therein, may do so in reliance upon the truth of the matters herein recited; and that this certification is made for the purpose of better enabling the holder or holders, from time to time, of the above mortgage and obligations to sell, pledge or otherwise dispose of the same freely at any time, and to insure the purchasers or pledgees thereof against any defenses thereto by the mortgagor or the mortgagor's heirs, personal representative or assigns.
8. That I/we am/are the purchaser(s) or mortgagor(s) of land improved with a residential dwelling not exceeding four units, and no current survey or mortgagee's inspection report has been furnished to or is available to me/us. [DELETE IF NOT APPLICABLE.]

The undersigned makes the above statement for the purpose of inducing Chicago Title Insurance Company to issue its owners or loan policy pursuant to the above commitment.

Seller or Owner

Purchaser

Estate of Arthur Ferguson

Johnny D. Hammond

BY: \_\_\_\_\_

**LENDER'S DISBURSEMENT STATEMENT**

The undersigned hereby certifies that the proceeds of the loan secured by the mortgage to be insured under the loan policy to be issued pursuant to the above commitment were fully disbursed to or on the order of the mortgagor on \_\_\_\_\_. You are hereby authorized to date down the above commitment to cover the date of said disbursement.

Dated \_\_\_\_\_

Signature \_\_\_\_\_

# Invoice

Remit payment to:  
Sharp-Hundley, P.C.  
1115 Harrison St.  
Mt. Vernon, IL 62864

Billed to:  
Peoples National Bank, N.A.  
413 S. 34th St.  
Mt. Vernon, IL 62864

Invoice number: RE-13980  
Invoice date: February 14, 2023  
Please pay before:  
Our file number: RE-13980

Property:  
203 N. 16th St.  
Mt. Vernon, IL 62864  
Jefferson County

DESCRIPTION	AMOUNT
Owner's Policy (Coverage \$195,000.00)	490.00
Loan Policy (Coverage \$156,000.00)	100.00
ALTA Encorsement 9-06 (Restrictions, Encroachments, Minerals - Loan Policy)	50.00
ALTA Endorsement 22-06 (Locallon)	50.00
ALTA Endorsement 8.1-06 (Environmental Protection Lien)	50.00
Closing Fee	300.00
Document Preparation	150.00
Final Search	100.00
Closing Protection Letter - Lender	25.00
Closing Protection Letter - Buyer	25.00
Closing Protection Letter - Seller	50.00
Illinois State Policy Fee - Buyer	3.00
Illinois State Policy Fee - Soller	3.00
Search and Exam	205.00
Invoice total amount due:	\$ 1,601.00

**INDEPENDENT EXECUTOR'S DEED**  
**Statutory (Illinois)**

**THIS INDENTURE**, made by and between **Tammy Meyer**, not personally but as Independent Executor of the Estate of **Arthur Aaron Ferguson, Jr.**, deceased of 2615 Cherry St., Mt. Vernon, IL 62864, as party of the first part, and **Johnny D. Hammond** of 28 Webster Hill Estates, Mt. Vernon, IL 62864 as party of the second part.

**WITNESSETH**, whereas Tammy Meyer was appointed Independent Executor of the Estate of Arthur Aaron Ferguson, Jr., deceased by Order of the Circuit Court for the Second Judicial Circuit, Jefferson County, Illinois, on February 6, 2023 in Case No. 2023-PR-7. As Independent Executor, Tammy Meyer is empowered to transfer and dispose of the real estate belonging to the said decedent at the time of decedent's death.

**NOW, THEREFORE**, the said party of the first part, by virtue of the power and authority given to the undersigned by the laws of the State of Illinois and the Circuit Court for the Second Judicial Circuit, Jefferson County, Illinois, and that certain Court order to Sell the Real Estate filed in said cause and for and in consideration of the sum of One Hundred and Ninety-five thousand dollars (\$195,000.00) and other good and valuable consideration, to the undersigned in hand paid by the said party of the second part, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell and convey to the said party of the second part all interest in and to the following described real estate situated in the County of Jefferson, State of Illinois, to wit:

**See Attached Exhibit A**

Subject, however, to the general taxes for the year of 2022 and thereafter, to all instruments, covenants, restrictions, conditions, and exceptions, and subject to the rights or claims of parties in possession under recorded leases, applicable zoning laws, ordinances, regulations or subdivision indentures, and any facts or exceptions which an accurate survey or inspection of the above described Property would show.

*Court order date*

Together with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining, and all of the estate, right, title, interest, claim and demand whatsoever, at law or in equity, which the said Decedent had at the time of Decedent's death, in and to the said premises.

To have and to hold the same unto the said party of the second part, and its assigns forever, as fully and effectually to all intents and purposes in law as the said party of the first part might, could or ought to sell and convey the same, by virtue of the Order entered by the Circuit Court for the Second Judicial Circuit, Jefferson County, Illinois.

IN WITNESS WHEREOF, the said party of the first part as Independent Executor of the Estate of Arthur Aaron Ferguson, Jr. , deceased, has hereunto set her hand and seal the day and year first herein written.

Parcel Index Number: 07-30-405-009

Property Address: 203 N. 16<sup>th</sup> St., Mt. Vernon, IL 62864

Dated this \_\_\_\_\_, day of \_\_\_\_\_, 2023.

\_\_\_\_\_  
**Tammy Meyer, Independent  
Executor of the Estate of  
Arthur Aaron Ferguson, deceased**



STATE OF ILLINOIS        )  
  ) SS  
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that **Tammy Meyer, as Independent Executor of the Estate of Arthur Aaron Ferguson, Jr.**, deceased, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument, as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal, this \_\_\_\_\_, day of \_\_\_\_\_, 2023.

\_\_\_\_\_  
Notary Public

My commission expires: \_\_\_\_\_

**THIS DOCUMENT PREPARED BY:**

Sharp-Hundley, P.C.  
John T. Hundley  
1115 Harrison  
Mt. Vernon, IL 62864  
(618) 242-0200

**MAIL TAX BILL TO:**

Johnny D. Hammond  
28 Webster Hill Estates  
Mt. Vernon, IL 62864

**MAIL RECORDED DEED TO:**

Johnny D. Hammond  
28 Webster Hill Estates  
Mt. Vernon, IL 62864

## EXHIBIT A

The North one-half (N1/2) of Lot Four (4) in Samuel K. Casey's Second Addition to the City of Mt. Vernon, Illinois together with all rights to the East one-half of a vacated alley lying along the West side thereof as vacated by Ordinance #2000-46 vacating an alley recorded August 25, 2000 as Document No. 200005126. Jefferson County, Illinois.



## PTAX-203 Illinois Real Estate Transfer Declaration

### Step 1: Identify the property and sale information.

1 203 N 16TH ST  
 Street address of property (or 911 address, if available)

MT VERNON 62864-0000  
 City or village ZIP

Mount Vernon  
 Township

2 Enter the total number of parcels to be transferred. 1

3 Enter the primary parcel identifying number and lot size or acreage

Primary PIN	Lot size or acreage	Dimensions Unit	No Split Parcel
07-30-405-009	175'x75'		

4 Date of instrument: 2/27/2023  
 Date

5 Type of instrument (Mark with an "X"):

Warranty deed  
 Quit claim deed  Executor deed  Trustee deed  
 Beneficial interest  Other (specify):

6  Yes  No Will the property be the buyer's principal residence?

7  Yes  No Was the property advertised for sale?  
 (i.e., media, sign, newspaper, realtor)

8 Identify the property's current and intended primary use.  
 Current intended

- a  Land/lot only
- b   Residence (single-family, condominium, townhome, or duplex)
- c  Mobile home residence
- d  Apartment building (6 units or less) No. of units: 0
- e  Apartment building (over 6 units) No. of units: 0
- f  Office
- g  Retail establishment
- h  Commercial building (specify):
- i  Industrial building
- j  Farm
- k  Other (specify):

*Buyer phone  
 I have buyer not  
 moving into property??*

9 Identify any significant physical changes in the property since January 1 of the previous year and enter the date of the change. Date of significant change:

<input type="checkbox"/> Demolition/damage	<input type="checkbox"/> Additions	<input type="checkbox"/> Major remodeling
<input type="checkbox"/> New construction	<input type="checkbox"/> Other (specify):	

10 Identify only the items that apply to this sale.

- a  Fulfillment of installment contract year contract initiated: \_\_\_\_\_
- b  Sale between related individuals or corporate affiliates
- c  Transfer of less than 100 percent interest
- d  Court-ordered sale
- e  Sale in lieu of foreclosure
- f  Condemnation
- g  Short sale
- h  Bank REO (real estate owned)
- i  Auction sale
- j  Seller/buyer is a relocation company
- k  Seller/buyer is a financial institution or government agency
- l  Buyer is a real estate investment trust
- m  Buyer is a pension fund
- n  Buyer is an adjacent property owner
- o  Buyer is exercising an option to purchase
- p  Trade of property (simultaneous)
- q  Sale-leaseback
- r  Other (specify):
- s  Homestead exemptions on most recent tax bill:
 

1 General/Alternative	<u>6,000.00</u>
2 Senior Citizens	<u>5,000.00</u>
3 Senior Citizens Assessment Freeze	<u>2,285.00</u>

### Step 2: Calculate the amount of transfer tax due.

Note: Round Lines 11 through 18 to the next highest whole dollar. If the amount on Line 11 is over \$1 million and the property's current use on Line 8 above is marked "e," "f," "g," "h," "i," or "k," complete Form PTAX-203-A, Illinois Real Estate Transfer Declaration Supplemental Form A. If you are recording a beneficial interest transfer, do not complete this step. Complete Form PTAX-203-B, Illinois Real Estate Transfer Declaration Supplemental Form B.

11 Full actual consideration	11	<u>195,000.00</u>
12a Amount of personal property included in the purchase	12a	<u>0.00</u>



Declaration ID: 20230204152125  
 Status: Declaration Submitted  
 Document No.: Not Recorded

State/County Stamp: Not issued

12b	Was the value of a mobile home included on Line 12a?	12b	Yes	X	No
13	Subtract Line 12a from Line 11. This is the net consideration for real property	13	195,000.00		
14	Amount for other real property transferred to the seller (in a simultaneous exchange) as part of the full actual consideration on Line 11	14	0.00		
15	Outstanding mortgage amount to which the transferred real property remains subject	15	0.00		
16	If this transfer is exempt, identify the provision.	16	b	k	m
17	Subtract Lines 14 and 15 from Line 13. This is the net consideration subject to transfer tax.	17	195,000.00		
18	Divide Line 17 by 500. Round the result to the next highest whole number (e.g., 61.002 rounds to 62)	18	390.00		
19	Illinois tax stamps — multiply Line 18 by 0.50.	19	195.00		
20	County tax stamps — multiply Line 18 by 0.25.	20	97.50		
21	Add Lines 19 and 20. This is the total amount of transfer tax due	21	292.50		

**Step 3: Enter the legal description from the deed.** Enter the legal description from the deed.

THE NORTH ONE-HALF (N1/2) OF LOT FOUR (4) IN SAMUEL K. CASEY'S SECOND ADDITION TO THE CITY OF MT. VERNON, ILLINOIS TOGETHER WITH ALL RIGHTS TO THE EAST ONE-HALF OF A VACATED ALLEY LYING ALONG THE WEST SIDE THEREOF AS VACATED BY ORDINANCE #2000-46 VACATING AN ALLEY RECORDED AUGUST 25, 2000 AS DOCUMENT NO. 200005126. JEFFERSON COUNTY, ILLINOIS.

