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FOLLOW INSTRUCTIONS (front and back) CAREFULLY A. NAME & PHONE OF CONTACT AT FILER [optional] Volodymyr: Dziuma B. SEND ACKNOWLEDGMENT TO: (Name and Address) Volodymyr: Dziuma (without prejudice) 5925 Meadow Drive (non-domestic) Lisle [60532] Illinois

Doc#: 0836622028 Fee: \$52.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 12/31/2008 09:22 AM Pg: 1 of 9

				THE ABOVE SPAC	E IS FO	R FILING OFFICE USE	ONLY
1. DEBTOR'S EXACT FU	JLL LF JAL NAMI	E - insert only <u>one</u> debtor name (1a o	or 1b) - do not abbreviate	e or combine names			
1a. ORGANIZATION'S NA							
		D STATES, STATE OF	'ILLINOIS, CO	OUNTY OF COOK			
OR 16. INDIVIDUAL'S LAST N	IAME (FIRST NAME	}	MIDDLE I	NAME	SUFFIX
	•						
1c. MAILING ADDRESS		$-\omega_{x}$	СІТУ		STATE	POSTAL CODE	COUNTRY
207 STATE HOUS	SE		SPRINGFI	ELD	IL	62706	USA
1d. TAX ID #: SSN OR EIN	ADD'L INFO RE	1e. TYPE OF ORC ANIZATION	1f. JURISDICTION OF	F ORGANIZATION 1	lg. ORG/	NIZATIONAL ID #, if any	
	ORGANIZATION DEBTOR	CORPORATION	FEDERAL	i			NONE
2. ADDITIONAL DEBTOR	S EXACT FULL	LEGAL NAME - insert only one de	utor name (2a or 2b) - o	do not abbreviate or combine nam	nes		
2a. ORGANIZATION'S NA		7					
1		CES/FINANCIAL SERV	ICES REMARI	KETING, INC			
OR 2b. INDIVIDUAL'S LAST N	NAME	THE WAS INSTRUCTION OF THE PARTY OF THE PART	FINSTNAME	1	MIDDLE	NAME	SUFFIX
			0,				
2c. MAILING ADDRESS		<u> </u>	CITY		STATE	POSTAL CODE	COUNTRY
P.O. BOX 713224			COLUMB	JS	OH	43271	USA
2d. TAX ID #: SSN OR EIN	ADD'L INFO RE	2e. TYPE OF ORGANIZATION	2f. JURISDICTION O	F OF GAINIZATION	2g. ORG	ANIZATIONAL ID #, if any	
	ORGANIZATION DEBTOR	CORPORATION	FEDERAL				NONE
3. SECURED PARTY'S	NAME (or NAME of	of TCTAL ASSIGNEE of ASSIGNOR	S/P) - insert only one se	ecured party name (3a or 3b)			
3a. ORGANIZATION'S NA	ME						
OR 3b. INDIVIDUAL'S LAST	NAME		FIRST NAME		MIDDLE	NAME	SUFFIX
Dziuma			Volodymyr		3' _		
3c. MAILING ADDRESS		THE TAXABLE PARTY TO THE TAXAB	CITY	ALCONOLOGICAL CONTRACTOR CONTRACT	STAT!	PC STAL CODE	COUNTRY
5925 Meadow Dri	ve		Lisle		IL	<i>ა</i> °532	USA

4. This FINANCING STATEMENT covers the following collateral:

NOTICE: In accordance with U.S.C. 47 - Property - This is the entry of the Debtor in the Commercial Registry as a transmitting utility and the following property is hereby registered in the same as public notice of a commercial transaction: RETAIL INSTALLMENT CONTRACT/ACCOUNT No: 1000678775/2008 BMW 328xi/WBAVC93598K043354; U.C.C. Contract Trust Account # (RB453653708US): All property is accepted for value and is exempt from Levy. Adjustment of the filing is from Public Policy HJR-192, Public Law 73-10 and U.C.C. 10-104. All proceeds, products, accounts, fixtures and the orders therefrom are released to the the Secured Party (Volodymyr: Dziuma).

