



20 N. Wacker Drive, Ste 1660
Chicago, Illinois 60606-2903
T 312 984 6400 F 312 984 6444

15010 S. Ravinia Avenue, Ste 10
Orland Park, Illinois 60462-5353
T 708 349 3888 F 708 349 1506

www.ktjlaw.com

January 14, 2019

7017 2400 0001 1465 3436

CERTIFIED MAIL-RETURN RECEIPT

Mr. John Barrett
15122 S. 108th Avenue
Orland Park, IL 60467

27-09-123-031

**Re: Purchase Contract
14610 Westwood Avenue
Orland Park, IL 60462**

**Village of Orland Park,
Seller**

Dear Mr. Barrett:

Confirming our telephone conversation of January 7, 2019, you are declining to purchase the real estate described in the above referenced contract and understand that your failure to consummate the purchase constitutes a termination of the contract. Therefore, pursuant to paragraph 4 of the "Conditions and Stipulations" portion of the contract, you are hereby notified that your actions constitute a default under said contract, the contract is terminated and the earnest money of \$5,000.00 is forfeited to the Village of Orland Park.

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.

E. Kenneth Friker

Cc: Karie Friling, Director of Development Services
Annmarie Mampe, Finance Director

LAW OFFICES

KLEIN, THORPE AND JENKINS, LTD.

RINDA Y. ALLISON
TERRENCE M. BARNICLE
JAMES P. BARTLEY
THOMAS P. BAYER
GERARD E. DEMPSEY
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JAMES V. FEROLO
E. KENNETH FRIKER
BRIAN M. FUNK
CYNTHIA S. GRANDFIELD
KATHLEEN T. HENN
EVERETTE M. HILL, JR.
MICHAEL T. JURUSIK
JACOB H. KARACA
PATRICK A. LUCANSKY

SUITE 1660
20 NORTH WACKER DRIVE
CHICAGO, ILLINOIS 60606-2903

TELEPHONE (312) 984-6400
FACSIMILE (312) 984-6444
FACSIMILE (312) 606-7077

ORLAND PARK OFFICE
15010 S. RAVINIA AVE., SUITE 17
ORLAND PARK, IL 60462-3162
TELEPHONE (708) 349-3888
FACSIMILE (708) 349-1506

LANCE C. MALINA
MICHAEL A. MARRS
THOMAS M. MELODY
JANET N. PETSCH
DONALD E. RENNER, III
SCOTT F. UHLER
GEORGE A. WAGNER
J. ALLEN WALL
DENNIS G. WALSH
JAMES G. WARGO
BRUCE A. ZOLNA

OF COUNSEL
JAMES A. RHODES
RICHARD T. WIMMER

WRITER'S DIRECT DIAL
(312) 984-6408

WRITER'S E-MAIL
ekfriker@ktjnet.com

July 26, 2005

Ms. Annmarie K. Mampe
Finance Director
Village of Orland Park
14700 South Ravinia Avenue
Orland Park, IL 60462

**Re: Village Purchase of Nowicki Property
14610 Westwood Drive, Orland Park, Illinois**

Dear Annmarie:

Enclosed please find the following in connection with the above transaction which was closed on Tuesday, July 26:

1. Copy of the Warranty Deed, the original of which will be returned to the Village after receipt from the Cook County Recorder of Deeds;
2. Owner's Title Insurance Policy issued by Chicago Title Insurance Company insuring the Village's title to the property in the amount of the purchase price subject only to current general taxes, public utility easement, and Village Ordinance and Development Agreements;
3. Original Bill of Sale;
4. Original Affidavit of Title, Covenant and Warranty;

Ms. Annmarie K. Mampe
July 26, 2005

5. Closing Statement itemizing all closing costs and tax prorations; and
6. The check of Chicago Title Insurance Company payable to the Village of Orland Park in the amount of \$3,630.40 representing a refund of the over-deposit of the purchase price.

These all are important documents and should be retained by the Village in a safe place for future reference. If you have any question whatsoever concerning the enclosures, don't hesitate to contact me.

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.



E. Kenneth Friker

Enclosures

cc: R.J. Zeder, Village Manager (w/o enclosures)

Warranty Deed

ILLINOIS

Above Space for Recorder's Use Only

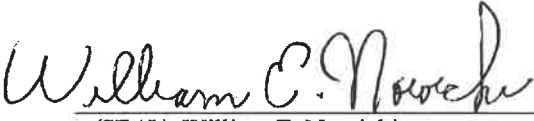
THE GRANTOR(s) William E. Nowicki and Margaret A. Nowicki of the Village of Orland Park, County of Cook State of IL for and in consideration of TEN and 00/100 DOLLARS, and other good and valuable consideration in hand paid, CONVEY(s) and WARRANT(s) to *(Name and Address of Grantee-s)* Village of Orland Park, an Illinois Municipal Corporation, 14700 S. Ravinia , Orland Park , IL the following described Real Estate situated in the County of Cook in the State of Illinois to wit: *(See page 2 for legal description attached here to and made part here of.)*, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

SUBJECT TO: General taxes for 2004 and subsequent years; Covenants, conditions and restrictions of record, if any;

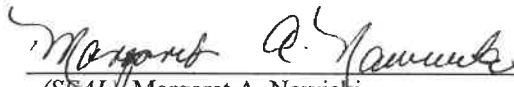
Permanent Real Estate Index Number(s): 27-09-123-031-0000

Address(es) of Real Estate: 14610 Westwood Dr. , Orland Park, IL, 60462

The date of this deed of conveyance is July 26, 2005.



(SEAL) William E. Nowicki



(SEAL) Margaret A. Nowicki

(SEAL)

(SEAL)

State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that William E. Nowicki and Margaret A. Nowicki personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she(they) signed, sealed and delivered the said instrument as his/her(their) 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 official seal July 26, 2005



Notary Public

LEGAL DESCRIPTION

For the premises commonly known as 14610 Westwood Dr. , Orland Park, IL, 60462

LOT 22 IN TUCK-A-WAY IN ORLAND 2 A RESUBDIVISION OF LOTS 3 THROUGH 5, 13 THROUGH 20, 33 THROUGH 43 IN WILDWOOD HILLS, A SUBDIVISION OF PART OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN AND RECORDED AS DOCUMENT NUMBER 1665811 ON APRIL 25, 1956 AND THAT PORTION OF 147TH STREET VACATED BY THE VILLAGE OF ORLAND PARK AND RECORDED AS DOCUMENT NUMBER 21009966 IN NOVEMBER 1969 ALL IN COOK COUNTY, ILLINOIS.

<p>This instrument was prepared by: Michael Carroll Carroll & Truesdale, P.C. 11516 W. 183rd Street, Suite NE Orland Park, IL, 60467</p>	<p>Send subsequent tax bills to: Village of Orland Park 14610 Westwood Dr. Orland Park, IL, 60462</p>	<p>Recorder-mail recorded document to: RECORDER'S BOX 324 KLEMS, THORPE & JENKINS, LTD 20 N. WACKER DR. CHICAGO, IL 60606</p>
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CHICAGO TITLE INSURANCE COMPANY
OWNER'S POLICY (1992)
SCHEDULE A

POLICY NO.: 1410 SA3172017 OF

DATE OF POLICY: JULY 26, 2005

AMOUNT OF INSURANCE: \$345,000.00

1. NAME OF INSURED:

VILLAGE OF ORLAND PARK, AN ILLINOIS MUNICIPAL CORPORATION

2. THE ESTATE OR INTEREST IN THE LAND AND WHICH IS COVERED BY THIS POLICY IS A FEE SIMPLE, UNLESS OTHERWISE NOTED.

3. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

THE INSURED.

4. THE LAND HEREIN DESCRIBED IS ENCUMBERED BY THE FOLLOWING MORTGAGE OR TRUST DEED AND ASSIGNMENTS:

NONE

AND THE MORTGAGES OR TRUST DEEDS, IF ANY, SHOWN IN SCHEDULE B HEREOF.

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.

CHICAGO TITLE INSURANCE COMPANY
OWNER'S POLICY (1992)
SCHEDULE A (CONTINUED)

POLICY NO. : 1410 SA3172017 OF

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:

LOT 22 IN TUCK-A-WAY IN ORLAND 2 A RESUBDIVISION OF LOTS 3 THROUGH 5, 13 THROUGH 20, 33 THROUGH 43 IN WILDWOOD HILLS, A SUBDIVISION OF PART OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN AND RECORDED AS DOCUMENT NUMBER 1665811 ON APRIL 25, 1956 AND THAT PORTION OF 147TH STREET VACATED BY THE VILLAGE OF ORLAND PARK AND RECORDED AS DOCUMENT NUMBER 21009966 IN NOVEMBER 1969 ALL IN COOK COUNTY, ILLINOIS

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.

CHICAGO TITLE INSURANCE COMPANY

OWNER'S POLICY (1992)

SCHEDULE B

1410 SA3172017 OF

NOTWITHSTANDING THE PROVISIONS OF THE CONDITIONS AND STIPULATIONS OF THIS POLICY, ALL ENDORSEMENTS, IF ANY, ATTACHED HERETO ARE VALID DESPITE THE LACK OF SIGNATURE BY EITHER THE PRESIDENT, A VICE PRESIDENT, THE SECRETARY, AN ASSISTANT SECRETARY, OR VALIDATING OFFICER OR AUTHORIZED SIGNATORY OF THE COMPANY.

EXCEPTIONS FROM COVERAGE

THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE SUSTAINED BY THE INSURED (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEY'S FEES OR EXPENSES) BY REASON OF THE FOLLOWING EXCEPTIONS:

GENERAL EXCEPTIONS:

- (1) RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY PUBLIC RECORDS.
(2) ENCROACHMENTS, OVERLAPS, BOUNDARY LINE DISPUTES, OR OTHER MATTERS WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY AND INSPECTION OF THE PREMISES.
(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.

SPECIAL EXCEPTIONS: THE MORTGAGE, IF ANY, REFERRED TO IN ITEM 4 OF SCHEDULE A.

A 6.

1. TAXES FOR THE YEAR(S) 2004 AND 2005
2005 TAXES ARE NOT YET DUE OR PAYABLE.

1A. NOTE: 2004 FIRST INSTALLMENT WAS DUE MARCH 01, 2005
NOTE: 2004 FINAL INSTALLMENT NOT YET DUE OR PAYABLE

Table with 5 columns: PERM TAX#, PCL, YEAR, 1ST INST, STAT. Row 1: 27-09-123-031-0000, 1 OF 1, 2004, \$2,293.36, PAID

* * * * *

C 7. EASEMENT OVER THE AREAS AS SHOWN ON PLAT AND MARKED 'EASEMENT' OF THE LAND FOR THE PURPOSE OF INSTALLING AND MAINTAINING ALL EQUIPMENT NECESSARY TO SERVE THE SUBDIVISION AND OTHER LAND WITH TELEPHONE AND ELECTRICAL SERVICE, TOGETHER WITH THE RIGHT TO OVERHANG AERIAL SERVICE WIRES AND THE RIGHT OF ACCESS TO SUCH WIRES, AS CREATED BY GRANT TO THE ILLINOIS BELL TELEPHONE COMPANY AND THE COMMONWEALTH EDISON COMPANY AND THEIR RESPECTIVE SUCCESSORS AND ASSIGNS AND AS SHOWN ON THE PLAT OF SUBDIVISION FILED JANUARY 11, 1972 AS DOCUMENT LR 2602526.

CHICAGO TITLE INSURANCE COMPANY
OWNER'S POLICY (1992)
SCHEDULE B

1410 SA3172017 OF

EXCEPTIONS FROM COVERAGE
(CONTINUED)

(AFFECTS LAND AND OTHER PROPERTY)

- F 8. ORDINANCE OF VACATION FOR CERTAIN PORTIONS OF 147TH STREET IN THE VILLAGE OF ORLAND PARK, A MUNICIPAL CORPORATION RECORDED NOVEMBER 6, 1969 AS DOCUMENT 21005966 AND FILED OCTOBER 6, 1971 AS DOCUMENT LR 2585741.

(AFFECTS LAND AND OTHER PROPERTY)

- G 9. AGREEMENT DATED MAY 12, 1969 AND RECORDED MAY 16, 1969 AS DOCUMENT 20843142 MADE BETWEEN VILLAGE OF ORLAND PARK AND EBERHARDT CONSTRUCTION COMPANY.

CHICAGO TITLE INSURANCE COMPANY
POLICY SIGNATURE PAGE

POLICY NO. : 1410 SA3172017 OF

THIS POLICY SHALL NOT BE VALID OR BINDING UNTIL SIGNED BY AN AUTHORIZED SIGNATORY.

CHICAGO TITLE INSURANCE COMPANY

BY



AUTHORIZED SIGNATORY

BILL OF SALE

Illinois

The undersigned Seller(s) (Affiant-s), of the Village of Orland Park, County of Cook, State of IL in consideration of TEN and 00/100 dollars, receipt whereof is hereby acknowledged, does hereby sell, assign, transfer and set over to Buyer(s), Village of Orland Park, of 14700 S. Ravinia, Orland Park, IL 60462, the following described personal property to-wit:

All items in the Real Estate Contract dated July 7, 2005.

Seller hereby represents and warrants to Buyer that Seller is the absolute owner of said property, that said property is free and clear of all liens, charges and encumbrances, and that Seller has full right, power and authority to sell said personal property and to make this bill of sale. All warranties of quality, fitness and merchantability are hereby excluded. If this bill of sale is signed by more than one person, all persons so signing shall be jointly and severally bound hereby.

IN WITNESS WHEREOF, Seller has signed this Bill of Sale at Chicago Title Insurance, Orland Park on July 26, 2005.

+ *William E. Nowicki*

(SEAL) William E. Nowicki

↓ *Margaret A. Nowicki*

(SEAL) Margaret A. Nowicki

(SEAL) *[Signature]*

(SEAL)

State of Illinois
County of Cook

Subscribed and sworn to me on July 26, 2005.



[Signature]
(Notary Public)

CHICAGO TITLE INSURANCE COMPANY
REAL ESTATE SALE CONTRACT

ILLINOIS FORM A *

1. The VILLAGE OF ORLAND PARK, an Illinois municipal corporation (Purchaser) agrees to purchase at a price of \$345,000.00 on the terms set forth herein, the following described real estate in Cook County, Illinois:

(to be inserted upon receipt of the title commitment)

commonly known as 14610 Westwood Drive, Orland Park, Illinois 60462, and with approximate lot dimensions of 80 x 125, together with the following property presently located thereon:

All attached appliances, light fixtures, electrical, plumbing, heating and air conditioning equipment and fixtures, carpeting, window treatments, storm doors, screens and windows.

2. WILLIAM E. NOWICKI and MARJORIE NOWICKI, his wife (Seller) agree to sell the real estate and the property, if any, described above at the price and terms set forth herein, and to convey or cause to be conveyed to Purchaser or nominee title thereto by a recordable Warranty deed, with release of homestead rights, and a proper bill of sale, subject only to: Covenants, conditions and restrictions of record; public and utility easements and general real estate taxes for the year 2004 and subsequent years.

3. Purchaser will pay \$345,000.00 plus or minus customary prorations at closing

4. The time of closing shall be on July 30, 2005 at 9:00 AM or as mutually agreed upon, at the Orland Park office of Chicago Title Insurance Company, provided title is shown to be good or is accepted by Purchaser.

5. Seller shall deliver possession to purchaser on the date the sale has been closed.

6. Seller agrees to deliver possession of the real estate in the same condition as it is at the date of this contract, ordinary wear and tear excepted.

7. A duplicate original of this contract, duly executed by the Sellers, shall be delivered to the Purchaser within 3 days from the date below, otherwise, at the Purchaser's option, this contract shall become null and void.

This contract is subject to the Conditions and Stipulations set forth on the following pages hereof, which Conditions and Stipulations are made a part of this Contract.

Dated: July 7, 2005

Purchaser: The VILLAGE OF Orland Park,
An Illinois municipal corporation

Address: 14700 S. Ravinia Ave.,
Orland Park, IL 60462

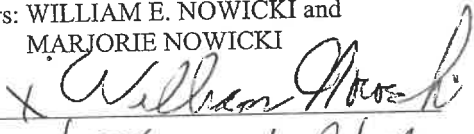
BY: _____

Name: Robert J. Zeder, Jr.