**Step 4: Complete the requested information.**

The buyer and seller (or their agents) hereby verify that to the best of their knowledge and belief, the full actual consideration and facts stated in this declaration are true and correct. If this transaction involves any real estate located in Cook County, the buyer and seller (or their agents) hereby verify that to the best of their knowledge, the name of the buyer shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois. Any person who willfully falsifies or omits any information required in this declaration shall be guilty of a Class B misdemeanor for the first offense and a Class A misdemeanor for subsequent offenses. Any person who knowingly submits a false statement concerning the identity of a grantor shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

**Seller Information**

ESTATE OF ARTHUR AARON FERGUSON

Seller's or trustee's name \_\_\_\_\_ Seller's trust number (if applicable - not an SSN or FEIN) \_\_\_\_\_  
 2615 CHERRY ST \_\_\_\_\_ MOUNT VERNON \_\_\_\_\_ IL \_\_\_\_\_ 62864-3071  
 Street address (after sale) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 618-214-5409 \_\_\_\_\_ USA \_\_\_\_\_  
 Seller's daytime phone \_\_\_\_\_ Phone extension \_\_\_\_\_ Country \_\_\_\_\_

Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

**Buyer Information**

JOHNNY D. HAMMOND

Buyer's or trustee's name \_\_\_\_\_ Buyer's trust number (if applicable - not an SSN or FEIN) \_\_\_\_\_  
 28 WEBSTER HILL EST \_\_\_\_\_ MOUNT VERNON \_\_\_\_\_ IL \_\_\_\_\_ 62864-2346  
 Street address (after sale) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 222-222-2222 \_\_\_\_\_ USA \_\_\_\_\_  
 Buyer's daytime phone \_\_\_\_\_ Phone extension \_\_\_\_\_ Country \_\_\_\_\_

Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

**Mail tax bill to:**

JOHNNY D. HAMMOND \_\_\_\_\_ 28 WEBSTER HILL EST \_\_\_\_\_ MOUNT VERNON \_\_\_\_\_ IL \_\_\_\_\_ 62864-2346  
 Name or company \_\_\_\_\_ Street address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**Preparer Information**

USA \_\_\_\_\_  
 Country \_\_\_\_\_



Declaration ID: 20230204162125  
 Status: Declaration Submitted  
 Document No.: Not Recorded

State/County Stamp: Not Issued

HEATHER TAAKA - SHARP-HUNDLEY, P.C.

Preparer and company name	Preparer's file number (if applicable)	Escrow number (if applicable)
1115 HARRISON ST	MOUNT VERNON	IL 62864-3813
Street address	City	State ZIP
heather@sharp-hundley.com	618-242-0200	USA
Preparer's email address (if available)	Preparer's daytime phone	Phone extension Country

Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

Identify any required documents submitted with this form. (Mark with an "X")  
 Extended legal description  Form PTAX-203-A  
 Itemized list of personal property  Form PTAX-203-B

**To be completed by the Chief County Assessment Officer**

<p>1</p> <table border="0"> <tr> <td>County</td> <td>Township</td> <td>Class</td> <td>Cook-Minor</td> <td>Code 1</td> <td>Code 2</td> </tr> </table> <p>2 Board of Review's final assessed value for the assessment year prior to the year of sale.</p> <p>Land _____</p> <p>Buildings _____</p> <p>Total _____</p>	County	Township	Class	Cook-Minor	Code 1	Code 2	<p>3 Year prior to sale _____</p> <p>4 Does the sale involve a mobile home assessed as real estate? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5 Comments _____</p>
County	Township	Class	Cook-Minor	Code 1	Code 2		

Illinois Department of Revenue Use	Tab number
------------------------------------	------------

EGYPTIAN BOARD OF REALTORS®, INC.  
MULTIPLE LISTING SERVICE  
Addendum E  
**AMENDMENT TO SALES CONTRACT**  
(USED TO AMEND ACCEPTED SALES CONTRACT)

DATE: 02/24/2023

The undersigned Buyers and Sellers of property MLS# EB447453 located at  
203 N 16TH Street Mt Vernon IL 62864 for and  
in consideration of their mutual promises hereby agree to amend Sales Contract dated  
01/14/2023 as follows:

(Only those paragraphs which are completed shall be applicable)

1. The contract date for closing shall be changed to: 03/03/2023
2. The contract date for possession shall be changed to: 03/03/2023
3. The contract date for the \_\_\_\_\_ contingency/contingencies shall be changed to: \_\_\_\_\_
4. The following items regarding the loan shall be changed:
5. The \_\_\_\_\_ contingency/contingencies is/are hereby removed.
6. The \_\_\_\_\_ contingency/contingencies is/are hereby released in consideration of the following agreement:
7. Other (to be completed ONLY by the Buyer or Seller):

All other terms of the contract including final acceptance date shall remain the same.

Buyer Johnny Hammond  
Johnny Hammond  
Buyer \_\_\_\_\_  
Date 02/27/2023

Seller Tammy Meyer, POA  
\_\_\_\_\_  
Seller \_\_\_\_\_  
Date 02/27/23

EGYPTIAN BOARD OF REALTORS®, INC.  
RESIDENTIAL SALES CONTRACT

This is a legally binding contract. If not fully understood, seek the advice of your attorney prior to signing.

Discrimination: It is illegal for either the owner or the broker to refuse to display or sell to any person because of one's membership in a protected class, E.G: race, color, religion, national origin, sex, ancestry, age, marital status, physical or mental handicap, familial status, or any other class protected by Article 3 of the Illinois Human Rights Act

1. Buyer agrees to buy and Seller agrees to sell the property described in Paragraph 2 below, all according to the terms and provisions of this Residential Sales Contract.

Buyer Johnny Hammond Seller Arthur Ferguson, Tammy Meyer, POA  
Buyer \_\_\_\_\_ Seller \_\_\_\_\_  
Phone \_\_\_\_\_ Phone \_\_\_\_\_  
Street \_\_\_\_\_ Apt# \_\_\_\_\_ Street \_\_\_\_\_ Apt# \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Buyer directs title transfer, as (check one):  Sole Owner  Joint Tenancy with Right of Survivorship  
 Tenants in Common  Tenants by the Entirety  Other, for the following described Real Estate:

2. LEGAL DESCRIPTION  Complete legal attached;  Or to follow on deed.

Located in the County of Jefferson, State of Illinois. Parcel Tax ID# 0730405009  
Commonly known as: 203 N 16TH Street 62864 City of Mt Vernon

3. PURCHASE PRICE \$ 

<del>185,000.00</del> TM	200,000.00 JH	195,000 JH TM	
JH			

Earnest money in the amount of \$ \_\_\_\_\_ in the form of (Cash) \_\_\_\_\_ (Check) \_\_\_\_\_ shall be delivered upon execution of this contract. Refund of earnest money is subject to the terms in Paragraph 19. The balance of Purchase Price, adjusted by pro-rations, credits allowed by the parties, and closing costs shall be paid at closing by certified or cashier's check, or electronic wire transfer as required by law, the title agent or as may be required by the Lender.

4. CREDIT OR ALLOWANCE TO BUYER: It is agreed by and between the parties hereto that Buyer shall receive a credit or allowance from Seller at the time of closing in an amount equal to \$ \_\_\_\_\_ or \_\_\_\_\_ % of purchase price to cover the following items:

5. CLOSING DATE: The parties shall close this transaction (initial one of the following)  
JH TM on or before \_\_\_\_\_ (insert date); or  
JH TM within 45 calendar days from final acceptance.

44 In the event the Closing Date must be rescheduled, the parties may mutually agree in writing to close upon  
45 such other time and place as is convenient. Closing shall take place at the escrow office of the title  
46 company (or its issuing agent) that will issue the Owner's Policy of Title Insurance, situated nearest the Real  
47 Estate or as shall be agreed mutually by the Parties. This Agreement will expire at 11:59 p.m. three calendar  
48 days after the scheduled closing date unless the parties mutually agree to an alternate time or place in  
49 writing. In the event the agreement is breached as a result of the closing not occurring within the time  
50 frame provided herein, the Earnest Money shall be distributed in accordance with Paragraph 19.

51  
52 6. FIXTURES AND PERSONAL PROPERTY: Included in the Purchase Price: Seller is including in the property,  
53 all fixtures on the property on the date of this offer not excluded on the lines below, and the following  
54 additional items:  
55 Dishwasher, Microwave Oven, Range/Oven, Refrigerator, Washer, Dryer

56  
57 Not included in the purchase price:  
58 NA

59  
60 [Identify fixtures that are on the property to be excluded by Seller or which are rented and will continue to  
61 be owned by the Lessor.] Note: The terms of this offer, not the listing contract or marketing materials,  
62 determine what items are included or excluded by this offer.

63  
64 All the fixtures and included Personal Property are owned by Seller and to Seller's knowledge are in  
65 operating condition on the Final Acceptance Date, unless otherwise stated herein. Seller agrees to transfer  
66 to Buyer all fixtures, all heating, electrical, plumbing, and well systems together with the items of Personal  
67 Property at no additional cost. A system or item shall be deemed to be in operating condition if it performs  
68 the function for which it is intended, regardless of age, and does not constitute a threat to health or safety.

69  
70 7. METHOD OF PAYMENT (initial one):

71 \_\_\_/\_\_\_/\_\_\_ CASH SALE: (select one) A. \_\_\_ Written verification of deposit required. B. \_\_\_ Verified  
72 deposit of funds in escrow at title agent or other.

73 JH TM FINANCING CONTINGENCY: (select one) This contract is contingent upon Buyer obtaining  
74 a written mortgage loan commitment of \_\_\_% of the Purchase Price for a \_\_\_ Conventional \_\_\_ VA  
75 \_\_\_ FHA \_\_\_ USDA or other \_\_\_ specialized mortgage loan with an initial \_\_\_ Fixed Rate or \_\_\_ Adjustable  
76 rate of interest not to exceed \_\_\_ percent, to be amortized in monthly installments for \_\_\_ years. If  
77 Buyer is seeking VA or FHA financing, required FHA or VA amendments and disclosures shall be attached to  
78 this Contract.