This is actual Constructive Notice that all of Debtor's interest now owned or hereafter acquired is hereby accepted as collateral for securing contractual obligation in favor of the Secured Party as detailed in a true, complete, authorized Security Agreement in the possession of the Secured Party.

SERVICES, BMW FINANCIAL/FINANCIAL SERVICES REMARKETING, INC, ORGANIZATION/TRADE NAME/TRADEMARK - DEBTOR

5. ALTERNATIVE DESIGNATION (if applicable): \(\text{LESSEE/LESSOR} \) \(\text{CONSIGNEE/CON} \)	SIGNOR / BAILEE/BAILOR SELLER/BUYER A	G. LIEN NON-UCC FILING
A IT This FINANCING STATEMENT is to be filed (for record) (or recorded) in the REAL 7.05	ack to REQUEST SEARCH REPORT(S) on Debtor(s) DITIONAL FEE] [optional] All D	ebtors Debtor 1 Debtor 2
8. OPTIONAL FILER REFERENCE DATA		
Secured Party: Volodymyr: Dziuma		
EN INC. OFFICE CORV. MATIONAL LICO FINANCING STATEMENT /FORM LI	CC1) (PEV, 07/29/98)	

0836622028 Page: 2 of 9

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JCC FINANCING STATE OLLOW INSTRUCTIONS (front and ba						
. NAME OF FIRST DEBTOR (1a or 1		TEMENT				
9a. ORGANIZATION'S NAME	***************************************		non-manus.			
K	TED STATES, STATE OF					
9b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME,SUF	FIX			
MISCELLANEOUS:						
D _C O _O	P/x		THE ABOVE	É SPACE	IS FOR FILING OFFIC	E USE ONLY
1. ADDITIONAL DEBTOR'S EXACT	FULL LEGAL NAME - insert only one of	ame (11a or 11b) - do not ab	breviate or combine nam	es		
11a. ORGANIZATION'S NAME	Ox					
R 11b. INDIVIDUAL'S LAST NAME	C	FIRST NAME		MIDDLE	NAME	SUFFIX
c. MAILING ADDRESS	0	CITY		STATE	POSTAL CODE	COUNTRY
d. TAX ID #: SSN OR EIN ADD'L INFO ORGANIZATI DEBTOR		11f. JURISDICTION OF OR	RGANIZATION	11g. OR	GANIZATIONAL ID#, if any	y DNO
2. ADDITIONAL SECURED PAR 12a. ORGANIZATION'S NAME	RTY'S or ASSIGNOR S/P'S	NAME - ins rt only one na	ame (12a or 12b)			
R 12b. INDIVIDUAL'S LAST NAME		FIRST NAME		MIDDLE	NAME	SUFFIX
c. MAILING ADDRESS		СІТУ	C	STATE	POSTAL CODE	COUNTRY
3. This FINANCING STATEMENT covers collateral, or is filed as a fixture filing. 4. Description of real estate.	timber to be cut or as-extracted g.	16. Additional collateral de	escription:	, C	1	, t
				() _{5c} .	
 Name and address of a RECORD OWNE 	R of above-described real estate					
(if Debtor does not have a record interest						
		17. Check only if applicab	_		property held in trust or	Decedent's Est
		18. Check only if applicab Debtor is a TRANSMIT		ox.		
		, }= ,	th a Manufactured-Home			
		Filed in connection wit	th a Public-Finance Trans	saction — e	effective 30 years	

0836622028 Page: 3 of 9

LOT 24 IN BLOCK NIN WATRISS SUBLIVISION OF THE SOUTH ½ OF THE NORTH WEST ¼ OF THE SOUTH EAST ¼ OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE EAST 115 FEET THEREOF) IN COOK COUNTY, ILLINOIS PIN 16-01-408-006-0000

C/K/A 1045 North California Chicago, Illinois 60622

Property of Cook County Clerk's Office

0836622028 Page: 4 of 9

Page: 12 38 PM F F C A C ate: 12/29/08

BMW Financial Services

December 29, 2008

Volodymyr Dziuma 5925 Meadow Dr Lisle, IL 60532-2907

1000678775/200a BMW 328xiWBAVC93598K043354

Payoff information for your referenced account

Dear Mr. Dziuma:

Thank you for your recent correspondence regarding the payoff of your referenced account. We are delighted to provide you with your payoff information.