Title: Village Manager

Sellers: WILLIAM E. NOWICKI and
MARJORIE NOWICKI

Address: 14610 Westwood Drive,
Orland Park, IL 60462

BY: 

BY: 

AFFIDAVIT OF TITLE COVENANT AND WARRANTY

Illinois

State of Illinois

County of Cook

} SS.

The undersigned affiant, being first duly sworn, on oath says, and also covenants with and warrants to the grantee hereinafter named: Village of Orland Park (grantee(s)).

- The affiant has an interest in the premises described below or in the proceeds thereof or is the grantor in the deed dated July 26, 2005, to the grantee(s), conveying the following described premises:
- Permanent Index Number(s): 27-09-123-031-0000
- Property Address(es): 14610 Westwood Dr. , Orland Park, IL, 60462

Legal Description: See attached

- That no labor or material has been furnished for premises within the last four months, that is not fully paid for.
- That since the title date of June 20, 2005 in the report on the title issued by Chicago Title Insurance Company, affiant has not done or suffered to be done anything that could in any way affect the title to the premises, and no proceedings have been filed by or against affiant, nor has any judgement or decree been rendered against affiant, nor is there any judgement, note or other instrument that can result in a judgement or decree against affiant within five days from the date hereof.
- That the parties, if any, in possession of premises are bonafide tenants only, and have paid promptly and in full their rent to date, and are renting from _____ to _____, and not for any longer term, and have no other or further interest whatsoever in premises.
- That all water taxes, except the current bill, have been paid, and that all the insurance policies assigned have been paid for.
- That this instrument is made to induce, and in consideration of, the said grantee's consummation of the purchase of premises.
- Affiant further states:

(SEAL) William E. Nowicki <i>William E. Nowicki</i>	(SEAL) Margaret A. Nowicki <i>Margaret A. Nowicki</i>
(SEAL)	(SEAL)

Subscribed and sworn to me on July 26, 2005
(Impress Seal Here)



Michael F. Carroll

(NOTARY PUBLIC)

This instrument was prepared by: Michael Carroll - 11516 W. 183rd Street, Suite NE, Orland Park, IL, 60467

LEGAL DESCRIPTION RIDER

For the premises commonly known as 14610 Westwood Dr. , Orland Park, IL 60462

Permanent Index Number(s): 27-09-123-031-0000

LOT 22 IN TUCK-A-WAY IN ORLAND 2 A RESUBDIVISION OF LOTS 3 THROUGH 5, 13 THROUGH 20, 33 THROUGH 43 IN WILDWOOD HILLS, A SUBDIVISION OF PART OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN AND RECORDED AS DOCUMENT NUMBER 1665811 ON APRIL 25, 1956 AND THAT PORTION OF 147TH STREET VACATED BY THE VILLAGE OF ORLAND PARK AND RECORDED AS DOCUMENT NUMBER 21009966 IN NOVEMBER 1969 ALL IN COOK COUNTY, ILLINOIS.

Paid to: VILLAGE OF ORLAND PARK
Date: 07/26/05
Check Number: 871137641
Check Amount: \$3,630.40

ESCROW #: 01410-025077576-001 ORDER #: 01410-SA3172017 CLOSER: LAF CLOSING LOC: OF
BUYER: VILLAGE OF ORLAND PARK SELLER: WILLIAM E. NOWICKI
PROPERTY: 14610 WESTWOOD DR CITY: ORLAND PARK

3,630.40
CHECK TOTAL \$3,630.40

ORIGINAL CHECK HAS MICRO PRINTING IN THE SIGNATURE LINES. USE A MAGNIFYING GLASS. THE PAPER HAS AN ARTIFICIAL WATERMARK. HOLD AT AN ANGLE TO VIEW.

 CHICAGO TITLE AND TRUST COMPANY
15255 S. 94TH AVENUE, SUITE 604
ORLAND PARK IL 60462 708/226-0700

PAY TO THE ORDER OF
SIX THOUSAND THREE HUNDRED ZERO AND 40/100 CENTS

Pay THREE THOUSAND SIX HUNDRED THIRTY AND 40/100

To the Order of VILLAGE OF ORLAND PARK **

Memo

871137641

LASALLE NATIONAL BANK
PAYABLE THROUGH LASALLE BANK
WESTMONT IL 60558

70-2802/719
JULY 26, 2005

FILE NO. SUB LOC'N CLOSER
025077576 001 OF LFRAZZINI

\$3,630.40

Robert S. Zappalà

MP

CHECK BACKGROUND CONTAINS A VOID PANTOGRAPH WHICH BECOMES VISIBLE IF COPIED. PAPER IS CHEMICALLY SENSITIVE AND WILL STAIN IF ALTERING IS ATTEMPTED.

⑈871137641⑈ ⑆071923022⑆ 559001027007⑈

CTTL email: sales@zappalform.com ph: (877) 901-0907 fax: (408) 847-1952 5419072

CHICAGO TITLE INSURANCE COMPANY
REAL ESTATE SALE CONTRACT

ILLINOIS FORM A *

1. The VILLAGE OF ORLAND PARK, an Illinois municipal corporation (Purchaser) agrees to purchase at a price of \$345,000.00 on the terms set forth herein, the following described real estate in Cook County, Illinois:

(to be inserted upon receipt of the title commitment)

commonly known as 14610 Westwood Drive, Orland Park, Illinois 60462, and with approximate lot dimensions of 80 x 125, together with the following property presently located thereon:

All attached appliances, light fixtures, electrical, plumbing, heating and air conditioning equipment and fixtures, carpeting, window treatments, storm doors, screens and windows.

2. WILLIAM E. NOWICKI and MARJORIE NOWICKI, his wife (Seller) agree to sell the real estate and the property, if any, described above at the price and terms set forth herein, and to convey or cause to be conveyed to Purchaser or nominee title thereto by a recordable Warranty deed, with release of homestead rights, and a proper bill of sale, subject only to: Covenants, conditions and restrictions of record; public and utility easements and general real estate taxes for the year 2004 and subsequent years.

3. Purchaser will pay \$345,000.00 plus or minus customary prorations at closing

4. The time of closing shall be on July 30, 2005 at 9:00 AM or as mutually agreed upon, at the Orland Park office of Chicago Title Insurance Company, provided title is shown to be good or is accepted by Purchaser.

5. Seller shall deliver possession to purchaser on the date the sale has been closed.

6. Seller agrees to deliver possession of the real estate in the same condition as it is at the date of this contract, ordinary wear and tear excepted.

7. A duplicate original of this contract, duly executed by the Sellers, shall be delivered to the Purchaser within 3 days from the date below, otherwise, at the Purchaser's option, this contract shall become null and void.

This contract is subject to the Conditions and Stipulations set forth on the following pages hereof, which Conditions and Stipulations are made a part of this Contract.

Dated: July 7, 2005

Purchaser: The VILLAGE OF Orland Park,
An Illinois municipal corporation

Address: 14700 S. Ravinia Ave.,
Orland Park, IL 60462

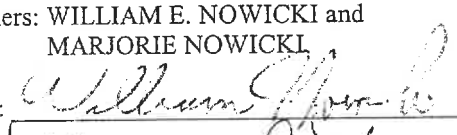
BY: 

Name: Robert J. Zeder, Jr.

Title: Village Manager

Sellers: WILLIAM E. NOWICKI and
MARJORIE NOWICKI

Address: 14610 Westwood Drive,
Orland Park, IL 60462

BY: 

BY: 

CONDITIONS AND STIPULATIONS

1. Seller shall deliver or cause to be delivered to Purchaser or Purchaser's attorney, not less than 5 days prior to the time of closing, a title commitment for an owner's title insurance policy issued by the Chicago Title Insurance Company in the amount of the purchase price, covering title to the real estate on or after the date hereof, showing title in the intended grantor subject only to (a) the general exceptions contained in the policy unless the real estate is improved with a single family dwelling or an apartment building of four or fewer residential units, (b) the title exceptions set forth above, and (c) title exceptions pertaining to liens or encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing and which the Seller may so remove at that time by using the funds to be paid upon the delivery of the deed (all of which are herein referred to as the permitted exceptions). The title commitment shall be conclusive evidence of good title as therein shown as to all matters insured by the policy, subject only to the exceptions as therein stated. Seller also shall furnish Purchaser an affidavit of title in customary form covering the date of closing and showing title in Seller subject only to the permitted exceptions in foregoing items (b) and (c) and unpermitted exceptions, if any, as to which the title insurer commits to extend insurance in the manner specified in paragraph 2 below.

2. If the title commitment discloses unpermitted exceptions, Seller shall have 30 days from the date of delivery thereof to have the exceptions removed from the commitment or to have the title insurer commit to insure against loss or damage that may be occasioned by such exceptions, and, in such event, the time of closing shall be 35 days after delivery of the commitment. If Seller fails to have the exceptions removed, or in the alternative, to obtain the commitment for title insurance specified above as to such exceptions within the specified time, Purchaser may terminate this contract or may elect, upon notice to Seller within 10 days after the expiration of the 30-day period, to take title as it then is with the right to deduct from the purchase price liens or encumbrances of a definite or ascertainable amount. If Purchaser does not so elect, this contract shall become null and void without further action of the parties.

3. General taxes, and other similar items shall be adjusted ratably as of the time of closing. The amount of the current general taxes not then ascertainable shall be adjusted on the basis of (a) below:

(a) 105% of the most recent ascertainable taxes;

All prorations are final unless otherwise provided herein. Purchaser shall furnish a completed Real Estate Transfer Declaration signed by the Seller or the Seller's agent in the form required pursuant to the Real Estate Transfer Tax Act of the State of Illinois and shall furnish any declaration signed by the Seller or the Seller's agent.

4. The provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this contract.

5. At the election of Seller or Purchaser upon notice to the other party not less than 5 days prior to the time of closing, this sale shall be closed through an escrow with Chicago Title and Trust Company, in accordance with the general provisions of the usual form of Deed and Money Escrow Agreement then in use by Chicago Title and Trust Company, with such special provisions inserted in the escrow agreement as may be required to conform with this contract. Upon the creation of such an escrow, anything herein to the contrary notwithstanding, payment of purchase price and delivery of deed shall be made through the escrow and this contract and the earnest money shall be deposited in the escrow. The cost of the escrow shall be paid by the Purchaser.

6. Time is of the essence of this contract.

7. All notices herein required shall be in writing and shall be served on the parties at the addresses following their signatures. The mailing of a notice by registered or certified mail, return receipt requested, shall be sufficient service.

8. Sellers represent that neither of them is a "foreign person" as defined in Section 1445 of the Internal Revenue Code and are therefore exempt from the withholding requirements of said Section. Sellers will furnish Purchaser at closing the Exemption Certification set forth in said Section.

9. Purchaser shall pay all reasonable and customary closing costs (i.e. title, survey, and customary escrow fees) incurred by the Sellers (except their attorney's fees) in connection with the transaction.

10. Sellers shall be granted 60 days post-closing possession rent-free, provided that Sellers shall be responsible for real estate taxes and utilities for said time period. Sellers also agree to maintain casualty and liability insurance on the property during the period of post-closing possession.

10-21-05
Email Paul to
set up bill.

27-09-123-031

LAW OFFICES

KLEIN, THORPE AND JENKINS, LTD.

RINDA Y. ALLISON
TERRENCE M. BARNICLE
JAMES P. BARTLEY
THOMAS P. BAYER
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EVERETTE M. HILL, JR.
MICHAEL T. JURUSIK
JACOB H. KARACA
PATRICK A. LUCANSKY

SUITE 1660
20 NORTH WACKER DRIVE
CHICAGO, ILLINOIS 60606-2903

TELEPHONE (312) 984-6400
FACSIMILE (312) 984-6444
FACSIMILE (312) 606-7077

ORLAND PARK OFFICE
15010 S. RAVINIA AVE., SUITE 17
ORLAND PARK, IL 60462-3162
TELEPHONE (708) 349-3888
FACSIMILE (708) 349-1506

LANCE C. MALINA
MICHAEL A. MARRS
THOMAS M. MELODY
JANET N. PETSCH
DONALD E. RENNER, III
SCOTT F. UHLER
GEORGE A. WAGNER
J. ALLEN WALL
DENNIS G. WALSH
JAMES G. WARGO
BRUCE A. ZOLNA

OF COUNSEL
JAMES A. RHODES
RICHARD T. WIMMER

WRITER'S DIRECT DIAL
(312) 984-6435

WRITER'S E-MAIL
pbrigham@ktjnet.com

October 19, 2005

Ms. Annmarie K. Mampe
Finance Director
Village of Orland Park
14700 South Ravinia Avenue
Orland Park, IL 60462



Re: **Village Purchase of Nowicki Property
14610 Westwood Drive, Orland Park, Illinois**

Dear Annmarie:

At Ken Friker's direction I am sending you the 2004 second installment tax bill for the above referenced property. As you recall, the Village received a credit at closing for these taxes as well as the 2005 taxes for the period of 2005 up to the closing date. Please make sure that this tax bill is paid, and if you have any questions feel free to contact me.

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.


Phillip Brigham, Paralegal

Enclosure

cc: R.J. Zeder, Village Manager (w/o enclosures)

iManage 162984 1

COPY



NOTICE OF PROPOSED ASSESSED VALUATION: FOR TAXES PAYABLE IN 2006

Property Index Number: 27-09-123-031-0000

Property Location: 14610 Westwood Ave

Flood Home

Notice Date: November 09, 2005

Reason: Reassessment of Township

Mail to: VILLAGE ORLAND PK
OR CURRENT OWNER
14700 S RAVINIA AVE
ORLAND PARK, IL 60462-3134



Your Property Characteristics

Property Class: 2-78
Two or more story residence, up to 62 years of age,
2,001 to 3,800 square feet
Township: Orland
Neighborhood Code: 039
Use: single family
Apartments: none
Commercial Units: none
Exterior Construction: frame/masonry
Basement: partial and unfinished
Central Air: yes
Attic: none
Garage Size/Type: 2 car attached
Bathrooms: 1 full, 2 half
Fireplaces: 1
Building Type: two story
Building Sq. Ft: 2,536
Land Sq. Ft: 13,095
Age: 27 years

Your Assessed Valuation

Proposed 2005: \$ 35,276
Previous 2004: \$ 24,675

Your Estimated Property Value

Proposed 2005: \$ 220,475
Previous 2004: \$ 154,219

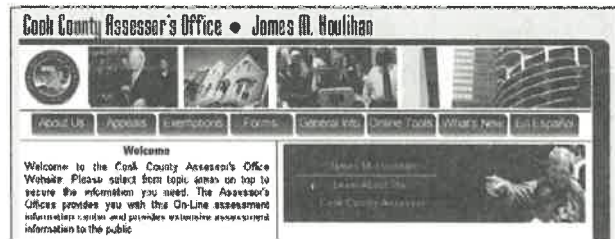
The value on this reassessment notice reflects your home's proposed assessed value.

A recently enacted property tax relief measure will save you money on your second installment tax bill by expanding the current homeowner exemption.

The 7% expanded homeowner exemption, which increases the amount taken off of the taxable value of your home, will range from a minimum of \$5,000 to a maximum of \$20,000, and will vary based on your home's prior value and its assessment increase.

To understand the effect that your proposed assessment will have on your taxes or to estimate the amount of your exemption savings, please visit our website at:

www.cookcountyassessor.com



Should you choose to file an appeal, you may file on-line or use the enclosed Residential Appeal Form.
This appeal must be in the Assessor's Office by your township's filing deadline of: **December 27, 2005.**
If you have no reason to file an appeal, disregard the Appeal Form.
You may correct an inaccurate property location by contacting our office at (312) 443-7550
or on-line at the Assessor's Interactive Website at www.cookcountyassessor.com

Where To Find Property Comparisons

Visit the Assessor's Interactive Website at www.cookcountyassessor.com.
VISIT ANY BRANCH OFFICE (LOCATIONS ON REVERSE SIDE) OR YOUR LOCAL SUBURBAN TOWNSHIP ASSESSOR'S OFFICE
Check the following newspapers (a copy of these newspapers can be found at your local library):

REGIONAL NEWS, DAILY SOUTHTOWN ON NOVEMBER 17, 2005 (OR A FOLLOWING ISSUE)

PAY ONLY THIS AMOUNT
\$ 39.75

2004 Proof of Payment Property Tax Bill

BY 2/01/06

Property Index Number (PIN)
27-09-123-031-0000

Volume
146

Code
28011

Tax Year (Payable In)
2004 (2005)

Township
ORLAND

IF PAID LATE 2/02/06 - 3/01/06
\$ 40.35

IF PAID LATE 3/02/06 - 4/01/06
\$ 40.95

LATE PENALTY
IS 1.5% PER MONTH,
BY STATE LAW.