79 A. Buyer shall make written loan application no later than 01/12/2023 or  
80 \_\_\_ calendar days after final acceptance date, and Buyer will diligently pursue obtaining a  
81 written commitment for such financing, including, but not limited to, providing Lender with all  
82 pertinent information deemed necessary by the Lender and correcting erroneous credit reports.  
83 Failure to do so shall constitute default of this Contract.

84 B. Buyer shall return the Letter of Intent to Proceed to the lender on or before: \_\_\_  
85 calendar days from Final Acceptance Date.

86 C. Buyer shall provide an initial "Conditional Loan Approval" no later than \_\_\_ days after  
87 final acceptance date and shall provide an updated "Conditional Loan Approval" upon request. In  
88 the event the lender withdraws its approval at any time before closing, the Seller has the option of  
89 extending closing or renegotiating terms to accommodate the Buyer's lender. In the event the



90           aforementioned financing cannot be obtained then this contract shall terminate and be of no  
 91 further force and effect. Refund of earnest money is subject to the terms in Paragraph 19.  
 92           D. Buyer may terminate this Contract if the purchase price set forth herein exceeds the appraised  
 93 value of the aforementioned real estate, as determined and in writing by a current licensed and  
 94 registered appraiser acting on behalf of the Lender or Buyer, then this contract shall terminate and  
 95 be of no further force and effect. Refund of earnest money is subject to the terms in Paragraph 19.  
 96           However, Buyer shall have the option of proceeding with this contract without regard to the amount  
 97 of the appraised valuation.

98           8. POSSESSION: At the time of Closing, Seller shall deliver to Buyer possession of the premises and all personal  
 99 property sold and conveyed to Buyer hereunder. On or before Closing, Seller shall remove all debris and  
 100 personal property not to be sold to Buyer hereunder from the Premises. Title to the real estate,  
 101 improvements, fixtures, included personal property, and all other responsibilities of ownership shall pass to  
 102 the Buyer at Closing. In the event possession is to be granted prior to closing or after closing, Addendum B -  
 103 Post Closing Possession or Addendum C - Pre-Closing Possession should be attached as part of this Contract.  
 104 A failure on the part of Seller to transfer possession as specified will not make Seller a tenant of Buyer, but  
 105 in such event Seller shall pay to Buyer \$\_\_\_\_\_ per day as damages for breach of contract and  
 106 not as rent. All other remedies, which Purchaser may have under law, are reserved to Purchaser.  
 107

108           9. DISCLOSURE STATEMENTS: Buyer confirms that before signing this contract, Buyer (check all that apply)  
 109 \_\_\_\_\_ No Residential Real Property Disclosure Report required. Reason: \_\_\_\_\_  
 110  has  has not received a completed Seller’s Residential Real Property Disclosure Report.  
 111  has  has not received the EPA Pamphlet, “Protect Your Family From Lead in Your Home”  
 112  has  has not received a Lead-Based Paint Disclosure.  Not Applicable – Built after 1978  
 113  has  has not received the IEMA Pamphlet “Radon Testing Guidelines for Real Estate Transactions”.  
 114  has  has not received the Disclosure of Information on Radon Hazards.  
 115 Nothing herein shall be deemed to affect any rights afforded by the relevant state or federal laws.

116           Buyer <sup>Authenticity</sup> Johnny Hammond Buyer \_\_\_\_\_  
 117 Johnny Hammond  
 118

119           10. SELLER'S REPRESENTATIONS: Seller, or its beneficiaries, warrants that notice has not been received  
 120 from any state or local government authority of any zoning, building, fire, or health code violations, or of  
 121 any pending rezoning, or of any pending special assessment from any governmental body affecting the Real  
 122 Estate or improvements.  
 123

124           11. CONDITION OF PREMISES, INSPECTIONS, AND INSURABILITY (Initial All That Apply):  
 125   A. This contract is contingent upon satisfactory inspections of the property by Buyer or by  
 126 a licensed contractor and/or licensed inspector of Buyer’s choice and at the Buyer’s expense. Pertinent  
 127 pages of said inspection(s) and a Condition of Premises report shall be given to the Seller within 14  
 128 calendar days of Final Acceptance of this contract. Buyer agrees that “material defects” are being  
 129 addressed in this contingency, not minor repairs and routine maintenance. A “material defect” shall be a  
 130 condition that would have a substantial negative effect on the value of the residential real property,  
 131 significantly impair the health or safety of future occupants of the property, or involves a material  
 132 component that is not in functional working order.

133           1. Buyer shall serve a signed Condition of Premises report to the Seller/Seller’s Broker of any material  
 134 defects immediately upon completion of all inspections but in no way later than the aforementioned  
 135 specified time period in A above. Upon receipt of written notice from the Buyer, including a copy of

Page 3 of 12           Buyer JH Buyer \_\_\_\_\_           Seller TM Seller \_\_\_\_\_           EBOR#930 Rev.12.06.2019

136 the pertinent pages of the reports outlining any material defects disclosed by the inspections which  
 137 are unacceptable to the Buyer, one of the following options will apply:  
 138 a. Seller and Buyer may negotiate to arrange for correction of any material defects.  
 139 b. Seller may at closing, credit the Buyer a mutually agreed upon amount for the repair  
 140 of such material defect(s).  
 141 c. Seller will neither repair nor provide credit.  
 142 d. Pursuant to and in consideration of a., b., c., above and where the Buyer and Seller  
 143 have failed to reach a remediation agreement in writing, within \_\_\_\_\_ days of Seller's  
 144 receipt of the Condition of Premises report, the Buyer may terminate this contract by  
 145 giving a termination notice to the Seller or Seller's Broker.  
 146 II. Failure of the Buyer or Buyer's Broker to provide a "buyers notice" of Condition of Premises  
 147 and reports to Seller/Seller's Broker as directed above in 11. A.1 and within the specified time  
 148 period above shall indicate Buyer's acceptance of the property in its "AS IS" condition. The Seller,  
 149 Real Estate Brokerage Firm(s) and Licensees shall have no further responsibility with reference  
 150 thereto.  
 151 \_\_\_/\_\_\_/\_\_\_ B. Buyer has personally inspected the property and accepts it in its present "AS IS"  
 152 condition and agrees that there are no additional written or oral representations or understandings except  
 153 as otherwise provided in this contract. Buyer acknowledges that Buyer has been advised to obtain an  
 154 inspection of the property by a licensed contractor and/or inspector, and Buyer does not desire to obtain  
 155 any inspection of the property.  
 156 JH TM C. This contract is contingent upon Buyer's ability to obtain homeowner/hazard insurance  
 157 for the property within 21 calendar days after final acceptance. The Buyer must provide a letter of intent  
 158 or proof of insurance from the insurance company showing evidence of insurability and intent to insure on  
 159 behalf of both the Buyer and/or the Lender notwithstanding the physical condition of afore mentioned  
 160 property. If the Buyer does not deliver to Seller or Seller's Broker a written notice from an insurance  
 161 company denying said insurance or Buyer's inability to obtain homeowner/hazard insurance on the  
 162 property, this condition shall be deemed waived. Buyer's performance under this contract shall thereafter  
 163 not be conditioned upon Buyer's obtaining insurance. If Buyer has complied with the terms of this  
 164 paragraph and timely provided written notice to Seller of Buyer's inability to obtain such insurance, then  
 165 this contract shall be terminated. Refund of earnest money will be subject to the terms in Paragraph 19.  
 166 JH TM D. FLOOD AREA: Buyer  may \_\_\_\_\_ may not terminate this Agreement if the Property lies in  
 167 an NFIP designated flood hazard area.  
 168  
 169 JH TM 12. ACCESS: Seller agrees to permit inspections of the property by building inspectors,  
 170 contractors, termite inspectors, engineers and appraisers selected by Buyer as provided for in the contract  
 171 or inspections and appraisals required by the Buyer's Lender upon reasonable advance notice to Seller.  
 172 Seller grants Buyer, if accompanied by Buyers Broker(s), the right to enter and "walk through" the property  
 173 and the right to have utilities turned on or to be transferred at Buyer's expense within four (4) calendar  
 174 days prior to closing. The right for final "walk through" shall be for Buyer to ensure that the property is in  
 175 the same general condition as it was on the date of this contract; except that where repairs are made to  
 176 correct defects noted by an inspection conducted pursuant to Paragraph 10. Buyer shall have the right to  
 177 re-inspect the Property to confirm repairs are completed in a workmanlike manner. Buyer, if accompanied  
 178 by Buyer's Broker(s), may also be present during inspections and final "walk through". In any event, final  
 179 "walk through" and inspections pursuant to this paragraph shall be completed within four (4) calendar days  
 180 prior to closing. Waiver of Inspections does not waive the right to a final "walk through".  
 181

182 13. HOME WARRANTY AGREEMENT (check one):  WAIVED, or  BUYER  SELLER agrees to purchase  
183 a limited home warranty program/service agreement from \_\_\_\_\_ at a charge  
184 of \$\_\_\_\_\_. SELLER and BUYER acknowledge the home warranty program is a limited service  
185 agreement warranty with a deductible. Seller and Buyer are advised that the real estate Managing Broker  
186 and Broker offering the home warranty plan \_\_\_\_\_ may be \_\_\_\_\_ is receiving compensation from the home  
187 warranty company for the sale of said plan.  
188

189 14. NOTICES: All notices to a party shall be sent by first class mail, facsimile, e-mail or personal delivery to  
190 the applicable party, and a copy to the appropriate Broker. The notices shall be deemed received as of date  
191 of personal delivery, receipt of mailing, receipt of e-mail or fax transmittal. Notices on behalf of a particular  
192 party may be initiated and sent by the applicable Buyer's Broker and/or Seller's Broker, and such Broker  
193 shall be responsible for having the requisite authority for providing the content of the notice so remitted.  
194

195 15. RISK OF LOSS: If, prior to delivery of deed, hereunder, the improvements on said premises shall be  
196 destroyed or materially damaged by fire or casualty, Buyer shall have the option of declaring this contract  
197 null and void or of accepting the premises as damaged or destroyed, together with the proceeds of any  
198 insurance payable as a result of the destruction or damage, which proceeds the Seller agrees to assign to  
199 the Buyer. Seller shall not be obligated to repair or replace damaged improvements. The provisions of the  
200 Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this Contract, except as  
201 modified by this paragraph. Refund of earnest money is subject to the terms in Paragraph 19.  
202

203 16. PRORATIONS, DEPOSITS AND SPECIAL ASSESSMENTS: Rents, Association Fees, propane fuel and current  
204 operating expenses, if any, shall be pro-rated to date of closing. Any deposits held shall be transferred to  
205 Buyer at closing. In addition, pro-ratable items shall include, without limitations, rents for tenants,  
206 homeowners or condominium association assessments, or accrued interest on any mortgage assumed. Pro-  
207 rations shall be as of the date of closing. Seller shall pay special assessments at closing.  
208

209 17. REAL ESTATE TAXES: The Buyer will pay all real estate taxes accruing after the closing date, and at all  
210 times thereafter, although the taxes may increase or decrease. Seller and Buyer agree that the Brokerage  
211 firm, cooperating licensees, and/or designated Broker(s) shall have no liability or obligation because of any  
212 increase or decrease of real estate taxes, assessments, multipliers or tax rates. Seller shall pay by or at  
213 closing real estate taxes payable. Real estate taxes that are a lien on the property but not yet payable shall  
214 be prorated to the date of closing as follows:

215 (Initial at least one)

216        /        /        A. The general real estate taxes shall be prorated based upon \_\_\_\_\_% percent of the  
217 most recent available tax bill.

