

# Terms and Conditions

Real estate will be offered at open public auction at 11:00 a. m. Saturday, May 13, 2006. The auction will be held on site at 78 Tefft Avenue, Elgin, Illinois.

Total earnest money deposit required is 10% day of auction by cash or check. Final sale price is hammer price plus 7 1/2 % buyer premium.

Closing shall be on or before June 13, 2006. Purchaser will receive a guaranteed title policy from Chicago Title Insurance Company and an appropriate deed.

A 7 1/2 % buyer's premium will be added to the final bid price to arrive at the final sales price.

Taxes will be prorated as of the day of closing.

Final sale price is subject to approval either day of auction or within 72 hours.

All information and supplemental materials have been obtained from sources deemed reliable but auctioneer or representatives assume no liability for errors or omissions for this information and materials. Prospective purchasers need to verify all due diligence material.

Property will be sold "as is". No guarantees or warranties will be given.

Additional terms or conditions may be added the day of the auction or the above listed terms and conditions may be changed or modified on the day of the auction. There are also additional terms and conditions listed in the Real Estate Sales Contract (facsimile copy will be available). Announcements at time of auction take precedence over all previous written material. Dunning's, Inc. will be held harmless for any errors or omissions.

Property inspections can be made by calling Dunning's, Inc. at 847-741-3483 or 847-742-4138.

For complete "Terms of Sale" see contract of sale.