TAX CALCULATOR

YOU MAY PAY THIS BILL ONLINE AT COOKCOUNTYTREASURER.COM OR AT ANY CHASE BANK THROUGH 01/20/06.

Property location and classification for this PIN

14610 WESTWOOD AVE

ORLAND PARK IL 60462 1970

Property Classification 2-78

1st INSTALLMENT ORIGINAL AMOUNT DUE 2,293.36

DATE PAID	TAX AMOUNT PAID	INTEREST PAID	PUBLICATION FEE	SERIAL NO	STATUTORY INTEREST
02-28-05	2,293.36			022805762412	

2nd INSTALLMENT ORIGINAL AMOUNT DUE 2,662.15

DATE PAID	TAX AMOUNT PAID	INTEREST PAID	PUBLICATION FEE	SERIAL NO	STATUTORY INTEREST
12-01-05	2,662.15	39.93		121905300325	
01-10-06	2,622.40	119.79		011006300220	

REF N053292 01-03-06 2662.15-

APPROVED BY [Signature]

DATE 2-1-06

P.O. NUMBER 35747

PK 35755

ACCOUNT NO. 31-610-42270-50

VILLAGE ORLAND PK
14700 S RAVINIA
ORLAND PK IL 60462-3134

IF YOUR TAXES ARE PAID BY MORTGAGE ESCROW, BE SURE NOT TO DOUBLE PAY.

2003 Assessed Value	24,675
2004 Property Value	154,219
2004 Assessment Level	X 16%
2004 Assessed Value	= 24,675
2004 State Equalization Factor	X 2.5757
2004 Equalized Assessed Value (EAV)	= 63,555
2004 Local Tax Rate	X 8.463%
2004 Total Tax Before Exemptions	= 5,378.66
Homeowner's Exemption	- 423.15
Senior Citizen Exemption	- 0.00
Senior Assessment Freeze Exemption	- 0.00
2004 Total Tax After Exemptions	= 4,955.51
First Installment (Due 03/01/05)	2,293.36
Second Installment (Due 11/01/05)	+ 2,662.15
Total 2004 Tax (Payable In 2005)	= 4,955.51

2912

PAYMENT COUPON

\$ 39.75

BY 2/01/06

If paying later, refer to late amounts above.

See the back side of this bill for detailed payment instructions.
Please include only one check and one coupon per envelope.
Use of this coupon authorizes Treasurer's Office to reduce
check amount to prevent overpayment.

Property Index Number (PIN) Volume
27-09-123-031-0000 146

Amount Paid

Include name, PIN, address, location, phone and
email on check payable to Cook County Treasurer.

Name/Mailing Address change? Check box and complete form on back to update your name and/or mailing address.

00000039752 270912303100002 00424 00000040359 00000040950 00000041550



20 27-09-123-031-0000 0 04 4

VILLAGE ORLAND PK
OR CURRENT OWNER
14700 S RAVINIA
ORLAND PK IL 60462-3134

COOK COUNTY TREASURER
PO BOX 4488
CAROL STREAM IL 60197-4488



27091230310000/0/04/F/0000003975/2

KEEP UPPER PORTION FOR YOUR RECORDS

DETACH & INCLUDE WITH PAYMENT

LAW OFFICES

KLEIN, THORPE AND JENKINS, LTD.

JOSHUA S. ABERN
RINDA Y. ALLISON
TERRENCE M. BARNICLE
JAMES P. BARTLEY
THOMAS P. BAYER
GERARD E. DEMPSEY
MICHAEL J. DUGGAN
JAMES V. FEROLO
E. KENNETH FRIKER
BRIAN M. FUNK
CYNTHIA S. GRANDFIELD
KATHLEEN T. HENN
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JAMES G. WARGO
BRUCE A. ZOLNA

OF COUNSEL
JAMES A. RHODES
RICHARD T. WIMMER

Writer's Direct Dial:
(312) 984-6435

Writer's Email
pbrigham@ktjnet.com

January 25, 2006

VIA U. S. MAIL
Ms. Mary Shanahan
Administration
Village of Orland Park
14700 South Ravinia Avenue
Orland Park, IL 60462

RE: PINs 27-15-210-007, 27-09-123-031, and 27-15-203-004

Dear Mary:

I am sending to you the 2004 second installment bills for the above referenced PINs. The closing statements from these closings indicate that the Village received credit at closing for the 2004 and the 2005 taxes on these properties, therefore, payment of these taxes is the responsibility of the Village. You should shortly receive the Department of Revenue exemption rulings for these properties.

I am also sending you Change of Address forms for PINs 27-15-210-007, 27-15-203-004, and 27-09-123-032. Please have the documents signed and notarized and return them to me for filing with the Cook County Treasurer.

If you should have any questions, please do not hesitate to contact me.

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.


Phillip Brigham, Paralegal

Encls.

cc: E. Kenneth Friker, Village Attorney

PAY ONLY THIS AMOUNT

2005 First Installment Property Tax Bill

\$ 2,477.76

BY 3/01/06 (on time)

Property Index Number (PIN)	Volume	Code	Tax Year (Payable In)	Township
27-09-123-031-0000	146	28011	2005 (2006)	ORLAND

IF PAID LATE 3/02/06 - 4/01/06
\$ 2,514.93

IF PAID LATE 4/02/06 - 5/01/06
\$ 2,552.10

LATE PENALTY
IS 1.5% PER MONTH,
BY STATE LAW.

TAX CALCULATOR

YOU MAY PAY THIS BILL ONLINE AT COOKCOUNTYTREASURER.COM OR AT ANY CHASE BANK THROUGH 09/01/06.

Property location and classification for this PIN

14610 WESTWOOD AVE ORLAND PARK IL 60462 Property Classification 2-78

2004 TOTAL TAX	
2005 ESTIMATE	4,955.52
X	50%
2005 1ST INSTALLMENT DUE MARCH 1, 2006	
=	2,477.76

Dear Fellow Taxpayer,

We now offer more ways and more convenience in paying your tax bill - and in checking your tax balance.

Payments may be made:

- online at cookcountytreasurer.com (now year round)
- at **284 Chase** locations across Chicagoland and at **213 participating community banks** in Cook County

To check your tax balance, you may join the taxpayers who have made:

- 6.6 million visits to our web site cookcountytreasurer.com
- 1.2 million calls to our 24-hour automated phone system at **312.443.5100**

Cook County property owners have embraced technology: 36,000 email inquiries, 212,000 payments online, and 3.6 million payments at area branch banks. Your use of these systems will shape how we develop more services in the years to come.

Sincerely,

Maria Pappas
Cook County Treasurer

APPROVED BY

DATE

P.O. NUMBER

[Signature]
6/2/06
35841

NOTICE: 2004 taxes (due in 2005) on this PIN are delinquent.
Contact us at cookcountytreasurer.com or call 312.443.5100.

ACCOUNT NO. *[Signature]* VILLAGE ORLAND PK
14700 S RAVINIA
ORLAND PK IL 60462-3134

IF YOUR TAXES ARE PAID BY MORTGAGE ESCROW, BE SURE NOT TO DOUBLE PAY.

PAYMENT COUPON

\$ 2,477.76

BY 3/01/06 (on time)
If paying later, refer to amounts above.

See the back side of this bill for detailed payment instructions. Please include only one check and one original payment coupon per envelope. Use of this coupon authorizes Treasurer's Office to reduce check amount to prevent overpayment.

Property Index Number (PIN)	Volume
27-09-123-031-0000	146

Amount Paid

Include name, PIN, address, location, phone and email on check payable to Cook County Treasurer.

Name/Mailing Address change? Check box and complete form on back to update your name and/or mailing address.

00002477764 270912303100002 00513 00002514938 00002552108 00002589278



VILLAGE ORLAND PK
OR CURRENT OWNER
14700 S RAVINIA
ORLAND PK IL 60462-3134

COOK COUNTY TREASURER
PO BOX 4468
CAROL STREAM IL 60197-4468



27091230310000/0/05/E/0000247776/1

KEEP UPPER PORTION FOR YOUR RECORDS

DETACH & INCLUDE WITH PAYMENT

DATE: July 5, 2005

REQUEST FOR BOARD ACTION

PIN _____

File Number: 2005-0438
Orig. Department: Village Manager
File Name: Purchase of Property - Nowicki

SUMMARY OF REQUESTED ACTION:

Budget Adjustment Approval

BACKGROUND:

An ordinance is being prepared to purchase the Nowicki property at 14610 Westwood Drive for purposes of flood relief. A budget adjustment is necessary for this purchase.

BUDGET IMPACT:

The amount included in the FY05 Budget for flood study related expenses has been exhausted. Therefore a FY05 budget adjustment in the amount of \$345,000 is necessary for this purchase.

REQUESTED ACTION:

I move to approve a FY05 budget adjustment in the amount of \$345,000 for the purchase of the Nowicki property.

MAYOR
Daniel J. McLaughlin

VILLAGE CLERK
David P. Maher

14700 S. Ravinia Ave.
Orland Park, IL 60462
(708) 403-6100



VILLAGE HALL

TRUSTEES
Bernard A. Murphy
Kathleen M. Fenton
Brad S. O'Halloran
James V. Dodge
Edward G. Schussler III
Patricia Gira

July 8, 2005

Mr. And Mrs. William Nowicki
14610 Westwood Drive
Orland Park, IL 60462

Re: Purchase of Property

Dear Mr. And Mrs. Nowicki:

This letter will serve as the village's formal commitment to purchase your property located at 14610 Westwood Drive. The corporate authorities formally authorized the purchase of your property through the passage of Ordinance #4046 at its meeting of July 5, 2005. I have directed the village attorney to take necessary action to close on the purchase as soon as possible. While I cannot give you an exact date, it is our intention to close within the next two weeks. Should you like further information, please let me know.

Sincerely,

R. J. Zeder, Jr.
Village Manager

/mrs
05rjzlet/Nowicki

ASSOCIATED PROPERTY COUNSELORS, LTD.

Real Estate Appraisers and Consultants

11800 South 75th Avenue
Suite 100 West
Palos Heights, Illinois 60463
Phone: 708-361-6767
Facsimile: 708-361-9133

Dale J. Kleszynski, MAI, SRA
President
www.apclimited.com
dkleszynski@apclimited.com

July 7, 2005

Ms. Ellen J. Baer
Assistant Village Manager
Village of Orland Park
14700 Ravinia Avenue
Orland Park, Illinois 60462

**Re: 14610 Westwood Drive
Orland Park, Illinois**

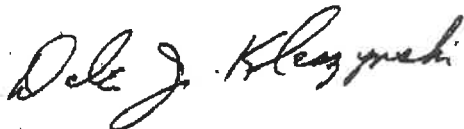
Dear Ms. Baer:

As requested, I reviewed my previously supplied appraisal of the above referenced property, reviewed the supplied comparative market analysis and conducted additional research using the multiple listing service and other available sources of sales information. The purpose of completing this work is to determine if the market value of the subject property has changed from that which was reported in the appraisal I completed in October of 2004. Note that the provided market analysis suggests that the value of the subject is currently \$385,000. Also note that the appraisal I provided in October of 2004 indicates that my opinion of value was \$335,000.

Based on my research and the data retained in my file, I conclude that the comparative market analysis of the subject property provided (reflecting an opinion of value at \$385,000) overstates the value of the real estate. I agree, however, that the value of the subject property has increased since the October 2004 appraisal was done. The data I reviewed indicates that the current value of the property is supported in the range of \$350,000 to \$360,000.

Please note that this letter must be used in conjunction with the previously supplied report, certifications, limiting conditions and information retained in my file. If you have any questions please call.

Very truly yours,



Dale J. Kleszynski, MAI, SRA
President

ASSOCIATED PROPERTY COUNSELORS, LTD.

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11800 South 75th Avenue
Suite 100 West
Palos Heights, Illinois 60463
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Facsimile: 708-361-9133

Dale J. Kleszynski, MAI, SRA
President
www.apclimited.com
dkleszynski@apclimited.com

November 22, 2004

Ms. Ellen Baer
Assistant Village Manager
Village of Orland Park
14700 Ravinia Drive
Orland Park, Illinois 60462

**Re: 14610 Westwood Drive
Orland Park, Illinois**

Dear Ms. Baer:

At your request, I inspected and appraised the above referenced property to estimate the Market Value as of October 18, 2004. The purpose of the appraisal is to assist you in the disposition of the property. The appraisal and report are completed in accordance with the Uniform Standards of Professional Appraisal Practice and the Code of Ethics of the Appraisal Institute. As a summary report, all information used in formulating this conclusion is summarized here and additional data/material is retained in my file and/or office. The following summary report communicates pertinent information and the conclusion of value.

Location:	14610 Westwood Drive, Orland Park, Illinois
Property Type:	Detached Single-Family Residence
Zoning Classification:	R-3, "Residential District"
Highest and Best Use – Vacant:	As Zoned
Highest and Best Use – Improved:	As Presently Improved
Marketing Time:	3 to 6 months
Exposure Time:	3 to 6 months
Date of the Appraisal:	October 18, 2004
Date of Inspection:	October 18, 2004
Real Property Interest Valued:	Fee Simple
Definition of Market Value:	See File
Appraisal Development:	See File
Intended User:	The client is identified as the Village of Orland Park. No other user is intended or implied.

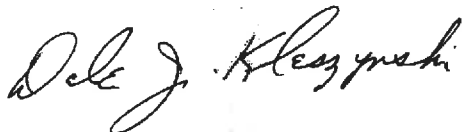
Permanent Real Estate Index Number:	27-09-123-031
Compliance With USPAP Guidelines:	I have not departed from the Uniform Standards of Professional Appraisal Practice in the completion of this appraisal.
Description of the Site:	<p>The subject is a rectangular shaped parcel with 97.0 feet of frontage along the west side of Westwood Drive. Depth along the north and south lot lines is 134.63 feet. Total site area is approximately 13,059 square feet. Site dimensions were taken from a provided plat of survey dated March 26, 1977.</p> <p>The topography of the site is level to gently rolling. The site is landscaped with mature trees and shrubs and all utilities are available. To the best of my knowledge, the subject property is not in a designated flood hazard area.</p>
Description of the Improvements:	<p>The subject is a detached, single-family residence that was constructed in 1977 or 1978. The two-story design contains approximately 2,600 square feet of living area above grade and the floor plan includes a foyer, 9 rooms, 4 bedrooms, and 2+ baths above grade. The lower level was finished prior to flooding, per sheet in addenda. The basement is unfinished, as of the inspection date. See photographs in file.</p> <p>Exterior construction is of cedar siding and brick veneer. Interior finish includes: hardwood trim, parquet, carpet and tile floors, plasterboard or panel walls and plasterboard ceilings.</p> <p>The design and utility of the house is typical of the market and the property is in excellent condition. The bathrooms and kitchen reflect good modernization with numerous components replaced and remodeled between 1999 and the present.</p> <p>Additional features include: a gas fireplace, French doors, new roof, attic fan, new furnace, patio and two-car garage.</p> <p>Additional information is retained in my file and/or office.</p>
Applied Analysis:	In this appraisal, I applied only the Direct Sales Comparison Approach to Value. I have not departed from the USPAP guidelines while completing this appraisal.