218        /        /        B. The general real estate taxes shall be prorated based upon \_\_\_\_\_% percent of the most  
219 recent assessed value, exemptions, tax rate & multiplier as provided by the county office of assessments.

220 TH TM C. Buyer shall be credited for the 2022-2023 prorated real estate taxes, at closing, based  
221 upon the most current and available information, including confirmed multipliers.

222        /        /        D. In the event the Real Estate is improved, but has not been previously taxed for the entire  
223 year as currently improved, at the Buyer's option the sum of three percent (3%) of the Purchase Price shall  
224 be deposited in escrow with the title company with the cost of the escrow to be divided equally by Buyer and  
225 Seller and paid at Closing. When the exact amount of the taxes to be prorated under this Contract can be  
226 ascertained, the taxes shall be prorated by Seller's attorney or representative at the request of either Party  
227 and Seller's share of such tax liability after proration shall be paid to Buyer from the escrow funds and the

228 balance, if any, shall be paid to Seller. If Seller's obligation after such proration exceeds the amount of the  
229 escrow funds, Selier agrees to pay such excess promptly upon demand.

231 18. CONFIRMATION AND CONSENT TO DUAL AGENCY: (Sign if applicable) The undersigned confirm that  
232 they have previously consented to NA "Licensee(s)", acting as a Dual  
233 Agent in providing brokerage services on their behalf and specifically consent to Licensee acting as a Dual  
234 Agent in regard to the transaction referred to in this Contract.

235 Buyer \_\_\_\_\_ Seller \_\_\_\_\_

237 Buyer \_\_\_\_\_ Seller \_\_\_\_\_

239 19. EARNEST MONEY AND DEFAULT: The earnest money shall be held by the: \_\_\_\_\_ Listing Broker  
240 \_\_\_\_\_ Selling Broker \_\_\_\_\_ Other (hereinafter referred to as "Escrowee") for the mutual benefit of the  
241 parties and is subject to release in accordance with Illinois Statute 225 ILCS 454/20-20 (a)(17), and 68  
242 Illinois Adm. Code 1450-750. The Escrowee will hold any such money in a special, non-interest bearing  
243 account and it shall be disbursed according to the terms of this contract. However, in the event this  
244 contract is breached or unable to be performed by any party to this contract, the following shall apply:

245 A. If the contract is breached or unable to be performed by the Seller, then at the Buyer's option,  
246 after notice to the Seller, Buyer may

247 I.) proceed to closing notwithstanding Seller's failure to perform all of the Seller's obligations,  
248 without waiving any other remedies for Seller's nonperformance, or

249 II.) request return of earnest money.

250 B. If the contract is breached or unable to be performed by the Buyer, then at the Seller's option,  
251 after notice to the Buyer, the earnest money shall be forfeited to the Seller and applied first to  
252 the payment of Broker's expenses incurred on behalf of the parties, and next to the Seller not as  
253 liquidated damages, but as partial reimbursement for actual damages incurred.

254 Upon receipt of a written request from Buyer or Seller for return or delivery of the earnest money or the  
255 failure of the transaction to close as provided for in this contract, the Escrowee shall give written notice to  
256 the parties, as provided for in this contract, at least fourteen (14 days) prior to the intended disbursement  
257 of the earnest monies indicating how the Escrowee intends to disburse the earnest money if no written  
258 objection is received from any party. If no written objection is received by the date indicated in the notice  
259 then the Escrowee shall distribute the earnest monies as indicated in the written notice to the parties. If  
260 any party objects in writing to the intended disbursement of the earnest monies then those earnest  
261 monies shall be held until receipt of written instructions from all parties or until receipt of an order of a  
262 Court.

264 Alternatively, the Escrowee may interplead any funds held into the Court for distribution after resolution of  
265 the dispute between Seller and Buyer by the Court. The Escrowee may retain from the funds deposited  
266 with the Court the amount necessary to reimburse the Escrowee for court cost and reasonable attorney's  
267 fees incurred due to the filing of the Interpleader. If the amount held in escrow is inadequate to reimburse  
268 for the costs and attorney's fees, Buyer and Seller shall jointly and severally indemnify the Escrowee for  
269 additional cost and fees incurred in filing the Interpleader action.

271 The foregoing remedies are not intended to be exclusive, and the parties shall have the additional right to  
272 all other lawful remedies including specific performance. DAMAGES ARE NOT LIMITED TO THE AMOUNT IN

273 ESCROW. In the event of any breach of this contract, the breaching party shall pay on demand the  
274 reasonable attorney fees incurred by the other party as a result of the breach of this contract.  
275

276 20. SURVEY: (Initial A, B, C or D)

277 JH TM A. No survey shall be provided.

278 \_\_\_/\_\_\_/\_\_\_ B. This contract is contingent upon a current survey performed by a registered land  
279 surveyor to be presented to and accepted by the Buyer prior to closing, and shall be paid for by the  
280 Seller \_\_\_ Buyer \_\_\_ Other \_\_\_

281 \_\_\_/\_\_\_/\_\_\_ C. Registered surveyor to locate the property corners to be presented to and accepted by  
282 the Buyer prior to closing, and shall be paid for by the Seller \_\_\_ Buyer \_\_\_ Other \_\_\_

283 \_\_\_/\_\_\_/\_\_\_ D. Existing survey shall be provided and presented to and accepted by the Buyer no later  
284 than fourteen days after Final Acceptance Date.  
285

286 21. TITLE: Prior to closing, Seller shall furnish to Buyer and/or Buyer's Lender, at Seller's expense a  
287 commitment for an owner's title insurance policy, including owners policy and financing statement search,  
288 if applicable, dated after the Final Acceptance date of this contract, showing a good and merchantable title,  
289 subject to prior reservations or transfers of mineral rights, all easements, restrictive covenants, all  
290 reservations of public record, if any, and all zoning laws and ordinances, which do not unreasonably  
291 interfere with Buyer's intended use of the property. Such title insurance is to be issued in the amount of  
292 the purchase price. If Seller is unable to cure title exceptions, or, if any extension beyond the original  
293 closing date would result in the expiration or adverse change in the terms of Buyer's loan commitment,  
294 then Buyer shall have the following options:

295 A. Terminate the contract. Refund of earnest money is subject to the terms in Paragraph 19.

296 B. Elect to extend the length of time in writing for the Seller to cure the exceptions. Buyer shall pay  
297 the final search and mortgage policy charges.

298 Seller shall also furnish a Warranty Deed with Transfer Stamps in the amount of the sales price attached  
299 thereto.  
300

301 22. Buyer is an investor \_\_\_ or owner occupant X.

302  
303 23. FORM 1099S: The parties agree to provide the necessary information to complete form 1099S, and  
304 authorize its proper distribution.  
305

306 24. PLAT ACT COMPLIANCE: If applicable, Sellers agree to fully comply with all provisions of 765ILCS205  
307 known as the "Plat Act", and if required by the recorder's office will furnish affidavit of compliance.  
308

309 \_\_\_/\_\_\_/\_\_\_ 25. CONDOMINIUM (Initial if applicable): In the event the Real Estate is a condominium,  
310 Addendum F - Condominium Sales should be attached to this Contract.

311 JH TM  
312 26. AUTHORIZATION: Seller and Buyer hereby authorize lender, title companies and any  
313 other institutions to release to Designated Broker(s) or Brokerage firm any information pertaining to this  
314 property.  
315

316 27. FINAL SETTLEMENT: Closing of the sale and acceptance of the deed by Buyer shall constitute  
317 acknowledgment that the real estate, improvements, mechanical systems and appliances are in acceptable  
318 condition to the Buyer.

319 28. ENTIRETY OF AGREEMENT: This contract contains the entire agreement between the parties and no oral  
320 representation, warranty or covenant exists other than those herein stated. Buyer acknowledges and  
321 agrees that, except as otherwise expressly set forth in this contract, neither Seller nor any Broker or  
322 representative of Seller or Buyer has made or shall be deemed to have made any oral or written  
323 representation or warranty concerning any matter connected with or relating to the purchase and sale  
324 hereunder.

325  
326 TH TM 29. ELECTRONIC SIGNATURES: The parties hereto may show their consent to any action,  
327 instrument, or document by manual signature reproduced and transmitted through any electronic means;  
328 or by the adoption of electronic signatures as may be provided or agreed to by the parties. The parties  
329 agree that they waive any issue as to the validity of a signature for the sole reason of its electronic  
330 transmission or that such signature is not a manual original.

331  
332 30. EXECUTION: This contract shall be effective and binding when Seller and Buyer have each signed a copy,  
333 even if both have not signed the same copy, and signed copies have been duly delivered to Buyer and  
334 Seller. The covenants and agreements herein contained shall extend to and be obligatory upon the heirs,  
335 executors, administrators, and assigns of the parties.

336  
337 31. FINAL ACCEPTANCE DATE DEFINED: The Final Acceptance Date shall be the date when an offer and/or  
338 counteroffer has been duly signed, dated, and indicated in this Sales Contract as an Acceptance by the last  
339 party to agree as referenced on the last page of this agreement.

340 32. Seller and Buyer are advised that TIME IS OF THE ESSENCE in this contract.

341 **THE FOLLOWING ADDITIONAL TERMS AND CONDITIONS, APPLY ONLY IF INITIALED BY ALL PARTIES**

342  
343    /   /    33. CONTINGENCY FOR APPROVAL OF SELLER'S DISCLOSURE STATEMENT: If the purchaser  
344 has not received a completed Seller's Residential Real Property Disclosure Report as indicated in paragraph  
345 8 above, then this contract is contingent upon Buyer's receipt and approval of Seller's Residential Real  
346 Property Disclosure Report and Buyer, at any time prior to the closing or the Buyer's receipt of Residential  
347 Real Property Disclosure Report, may terminate the contract. Buyer shall have three (3) calendar days  
348 following receipt of the completed Residential Real Property Disclosure Report in which to terminate this  
349 Sales Contract if a material defect is disclosed in the Residential Real Property Disclosure Report. Upon the  
350 Buyer's approval of the Residential Real Property Disclosure Report or three (3) calendar days following  
351 Buyer's receipt of the report, whichever occurs first, Buyer waives the requirements of the Residential Real  
352 Property Disclosure Act mandating the delivery of that disclosure statement prior to the signing of the Sales  
353 Contract.