All of the information you need to pay off your account can be found in the following two pages. Please remember to send certified funds made out to Financial Services Remarketing Inc to one of the designated payoff address found on page 3.

We are committed to providing you with the highest level of service. If you have any questions, please contact us at (800) 578-5000, Monday through Friday, 9:00 a.m. to 9:00 p.m. ET, or by mail The Control of the Co at either address listed on this letter.

Yours sincerely, BMW Financial Services NA, LLC

Kelly Gordon Customer Service Specialist

Company BMWEinanc Services NA, LLC

BMW Group Company

Mailing Address PO Box 3608 Dublin OH 43016-0306

Office Address 5550 Britton Parkway Hilliard OH 43026-7456

Telephone (800) 578-5000

Fax (800) 920-4269

Internet browusa.com

0836622028 Page: 5 of 9

ate: 12/29/08 Time: 12 38 PM FF F C 7739526260 OPY

Name - Mr Volodymyr Dziuma

Reference 1000678775/2008 BMW 328xiWBAVC93598K043354

What is the payoff amount?

This payoff is good through January 8, 2009

	Principal Balance	\$46,748.63
+	Interest	\$683.18
+	Outstanding Late Charges	\$174.04
+	Outstanding Other Charges	\$50.00
=	Total Payoff Amount	\$47,710.85

The payoff quote may include items such as personal checks that have not yet cleared the payor's bank. This quote is subject to increase based on the return of any such items.

The Per Diana interest amount is \$5.06. In order to extend the good through date past. January 8, 2009, please and \$5.06 to the payoff amount for each day beginning. January 9, 2009, until the payoff arrives at our payment processing center.

What are the payorf options?

Please send the payoff using certified funds. Failure to provide certified funds will cause an extended delay of up to 15 business days in releasing the title.

Certified funds can be obtained from a bank. Common types of certified funds include cashier's checks and money orders.

BMW Financial Services does not accept wire transfers or electronic transfers for payoffs.

How should I write the check?

Make the <u>certified check</u> payable to <u>Financial Services Remarketing</u>, Inc (<u>FSRI</u>). BMW Financial Services has assigned the right to sell this vehicle for which a payoff quote has been requested to FSRI.

Please write the account number on the face of the check. Please avoid placing restrictive endorsements or language such as "paid in full" on the payoff sheck as this may result in funds being returned undeposited. Funds sent to FSRI will post to the BMW Financial Services account 1 - 2 business days after they are received.

Your certified check should look like the example below:

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0836622028 Page: 6 of 9

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Name Mr Volodymyr Dziuma

State

Reterence 1000678775/2008 BMW 328xi/WBAVC93598K043354

Where should I send the payoff?

Please send the payoff to FSRI using either of the following addresses:

Regular Mail Financial Services Remarketing, Inc. PO Box 713224 Columbus OH 43271 - 3224

Overright Courier
Financial Services Remarketing, Inc. clo Chase:
370 S Cleverand Ave Dept 0471
Westerville OF: 43081

If the overnight carrier requests a telephone number for the addressee, please provide them the phone number for BMW Financial Services Customer Service, (800) 578-5000.

How and when will I receive the title?

Zip

The payoff will post to the BMW Financial Services account 1-2 business days after it is received by Financial Services Remarketing Inc.. Title processing begins after the payoff posts to the account. You can expect to receive the Certificate of Title or Lien Release within 15 business days of mailing the Certified Check.

If you would like to expedite delivery of the Little, please include a prepaid overnight express envelope.