SUMMARY OF IMPROVED SALES

Location	Subject Property 14610 Westwood Drive, Orland Park, IL	13632 Idlewild Drive, Orland Park, IL	13735 Coghill Lane, Orland Park, IL	13601 Deerpath Drive, Orland Park, IL
Sale Date:	N/A	08/04	01/04	06/04
Sale Price:	N/A	\$316,500	\$325,000	\$337,500
Year Constructed:	1977-78	1982	1979	1978
Design:	Two-story	Two-story	Two-story	Two-story
Above Grade Living Area:	2,600 SF	Similar	Larger	Larger
Above Grade Room Count:	9 Rms, 4 BR, 2+ Baths	10 Rms, 4 BR, 2+ Baths	10 Rms, 4 BR, 2+ Baths	9 Rms, 4BR, 2+ Baths
Basement: Finish:	Partial Basement	Full Basement, Finished	Partial Basement, Finished	Partial Basement, Finished
Garage:	2 Car Attached	2 Car Attached	2 Car Attached	2 Car Attached
Land Area:	13,059 SF	11,840 SF	11,300 SF	10,880 SF
Location:	Good	Similar	Similar	Similar
Exterior Finish:	Cedar, Brick Veneer	Cedar, Brick, Aluminum	Cedar, Brick	Brick, Frame
Fireplaces:	1	None	1	1
Comments:	Patio, landscaping and upgrades.	Similar	Similar	Similar
Heat/Central Air:	HA-F/CAC	HA-F/CAC	HA-F/CAC	HA-F/CAC
Condition/ Modernization:	Good/Baths, Kitchen	Good	Good/Baths, Kitchen	Good/Kitchen
Financing:	N/A	Conventional	Conventional	Conventional
Final Reconciliation:	Adjustments were considered for property rights conveyed, financing, condition of sale, elapsed time, location, Highest and Best Use, land area and physical variations. A summary of applied adjustments is retained in my file and/or office.			
Value Conclusion:	\$335,000			

If you have any questions please contact my office.

Very truly yours,



Dale J. Kleszynski, MAI, SRA
President

Comparative Market Analysis

for

14610 Westwood Drive
Orland Park, IL 60462

Owners:

William & Margaret Nowicki

Date:

June 13, 2005

CONTENTS

Section 1: Subject Property

Section 2: Comparable Active Properties

Section 3: Comparable Sold Properties

Section 4: Analysis of Comparable Properties

Section 5: Supporting Documentation

Section 1: Subject Property

Subject Property



William & Margaret Nowicki
14610 Westwood Drive
Orland Park, IL 60462

Property Details

Bedrooms:	4.00
Bathrooms:	2.1
Square Footage:	2,536
Age:	1979

Comments:



Section 2: Comparable Active Properties

Property Currently for Sale



Addr: 10260 W 144th Street

DOM/MT: 88

1

MLS#: 05063594

Sold Price:

List Price: \$ 384,900

Beds: 4.00

Baths: 2.1

SqFt: 2,266

List Date: 03/18/2005

Sold Date:

Expired Date:

Year/Age: 1985

\$/Sqft: \$169

Map Code:

City/Area: Orland Park

Lot Size: 66 X 285

Agent Comments:

Remarks:

Immaculate, Gorgeous, Beautifully Maintained 2 Story Home On The Best Lot In Charming Old Orland. 3-deck System And Pool Overlook A Partially Wooded Park-like 200 Foot Backyard. Family Room With F/p Cathedral Ceiling,&skylights Lrg.updated Eat-in Kitchen Updated Baths,new Roof,new Foyer,many More Up Dates.great Location.near Metra,schools,parks,churches,malls

Features:

Type: 2 Story; Exterior: Br,cd*; Waterfront: N; Parking/#cars: G/2; Garage Desc:attached,2.5car Gar. Utilities: Air:cen Air; Heat:gas,forced Air; Water:lake Mich,public; Sewer:sewer-pub,sewer-strm. Interior: Basement:partial,finished; # Fireplace:1; Master Bath:y; Dining Room:; Other Rooms:; Approx. Sf:. Extras:deck,patio,prch-scrnd,sky/oven/mng,dshwsh,refrig,wa

Information deemed to be reliable although not guaranteed.

Section 3: Comparable Sold Properties

Property Recently Sold



Addr: 14541 Ridge Avenue

DOM/MT:

2

MLS#: 0000001

Sold Price: \$ 381,000

List Price:

Beds: 4.00

Baths: 2.1

SqFt: 1,704

List Date:

Sold Date: 05/07/2005

Expired Date:

Year/Age: 1960

\$/Sqft: \$223

Map Code:

City/Area: Orland Park/462

Lot Size: 95X135

Agent Comments:

Remarks:

Features:

Information deemed to be reliable although not guaranteed.

Property Recently Sold



Addr: 14859 Westwood Drive

DOM/MT: 61

3

MLS#: 05087385

Sold Price: \$ 385,000

List Price: \$ 399,000

Beds: 3.00

Baths: 2.1

SqFt: 2,118

List Date: 04/14/2005

Sold Date: 07/06/2005

Expired Date:

Year/Age: 1985

\$/Sqft: \$181

Map Code: N:0 W:13

City/Area: Orland Park

Lot Size: 100X200

Agent Comments:

Remarks: Motivated Seller!! Dynamite, Spotless, Oversized Split Level In Quiet Area Of \$500 Plus Homes. Light & Bright- Lge Wooded 100x200 Lot With Circular Drive. Large Eat-in Kitchen With Loads Of Cabinets & Island. Plus Finished Sub-basement With 2nd Kitchen. Very Spacious Home. Check Room Sizes!!

Features: Type: Split Lev*; Exterior: Br,cd; Waterfront: N; Parking/#cars: G/2; Garage Desc:2car Gar. Utilities: Air:cen Air; Heat:gas,forced Air; Water:lake Mich; Sewer:sewer-pub. Interior: Basement:finished,sub-basement; # Fireplace:1; Master Bath:y; Dining Room;; Other Rooms:fam Room,ktchn-2nd; Approx. Sf.. Extras:deck,patio/oven/mng,microwave,dshwsh

Information deemed to be reliable although not guaranteed.

Section 4: Analysis of Comparable Properties

Properties Currently for Sale



Subject Property

<u>List Price</u>	\$383,000	\$ 384,900
<u>Sold Price</u>	N/A	
<u>Address</u>	14610 Westwood Drive	10260 W 144th Street
<u>City</u>	Orland Park	Orland Park
<u>Bedrooms</u>	4	4
<u>Bathrooms</u>	2.1	2.1
<u>Square Ft.</u>	2536	2,266
<u>Lot Size</u>	97X135	66 X 285
<u>List Date</u>		03/18/2005
<u>Sold Date</u>		
<u>Expired Date</u>		
<u>D. O. M.</u>		88
<u>MLS #</u>		05063594

Information deemed to be reliable although not guaranteed.

Properties Recently Sold



Subject Property

List Price	\$383,000		\$ 399,000
Sold Price	N/A	\$ 381,000	\$ 385,000
Address	14610 Westwood Drive	14541 Ridge Avenue	14859 Westwood Drive
City	Orland Park	Orland Park	Orland Park
Bedrooms	4	4	3
Bathrooms	2.1	2.1	2.1
Square Ft.	2536	1,704	2,118
Lot Size	97X135	95X135	100X200
List Date			04/14/2005
Sold Date		05/07/2005	07/06/2005
Expired Date			
D. O. M.			61
MLS #		0000001	05087385

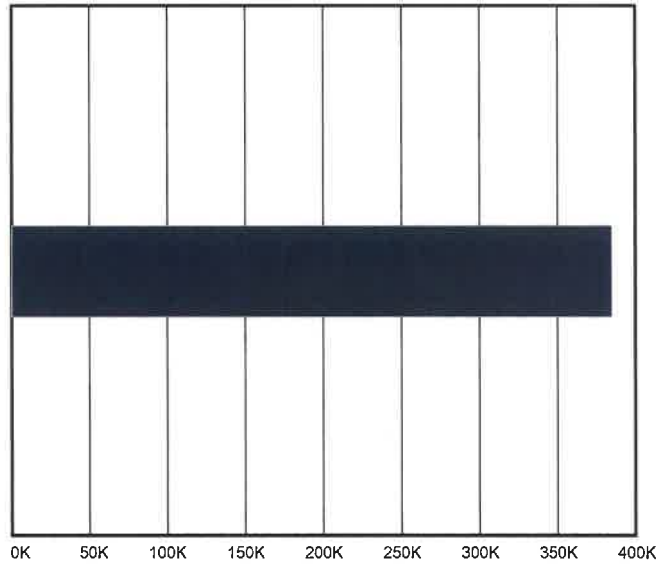
Information deemed to be reliable although not guaranteed.

Comparable Property Statistics

Active Properties

Total # of Listings	1
Lowest Listing Price	\$ 384,900
Average Listing Price	\$ 384,900
Highest Listing Price	\$ 384,900
Average Price/SqFt	\$169
Average Days on Market	88
Average Age/Year	1985

10260 W 144th Street



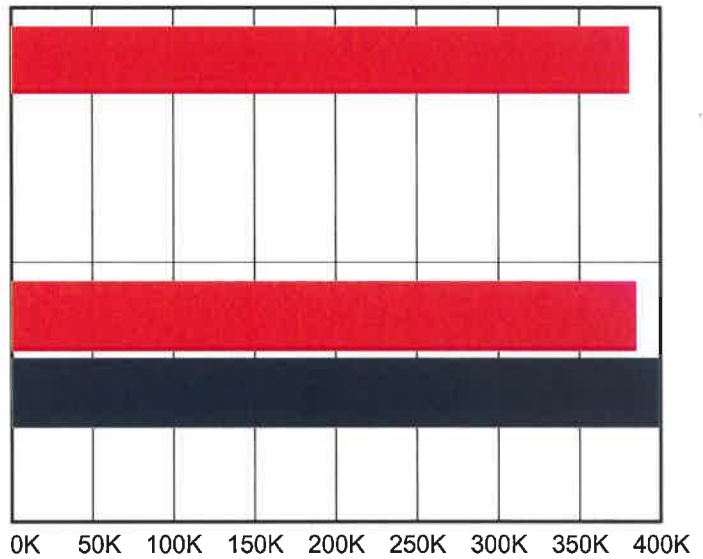
List Price

Sold Properties

Total # of Listings	2
Lowest Sold Price	\$ 381,000
Average Sold Price	\$ 383,000
Highest Sold Price	\$ 385,000
Average Sold Price/SqFt	\$200
Average Days on Market	61
Average Age/Year	1973

14541 Ridge Avenue

14859 Westwood Drive



Sold Price

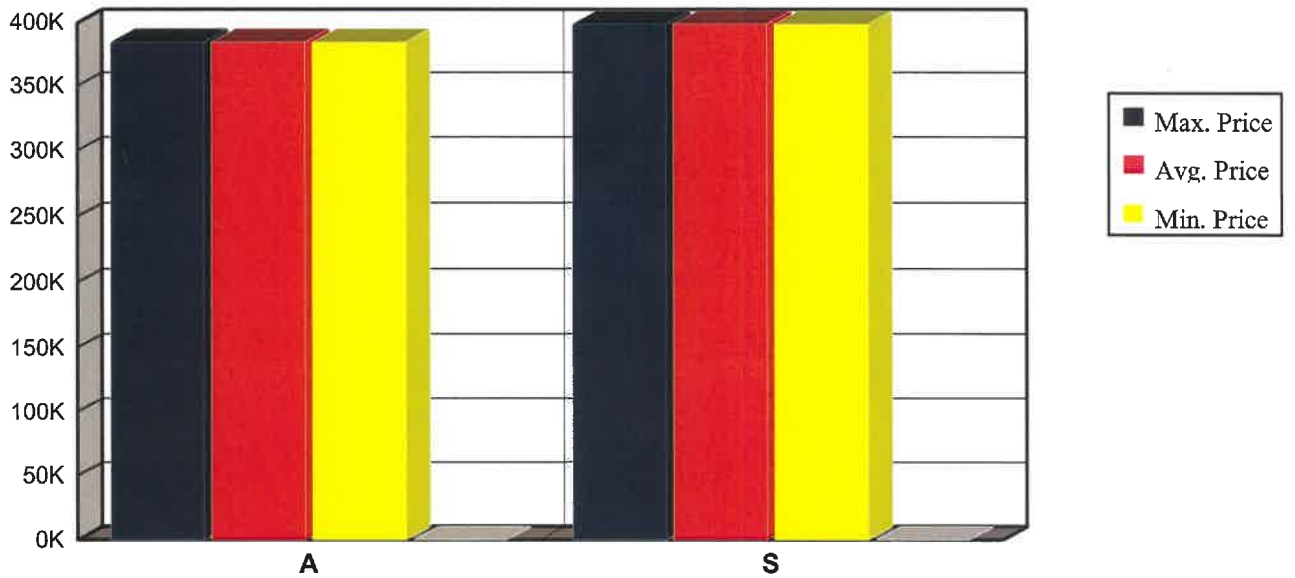
List Price

Summary of Comparable Properties

#	Street Address	Beds	Baths	Sold Date	DOM	SqFt	ListPrice	SoldPrice	
<i>Properties Currently for Sale</i>									
1	10260 W 144th Street	4	2.1		88	2,266	\$ 384,900		
						<i>Averages</i>	88	2,266	\$ 384,900
<i>Sold Properties</i>									
2	14541 Ridge Avenue	4	2.1	05/07/2005		1,704		\$ 381,000	
3	14859 Westwood Drive	3	2.1	07/06/2005	61	2,118	\$ 399,000	\$ 385,000	
						<i>Averages</i>	61	1,911	\$ 399,000
								\$ 383,000	

Information deemed to be reliable although not guaranteed.

Summary Analysis



Cumulative Analysis

Listing Category	Lowest Price	Highest Price	Average Price	Avg Price/SqFt
Active Listings	\$384,900	\$384,900	\$384,900	\$169
Pending Listings	N/A	N/A	N/A	N/A
Expired Listings	N/A	N/A	N/A	N/A
Sold Listings	\$399,000	\$399,000	\$399,000	\$208
Total Averages	\$391,950	\$391,950	\$391,950	\$188

Sold Property Analysis

Address	List Price	Sold Price	DOM	% Chg	SP/SqFt
14541 Ridge Avenue		\$ 381,000			\$223
14859 Westwood Drive	\$ 399,000	\$ 385,000	61	3.51 %	\$181
Sold Averages	\$ 399,000	\$ 385,000	61	3.51 %	\$200

Information deemed to be reliable although not guaranteed.

Section 5: Supporting Documentation

**14610 Westwood Drive
Orland Park, IL 60462**

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Cook County Assessor's Office: Property Search Details

Property Index Number: 27-09-123-031-0000
Address : 14610 Westwood Ave
City : Orland Park
Township : Orland
Neighborhood : 39
Taxcode : 28011

[View Property Pic](#)

Assessed Valuation

	2004 Assessor Certified Assessment	2003 Board of Review Certified
Land Assessed Value	7 , 938	7, 93 8
Building Assessed Value	16, 737	16 ,737
Total Assessed Value	2 4, 6 75	24,675
Estimated Market Value	154, 219	1 54,21 9

Property Characteristics

Class: 2-78
Description : Two or More Story Residence, Up to 62 Years, 2,001 to 3,800 Sq. Ft
Residence Type Two Story
Use Single Family
Apartments None
Exterior Construction Frame/Masonry
Full Baths 1
Half Baths 2
Basement¹ Partial and Unfinished
Attic None
Central Air Yes
Number of Fireplaces 1
Garage Size/Type² 2 car attached

Building Square Footage: 2,53 6
Land Square Footage 1 3,09 5
Assessment Pass Assessor Certified
Age: 24
Land Square Footage: 13 ,0 95

¹ Excluded from Building Square footage, except apartment

² Excluded from Building Square footage

Other Information:

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**14859 Westwood
Orland Park, IL 60462**



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Cook County Assessor's Office: Property Search Details

Property Index Number: 27-09-313-011-0000
Address : 14859 Westwood Ave
City : Orland Park
Township : Orland
Neighborhood : 100
Taxcode : 28011



[View Property Pic](#)

Assessed Valuation

	2004	2003
	Assessor Certified Assessment	Board of Review Certified
Land Assessed Value	6,976	6,976
Building Assessed Value	23,428	23,428
Total Assessed Value	30,404	30,404
Estimated Market Value	190,025	190,025

Property Characteristics

Class: 2-78
Description : Two or More Story Residence, Up to 62 Years, 2,001 to 3,800 Sq. Ft
Residence Type Two Story
Use Single Family
Apartments None
Exterior Construction Frame/Masonry
Full Baths 2
Half Baths 1
Basement¹ Partial and Unfinished
Attic None
Central Air Yes
Number of Fireplaces 1

Garage Size/Type²	3.5 car attached
Building Square Footage:	2,118
Land Square Footage	19 ,994
Assessment Pass	Assessor Certified
Age:	17
Land Square Footage:	19, 99 4

¹ Excluded from Building Square footage, except apartment

² Excluded from Building Square footage

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MULTI-BOARD RESIDENTIAL REAL ESTATE CONTRACT 3.0



1 **1. THE PARTIES:** Buyer and Seller are hereinafter referred to as the "Parties".