354  
355    /   /    34. NEW CONSTRUCTION CONTINGENCY: This contract is contingent upon an attorney or  
356 the Parties preparing a mutually acceptable New Construction Contract or modification addendum on or  
357 before \_\_\_\_\_, which may contain terms including but not limited to the following:  
358 a written warranty, specifications, plans and feature list, if any, and provision for an occupancy permit. IF  
359 PARTIES HAVE NOT AGREED TO SUCH MODIFICATIONS WITHIN THE TIME SPECIFIED, THEN THIS CONTRACT  
360 SHALL TERMINATE AND BE OF NO FURTHER FORCE AND EFFECT. Refund of earnest money is subject to the  
361 terms in Paragraph 19.

362

363 \_\_\_/\_\_\_/\_\_\_ 35. PROPERTY OWNERS ASSOCIATION APPROVAL: This Contract is expressly subject to the  
364 Rules and Regulations and/or By-laws of any association of property owners that may be applicable, namely  
365 \_\_\_\_\_  
366

367 \_\_\_/\_\_\_/\_\_\_ 36. SALE OF BUYER'S HOME CONTINGENCY: (Buyer **HAS NOT** entered into a purchase  
368 contract on Buyer's property). If Parties have executed this provision then this Contract is contingent upon  
369 Buyer securing a signed purchase contract on Buyer's home located at: \_\_\_\_\_, City  
370 of \_\_\_\_\_, State of \_\_\_\_\_. When a sales contract has been written and accepted by Buyer,  
371 written notification shall be given to Seller or Seller's Broker, at which time the property belonging to Seller  
372 will be removed from the market. Buyer's property is \_\_\_ is not \_\_\_ listed for sale. If listed, a copy of  
373 property data sheet is attached.

- 374 A. This provision shall in no way prohibit the offering for sale, or actual sale of Seller's property.
- 375 B. The parties agree to close this sale on or before \_\_\_\_\_ calendar days after closing date of the
- 376 sale of Buyer's property.
- 377 C. This contingency shall expire on \_\_\_\_\_ . In the absence of
- 378 written notice from buyer (Buyer's Notice) to the contrary by the aforementioned date, it shall
- 379 be conclusively presumed that this contingency has not been satisfied and this contract shall
- 380 terminate and be of no further force and effect. Refund of earnest money is subject to the terms
- 381 in Paragraph 19.
- 382 D. RIGHT OF FIRST REFUSAL: In the event Seller desires to accept another offer to purchase, Seller
- 383 or Seller's Broker shall immediately serve notice upon Buyer or Buyer's Broker of Seller's desire
- 384 to accept the third party contract. Upon receipt of Seller's notice, Buyer may do the following
- 385 within \_\_\_\_\_ calendar days: Remove ONLY contingency # 36 as outlined above by delivering a
- 386 signed written notice (Buyer's notice) to Seller or to the Seller's Broker within the time specified,
- 387 and if Buyer so removes said contingency, this contract shall remain in full force and effect; and
- 388 the parties shall proceed to close under the terms otherwise included hereunder of this
- 389 contract.
- 390 E. If Buyer shall fail to remove aforesaid contingency within the time specified, THIS CONTRACT
- 391 SHALL TERMINATE UPON EXPIRATION OF THE ABOVE STATED TIME PERIOD AND BE OF NO
- 392 FURTHER FORCE AND EFFECT.
- 393

394 \_\_\_/\_\_\_/\_\_\_ 37. CLOSING OF BUYER'S HOME CONTINGENCY: (Buyer **HAS** entered into a purchase  
395 contract for the sale of Buyer's property, a copy of which is attached hereto). This Contract is contingent  
396 upon Buyer's closing the sale of Buyer's home on or before \_\_\_\_\_, if Buyer is  
397 unable to close the sale of Buyer's home by the date specified in the provision and so notifies Seller  
398 thereof, in writing, on or before said date, THIS CONTRACT SHALL TERMINATE AND BE OF NO FURTHER  
399 FORCE AND EFFECT. Refund of earnest money is subject to the terms in Paragraph 19. IF BUYER FAILS TO  
400 NOTIFY SELLER WITHIN THE TIME SPECIFIED ABOVE, IT SHALL BE CONCLUSIVELY PRESUMED THAT BUYER  
401 WILL CLOSE ON THE SALE OF BUYER'S HOME OR WILL PURCHASE THE REAL ESTATE WITHOUT THE SALE OF  
402 BUYER'S HOME. Seller may, at Seller's option, market the property for sale during the term of this  
403 provision and in the event Seller receives an acceptable offer from another buyer, Seller may accept said  
404 offer contingent upon the first Buyer's closing not occurring on the date written in the paragraph above.  
405

406 \_\_\_/\_\_\_/\_\_\_ 38. INTERIM FINANCING CONTINGENCY: This Contract is contingent upon Buyer obtaining  
407 interim financing. Buyer's interim financing commitment shall be obtained by \_\_\_\_\_ in the  
408 amount of \$ \_\_\_\_\_. If Buyer is unable to secure the interim financing commitment and

409 gives written notice thereof to Seller with the time specified herein, this contract shall terminate and be of  
410 no further force and effect, Refund of earnest money is subject to the terms in Paragraph 19. In the  
411 absence of written notice within the time specified herein, this provision shall be deemed waived by all  
412 parties hereto, and this contract shall remain in full force and effect.  
413

414 \_\_\_/\_\_\_/\_\_\_ 39. CANCELLATION OF BUYER'S PRIOR CONTRACT: (1) This Contract is expressly subject to  
415 the cancellation of a certain real estate sales contract dated \_\_\_\_\_ (insert date of prior  
416 contract) by and between the undersigned Buyer for property commonly known as  
417 \_\_\_\_\_, City \_\_\_\_\_, State \_\_\_\_\_, by 5:00 p.m. on  
418 \_\_\_\_\_;

419 (2) Upon cancellation of Buyer's prior contract, written notice of the waiver of this contingency shall be  
420 given to Seller herein. (3) If Buyer's prior contract is not canceled and notice to Seller provided within the  
421 specified time period, then this contract shall terminate and be of no further force and effect. Refund of  
422 earnest money is subject to the terms in Paragraph 19.  
423

424 \_\_\_/\_\_\_/\_\_\_ 40. CANCELLATION OF SELLER'S PRIOR CONTRACT: If Seller has entered into another  
425 contract prior to this contract ("prior contract"), this contract shall be subject to the termination and  
426 cancellation of the prior contract dated \_\_\_\_\_ on or before \_\_\_\_\_.  
427 In the event the prior contract is not terminated or cancelled within the time specified and notice provided  
428 to Buyer, this contract shall terminate and be of no further force and effect. The Earnest Money shall be  
429 distributed in accordance with Paragraph 19.  
430


431 \_\_\_/\_\_\_/\_\_\_ 41. BACK UP OFFER: Buyer and Sciler acknowledge this contract serves as a Back Up Offer  
432 to the Seller and the Buyer reserves the right to terminate this contract on or before  
433 \_\_\_\_\_.  
434

435 \_\_\_/\_\_\_/\_\_\_ 42. LICENSED REAL ESTATE BROKER BUYING/SELLING AS PRINCIPAL: The Parties  
436 understand that the \_\_\_ Buyer \_\_\_ Seller is a licensed real estate Managing Broker or Broker, acting  
437 as a principal, for his own account.  
438

439 \_\_\_/\_\_\_/\_\_\_ 43. POST-CLOSING POSSESSION: If initialed, Addendum B – Post Closing Possession should  
440 be attached to this Contract.  
441

442 \_\_\_/\_\_\_/\_\_\_ 44. PRE-CLOSING POSSESSION: If initialed, Addendum C – Pre Closing Possession should  
443 be attached to this Contract.  
444

445 \_\_\_/\_\_\_/\_\_\_ 45. ARTICLES OF AGREEMENT FOR DEED (CONTRACT FOR DEED): The parties agree that  
446 "Articles of Agreement for Deed" or "Contract for Deed", acceptable to the parties and their attorneys,  
447 shall be prepared by Seller's \_\_\_ Buyer's \_\_\_ attorney, at the expense of Seller \_\_\_ Buyer \_\_\_  
448 on or before \_\_\_\_\_ consistent with the following terms: Down Payment (including  
449 earnest money) \$ \_\_\_\_\_ Monthly payment (including principal & interest) \$ \_\_\_\_\_ The  
450 amount of any monthly payment representing principal and interest is a sum, which will amortize the  
451 contract balance of \$ \_\_\_\_\_ at an interest rate of \_\_\_\_\_% over a period of  
452 \_\_\_\_\_ years with a balloon payment in \_\_\_\_\_ years. The Parties agree that they shall not be legally  
453 obligated to the aforesaid suggested terms unless and until "Articles of Agreement for Deed" or "Contract  
454 for Deed" are approved and signed by the Parties.

Buyer  Buyer \_\_\_\_\_

Seller  Seller \_\_\_\_\_



455   /  /   46. OTHER (To be completed ONLY by the Buyer or Seller)

456  
457  
458  
459  
460

461 **THIS IS A LEGALLY BINDING CONTRACT.**  
462 **IF NOT FULLY UNDERSTOOD, SEEK THE ADVICE OF YOUR ATTORNEY PRIOR TO SIGNING.**  
463

464 **47. OFFER:** This offer shall become null and void unless a written acceptance is received by the BUYER or the  
465 BUYER'S DESIGNATED AGENT ON OR BEFORE \_\_\_\_\_ M. on Jan 13, 2023

466 <sup>AuthenticSign</sup>  
467 Johnny Hammond 01/11/23  
468 Buyer Date/Time Buyer Date/Time  
469

470 **48. SELLER:**    Accepts the foregoing offer.    Rejects the foregoing offer. **XX** Counter offers  
471 the foregoing offer.  
472

473 Seller's Counter Offer to be accepted by Buyer no later than 5:00 PM M. on Jan 13, 2023

474 <sup>AuthenticSign</sup>  
475 Tammy Meyer, POA 01/12/23  
476 Seller Date/Time Seller Date/Time  
477

478 **49. BUYER:**    Accepts the foregoing counter offer.    Rejects the foregoing counter offer.  
479  Counter offers the foregoing counter offer. Buyer's Counter Offer to be accepted by Seller no later  
480 than \_\_\_\_\_ M. on \_\_\_\_\_, 20\_\_\_\_.

481 <sup>AuthenticSign</sup>  
482 Johnny Hammond 01/13/23  
483 Buyer Date/Time Buyer Date/Time  
484

485 **50. SELLER:** **X** Accepts the foregoing counter offer.    Rejects the foregoing counter offer.  
486    Counter offers the foregoing counter offer. Seller's Counter Offer to be accepted by Buyer no later  
487 than \_\_\_\_\_ M. on \_\_\_\_\_, 20\_\_\_\_.