Titling Instructions		×		-
To ensure that the title is	s sent to the proper addres	s, include the fo	ollowing information with the payo	ff:
Account:	1000678775	C/		
Year, make and model: VIN:	2008 BMW 328xi WBAVC93598K043354	10/1/		
Title will be sent to the b	illing address on file unless	a different add	ress is provided below:	
The legal registered owr	ner(s) will be:	Send to:	Ox	
Name(s):		Name(s):		
Address:		Address:	0	
City Cour	ntv	City	County	

State

Zip

0836622028 Page: 7 of 9



STK# 8K043354



1. PARTIES			
BUYER(S) VOLODYNYR DZIUMA Name Address (include County and Zip Code) 5925 MEAUOJ - DR LISLE, DUPAGE, IL 60532 Billing Address (if different)	SELLER Name Address	LAUREL BAN 430 EAST OGDEN AVENUE WESTMONT, IL	60559
	DATE OF CO	NTRACT 06/21/2008	
This Motor Vehicle Retail Installment Contract ("Contract") is ent otherwise specified, "I", "me" and "my" refer to the Buyer and "you" below. I promise to pay Seller the Total of Payments in accordance from Seller on an installment basis and accept the Vehicle in its pre	' and "your" refer to the Se with the Pavment Schedu	le shown below. I acknowledge that I am	O IT IS ASIMPLE GESON INC

2. VEHIC	CLE						
Ŭ₩ew	Year	Mak	Model	Vehicle Identification		Odometer Reading	Personal Use
□ Used	2003	BNW	328)(1	- WBAVC9 35 98K	043354	<u> </u>	☐ Business Use
☐ Telepho	one	CD Playe.	0	(specify) 🚨	(specify)	0	(specify)
2 CDEC		OSURES				e=es	timate
3. GREL			ANCE CHARGE	Amount Financed	Total of Paymen		ale Price

3. CREDIT DISCLOSURES				e=estimate
ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate.	FINANCE CYARGE The dollar amount ane credit will cost me.	Amount Financed The amount of credit provided to me or on my behalf.	Total of Payments The amount I will have paid after I have made all payments as scheduled.	Total Sale Price The total cost of my purchase on credit, including my down payment of #/A
3.90 %	\$e	47289.75	\$e	\$e
4 PAYMENT SCHEDULE		4		

Number of Payments	Amount of Payments	When Pay	ments Are Due
60	8,10.17	Monthly, beginning	08/05/2008
1 Balloon Payment (if applicable)	N/rs)		

SECURITY. I am giving a security interest in the Vehicle. LATE CHARGE.

If all or any portion of a payment is more than 10 days late, I will be charged (a) \$10 on any scheduled payment of \$200 or less or

(b) 5% of any scheduled payment of more than \$200.

If I pay off this Contract early, I will not have to pay a penalty.

Please read this Contract, including the reverse side, for additional information on security interests, nonpayment, default, and the right to require repayment in full before the scheduled maturity date.

BALLOON PAYMENT. If a balloon payment is noted above in Section 4, I understand that the fast scheduled payment is substantially larger than each of the other scheduled payments. The due date and amount of the balloon payment are shown in the Payment Schedule in Section 4 above. If I choose the Sale Option, explained in Section 12 on the reverse side of this Contract. I agree that I may incur the following fees: (A) a Disposition Fee of \$ N/A; and (B) Excess Mileage Fees of V/A or each mile driven in excess following fees: (A) a Disposition Fee of \$______
of __N/A _____ miles per year. _____ miles per year.