2
3 Buyer(s) WILLIAM + MARGARET NOWICKI Seller(s) OWNER OF RECORD
4 (Please Print) (Please Print)

5 **2. THE REAL ESTATE:** Real Estate shall be defined to include the Real Estate and all improvements thereon. Seller
6 agrees to convey to Buyer or to Buyer's designated grantee, the Real Estate with the approximate lot size or acreage
7 of 100 X 200 commonly known as: 14859 WESTWOOD DR. ORLAND PARK IL 60462
8 Address City State Zip
9 COOK 27093130110000

10 County Unit # (if applicable) Permanent Index Number(s) of Real Estate
11 Condo/Coop/Townhome Parking Space Included: (check type) deeded space, limited common element;
12 assigned; Parking space # (insert number)

13 **3. FIXTURES AND PERSONAL PROPERTY:** All of the fixtures and personal property stated herein are owned by
14 Seller and to Seller's knowledge are in operating condition on the Date of Acceptance, unless otherwise stated herein.

15 Seller agrees to transfer to Buyer all fixtures, all heating, electrical, plumbing and well systems together with the
16 following items of personal property by Bill of Sale at Closing: [Check or enumerate applicable items]

- | | | | |
|---|--|--|---|
| 17 <input checked="" type="checkbox"/> Refrigerator | <input checked="" type="checkbox"/> All Tacked Down Carpeting | <input checked="" type="checkbox"/> Fireplace Screen(s)/Door(s)/Grate(s) | <input checked="" type="checkbox"/> Central Air Conditioning |
| 18 <input checked="" type="checkbox"/> Oven/Range/Stove | <input checked="" type="checkbox"/> All Window Treatments & Hardware | <input checked="" type="checkbox"/> Fireplace Gas Logs | <input type="checkbox"/> Electronic or Media Air Filter |
| 19 <input checked="" type="checkbox"/> Microwave | <input checked="" type="checkbox"/> Built-in or Attached Shelving | <input checked="" type="checkbox"/> Existing Storms & Screens | <input checked="" type="checkbox"/> Central Humidifier |
| 20 <input checked="" type="checkbox"/> Dishwasher | <input checked="" type="checkbox"/> Smoke Detector(s) | <input type="checkbox"/> Security System(s) (owned) | <input checked="" type="checkbox"/> Sump Pump(s) |
| 21 <input checked="" type="checkbox"/> Garbage Disposal | <input checked="" type="checkbox"/> Ceiling Fan(s) | <input type="checkbox"/> Intercom System | <input type="checkbox"/> Water Softener (owned) |
| 22 <input type="checkbox"/> Trash Compactor | <input checked="" type="checkbox"/> TV Antenna System | <input checked="" type="checkbox"/> Central Vac & Equipment | <input type="checkbox"/> Outdoor Shed |
| 23 <input checked="" type="checkbox"/> Washer | <input checked="" type="checkbox"/> Window Air Conditioner(s) | <input checked="" type="checkbox"/> Electronic Garage Door Opener(s) | <input type="checkbox"/> Attached Gas Grill |
| 24 <input checked="" type="checkbox"/> Dryer | <input checked="" type="checkbox"/> All Planted Vegetation | <input type="checkbox"/> with <u> </u> Transmitter(s) | <input checked="" type="checkbox"/> Light Fixtures, as they exist |
| 25 <input type="checkbox"/> Satellite Dish and System | | <input type="checkbox"/> Invisible Fence System, Collar(s) and Box | <input type="checkbox"/> Home Warranty \$ <u> </u> |

26 Other items included:
27 Items NOT included:

28 Seller warrants to Buyer that all fixtures, systems and personal property included in this Contract shall be in operating
29 condition at possession, except:

30 A system or item shall be deemed to be in operating condition if it performs the function for which it is intended,
31 regardless of age, and does not constitute a threat to health or safety.

32 **4. PURCHASE PRICE:** Purchase Price of \$ 385,000 shall be paid as follows: Initial
33 earnest money of \$ 5,000 by (check), (cash), or (note due on)

34 to be increased to a total of \$ by , 20 . The earnest
35 money and the original of this Contract shall be held by the Listing Company, as "Escrowee", in trust for the mutual
36 benefit of the Parties. The balance of the Purchase Price, as adjusted by prorations, shall be paid at Closing by wire
37 transfer of funds, or by certified, cashier's, mortgage lender's or title company's check (provided that the title
38 company's check is guaranteed by a licensed title insurance company).

~~39 **5. MORTGAGE CONTINGENCY:** This Contract is contingent upon Buyer obtaining an unconditional written
40 mortgage commitment (except for matters of title and survey or matters totally within Buyer's control) on or before
41 , 20 for a (type) loan of \$ or such~~

~~42 lesser amount as Buyer elects to take, plus private mortgage insurance (PMI), if required. The interest rate (initial rate, if
43 applicable) shall not exceed % per annum, amortized over not less than years. Buyer shall pay loan
44 origination fee and/or discount points not to exceed % of the loan amount. Seller shall pay loan origination fee
45 and/or discount points not to exceed % of the loan amount. Those fees/points committed to by Buyer shall be applied
46 first. Buyer shall pay the cost of application, usual and customary processing fees and Closing costs charged by lender.
47 (If FHA/VA, refer to Paragraph #36 for additional provisions.) Buyer shall make written loan application within five (5)
48 business days after the Date of Acceptance. Failure to do so shall constitute an act of default under this Contract. If
49 Buyer, having applied for the loan specified above, is unable to obtain a loan commitment and serves written notice to
50 Seller within the time specified, this Contract shall be null and void and earnest money refunded to Buyer upon written
51 direction of the Parties to Escrowee. If written notice is not served within the time specified, Buyer shall be deemed
52 to have waived this contingency and this Contract shall remain in full force and effect. Unless otherwise provided
53 herein, this Contract shall not be contingent upon the sale and/or closing of Buyer's existing real estate. A
54 condition in the mortgage commitment requiring sale and/or closing of existing real estate shall not render the
55 mortgage commitment conditional for the purpose of this paragraph. If Seller at Seller's option and expense,
56 within thirty (30) days after Buyer's notice, procures for Buyer such commitment or notifies Buyer that Seller~~

BN Buyer Initial Buyer Initial Seller Initial Seller Initial
Address 14859 WESTWOOD, ORLAND PARK, IL 60462

14541 Ridge
Orland Park, IL 60462



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Cook County Assessor's Office: Property Search Details

Property Index Number: 27-09-122-005-0000
Address : 14541 Ridge Ave
City : Orland Park
Township : Orland
Neighborhood : 39
Taxcode : 28011



[View Property Pic](#)

Assessed Valuation

	2004	2003
	Assessor Certified Assessment	Board of Review Certified
Land Assessed Value	7,774	7,774
Building Assessed Value	14,572	14,572
Total Assessed Value	22,346	22,346
Estimated Market Value	139,663	139,663

Property Characteristics

Class: 2-07
Description : Two or More Story Residence, Up to 62 Years, up to 2,000 I
Residence Type Two Story
Use Single Family
Apartments None
Exterior Construction Frame/Masonry
Full Baths 2
Half Baths 1
Basement¹ Partial and Rec Room
Attic Partial and Unfinished
Central Air Yes
Number of Fireplaces 2
Garage Size/Type² 2 car attached
Building Square Footage: 1,704

Land Square Footage 12 , 8 25
Assessment Pass Assessor Certified
Age: 42
Land Square Footage: 12, 8 2 5

¹ Excluded from Building Square footage, except apartment

² Excluded from Building Square footage

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REAL ESTATE CONTRACT

FORM APPROVED BY THE SOUTHWEST BAR ASSOCIATION AND
FORM APPROVED BY THE SOUTHWESTERN ASSOCIATION OF REALTORS



Seller: Richard J. Dyer and Kathleen M. Dyer
Address: 1454 S. RIDGE, ORLAND PARK, ILL 60462
Buyer: David S. Noble and Jill Noble
Address: ORLAND PARK, ILL 60462

- SINGLE FAMILY
- MULTI-FAMILY
- TOWNHOUSE
- CONDOMINIUM
- VACANT LOT (Check One)

Buyer hereby agrees to purchase and Seller agrees to sell the following described real estate, on the terms and conditions herein set forth.

DESCRIPTION OF PROPERTY: LEGAL DESCRIPTION (Reservation to attach hereto at any time hereafter)
STREET ADDRESS: 1454 S. RIDGE ORLAND PARK ILL 60462

LOT SIZE: APPROXIMATELY _____ FEET.

IMPROVED WITH: SUBLA HOME, ALABAMA
together with all appurtenances attached to and forming a part of the premises, for which Seller shall deliver a bill of sale at time of closing of deed, including heating, electrical lighting fixtures, down windows, stove, sink and servers, if any; drapery rods, curtain rods, if any; fencing, if any; attached air conditioning, if any; attached outside awnings, if any; water heater (except water soft), if any; all planted vegetation; ceiling fans, if any; automatic garage door system and all related remote hand-held units, if any; and especially including the following items of personal property now on the premises:
BRASS REFRIGERATOR, KITCHEN MICHIGAN TOAST (4) OIL STOVE, AND WOODEN COUNTERS

PRICE AND TERMS:
PURCHASE PRICE: _____
EARNEST MONEY DEPOSIT: _____
in the form of (cash), (personal check), (seller's check) or (payment note due) _____

355,000
 100,000
 2,000
 378,000
 381,000

AK KMD
 JKH

BALANCE DUE AT CLOSING: _____

FINANCING:
This Contract is contingent upon Buyer securing within 30 days of acceptance hereof a written mortgage commitment on the real estate herein in the amount of 280,000 or such lesser sum as Buyer accepts, with interest to be stated 7 1/2 % per year, to be amortized over 30 years, the combined origination and discount fees for such loan not to exceed 2000 %, plus loan processing fees, if any. Buyer shall make certain application for such loan within ten (10) days from date of acceptance of Contract, shall cooperate with the lender in supplying all necessary information and documentation, and shall diligently attempt to obtain the mortgage described herein. In the event the Buyer is unable to secure such loan commitment, Buyer shall provide written notice of same to Seller or Seller's attorney. Seller may, at his option, within an equal number of additional days, procure for Buyer such a commitment or notify Buyer that Seller will accept a purchase money mortgage upon the same terms. In the event neither Buyer nor Seller secure such loan commitment as herein provided within the time periods, then this Contract shall become null and void and all earnest money shall be returned to Buyer. Buyer shall be allowed to leave a mortgage or trust deed placed of record prior to closing, but any delays caused thereby shall not constitute a default by the Seller. Seller must allow reasonable inspection of the premises by Buyer's financing agent. Unless a contingent upon satisfactory provision is obtained and made part of this Contract, Buyer represents that his ability to obtain financing is not subject to the sale, closing, or rental of any other real estate. Buyer will be deemed to be in default if he obtains a loan commitment conditioned upon the sale, closing, or rental of other real estate, and fails to close this transaction as agreed.

CLOSING:
The closing shall be on or before May 7, 2005 at the office of Buyer's lender, or TITLE COMPANY

POSSESSION (initial one agreement option)
 Seller shall deliver possession to the Buyer at closing. **OR**
 Seller shall deliver possession to Buyer within _____ days from date of closing. Seller agrees to pay Buyer for rent and occupancy the sum of _____ per day for each day after closing that Seller retains possession. Seller shall be responsible for heat, utilities and home maintenance.

**10260 West 144th Street
Orland Park, IL 60462**



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Cook County Assessor's Office: Property Search Details

Property Index Number: 27-09-102-012-0000
Address : 10260 144th St
City : Orland Park
Township : Orland
Neighborhood : 39
Taxcode : 28011



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Assessed Valuation

	2004 Assessor Certified Assessment	2003 Board of Review Certified
Land Assessed Value	6,793	6,7 93
Building Assessed Value	17 ,1 42	17,142
Total Assessed Value	23,93 5	2 3 , 935
Estimated Market Value	1 4 9,59 4	14 9,5 94

Property Characteristics

Class: 2-78
Description : Two or More Story Residence, Up to 62 Years, 2,001 to 3,800 Sq. Ft
Residence Type Two Story
Use Single Family
Apartments None
Exterior Construction Frame/Masonry
Full Baths 2
Half Baths 1
Basement¹ Partial and Unfinished
Attic Partial and Unfinished
Central Air Yes
Number of Fireplaces 1
Garage Size/Type² 2 car attached

Building Square Footage: 2 ,2 66
Land Square Footage 18,471
Assessment Pass Assessor Certified
Age: 17
Land Square Footage: 1 8, 47 1

¹ Excluded from Building Square footage, except apartment

² Excluded from Building Square footage

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AN APPRAISAL OF

The Single-Family Residence

LOCATION

14610 Westwood Drive
Orland Park, Illinois

PREPARED FOR

Ms. Ellen Baer
Assistant Village Manager
Village of Orland Park
14700 Ravinia Drive
Orland Park, Illinois 60462

PREPARED BY

Associated Property Counselors, Ltd.
11800 South 75th Avenue
Suite 100 West
Palos Heights, Illinois 60463

AS OF

October 18, 2004

ASSOCIATED PROPERTY COUNSELORS, LTD.

Real Estate Appraisers and Consultants

11800 South 75th Avenue
Suite 100 West
Palos Heights, Illinois 60463
Phone: 708-361-6767
Facsimile: 708-361-9133

Dale J. Kleszynski, MAI, SRA
President
www.apclimited.com
dkleszynski@apclimited.com

November 22, 2004

Ms. Ellen Baer
Assistant Village Manager
Village of Orland Park
14700 Ravinia Drive
Orland Park, Illinois 60462

**Re: 14610 Westwood Drive
Orland Park, Illinois**

Dear Ms. Baer:

At your request, I inspected and appraised the above referenced property to estimate the Market Value as of October 18, 2004. The purpose of the appraisal is to assist you in the disposition of the property. The appraisal and report are completed in accordance with the Uniform Standards of Professional Appraisal Practice and the Code of Ethics of the Appraisal Institute. As a summary report, all information used in formulating this conclusion is summarized here and additional data/material is retained in my file and/or office. The following summary report communicates pertinent information and the conclusion of value.

Location:	14610 Westwood Drive, Orland Park, Illinois
Property Type:	Detached Single-Family Residence
Zoning Classification:	R-3, "Residential District"
Highest and Best Use – Vacant:	As Zoned
Highest and Best Use – Improved:	As Presently Improved
Marketing Time:	3 to 6 months
Exposure Time:	3 to 6 months
Date of the Appraisal:	October 18, 2004
Date of Inspection:	October 18, 2004
Real Property Interest Valued:	Fee Simple
Definition of Market Value:	See File
Appraisal Development:	See File
Intended User:	The client is identified as the Village of Orland Park. No other user is intended or implied.

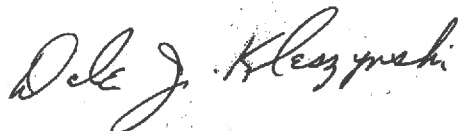
Permanent Real Estate Index Number:	27-09-123-031
Compliance With USPAP Guidelines:	I have not departed from the Uniform Standards of Professional Appraisal Practice in the completion of this appraisal.
Description of the Site:	<p>The subject is a rectangular shaped parcel with 97.0 feet of frontage along the west side of Westwood Drive. Depth along the north and south lot lines is 134.63 feet. Total site area is approximately 13,059 square feet. Site dimensions were taken from a provided plat of survey dated March 26, 1977.</p> <p>The topography of the site is level to gently rolling. The site is landscaped with mature trees and shrubs and all utilities are available. To the best of my knowledge, the subject property is not in a designated flood hazard area.</p>
Description of the Improvements:	<p>The subject is a detached, single-family residence that was constructed in 1977 or 1978. The two-story design contains approximately 2,600 square feet of living area above grade and the floor plan includes a foyer, 9 rooms, 4 bedrooms, and 2+ baths above grade. The lower level was finished prior to flooding, per sheet in addenda. The basement is unfinished, as of the inspection date. See photographs in file.</p> <p>Exterior construction is of cedar siding and brick veneer. Interior finish includes: hardwood trim, parquet, carpet and tile floors, plasterboard or panel walls and plasterboard ceilings.</p> <p>The design and utility of the house is typical of the market and the property is in excellent condition. The bathrooms and kitchen reflect good modernization with numerous components replaced and remodeled between 1999 and the present.</p> <p>Additional features include: a gas fireplace, French doors, new roof, attic fan, new furnace, patio and two-car garage.</p> <p>Additional information is retained in my file and/or office.</p>
Applied Analysis:	In this appraisal, I applied only the Direct Sales Comparison Approach to Value. I have not departed from the USPAP guidelines while completing this appraisal.