488 <sup>AuthenticSign</sup>  
489 Tammy Meyer, POA 01/14/23  
490 Seller Date/Time Seller Date/Time  
491

492 **51. BUYER:**    Accepts the foregoing counter offer.    Rejects the foregoing counter offer.  
493    Counter offers the foregoing counter offer. Buyer's Counter Offer to be accepted by Seller no later  
494 than \_\_\_\_\_ M. on \_\_\_\_\_, 20\_\_\_\_.

495  
496  
497 Buyer Date/Time Buyer Date/Time  
498  
499

500 52. SELLER: \_\_\_\_\_ Accepts the foregoing counter offer. \_\_\_\_\_ Rejects the foregoing counter offer.  
501 \_\_\_\_\_ Counter offers the foregoing counter offer. Seller's Counter Offer to be accepted by Buyer no later  
502 than \_\_\_\_\_ M. on \_\_\_\_\_, 20 \_\_\_\_\_.

503 \_\_\_\_\_  
504 \_\_\_\_\_  
505 Seller \_\_\_\_\_ Date/Time \_\_\_\_\_ Seller \_\_\_\_\_ Date/Time \_\_\_\_\_

506 \_\_\_\_\_  
507 FINAL ACCEPTANCE DATE: 01/14/23 Acknowledged by TM Initialed by last party to  
508 agree.  
509 \_\_\_\_\_

RECEIPT FOR EARNEST MONEY: The undersigned Broker acknowledges receipt of the aforementioned earnest money to be held and disbursed according to the terms and conditions of the foregoing contract.  
Broker \_\_\_\_\_ Escrowee \_\_\_\_\_

510  
511 Selling Agency CAPPS REALTY  
512  
513 License # 481013753  
514  
515 Agency Address 13334 N Frontage Rd  
516  
517 MT. VERNON IL 62864  
518  
519 Selling Broker CORY D CAPPS  
520  
521 License # 471021492  
522  
523 Phone # 618-204-5260  
524  
525 EMAIL corycapps@hotmail.com

Listing Agency RE/MAX ELITE  
License # 481012884  
Agency Address 2003 BROADWAY  
MT VERNON IL 62864  
Listing Broker HOPE WILLIAMS  
License# 475177525  
Phone # 618-838-0508  
EMAIL hopewilliams@remax.net



PEOPLES  
NATIONAL  
BANK

520 S. 42<sup>nd</sup> Street, PO Box 908, Mt. Vernon, IL 62864  
618.241.6500 peoplesnationalbank.com

## PRE-QUALIFICATION LETTER

**Date:** January 13, 2023  
**Borrower(s):** Johnny D Hammond  
**Address:** 28 Webster Hill Estates  
 Mount Vernon, IL 62864

Thank you for your interest in our mortgage program. Based upon the information you have submitted, along with your credit report, we have pre-qualified you for the following:

<b>Loan Type / Product:</b>	<u>Conventional / 30 Years / Fixed Rate</u>	<b>Loan Program:</b>	<u>Conv 30 Year Fixed Rate</u>
<b>Occupancy:</b>	<u>Primary Residence</u>	<b>Loan Purpose:</b>	<u>Purchase</u>
<b>Sales Price:</b>	<u>\$ 195,000.00</u>	<b>Est. Property Taxes:</b>	<u>\$ 3,960.00</u>
<b>Loan Amount:</b>	<u>\$ 156,000.00</u>	<b>Est. Hazard Insurance:</b>	<u>\$ 1,200.00</u>

This letter is not a formal loan approval. Final loan approval is dependent on the receipt and approval of all loan conditions including, but not limited to, the following:

1. Fully Executed Purchase Contract
2. Complete Loan Application Package
3. Satisfactory Collateral (including: Appraisal, Title, Survey)
4. Additional Conditions:

All information provided will be verified prior to loan closing. The applicant's credit standing, debts, employment and overall financial status must remain unchanged until the loan closes. This letter is valid for 90 days from the date set forth above.

Thank you for applying with Peoples National Bank for your mortgage financing. I look forward to working with you through this process. Please contact me at any time if you have questions.

Sincerely,

Pharrah L Decker, Mortgage Originator  
 NMLS #: 1730022  
 Phone: 618-241-6927  
 Email: pharrah.decker@peoplesnationalbank.com





## ILLINOIS REALTORS® TERMS OF NON-EXCLUSIVE BUYER REPRESENTATION (DESIGNATED AGENT)



If Buyer chooses to work with CAPPS REALTY (Brokerage Company hereinafter referred to as "Sponsoring Broker"). Sponsoring Broker shall designate the licensee below affiliated with Sponsoring Broker to act as a non-exclusive agent of the Buyer for the purpose of identifying and negotiating to acquire real estate for Johnny Hammond ("Buyer"). The term "acquisition" or "acquire" shall include the purchase, lease, exchange or option of real estate by Buyer or anyone acting on Buyer's behalf. By working with Sponsoring Broker, Buyer agrees that the following will govern the terms of their working relationship:

1. Sponsoring Broker designates CORY D CAPPS ("Buyer's Designated Agent") as the non-exclusive legal agent(s) of Buyer for the purpose of representing Buyer in the acquisition of real estate by Buyer.
2. Buyer may terminate this non-exclusive representation relationship at any time.
3. Buyer's Designated Agent will:
  - (a) Use Buyer's Designated Agent's best efforts to identify properties listed in the multiple listing service or other resource specifically identified by Buyer in writing that meet the Buyer's specifications relating to location, price, features and amenities, as identified on the attached Buyers Information Checklist.
  - (b) Arrange for inspections of properties identified by the Buyer as potentially appropriate for acquisition.
  - (c) Advise Buyer as to the pricing of comparable properties.
  - (d) Assist Buyer in the negotiation of a contract acceptable to the Buyer for the acquisition of property unless Designated Agent is acting as a Disclosed Dual Agent.
  - (e) Provide reasonable safeguards for confidential information that the Buyer discloses to Buyer's Designated Agent.
  - (f) Other services: \_\_\_\_\_
4. Sponsoring Broker will:
  - (a) Provide Buyer's Designated Agent with assistance and advice as necessary in Buyer's Designated Agent's work on Buyer's behalf.
  - (b) Make the managing broker, or his designated representative, available to consult with Buyer's Designated Agent as to Buyer's negotiations for the acquisition of real estate, who will maintain the confidence of Buyer's confidential information.
  - (c) Make other licensees affiliated with Sponsoring Broker aware of Buyer's general specifications for real property.
  - (d) As needed, designate one or more licensees as designated agent(s) of Buyer.
5. Buyer will:
  - (a) Work with Buyer's Designated Agent to identify and acquire real estate during the term of this representation.
  - (b) Supply relevant financial information that may be necessary to permit Buyer's Designated Agent to fulfill Agent's obligations.
  - (c) Be available upon reasonable notice and at reasonable hours to inspect properties that seem to meet Buyer's specifications.
6. Buyer's Designated Agent will have no duty to represent only Buyer, and Buyer's Designated Agent may represent other prospective buyers who may be interested in acquiring the same property or properties that Buyer is interested in acquiring, subject to Section 15-15(b) of the Illinois Real Estate License Act regarding contemporaneous offers.
7. Sponsoring Broker and Buyer expect that Sponsoring Broker's commission will be paid by the seller or the seller's sponsoring broker, for Sponsoring Broker's acting as a cooperating agent. While Buyer will have no obligation to pay Sponsoring Broker, Buyer's Designated Agent remains obligated to provide the services in paragraph 3 during the term of this representation.
8. The Sponsoring Broker and Buyer's Designated Agent are being retained solely as real estate professionals, and not as attorneys, tax advisors, surveyors, structural engineers, home inspectors, environmental consultants, architects, contractors, or other professional service providers. Such other professional service providers are available to render advice or services to the Buyer, if desired, at Buyer's expense.
9. PREVIOUS REPRESENTATION: Buyer understands that Sponsoring Broker and/or Designated Agent may have previously represented the seller from whom Buyer wishes to purchase the property. During the representation, Sponsoring Broker and/or Designated Agent may have learned material information about the seller that is considered confidential. Under the law, neither Sponsoring Broker nor Designated Agent may disclose any such confidential information to Buyer.
10. PARTIES UNDERSTAND AND AGREE THAT IT IS ILLEGAL FOR EITHER OF THE PARTIES TO REFUSE TO DISPLAY OR SELL SELLER'S PROPERTY TO ANY PERSON ON THE BASIS OF RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, ANCESTRY, AGE, ORDER OF PROTECTION STATUS, MARITAL STATUS, PHYSICAL OR MENTAL HANDICAP, MILITARY STATUS, SEXUAL ORIENTATION, GENDER IDENTITY, UNFAVORABLE DISCHARGE FROM MILITARY SERVICE, FAMILIAL STATUS, ARREST RECORD OR ANY OTHER CLASS PROTECTED BY ARTICLE 3 OF THE ILLINOIS HUMAN RIGHTS ACT. THE PARTIES AGREE TO COMPLY WITH ALL APPLICABLE FEDERAL, STATE AND LOCAL FAIR HOUSING LAWS.

Date copy furnished to Buyer: 01/11/2023

CAPPS REALTY

Sponsoring Broker

Authentign  
Johnny Hammond

01/11/23

By: CORY D CAPPS

CORY D CAPPS

Authorized Signer

Date: 01/11/2023



## Illinois REALTORS® RESIDENTIAL REAL PROPERTY DISCLOSURE REPORT (765 ILCS 77/35)

NOTICE: THE PURPOSE OF THIS REPORT IS TO PROVIDE PROSPECTIVE BUYERS WITH INFORMATION ABOUT MATERIAL DEFECTS IN THE RESIDENTIAL REAL PROPERTY BEFORE THE SIGNING OF A CONTRACT. THIS REPORT DOES NOT LIMIT THE PARTIES' RIGHT TO CONTRACT FOR THE SALE OF RESIDENTIAL REAL PROPERTY IN "AS IS" CONDITION. UNDER COMMON LAW, SELLERS WHO DISCLOSE MATERIAL DEFECTS MAY BE UNDER A CONTINUING OBLIGATION TO ADVISE THE PROSPECTIVE BUYERS ABOUT THE CONDITION OF THE RESIDENTIAL REAL PROPERTY EVEN AFTER THE REPORT IS DELIVERED TO THE PROSPECTIVE BUYER. COMPLETION OF THIS REPORT BY THE SELLER CREATES LEGAL OBLIGATIONS ON THE SELLER; THEREFORE SELLER MAY WISH TO CONSULT AN ATTORNEY PRIOR TO COMPLETION OF THIS REPORT.