5. ITEMIZATION OF AMOUNT FINANCED	e e e e e e e e e e e e e e e e e e e	Ö
A. CASH PRICE (1)Cash Price of Vehicle and Accessories (2)Sales Tax (3)Other (Describe) N/A (4)Other (Describe) DOC FFF POTOBLE	\$ 43318.75 + 3153.00 + N/A + 150.00	D. AMOUNTS PAID TO OTHERS ON MY BEHALF (1) To Public Officials: (a) License, Title, and Registration Fees (b) Other Official Fees (Describe) (b) A
(5)Other (Describe) N/A (6)Total Cash Price	+ N/A = 46621.75	(2)To Insurance Companies For: (a) Credit Life/Disability Insurance (b) Other Insurance (Describe) N/A ** N/A*
B. DOWN PAYMENT (1)Net Value of Trade-In (Gross Allowance \$N/A Payoff \$ (Year_N/A MakeN/A Model_N/A (2)Cash Down Payment (3)Manufacturer's Rebate Assigned to Seller (4)Other (Describe) (5)Total Down Payment	N/A \$ 0.00 + N/A + N/A + N/A - 0.00	(3)Other Charges: (a) To N/A For Service Contract + N/A* (b) To SAFEGUARD FOR GAP PROT + 500.00* (c) To N/A FOR N/A + N/A* (d) To CVR/DLR FOR OPT.ERT FE# 25.00* (e) To N/A FOR N/A + N/A* (f) To N/A FOR N/A + N/A*

	- 200 to 100 to	36622028 Page: 8 of 9	s and a largest official
(1)OdSit Files of Vehicle and Accessiones	<u> 43318.75</u>	(1)To Public Officials:	143,00
(2)Sales Tax (3)Other (Describe) N/A +	$\frac{1}{2}$	(a) License, Title, and Registr	
(4)Other (Describe) <u>NOV FEE PRIONER</u> +	150.00	(b) Other Official Fees (Descr N / A	ibe) +
(5)Other (Describe) N/A +	N/A	(2)To Insurance Companies For	
(6) Total Cash Price = _	46621.75	(a) Credit Life/Disability Insur	ance + <u>N/A</u> *
		(b) Other Insurance (Describe) N/A + N/A*
B. DOWN PAYMENT (1)Net Value of Trade-in		(3)Other Charges:	
(Gross Allowance \$ N/A Payoff \$ N/A	/A		or Service Contract +N/A+
(Year N/A Make N/A Model N/A) \$_	0.00	, ,	or GAP PROT. + 500.00*
(2)Cash Down Payment +	N/A	(c) To <u>N/A</u> Fo	or_N/A +N/P*
(3)Manufacturer's Rebate Assigned to Seller + _	N/A		or OPT. ERT FEE 25.00
(4)Other (Describe) + _	N/A		or N/A + N/A*
(5) Total Down Payment = _	0.00	12 7 0	11 1.0
C. UNPAID BALANCE OF CASH PRICE	Arcol 75		or
(A(6) minus B(5)) \$_	46621.75	(4) Total Amounts Paid to Others	0,000
			A7280 75
*Seller and/or Seller's af "at s may retain or receive a po amounts.	rtion of these E.	AMOUNT FINANCED (C plus D(4)) \$ \(\cdot\cdot\cdot\cdot\cdot\cdot\cdot\cdot
THE SELLER MAY ASSIGN THIS CONTRACT AND RECE	IVE A FEE OR OTHE	R CONSIDERATION FOR FACIL	ITATING YOUR FINANCING.
6. SERVICE CONTRACT			
A service contract is not required to or car credit and will	I not be provided up	local sign and caree to novelbe	neet. The continue contract include
by the Provider will describe the terms and conditions in furth indicated.	ner detail. By signing I	pelow, I agree to purchase the serv	ice contract for the term and cost
N/A	_ N/A	months or N/A	
Provider: N/A Cost: \$Cost:	Term: <u>R/ / </u>		miles, whichever occurs first.
x N/A	X	N/A	
Buyer's Signature	Buy	er's Signature	
7. CREDIT INSURANCE			
	, abitain ar idit i nal	سندا وحواب أووان بوسوم والموس	and some to mark the mark than Th
Credit life or credit disability insurance is not required to policies or certificates issued by the insurer will describe the	obtain or idit and w terms and conditions	ill not be provided unless I sign in further detail. By signing below	and agree to pay the premium. The lagree to pay for the following insur
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O. BUYER NOTICES AND SIG	GNATURES			SIGNING	RELOW	
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