SUMMARY OF IMPROVED SALES

Location	Subject Property 14610 Westwood Drive, Orland Park, IL	13632 Idlewild Drive, Orland Park, IL	13735 Coghill Lane, Orland Park, IL	13601 Deerpath Drive, Orland Park, IL
Sale Date:	N/A	08/04	01/04	06/04
Sale Price:	N/A	\$316,500	\$325,000	\$337,500
Year Constructed:	1977-78	1982	1979	1978
Design:	Two-story	Two-story	Two-story	Two-story
Above Grade Living Area:	2,600 SF	Similar	Larger	Larger
Above Grade Room Count:	9 Rms, 4 BR, 2+ Baths	10 Rms, 4 BR, 2+ Baths	10 Rms, 4 BR, 2+ Baths	9 Rms, 4BR, 2+ Baths
Basement: Finish:	Partial Basement	Full Basement, Finished	Partial Basement, Finished	Partial Basement, Finished
Garage:	2 Car Attached	2 Car Attached	2 Car Attached	2 Car Attached
Land Area:	13,059 SF	11,840 SF	11,300 SF	10,880 SF
Location:	Good	Similar	Similar	Similar
Exterior Finish:	Cedar, Brick Veneer	Cedar, Brick, Aluminum	Cedar, Brick	Brick, Frame
Fireplaces:	1	None	1	1
Comments:	Patio, landscaping and upgrades	Similar	Similar	Similar
Heat/Central Air:	HA-F/CAC	HA-F/CAC	HA-F/CAC	HA-F/CAC
Condition/ Modernization:	Good/Baths, Kitchen	Good	Good/Baths, Kitchen	Good/Kitchen
Financing:	N/A	Conventional	Conventional	Conventional
Final Reconciliation:	Adjustments were considered for property rights conveyed, financing, condition of sale, elapsed time, location, Highest and Best Use, land area and physical variations. A summary of applied adjustments is retained in my file and/or office.			
Value Conclusion:	\$335,000			

If you have any questions please contact my office.

Very truly yours,



Dale J. Kleszynski, MAI, SRA
President

PHOTOGRAPHS OF THE SUBJECT PROPERTY



SUBJECT PROPERTY



SUBJECT PROPERTY

PHOTOGRAPHS OF THE SUBJECT PROPERTY



SUBJECT PROPERTY



SUBJECT PROPERTY

PHOTOGRAPHS OF THE SUBJECT PROPERTY



SUBJECT PROPERTY



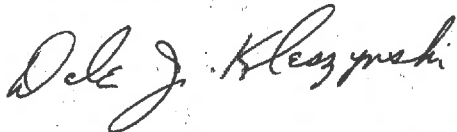
SUBJECT PROPERTY

CERTIFICATION

I certify that, to the best of my knowledge and belief:

- the statements of fact contained in this report are true and correct.
- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, conclusions, and recommendations.
- I have no present or prospective interest in the property that is the subject of this report and I have no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- my engagement in this assignment was not contingent upon developing or reporting predetermined results.
- my compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- my analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- no one provided significant real property appraisal or appraisal consulting assistance to the person signing this certification.
- I certify that, to the best of my knowledge and belief, the reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.
- I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I have completed the continuing education program of the Appraisal Institute.

Respectfully submitted,



Dale J. Kleszynski, MAI, SRA
President

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

1. By this notice, all persons and firms reviewing, using or relying on this report in any manner bind themselves to accept these assumptions and limiting conditions. **Do not use this report if you do not accept these assumptions and limiting conditions.** These conditions are a preface to any certification, definition, fact or analysis, and are intended to establish as a matter of record that the consultant's function is to provide an opinion based on the appraiser's/consultant's observations of the subject property and real estate market as of a certain date. As the property and conclusions may be impacted by the passage of time due to various factors including, by way of description and not limitation: physical changes, economic changes and/or market activity, the opinions are considered to be reliable as of the date of the assignment. Subsequent to that date, the appraiser(s)/consultant(s) reserve the right to amend the analysis and/or conclusion in light of such changed conditions. This appraisal/consulting assignment and report are not an engineering, construction, legal or architectural study or survey and expertise in these areas is not implied.
 2. The liability of Associated Property Counselors, Ltd., its officers, employees, contractors, and associate appraisers/consultants (hereinafter referred to collectively as "APC") is limited to the identified client. There is no accountability, obligation, or liability to any third party except if otherwise specifically stated within the report. APC's maximum liability relating to services rendered under this assignment (regardless of form of action, whether in contract, negligence or otherwise) shall be limited to the charges paid to APC for the portion of its services or work products giving rise to liability. In no event shall APC be liable for any consequential, special, incidental or punitive loss, damage or expense (including without limitation, lost profits, opportunity costs, etc.) even if advised of their possible existence. If this report is placed in the hands of anyone other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. The appraisers/consultants are in no way responsible for any costs incurred to discover or correct any deficiency in the property. In the case of limited partnerships or syndication offerings or stock offerings in real estate, the client agrees that in case of lawsuit (brought by lender, partner, or part owner in any form of ownership, tenant, or any other party), the client will defend and hold Associated Property Counselors, Ltd., its officers, employees and associate appraisers/consultants completely harmless. Acceptance of and/or use of this report by the client or any third party is prima facie evidence that the user understands and agrees to these conditions.
 3. The user/client agrees that any dispute arising from the completion of this assignment shall be settled through mediation and/or arbitration.
 4. The report is intended to comply with the reporting requirements set forth in the Uniform Standards of Professional Appraisal Practice and it may or may not include discussions of the data, reasoning, and analysis used in the process of developing the appraiser's/consultant's opinion. The extent of the discussion and analysis applicable is based on the scope of work and report option outlined in the letter of transmittal and report. In some instances supporting documentation data, reasoning, and analyses is retained in the appraiser's file and/or office. The information contained in the report is specific to the needs of the client and for the intended use stated in the report. The appraiser/consultant is not responsible for unauthorized use of the report.
-

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

5. Unless otherwise specifically stated in the report, the assignment is based on the following assumptions: (a) that there is full compliance with all applicable federal, state and local environmental regulations and laws; (b) that all zoning, building, use regulations and restrictions of all types have been complied with; and (c) that all licenses, consents, permits, or other documentation required by any relevant legislative or administrative authority, local, state, federal and/or private entity or organization for any use considered in the value estimate have been or can be obtained or renewed.
 6. As far as possible, the appraisers/consultants have inspected the property by personal observation. It is not, however, possible to observe conditions beneath the soil or hidden structural components. In this assignment it is assumed that the existing soil has the proper load bearing qualities to support the existing or proposed improvements where they exist or where they are proposed to exist. In this assignment no investigation of the potential for seismic hazard in the subject area was made. In this assignment mechanical components within the improvements were critically inspected and no representations are made as to these matters unless specifically stated and considered in this report. In this assignment it is assumed that there are no conditions of the property site, subsoil, or structures, whether latent, patent or concealed, which would render it less valuable.
 7. Unless otherwise stated within the report, no title evidence pertaining to easements, leases, reservations or other parties-in-interest was furnished.
 8. In valuation assignments the property is appraised in fee simple estate unless otherwise noted.
 9. In valuation assignments, the appraisal/consulting agreement assumes responsible ownership and competent management.
 10. In this assignment it is assumed that the title of the property is good and merchantable. No responsibility is assumed for matters that are legal in nature, nor is any opinion of the state of the title to the property rendered herewith. A survey was not provided to the appraiser/consultant unless specifically stated in this report.
 11. All data provided by the client or researched from public records is deemed reliable. If any errors are found that could have a material impact on the conclusion, APC reserves the right to recall this report and amend the analysis and/or conclusions. No guarantee is made for the accuracy of estimates or opinions furnished by others and contained in this report.
 12. No liability is assumed for matters of legal character affecting the property, including by way of description and not limitation: title defects, encroachments, liens, overlapping lines.
-

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

13. Any liens or encumbrances that may now exist have been disregarded. In valuation assignments property is appraised as though free of indebtedness and as though no delinquency in payment of general taxes and special assessments exist.
 14. In valuation or consulting assignments, any value assigned to improvements is in proportion to the contribution said improvements make to the value of the property as a whole.
 15. Compensation for appraisal/consulting services is dependent only upon the delivery of the report.
 16. In valuation or consulting assignments, the value found by the appraiser/consultant is in no way contingent upon the compensation to be paid or the appraisal services.
 17. The assignment is completed in compliance with the Uniform Standards of Professional Appraisal Practice (USPAP) and the Code of Ethics of the Appraisal Institute.
 18. In the event that the subject property enters into condemnation proceedings, it is assumed the appraiser/consultant will be given additional time for court preparation.
 19. No portion of this report may be published or reproduced without the prior written consent of the appraiser/consultant and APC.
 20. Unless specifically stated otherwise within the report, no earthquake compliance report, engineering report, flood zone analysis, hazardous waste or asbestos analysis was made, provided or ordered in conjunction with this assignment. The client is strongly urged to retain experts in these fields, if so desired.
 21. In valuation assignments involving apartments, attempts were made to inspect a representative sample of the total number of units. In these assignments it is assumed that the condition and finish of all units is similar to the condition and finish of the inspected units. If it is determined that units not inspected differ from those inspected units in either condition or finish, the appraiser/consultant reserves the right to recall the appraisal to amend the analysis and/or conclusion.
 22. Appraisal or consulting assignments involving less than the whole fee simple estate are subject to the following additional limitation: "The value reported for such estates relates to a fractional interest only in the real estate involved and the value of the fractional interest plus the value of all other fractional interests may or may not equal the value of the entire fee simple estate considered as a whole."
 23. Appraisal or consulting assignments that relate to geographical portions of a large parcel or tract of real estate are subject to the following additional limitation: "The value reported for such geographical portion relates to such portion only and should not be construed as applying with equal validity to other portions of the larger parcel or tract. The value reported for such geographical portion plus the value of all other geographical portions may or may not equal the value of the entire parcel or tract considered as an entity."
-

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

24. The appraiser/consultant assumes that a any purchaser of the property that is the subject of this report is aware that (1) an appraisal of the subject property does not serve as a warranty of the condition of the property, (2) it is the responsibility of the purchaser to examine the property carefully and to take all necessary precautions before signing a purchase contract, and (3) any estimate for repairs is a non-warranted opinion of the appraiser/consultant unless otherwise stated.
 25. Assignments prepared based upon provided plans and specifications are based on the assumption that the project is completed in a workmanlike manner in compliance with the plans and specifications. In prospective value assignments, it is understood and agreed that the appraiser/consultant cannot be held responsible for unforeseen events that impact the value or any conclusion presented. The user of the report and client agree that unforeseeable events may alter market conditions prior to completion of the project. The user and client agree the appraiser has the right to amend the report and conclusions in light of the identified changes.
 26. In assignments where a Discounted Cash Flow Analysis is used as an analytical tool the user and client understand that the analysis has been prepared on the basis of information and assumptions identified in this report. The user/client understand that the achievement of any financial projections will be affected by fluctuating economic conditions and the conclusion is dependent upon the occurrence of other future events that cannot be assured. Therefore, the actual results achieved may vary from the projections made and such variation may be material. The client agrees to allow the appraiser to revise the conclusion and report in light of these changes.
 27. Prior to entering into an agreement to perform any assignment, an appraiser/consultant must carefully consider the knowledge and experience that will be required to complete the assignment competently; disclose any lack of specific knowledge or experience to the client; and take all steps necessary or appropriate to complete the assignment competently. The appraisers/consultants have both the knowledge and experience required to complete this assignment competently.
 28. The appraisers/consultants have inspected the subject property with the due diligence expected of a professional real estate appraiser. The appraisers/consultants are not qualified to detect hazardous waste and/or toxic materials. Any comment by the appraisers/consultants that might suggest the possibility of the presence of hazardous waste and/or toxic materials are subject to review by a qualified expert in the field. The user/client agree that the appraiser/consultant has the right to amend the assignment, report and conclusion after an investigation by a qualified expert in the field of environmental assessment is completed.
 29. The user/client understands that the presence of substances such as asbestos, urea formaldehyde foam insulation, or other hazardous substances or environmental conditions, may affect the property and the conclusions presented. The appraiser's/consultant's opinion and conclusions are predicated on the assumption that there is no such condition on, in or near the property that could cause a loss in value or an extension of the marketing time. The user/client agree to allow the appraiser/consultant to review and amend the analysis, report and conclusions if the referenced substances or others exist on the property.
-

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

30. No responsibility is assumed for any environmental conditions, or for any expertise or engineering knowledge required to discover them. The appraiser's/consultant's descriptions and resulting comments are the result of routine observations made during the appraisal process. The client is urged to retain an expert in this field, if so desired.
 31. The Americans with Disabilities Act (ADA) became effective January 26, 1992. No specific compliance survey and analysis of this property have been made to determine whether or not it is in conformity with the various detailed requirements of the ADA. It is possible that a compliance survey of the property, together with a detailed analysis of the requirements of the ADA could reveal that the property is not in compliance with one or more requirements of the Act. The user/client understands that, this fact could have an effect on the property and conclusions presented. In this assignment the possibility of non-compliance with the requirements of ADA was not considered. The user/client agree that the appraiser/consultant has the right to amend the assignment, report and conclusion after an investigation by a qualified expert in the field is completed.
-

STATEMENT OF QUALIFICATIONS
DALE J. KLESZYNSKI, MAI, SRA

PROFESSIONAL DESIGNATIONS AND CERTIFICATION

Member of the Appraisal Institute - MAI #6747
Senior Residential Appraiser - SRA
Illinois State Certified Real Estate Appraiser- License No. 153-000213
Indiana Certified General Appraiser - License No. CG49300022
Michigan State Certified Appraiser - License No. 12-01-004591

APPRAISAL EXPERIENCE AND PROJECTS

Since 1979, various types of real estate, including:

Office and commercial buildings

Assisted living facilities

Apartment structures and complexes

Including Low Income Housing Tax Credit complexes

Industrial and warehouse buildings

Single family and condominium residential properties

Vacant land:

Residential, multi-family, commercial, and industrial

Special purpose properties

Including bulk petroleum storage facilities, steel fabricating plants, hotels, soccer arenas, golf courses, motels, and chemical processing facilities, restaurants, bank facilities and ice arenas

Eminent Domain Projects

McCormick Place expansion

Various properties including the R.R. Donnelley and Sons facility

Extension of Interstate 355 in Cook and Will Counties

Various properties including residential, agricultural, commercial, industrial and residential subdivisions

City of Hammond v. Great Lakes Marina

Palwaukee Airport expansion

Lansing Municipal Airport expansion

Little Calumet River and Levee and Flood Abatement Project

Various road and municipal projects

Qualified witness in Illinois, Indiana, and New York.

Various zoning and municipal projects

Adult Use Impact Study - County of Cook

Adult Use Impact Study - Village of Lansing

Impact Study for Group Home Zoning

Appraisal and consulting assignments completed in Arizona, Arkansas, California, Colorado, Florida, Illinois, Indiana, Kansas, Maryland, Michigan, Minnesota, New Jersey, Pennsylvania, and Texas.