Property Address: 203 N. 16th St.  
 City, State & Zip Code: Mt. Vernon, IL 62864  
 Seller's Name: Arthur Ferguson

This Report is a disclosure of certain conditions of the residential real property listed above in compliance with the Residential Real Property Disclosure Act. This information is provided as of August 18, 2022. The disclosures herein shall not be deemed warranties of any kind by the seller or any person representing any party in this transaction.

In this form, "aware" means to have actual notice or actual knowledge without any specific investigation or inquiry. In this form, a "material defect" means a condition that would have a substantial adverse effect on the value of the residential real property or that would significantly impair the health or safety of future occupants of the residential real property unless the seller reasonably believes that the condition has been corrected.

The seller discloses the following information with the knowledge that even though the statements herein are not deemed to be warranties, prospective buyers may choose to rely on this information in deciding whether or not and on what terms to purchase the residential real property.

The seller represents that to the best of his or her actual knowledge, the following statements have been accurately noted as "yes" (correct), "no" (incorrect), or "not applicable" to the property being sold. If the seller indicates that the response to any statement, except number 1, is yes or not applicable, the seller shall provide an explanation in the additional information area of this form.

- |     | YES                      | NO                                  | N/A                      |   |
|-----|--------------------------|-------------------------------------|--------------------------|---|
| 1.  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Seller has occupied the property within the last 12 months.<br>(If "no," please identify capacity or explain relationship to property.)<br><u>Seller in Nursing Home, POA Signing</u> |
| 2.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I currently have flood hazard insurance on the property.  |
| 3.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of flooding or recurring leakage problems in the crawl space or basement.  |
| 4.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware that the property is located in a floodplain.  |
| 5.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the basement or foundation (including cracks and bulges).   |
| 6.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of leaks or material defects in the roof, ceilings, or chimney.  |
| 7.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the walls, windows, doors, or floors.   |
| 8.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the electrical system.  |
| 9.  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the plumbing system (includes such things as water heater, sump pump, water treatment system, sprinkler system, and swimming pool).                 |
| 10. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the well or well equipment.   |
| 11. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of unsafe conditions in the drinking water.  |
| 12. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the heating, air conditioning, or ventilating systems.  |
| 13. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the fireplace or wood burning stove.  |
| 14. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of material defects in the septic, sanitary sewer, or other disposal system.   |
| 15. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of unsafe concentrations of radon on the premises.   |
| 16. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of unsafe concentrations of or unsafe conditions relating to asbestos on the premises.   |
| 17. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of unsafe concentrations of or unsafe conditions relating to lead paint, lead water pipes, lead plumbing pipes or lead in the soil on the premises.                        |
| 18. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of mine subsidence, underground pits, settlement, sliding, upheaval, or other earth stability defects on the premises.   |
| 19. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of current infestations of termites or other wood boring insects.  |
| 20. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of a structural defect caused by previous infestations of termites or other wood boring insects.   |
| 21. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of underground fuel storage tanks on the property.   |
| 22. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware of boundary or lot line disputes.  |
| 23. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I have received notice of violation of local, state or federal laws or regulations relating to this property, which violation has not been corrected.                                 |
| 24. | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | I am aware that this property has been used for the manufacture of methamphetamine as defined in Section 10 of the Methamphetamine Control and Community Protection Act.              |

Note: These disclosures are not intended to cover the common elements of a condominium, but only the actual residential real property including limited common elements allocated to the exclusive use thereof that form an integral part of the condominium unit.

Note: These disclosures are intended to reflect the current condition of the premises and do not include previous problems, if any, that the seller reasonably believes have been corrected.

If any of the above are marked "not applicable" or "yes", please explain here or use additional pages, if necessary:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Check here if additional pages used: \_\_\_\_\_

Seller certifies that seller has prepared this report and certifies that the information provided is based on the actual notice or actual knowledge of the seller without any specific investigation or inquiry on the part of the seller. The seller hereby authorizes any person representing any principal in this transaction to provide a copy of this report, and to disclose any information in the report, to any person in connection with any actual or anticipated sale of the property.

THE SELLER ACKNOWLEDGES THAT THE SELLER IS REQUIRED TO PROVIDE THIS DISCLOSURE REPORT TO THE PROSPECTIVE BUYER BEFORE THE SIGNING OF THE CONTRACT AND HAS A CONTINUING OBLIGATION, PURSUANT TO SECTION 30 OF THE RESIDENTIAL REAL PROPERTY DISCLOSURE ACT, TO SUPPLEMENT THIS DISCLOSURE PRIOR TO CLOSING.

Seller: Sammy Meyer Port Jon Arthur Ferguson Date: 8/18/22

Seller: \_\_\_\_\_ Date: \_\_\_\_\_

THE PROSPECTIVE BUYER IS AWARE THAT THE PARTIES MAY CHOOSE TO NEGOTIATE AN AGREEMENT FOR THE SALE OF THE PROPERTY SUBJECT TO ANY OR ALL MATERIAL DEFECTS DISCLOSED IN THIS REPORT ("AS IS"). THIS DISCLOSURE IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THAT THE PROSPECTIVE BUYER OR SELLER MAY WISH TO OBTAIN OR NEGOTIATE. THE FACT THAT THE SELLER IS NOT AWARE OF A PARTICULAR CONDITION OR PROBLEM IS NO GUARANTEE THAT IT DOES NOT EXIST. THE PROSPECTIVE BUYER IS AWARE THAT THE PROSPECTIVE BUYER MAY REQUEST AN INSPECTION OF THE PREMISES PERFORMED BY A QUALIFIED PROFESSIONAL.

Prospective Buyer: Johnny Hammond Date: 01/11/23 Time: \_\_\_\_\_

Prospective Buyer: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

A COPY OF SECTIONS 5 THROUGH 65 OF ARTICLE 2 OF THE RESIDENTIAL REAL PROPERTY DISCLOSURE ACT IS AFFIXED HERETO AND SHOULD BE REVIEWED BY PROSPECTIVE BUYER.

**RESIDENTIAL REAL PROPERTY DISCLOSURE ACT****ARTICLE 2: DISCLOSURES**

765 ILCS 77/5 et seq.

**Section 5. Definitions:** As used in this Act, unless the context otherwise requires the following terms have the meaning given in this section:

"Residential real property" means real property improved with not less than one nor more than four residential dwelling units; units in residential cooperatives; or, condominium units including the limited common elements allocated to the exclusive use thereof that form an integral part of the condominium unit. The term includes a manufactured home as defined in subdivision (53) of Section 9-102 of the Uniform Commercial Code that is real property as defined in the Conveyance and Encumbrance of Manufactured Homes as Real Property and Severance Act.

"Seller" means every person or entity who:

- (1) is a beneficiary of an Illinois land trust; or
- (2) has an interest, legal or equitable, in residential property as:
  - i. an owner;
  - ii. a beneficiary of a trust;
  - iii. a beneficiary pursuant to testate disposition, intestate succession, or a transfer on death instrument; or
  - iv. a contract purchaser or lessee of a ground lease.

"Seller" does not include a party to a transfer that is exempt under Section 15.

"Prospective buyer" means any person or entity negotiating or offering to become an owner or lessee of a ground lease of residential real property by means of a transfer for value to which this Act applies.

"Contract" means a written agreement by the seller and prospective buyer that would, subject to the satisfaction of any negotiated contingencies, require the prospective buyer to accept a transfer of the residential real property.

**Section 10. Applicability.** Except as provided in Section 15, this Act applies to any transfer by sale, exchange, installment land sale-contract, assignment of beneficial interest, lease with an option to purchase, ground lease or assignment of ground lease of residential real property.

**Section 15. Seller Exemptions.** A seller in any of the following transfers is exempt from this Act, regardless of whether a disclosure report is delivered:

- (1) Transfers pursuant to court order, including, but not limited to, transfers ordered by a probate court in administration of an estate, transfers between spouses resulting from a judgment of dissolution of marriage or legal separation, transfers pursuant to an order of possession, transfers by a trustee in bankruptcy, transfers by eminent domain and transfers resulting from a decree for specific performance.
- (2) Transfers from a mortgagor to a mortgagee by deed in lieu of foreclosure or consent judgment, transfer by judicial deed issued pursuant to a foreclosure sale to the successful bidder or the assignee of a certificate of sale, transfer by a collateral assignment of a beneficial interest of a land trust, or a transfer by a mortgagee or a successor in interest to the mortgagee's secured position or a beneficiary under a deed in trust who has acquired the real property by deed in lieu of foreclosure, consent judgment or judicial deed issued pursuant to a foreclosure sale.
- (3) Transfers by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust. As used in this paragraph, "trust" includes an Illinois land trust.
- (4) Transfers from one co-owner to one or more other co-owners.
- (5) Transfers from a decedent pursuant to testate disposition, intestate succession, or a transfer on death instrument.
- (6) Transfers made to a spouse, or to a person or persons in the lineal line of consanguinity of one or more of the sellers.
- (7) Transfers from an entity that has taken title to residential real property from a seller for the purpose of assisting in the relocation of the seller, so long as the entity makes available to all prospective buyers a copy of the disclosure report furnished to the entity by the seller.
- (8) Transfers to or from any governmental entity.
- (9) Transfers of newly constructed residential real property that has never been occupied. This does not include rehabilitation of existing residential real property.

**Section 20. Disclosure Report Requirements.** A seller of residential real property shall complete all items in the disclosure report described in Section 35. The seller shall deliver to the prospective buyer the written disclosure report required by this Act before the signing of a contract.

**Section 25. Liability of seller.**

- (a) The seller is not liable for any error, inaccuracy, or omission of any information delivered pursuant to this Act if (i) the seller had no knowledge of the error, inaccuracy, or omission, (ii) the error, inaccuracy, or omission was based on a reasonable belief that a material defect or other matter not disclosed had been corrected, or (iii) the error, inaccuracy, or omission was based on information provided by a public agency or by a licensed engineer, land surveyor, structural pest control operator, or by a contractor about matters within the scope of the contractor's occupation and the seller had no knowledge of the error, inaccuracy, or omission.
- (b) The seller shall disclose material defects of which the seller has actual knowledge.
- (c) The seller is not obligated by this Act to make any specific investigation or inquiry in an effort to complete the disclosure statement.

**Section 30. Disclosure report supplement.** If, prior to closing, any seller becomes aware of an error, inaccuracy, or omission in any prior disclosure report or supplement after delivery of that disclosure report or supplement to a prospective buyer, that seller shall supplement the prior disclosure report or supplement with a written supplemental disclosure, delivered by any method set forth in Section 50.

**Section 35. Disclosure report form.** . . . [omitted]

**Section 40. Material defect.**

- (a) If a seller discloses a material defect in the Residential Real Property Disclosure Report, including a response to any statement that is answered "yes" except numbers 1 and 2, and, in violation of Section 20, it is delivered to the prospective buyer after all parties have signed a contract, the prospective buyer, within 5 business days after receipt of that report, may terminate the contract or other agreement with the return of all earnest money deposits or down payments paid by the prospective buyer in the transaction without any liability to or recourse by the seller.
- (b) If a seller discloses a material defect in a supplement to this disclosure report, the prospective buyer shall not have a right to terminate unless:
  - (i) the material defect results from an error, inaccuracy, or omission of which the seller had actual knowledge at the time the prior disclosure was completed and signed by the seller; (ii) the material defect is not repairable prior to closing; or (iii) the material defect is repairable prior to closing, but within 5 business days after the delivery of the supplemental disclosure, the seller declines, or otherwise fails to agree in writing, to repair the material defect.

(c) The right to terminate the contract, however, shall no longer exist after the conveyance of the residential real property. For purposes of this Act the termination shall be deemed to be made when written notice of termination is delivered to at least one of the sellers by any method set forth

in Section 50, at the contact information provided by any seller or indicated in the contract or other agreement. Nothing in subsection (a) or (b) shall limit the remedies available under the contract or Section 55.

**Section 45. Other Law.** This Act is not intended to limit remedies or modify any obligation to disclose created by any other statute or that may exist in common law in order to avoid fraud, misrepresentation, or deceit in the transaction.

**Section 50. Delivery of disclosure report.** Delivery of the Residential Real Property Disclosure Report provided by this Act shall be by:

- (1) personal delivery or facsimile, email, or other electronic delivery to the prospective buyer at the contact information provided by the prospective buyer or indicated in the contract or other agreement;
- (2) depositing the report with the United States Postal Service, postage prepaid, first class mail, addressed to the prospective buyer at the address provided by the prospective buyer or indicated on the contract or other agreement; or
- (3) depositing the report with an alternative delivery service such as Federal Express or UPS, delivery charges prepaid, addressed to the prospective buyer at the address provided by the prospective buyer or indicated on the contract or other agreement.

For purposes of this Act, delivery to one prospective buyer is deemed delivery to all prospective buyers. Delivery to an authorized individual acting on behalf of a prospective buyer constitutes delivery to all prospective buyers. Delivery of the Report is effective upon receipt by the prospective buyer. Receipt may be acknowledged on the Report, in an agreement for the conveyance of the residential real property, or shown in any other verifiable manner.

**Section 55. Violations and damages.** If the seller fails or refuses to provide the disclosure report prior to the conveyance of the residential real property, the prospective buyer shall have the right to terminate the contract. A seller who knowingly violates or fails to perform any duty prescribed by any provision of this Act or who discloses any information on the Residential Real Property Disclosure Report that the seller knows to be false shall be liable in the amount of actual damages and court costs, and the court may award reasonable attorney's fees incurred by the prevailing party.

**Section 60. Limitation of Action.** No action for violation of this Act may be commenced later than one year from the earlier of the date of possession, date of occupancy or date of recording of an instrument of conveyance of the residential real property.

**Section 65. Disclosure Report Form; Contents; Copy of Act.** A copy of Sections 5 through 65 of Article 2 of this Act, excluding Section 35, must be printed on or as a part of the Residential Real Property Disclosure Report form.

Date provided to Buyer: 01/11/23

Seller: Jammy Meyer FOR Jon Arthur Ferguson





# ILLINOIS REALTORS® DISCLOSURE OF INFORMATION ON RADON HAZARDS (For Residential Real Property Sales or Purchases)



### Radon Warning Statement

Every buyer of any interest in residential real property is notified that the property may present exposure to dangerous levels of indoor radon gas that may place the occupants at risk of developing radon-induced lung cancer. Radon, a Class-A human carcinogen, is the leading cause of lung cancer in non-smokers and the second leading cause overall. The seller of any interest in residential real property is required to provide the buyer with any information on radon test results of the dwelling showing elevated levels of radon in the seller's possession.

The Illinois Emergency Management Agency (IEMA) strongly recommends ALL homebuyers have an indoor radon test performed prior to purchase or taking occupancy, and mitigated if elevated levels are found. Elevated radon concentrations can easily be reduced by a qualified, licensed radon mitigator.

### Seller's Disclosure (initial each of the following which applies)

- (a) Elevated radon concentrations (above EPA or IEMA recommended Radon Action Level) are known to be present within the dwelling. (Explain).
- (b) Seller has provided the purchaser with the most current records and reports pertaining to elevated radon concentrations within the dwelling.
- TM (c) Seller either has no knowledge of elevated radon concentrations in the dwelling or prior elevated radon concentrations have been mitigated or remediated.
- TM (d) Seller has no records or reports pertaining to elevated radon concentrations within the dwelling.

### Purchaser's Acknowledgment (initial each of the following which applies)

- (e) Purchaser has received copies of all information listed above.
- JH (f) Purchaser has received the IEMA approved Radon Disclosure Pamphlet.

### Agent's Acknowledgement (initial IF APPLICABLE)

- Wuw (g) Agent has informed the seller of the seller's obligations under Illinois law.

### Certification of Accuracy

The following parties have reviewed the information above and each party certifies, to the best of his or her knowledge, that the information he or she has provided is true and accurate.

Seller [Signature] POA for Arthur Ferguson Date 8/18/22

Seller \_\_\_\_\_ Date \_\_\_\_\_

Purchaser Johnny Hammond Date 01/11/23

Purchaser \_\_\_\_\_ Date \_\_\_\_\_

Agent [Signature] Date 8/18/22

Agent CORY D CAPPS Date 01/11/23

Property Address: 203 N 16th St.

City, State, Zip Code: MT. VERNON, IL 62864



# ILLINOIS REALTORS® DISCLOSURE OF INFORMATION AND ACKNOWLEDGEMENT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS



### Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Property Address: 303 N 16th St, Mt Vernon, IL 62864

### Seller's Disclosure (initial)

TM (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):  
 Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):  
\_\_\_\_\_

Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

TM (b) Records and Reports available to the seller (check one below):  
 Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below): \_\_\_\_\_

Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

### Purchaser's Acknowledgment (initial)

JH (c) Purchaser has received copies of all information listed above.

JH (d) Purchaser has received the pamphlet *Protect Your Family From Lead in Your Home*.

JH (e) Purchaser has (check one below):  
 Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards; or  
 Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

### Agent's Acknowledgment (initial)

WJW (f) Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

### Certification of Accuracy

The following parties have reviewed the information above and certify to the best of their knowledge, that the information they have provided is true and accurate.

Seller Matthew M. [Signature] Date 8/18/22

Purchaser Johnny Hammond Date 01/11/23

Seller \_\_\_\_\_ Date \_\_\_\_\_

Purchaser \_\_\_\_\_ Date \_\_\_\_\_

Agent Hope Williams Date 8/18/22

Agent CORY D CAPPS Date 01/11/23

Egyptian Board of REALTORS® Inc  
Addendum A

CONDITION OF PREMISES & INSPECTION (BUYERS NOTICE)

Residential Sales Contract Dated 01/14/2023

Property Address 203 N 16TH Street Mt Vernon IL 62864

BUYER(s) NOTICE (Due to Seller in accordance with the number of days set forth in Par. 11A)

Accepts the property without further repairs, Buyer has inspected, or caused inspection of the property, and accepts the property in its present 'AS IS' condition hereby agreeing to removal of the contingency outlined in Paragraph 11(A) of the Contract.

The Inspection(s) authorized and performed in accordance with Paragraph 11(A) of the aforementioned Contract disclosed material defects which are unacceptable to the Buyer(s). A copy of the pertinent pages of the inspection report are attached to this notice.

The following listed defects are unacceptable to the buyer(s) who request the Seller(s) to repair in accordance with, paragraph 11(A) (1) of the aforementioned Contract, or as may be separately agreed by the parties:

Buyer hereby terminates the Contract per Paragraph 11 (A) (1) of the Contract.

Authenticate: Response due to Buyer within 01/27/2023 calendar days of receipt of Buyer's Notice.

Johnny Hammond

Buyer Date/Time 9:00 AM Buyer Date/Time

SELLER(s) RESPONSE

Will arrange for the corrections of defects, in a professional and workman like manner at Seller(s) expense in accordance with 11(A) (1) of the applicable Contract. The Buyer or Buyers authorized inspectors will have access to re-inspect or evaluate the completed repairs after said repairs are completed, but in any event final inspection and "walk through" shall be completed within four (4) calendar days prior to closing, as set forth in Paragraph 11 of the Contract.

Seller(s) agree to correct ONLY those defects set forth below.

Seller(s) agree to allow the buyer a credit of \$ \_\_\_\_\_ at closing in lieu of making repairs.

Seller(s) will not correct any defects or make allowances or credits. Buyer is entitled to a full return of earnest money

Response due to Seller within \_\_\_\_\_ calendar days of receipt of Seller's Response

Seller Date/Time Seller Date/Time

BUYER(s) RESPONSE

Accepts the SELLER(s) proposal above but reserves the right to re-inspect the repairs for satisfactory completion.

Accepts the SELLER(s) proposal above and hereby waives the inspections contingency as outlined in Paragraph 11(A) of the Contract and moves to Closing.

Accepts the SELLER(s) Proposal. Buyer accepts property with a credit due at closing for the listed repairs and hereby waives the inspections contingency as outlined in Paragraph 11(A) of the Contract and moves to Closing.

Accepts the SELLER(s) Proposal. BUYER(s) accepts the property without correction of any defects and hereby waives the Inspection contingency as outlined in Paragraph 11(A) of the Contract and moves to closing.

Buyer hereby terminates the Contract per Paragraph 11(A) (1) of the Contract and is entitled to full return of earnest money.

Buyer Date/Time Buyer Date/Time

EGYPTIAN BOARD OF REALTORS®, INC.

**AUTHORIZATION TO ORDER INSPECTIONS**

**Property Address:**

203 N 16TH Street Mt Vernon IL 62864

CASEY, S K 2ND ADD N1/2 LT 4 BLK 405 & E1/2 VAC ALY LYG W & ADJ

The undersigned hereby authorizes their broker to order on behalf of the undersigned, the following inspection(s) of the above property (check appropriate inspection):

Whole House Inspection: Firm Name: Shreve Home Inspection

Termite Inspection: Firm Name: \_\_\_\_\_

Private Waste Disposal System: Firm Name: \_\_\_\_\_

Radon: Firm Name: \_\_\_\_\_

Other Inspections (identify):

\_\_\_\_\_ Firm Name: \_\_\_\_\_

\_\_\_\_\_ Firm Name: \_\_\_\_\_

\_\_\_\_\_ Firm Name: \_\_\_\_\_

The undersigned agree to pay all costs and fees for such inspections and agrees to hold the Managing Broker, its agents and employees, and respective successors harmless from any and all claims arising from the making of such inspection, including, but not limited to, claims for the cost and fees of the inspectors making such inspections.

Signature: Johnny Hammond

Date: 01/26/2023  
(Date mm/dd/yyyy)

Signature: \_\_\_\_\_

Date: \_\_\_\_\_  
(Date mm/dd/yyyy)