STATEMENT OF QUALIFICATIONS
DALE J. KLESZYNSKI, MAI, SRA

SERVICE OFFICES

President - Chicago Chapter of the Appraisal Institute (1991-1992)
Regional Representative - Appraisal Institute (1991-Present)
Division of Faculty - Appraisal Institute (1989, 1990)
Regional Chairman - Ethics Administration (1991)
Assistant Regional Representative - Review and Counseling (1990)
National Board of Directors - Appraisal Institute (1991-1998)
Vice Chairman - General Appraisal Board (1997)
Chairman - General Appraisal Board (1998)
Executive Committee - Appraisal Institute (1998)
National Nominating Committee (1999)
General Appraisal Council

PROFESSIONAL EXPERIENCE

President and Chief Appraiser, Associated Property Counselors, Ltd.
Staff Appraiser, Abacus Realty Appraisers, Inc., Chicago
Staff Appraiser, Property Assessment Advisors, Chicago
Staff Appraiser, Central Appraisal Company, Chicago
Mortgage Loan Officer, First Calumet City Savings and Loan, Calumet City, Illinois

QUALIFIED INSTRUCTOR/COURSE DEVELOPMENT FOR THE APPRAISAL INSTITUTE

Course 310 - Basic Income Capitalization
Course 320 - General Applications
Course 410 - Standards of Professional Practice - Part A
Course 420 - Standards of Professional Practice - Part B
Course 510 - Advanced Income Capitalization
Course 550 - Advanced Applications
Course 700 - Introduction to Litigation
Course 705 - Litigation Appraising – Specialized Topics and Applications
Course 710 - Introduction to Eminent Domain
Course 720 - Advanced Practice in Eminent Domain
Various Seminars

COURSE AND SEMINAR DEVELOPMENT

Course 700 - Introduction to Litigation - Development Team
Course 710 - Eminent Domain - Part A - Development Team
Course 720 - Eminent Domain - Part B - Development Team
Individual seminars for the Cook County State's Attorney

STATEMENT OF QUALIFICATIONS
DALE J. KLESZYNSKI, MAI, SRA

EDUCATIONAL CREDITS

Loyola University of Chicago, Bachelor of Arts, 1971

Society of Real Estate Appraisers

Course 101, Course 201 (Instructor - 1989 and 1990)

American Institute of Real Estate Appraisers:

Courses 1-A, 1-B, VII, VIII, Standards and Professional Practice, Course II -
(Parts 1 and 2), 1981 through 1983 Real Estate Principles, 1988

R-2 Narrative Report Writing Seminar, 1982

American Savings and Loan Institute:

Lending I and II, Real Estate Law I and II, 1980

Boeckh Cost Manual Seminar - Residential and Industrial

Federal Housing Authority Appraisal Seminar

Various seminars sponsored by the Society of Real Estate Appraisers and the
American Institute of Real Estate Appraisers, and Appraisal Institute

I am currently certified under the Appraisal Institute Continuing Education
Program.

I am currently certified under the Continuing Education Requirements of the State
of Illinois.

I am currently certified under the Continuing Education Requirements of the State
of Indiana.

A representative list of clients follows.

PARTIAL LIST OF CLIENTS

Bank/Lending Agencies

American National Bank
Bank of Homewood
Bank One
East Side Bank
FCA Mortgage
First Chicago Bank
First of America
Fleet Mortgage
Harris Bank
Heritage Standard Bank
Highland Community Bank

LaSalle Bank
LaSalle National Bank
LaSalle Talman Mortgage Corp.
Mercantile National Bank
NBD Bank
Pinnacle Bank
Prairie Bank
Security Pacific Bank
St. Paul Bank for Savings
U.S. Bank
Wells Fargo Bank

Government Agencies

Cook County State's Attorneys Office
DuPage County State's Attorneys Office
DuPage County Assessor's Office
Federal Home Loan Bank Board
Federal Savings and Loan Insurance

Little Calumet River Basin Development
Federal Aviation Administration
Lansing Municipal Airport
Resolution Trust Corporation
Department of Justice

Corporations

The Archdiocese of Chicago
AT&T Capital Corporation
Allis Chalmers
Allstate Insurance Company
The Alter Group
Associates Relocation
Bee Chemical
BP Products – North America
Broadacre Management
Clark Oil Company
R.R. Donnelley Corporation
Fleet Services Corporation

Gallagher & Henry
Great Lakes Marina
Hartz Construction
McDonald's
Merrill Lynch Relocation
The Pritzker Foundation
Sherwin Williams
Southwick Properties, Inc.
Taco Bell
U.S. Steel Corporation
USA Muffler
The Weglarz Group

Municipal Clients

City of Calumet City
Village of Bradley
Village of Flossmoor
Homewood - Flossmoor Park District
Village of Oak Lawn

Village of Lansing
Village of Rosemont
Village of Orland Park
Green Hill Library District
Village of Riverdale

Professional Law Firms

Ancel, Glink, Diamond, Cope & Bush, P.C.
Field, Golan & Swiger
Figliulo and Silverman
Foran, Nasharr & O'Toole
Foran and Schultz
Hinshaw and Culbertson

Holland and Knight, LLC
Klein, Thorpe & Jenkins, Ltd.
Liston and Lafakis
Neal, Murdock & Leroy, LLC
Ryan and Ryan
Sosin, Lawler & Arnold, LLC

Personal and case references available upon request.

ADDENDA

To: Mr. Dale J. Kleszynski
Associated Property Counselors, Ltd.
11800 S. 75th Avenue
Suite 101 West
Palos Heights, IL 60463

From: William E. Nowicki
14610 Westwood Drive
Orland Park, IL 60462

Re: Appraisal for the Village of Orland Park

Per your request, the following is a list of improvements/upgrades/additions made to the property located at 14610 Westwood Drive, Orland Park.

House:

9-rooms (kitchen, living room, dining room, study, 4-bedrooms (including walk-in closets), family room, and 2-1/2 baths)

Oak staircase and trim throughout

First floor - upgrade 6 panel doors and double pocket doors (1999)

French doors in family room (1999)

5-window bay in living room

Walk-in bay in kitchen

Kitchen remodeled - new floor (Armstrong no wax floor); counter-tops, dishwasher; glass cook top; triple sink and garbage disposal; new ceiling fan (2002)

New carpeting upper level bedrooms and staircase and family room (2003)

Brick natural/gas fireplace in family room

Foyer and hallway parquet floors (1998)

New roof, attic fan and vents (2003)

Extra insulation and flooring for storage in attic area

Remodeled front porch, back porch (2001)

Basement:

Finished three-quarter basement complete with extra insulation and wallboard, built-in fish aquarium, dry bar, carpeted

Clothes chute from upper level to laundry room

All hot water pipes insulated throughout the house

2 sump pumps

New furnace, a/c, hot water tank, water softener (2003)

Garage:

2-1/2 car brick attached garage with finished and storage in loft area

Yard:

Over 20 plus trees and landscaping

Large flagstone patio

All down spouts connected to 4" pvc pipes which drain to storm sewer in back of yard

Award from the Orland Park Garden Club as one of the best landscaped yards in the neighborhood (2003)

Should you have any questions regarding our evaluation of our home, please feel free to contact us, and if there are additions that I may have missed I will contact you with further information.

Enclosed also is a copy of the Plat of Survey and photos of finished basement after the last flood.

Thank you for your time in reviewing this.

Bill Nowicki
Cell: 312/659-7482

ASSOCIATED PROPERTY COUNSELORS, LTD.

Real Estate Appraisers and Consultants

11800 South 75th Avenue
Suite 100 West
Palos Heights, Illinois 60463
Phone: 708-361-6767
Facsimile: 708-361-9133

Dale J. Kleszynski, MAI, SRA
President
www.apclimited.com
dkleszynski@apclimited.com

July 7, 2005

Ms. Ellen J. Baer
Assistant Village Manager
Village of Orland Park
14700 Ravinia Avenue
Orland Park, Illinois 60462

**Re: 14610 Westwood Drive
Orland Park, Illinois**



Dear Ms. Baer:

As requested, I reviewed my previously supplied appraisal of the above referenced property, reviewed the supplied comparative market analysis and conducted additional research using the multiple listing service and other available sources of sales information. The purpose of completing this work is to determine if the market value of the subject property has changed from that which was reported in the appraisal I completed in October of 2004. Note that the provided market analysis suggests that the value of the subject is currently \$385,000. Also note that the appraisal I provided in October of 2004 indicates that my opinion of value was \$335,000.

Based on my research and the data retained in my file, I conclude that the comparative market analysis of the subject property provided (reflecting an opinion of value at \$385,000) overstates the value of the real estate. I agree, however, that the value of the subject property has increased since the October 2004 appraisal was done. The data I reviewed indicates that the current value of the property is supported in the range of \$350,000 to \$360,000.

Please note that this letter must be used in conjunction with the previously supplied report, certifications, limiting conditions and information retained in my file. If you have any questions please call.

Very truly yours,

A handwritten signature in black ink that reads "Dale J. Kleszynski".

Dale J. Kleszynski, MAI, SRA
President



**Bill Nowicki
14859 Westwood Drive
Orland Park, IL 60462**

**Mr. R. J. Zeder, Jr.
Village Manager
Village of Orland Park
14700 S. Ravinia Avenue
Orland Park, IL 60462**



Re: 14610 Westwood Drive, Orland Park, IL

Dear Mr. Zeder:

We have received your letter dated November 2, 2005 and I feel that we should respond to its contents.

First, I apologize for the condition of our former residence of 14610 Westwood Drive. We didn't expect Village employees to enter the home before we had notified your office of our move.

I'm sure you know that at the time your employees entered the home there were items of personal property still inside the residence as well as our cat.

On Friday, November 4, 2005 my wife, Marge, went to the residence to do a final cleanup of the house and remove the remaining personal items as well as our pet cat. When she attempted to enter the residence she was met by an employee who was changing the locks. In addition our cat was no longer in the residence and she was informed that our pet was taken by Orland Park's Animal Welfare.

There were a series of events which were totally out of our control when we moved into our new residence which I know you are unaware of but I feel are important as to what you refer to as the "state of disarray" of the residence.

First of all, prior to our move my wife was stricken with double pneumonia which left her totally incapacitated for a few weeks. My wife did contact your secretary and inform her of her health problems and that we most likely would not move on the 15th of October as we had all anticipated.

*Not me!
She contacted
the Mayor*

When we did move on October 21, 2005, we encountered some serious problems at our new home, i.e., roof was leaking which had to be repaired, sump pump failed and as a result we had standing water in the finished basement, the upper level toilet valve broke and caused damage to the lower level ceiling which had to be repaired. In addition, the outside faucet pipe apparently cracked during the previous winter and when I used it to clean the patio prior to our moving in, it caused water damage to the utility room in the lower level of our home.

We had scheduled new carpeting to be installed but due to all of the above unforeseen circumstances, we had no time to reschedule the movers and carpet installers in a timely manner. We elected to move and then have the above repairs completed and reschedule the carpeting. All of this left us with no choice but to hold off contacting the Village about our move and to remove the remaining items from our former home and have a final cleanup completed in a timely manner. In addition, we elected to leave our cat at the home while all this work was being completed.

We were under the impression that until our notification to the Village we still had occupancy of our former residence.

In your November 2, 2005 correspondence you also indicated that you tried to contact us without success. As of the date of this letter we still do not have telephone service in our new residence but I am somewhat puzzled by the fact that you didn't have a Village employee come to our new residence with your questions since we did receive your correspondence addressed to our new residence which is two (2) blocks from our former address.

R.J., when you refer to the frustrations and problems we had with our three (3) floods I will never forget the fact that many of the Village elected officials personally came to help us and we are forever grateful for their support and help.

I hope that in the near future when all of these problems are gone that we will still have a good relationship with you and your fellow Village employees and elected officials.


Sincerely,



Bill Nowicki
(Cell: 312/659-7482)

BN/djc

Memo

To: Frank Stec, Division Director of Parks
From: R.J. Zeder, Village Manager 
Date: November 2, 2005
Re: FORMER NOWICKI RESIDENCE, 14610 WESTWOOD DRIVE

One of the neighbors commented that the exterior condition of the homes we purchased on Westwood Drive needed attention. Please arrange for grass cutting/raking and any other minor items necessary to insure that these properties do not appear abandoned to neighboring property owners.

Please let me know if you have any questions. Thank you.

/mrs

Parks/Nowicki Residence

MAYOR
Daniel J. McLaughlin

VILLAGE CLERK
David P. Maher

14700 S. Ravinia Ave.
Orland Park, IL 60462
(708) 403-6100



VILLAGE HALL

TRUSTEES
Bernard A. Murphy
Kathleen M. Fenton
Brad S. O'Halloran
James V. Dodge
Edward G. Schussler III
Patricia Gira

November 2, 2005

Mr. and Mrs. William Nowicki
14859 Westwood Drive
Orland Park, IL 60462

Re: 14610 Westwood Drive

Dear Mr. and Mrs. Nowicki:

Our Building Maintenance personnel recently entered your former residence to ascertain you had moved out and its condition. Upon arriving at your previous home, we found that the rear door was unlocked and that the home was in a state of disarray. Additionally, we found a cat apparently living in the home with cat litter, food, and water kept in the upstairs bathroom.

I must say that I am disappointed that you chose to leave the property in this condition. I also understand that the village tried to contact you (with no luck) to determine when you were moving to your new home. While I understand the frustration and problems that you encountered over the years, I strongly believe that the village went far beyond what could reasonably be expected, to deal with this situation.

Please contact Mary Shanahan at 403-6155 as soon as possible to deliver any keys you have for the property. Thank you.

Sincerely,

R. J. Zeder, Jr.
Village Manager

/mrs
05RJZLET/Nowicki-Keys

LAW OFFICES

KLEIN, THORPE AND JENKINS, LTD.

JOSHUA S. ABERN
RINDA Y. ALLISON
TERRENCE M. BARNICLE
JAMES P. BARTLEY
THOMAS P. BAYER
GERARD E. DEMPSEY
MICHAEL J. DUGGAN
JAMES V. FEROLO
E. KENNETH FRIKER
BRIAN M. FUNK
CYNTHIA S. GRANDFIELD
KATHLEEN T. HENN
EVERETTE M. HILL, JR.
MICHAEL T. JURUSIK
JACOB H. KARACA

SUITE 1660
20 NORTH WACKER DRIVE
CHICAGO, ILLINOIS 60606-2903

TELEPHONE (312) 984-6400
FACSIMILE (312) 984-6444
FACSIMILE (312) 606-7077

ORLAND PARK OFFICE
15010 S. RAVINIA AVE., SUITE 17
ORLAND PARK, IL 60462-3162
TELEPHONE (708) 349-3888
FACSIMILE (708) 349-1506

PATRICK A. LUCANSKY
LANCE C. MALINA
MICHAEL A. MARRS
THOMAS M. MELODY
JANET N. PETSCH
DONALD E. RENNER, III
SCOTT F. UHLER
GEORGE A. WAGNER
JOHN ALLEN WALL
DENNIS G. WALSH
JAMES G. WARGO
BRUCE A. ZOLNA

OF COUNSEL
JAMES A. RHODES
RICHARD T. WIMMER

Writer's Direct Dial:
(312) 984-6452

Writer's Email
oheller@ktjnet.com

January 30, 2006

Mr. Robert J. Zeder
Orland Park Village Manager
14700 South Ravinia Avenue
Orland Park IL. 60462

RE: Real Estate Tax Exemption for 2005

Dear Mr. Zeder:

I have enclosed a copy of the Illinois Department of Revenue ruling letters for the following listed properties:

<u>P.I.N.</u>	<u>Property Address</u>	<u>Docket No.</u>	<u>Exemption Status</u>
27-20-103-026	10801 Anthony	05-16-554	100% of the 2005 Assessment Year.
27-29-205-028	10661 Churchchill Drive	05-16-552	100% of the 2005 Assessment Year.
27-14-304-009	15701 Orland Brook Drive	05-16-551	100% of the 2005 Assessment Year
27-14-303-012	15701 Orland Brook Drive	05-16-493	100% of the 2005 Assessment Year
27-18-300-005	11820 159 th Street	05-16-492	100% of the 2005 Assessment Year
27-04-417-027	14200 LaGrange Road	05-16-553	100% of the 2005 Assessment Year



27-09-123-031	14610 Westwood Dr.	05-16-545	44% of the 2005 Assessment Year
27-09-123-032	14620 Westwood Dr.	05-16-474	91% of the 2005 Assessment Year
27-15-203-004	15155 Windsor Dr.	05-16-473	84% of the 2005 Assessment Year
27-15-210-007	15160 Royal Foxhunt Road	05-16-472	97% of the 2005 Assessment Year

Once you receive the 2005 tax bill, please forward it to my attention so that our office can request the Cook County Treasurer's Office to adjusted the tax bill pursuant to the Property's exempt status.

I have forwarded a copy of the ruling letter to the Cook County Assessor's Exemption Department. This P.I.N. should appear on your next year's Annual Affidavit of Certificate of Exempt Properties to continue this exemption on the Property.

If you have any questions, please do not hesitate to contact me.

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.



Ozymandius Heller
Paralegal Clerk

cc: E. Kenneth Friker, Attorney; Phillip Brigham, Paralegal



Illinois Department of Revenue

Office of Local Government Services, 3-520
101 West Jefferson Street
Springfield, Illinois 62702

Telephone: 217 785-2252

Illinois Department of Revenue
docket no.: 05- 16- 545

County reference no.: 93602

Non-homestead Property Tax Exemption Certificate (35 ILCS 200/8-35, 16-70, and 16-130)

Property owner or applicant: VILLAGE OF ORLAND PARK

County: Cook

Property index number, legal description, or both: 27-09-123-031

Based on the statement of facts and supporting documentation in the application, we hereby issue this certificate approving the exemption for 44% of the 2005 assessment year.

For most exemptions, 35 ILCS 200/15-10 requires the filing of an annual affidavit or certificate of exempt status form with the chief county assessment officer on or before January 31 of each year. This form is available at the county assessment office.

The Illinois Department of Revenue docket number shown above is your exemption certificate number. Refer to this number on the annual certificate of status form and in all future correspondence regarding this property. If you do not agree with this decision, you must send us a written request for a formal hearing within 60 days after the decision date show below. In your request, concisely state the mistakes alleged to have been made or the new evidence to be presented as required by 35 ILCS 200/8-35.

Decision date: January 20, 2006

Illinois Department of Revenue
Brian Hamer, director

**This is an important legal document
and should be retained as part of your permanent records.**

A. CHICAGO TITLE INSURANCE COMPANY
CHICAGO TITLE AND TRUST COMPANY



CLOSER: LARRY FRAZZINI

DATE OF PRINTING: 07/26/05

TIME OF PRINTING: 11:02



SETTLEMENT STATEMENT
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

B. TYPE OF LOAN

1. FHA 2. FmHA 3. CONV. UNINS.
4. VA 5. CONV. INS.

6. File Number: SA3172017 LAF
025077576-001 LAF OF

7. Loan Number

8. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER: VILLAGE OF ORLAND PARK
ADDRESS: 14610 WESTWOOD DR
ORLAND PARK ILLINOIS 60462

E. NAME OF SELLER: WILLIAM E. NOWICKI AND MARGARET A. NOWICKI
ADDRESS: 14610 WESTWOOD DR
ORLAND PARK ILLINOIS 60462

F. NAME OF LENDER: CASH DEAL
ADDRESS:

G. PROPERTY LOCATION: 14610 WESTWOOD DR
ORLAND PARK ILLINOIS 60462

H. SETTLEMENT AGENT: CHICAGO TITLE AND TRUST COMPANY
ADDRESS: 15255 S. 94TH AVENUE, SUITE 604
ORLAND PARK ILLINOIS 60462
PLACE OF SETTLEMENT: 15255 S. 94TH AVENUE, SUITE 604
ORLAND PARK ILLINOIS 60462
I. SETTLEMENT DATE: July 26, 2005 10:30
DISBURSEMENT DATE: July 26, 2005

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	345,000.00	401. Contract sales price	345,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	1,623.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMT DUE FROM BORROWER	346,623.00	420. GROSS AMT DUE TO SELLER	345,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/05 to 07/26/05	2,731.08	511. County taxes 01/01/05 to 07/26/05	2,731.08
212. Assessments to		512. Assessments to	
213. 2004 2ND INST. R.E. TAX CREDIT	2,522.32	513. 2004 2ND INST. R.E. TAX CREDIT	2,522.32
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	5,253.40	520. TOTAL REDUCTIONS AMT DUE SELLER	5,253.40
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross amt due from borrower (line 120)	346,623.00	601. Gross amt due to seller (line 420)	345,000.00
302. Less amts paid by/for borrower (line 220)	(5,253.40)	602. Less reductions in amt due seller (line 520)	(5,253.40)
303. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER	341,369.60	603. CASH (<input checked="" type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER	339,746.60

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower E. Kenneth Ober, Atty
VILLAGE OF ORLAND PARK

Seller William E. Nowicki
WILLIAM E. NOWICKI
Margaret A. Nowicki
MARGARET A. NOWICKI

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Settlement Agent

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

ORD#/ABS# SA3172017 LAF		LAF OF L. SETTLEMENT CHARGES		TIME OF PRINTING: 11:02	
ESC# 025077576				DATE OF PRINTING: 07/26/05	
700. TOTAL SALES/BROKER'S COMMISSION based on price				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
\$ 345,000.00 @ %					
Division of Commission (line 700) as follows:					
701. LB:	\$	to			
702. SB:	\$	to			
703. Commission paid at Settlement (Money retained by broker applied to commission \$)					
704. Other sales agent charges:					
705. Additional commission: \$ to					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee %					
802. Loan Discount %					
803. Appraisal Fee to					
804. Credit Report to					
805. Lender's Inspection Fee to					
806. Mortgage Insurance Application Fee to					
807. Assumption Fee to					
808.					
809.					
810.					
811.					
812.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest from to @\$ /day for 0 days					
902. Mortgage Insurance Premium for 0.00 months to					
903. Hazard Insurance Premium for 0.00 years to					
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard insurance 0.00 month @\$ per month					
1002. Mortgage insurance 0.00 month @\$ per month					
1003. City property taxes 0.00 month @\$ per month					
1004. County property taxes 0.00 month @\$ per month					
1005. Annual assessments 0.00 month @\$ per month					
1006. 0.00 month @\$ per month					
1007. 0.00 month @\$ per month					
1008. Aggregate Accounting Adjustment				0.00	0.00
1100. TITLE CHARGES					
1101. Settlement or Closing Fee to CHICAGO TITLE AND TRUST COMPANY				500.00	
1102. Abstract or title search to					
1103. Title examination to CHICAGO TITLE INSURANCE COMPANY				766.50	
1104. Title insurance binder to					
1105. Document preparation to					
1106. Notary fees to					
1107. Attorney's fee to					
1108. Title insurance to CHICAGO TITLE INSURANCE COMPANY (includes above items numbers:)				328.50	
1109. Lender's coverage \$ 0.00 \$ 328.50					
1110. Owner's coverage \$ 345,000.00 \$ 328.50					
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording fees: Deed \$; Mortgage \$; Release \$				28.00	
1202. City/county tax/stamps: Deed \$; Mortgage \$					
1203. State tax/stamps: Deed \$; Mortgage \$					
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey to					
1302. Pest inspection to					
1303.					
1304.					
1305.					
1306.					
1307.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				1,623.00	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower E. Security Order, Attorney
 VILLAGE OF ORLAND PARK

Seller William E. Nowicki
 WILLIAM E. NOWICKI
Margaret A. Nowicki
 MARGARET A. NOWICKI

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause funds to be disbursed in accordance with this statement.

[Signature]
 Settlement Agent

[Signature]
 Date

WARNING: It is a crime to knowingly make false statement to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.



CHICAGO TITLE AND TRUST COMPANY

ESCROW NUM: 025077576-001 ORDER NUM: 01410-SA3172017 OF
 CLOSER: LARRY FRAZZINI
 BUYER: VILLAGE OF ORLAND PARK
 SELLER: WILLIAM E. NOWICKI AND MARGARET A. NOWICKI
 PROPERTY: 14610 WESTWOOD DR, ORLAND PARK, ILLINOIS 60462

RECEIPTS

VILLAGE OF ORLAND PARK	345,000.00
TOTAL RECEIPTS	345,000.00

DISBURSEMENTS

A CHICAGO TITLE AND TRUST COMPANY		
SETTLEMENT OR CLOSING FEE	500.00	
TITLE EXAMINATION	766.50	
TITLE INSURANCE	328.50	
RECORDING FEES	28.00	
CHECK TOTAL		1,623.00
B VILLAGE OF ORLAND PARK		
CHECK TOTAL	3,630.40	3,630.40
C WILLIAM & MARGARET NOWICKI		
NET PROCEEDS TO SELLER	339,746.60	
CHECK TOTAL		339,746.60
TOTAL DISBURSEMENTS		345,000.00
BALANCE		0.00

The undersigned authorize Chicago Title and Trust Company, as Agent for CASH DEAL to make the expenditures and disbursements as listed above and we hereby approve the same, jointly and severally, for payment. The undersigned mortgagors certify that the signatures on the note and mortgage, if any, furnished as security for the loan are genuine and that the consideration therefor was actual and valid without offset or defense.

July 26, 2005 _____ E. Kenneth Osber, Atty _____ William E. Nowicki
 Date Borrower Seller
 _____ BUYER _____ Margaret A. Nowicki
 Chicago Title & Trust Co.

Authorization

A. CHICAGO TITLE INSURANCE COMPANY
CHICAGO TITLE AND TRUST COMPANY
 CLOSER: LARRY FRAZZINI
 DATE OF PRINTING: 07/26/05
 TIME OF PRINTING: 11:02



B. TYPE OF LOAN
 1. FHA 2. FmHA 3. CONV. UNINS.
 4. VA 5. CONV. INS.
 6. File Number: SA3172017 LAF
 7. Loan Number 025077576-001 LAF OF
 8. Mortgage Insurance Case Number

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER: VILLAGE OF ORLAND PARK
ADDRESS: 14610 WESTWOOD DR
 ORLAND PARK ILLINOIS 60462

E. NAME OF SELLER: WILLIAM E. NOWICKI AND MARGARET A. NOWICKI
ADDRESS: 14610 WESTWOOD DR
 ORLAND PARK ILLINOIS 60462

F. NAME OF LENDER: CASH DEAL
ADDRESS:

G. PROPERTY LOCATION: 14610 WESTWOOD DR
 ORLAND PARK ILLINOIS 60462

H. SETTLEMENT AGENT: CHICAGO TITLE AND TRUST COMPANY
ADDRESS: 15255 S. 94TH AVENUE, SUITE 604
 ORLAND PARK ILLINOIS 60462
PLACE OF SETTLEMENT: 15255 S. 94TH AVENUE, SUITE 604
 ORLAND PARK ILLINOIS 60462
I. SETTLEMENT DATE: July 26, 2005 10:30
DISBURSEMENT DATE: July 26, 2005

J. SUMMARY OF BORROWER'S TRANSACTION **K. SUMMARY OF SELLER'S TRANSACTION**

100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	345,000.00	401. Contract sales price	345,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	1,623.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMT DUE FROM BORROWER	346,623.00	420. GROSS AMT DUE TO SELLER	345,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/05 to 07/26/05	2,731.08	511. County taxes 01/01/05 to 07/26/05	2,731.08
212. Assessments to		512. Assessments to	
213. 2004 2ND INST. R.E. TAX CREDIT	2,522.32	513. 2004 2ND INST. R.E. TAX CREDIT	2,522.32
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	5,253.40	520. TOTAL REDUCTIONS AMT DUE SELLER	5,253.40
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross amt due from borrower (line 120)	346,623.00	601. Gross amt due to seller (line 420)	345,000.00
302. Less amts paid by/for borrower (line 220)	(5,253.40)	602. Less reductions in amt due seller (line 520)	(5,253.40)
303. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER	341,369.60	603. CASH (<input checked="" type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER	339,746.60

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower E. Nowicki, Atty
 VILLAGE OF ORLAND PARK

Seller William E. Nowicki
 WILLIAM E. NOWICKI
Margaret A. Nowicki
 MARGARET A. NOWICKI

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.
 Settlement Agent [Signature]

Date [Signature]

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

ORD# / ABS# SA3172017 ESC# 025077576		LAF LAF OF		L. SETTLEMENT CHARGES		TIME OF PRINTING: 11:02 DATE OF PRINTING: 07/26/05	
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ 345,000.00 @ % =						PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:							
701. LB:	\$		to				
702. SB:	\$		to				
703. Commission paid at Settlement (Money retained by broker applied to commission \$)							
704. Other sales agent charges:							
705. Additional commission: \$ to							
800. ITEMS PAYABLE IN CONNECTION WITH LOAN							
801. Loan Origination Fee %							
802. Loan Discount %							
803. Appraisal Fee to							
804. Credit Report to							
805. Lender's Inspection Fee to							
806. Mortgage Insurance Application Fee to							
807. Assumption Fee to							
808.							
809.							
810.							
811.							
812.							
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE							
901. Interest from to @\$ /day for 0 days							
902. Mortgage Insurance Premium for 0.00 months to							
903. Hazard Insurance Premium for 0.00 years to							
904.							
905.							
1000. RESERVES DEPOSITED WITH LENDER							
1001. Hazard insurance 0.00 month @\$ per month							
1002. Mortgage insurance 0.00 month @\$ per month							
1003. City property taxes 0.00 month @\$ per month							
1004. County property taxes 0.00 month @\$ per month							
1005. Annual assessments 0.00 month @\$ per month							
1006. 0.00 month @\$ per month							
1007. 0.00 month @\$ per month							
1008. Aggregate Accounting Adjustment						0.00	0.00
1100. TITLE CHARGES							
1101. Settlement or Closing Fee to CHICAGO TITLE AND TRUST COMPANY						500.00	
1102. Abstract or title search to							
1103. Title examination to CHICAGO TITLE INSURANCE COMPANY						766.50	
1104. Title insurance binder to							
1105. Document preparation to							
1106. Notary fees to							
1107. Attorney's fee to							
1108. Title insurance to CHICAGO TITLE INSURANCE COMPANY (includes above items numbers:)						328.50	
1109. Lender's coverage \$ 0.00 \$ 328.50							
1110. Owner's coverage \$ 345,000.00 \$ 328.50							
1111.							
1112.							
1113.							
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES							
1201. Recording fees: Deed \$; Mortgage \$; Release \$						28.00	
1202. City/county tax/stamps: Deed \$; Mortgage \$							
1203. State tax/stamps: Deed \$; Mortgage \$							
1204.							
1205.							
1300. ADDITIONAL SETTLEMENT CHARGES							
1301. Survey to							
1302. Pest inspection to							
1303.							
1304.							
1305.							
1306.							
1307.							
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)						1,623.00	
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, I further certify that I have received a copy of the HUD-1 Settlement Statement.							
Borrower <u>E. Security Orsky, Attorney</u> VILLAGE OF ORLAND PARK				Seller <u>William E. Nowicki</u> WILLIAM E. NOWICKI <u>Margaret A. Nowicki</u> MARGARET A. NOWICKI			
The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause funds to be disbursed in accordance with this statement.							
Settlement Agent <u>[Signature]</u>				Date <u>7/26/05</u>			

WARNING: It is a crime to knowingly make false statement to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.



CHICAGO TITLE AND TRUST COMPANY

ESCROW NUM: 025077576-001 ORDER NUM: 01410-SA3172017 OF
 CLOSER: LARRY FRAZZINI
 BUYER: VILLAGE OF ORLAND PARK
 SELLER: WILLIAM E. NOWICKI AND MARGARET A. NOWICKI
 PROPERTY: 14610 WESTWOOD DR, ORLAND PARK, ILLINOIS 60462

RECEIPTS

VILLAGE OF ORLAND PARK	345,000.00
TOTAL RECEIPTS	345,000.00

DISBURSEMENTS

A CHICAGO TITLE AND TRUST COMPANY		
SETTLEMENT OR CLOSING FEE	500.00	
TITLE EXAMINATION	766.50	
TITLE INSURANCE	328.50	
RECORDING FEES	28.00	
CHECK TOTAL		1,623.00
B VILLAGE OF ORLAND PARK		
CHECK TOTAL	3,630.40	3,630.40
C WILLIAM & MARGARET NOWICKI		
NET PROCEEDS TO SELLER	339,746.60	
CHECK TOTAL		339,746.60
TOTAL DISBURSEMENTS		345,000.00
BALANCE		0.00

The undersigned authorize Chicago Title and Trust Company, as Agent for CASH DEAL to make the expenditures and disbursements as listed above and we hereby approve the same, jointly and severally, for payment. The undersigned mortgagors certify that the signatures on the note and mortgage, if any, furnished as security for the loan are genuine and that the consideration therefor was actual and valid without offset or defense.

July 26, 2005 E. Kenneth Ocker, Atty William E. Nowicki
 Date Borrower Seller
[Signature] BUYER Margaret A. Nowicki

Chicago Title & Trust Co. _____
 Authorization
 07/26/05 11:03 LAF