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CERTIFICATE OF DISHONOR



Doc#: 0904439027 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 02/13/2009 11:00 AM Pg: 1 of 3

I, Fred Levis, am the notary to whom all communications are to be mailed regarding the contract antitled CONDITIONAL ACCEPTANCE and Contract #7007 2560 0000 1477 4594 in response to Public Account #1000678775, herein "presentment."

Pursuant to Illinois (310 ILCS 5/3-505) (from Ch. 26, par. 3-505)(b), and Uniform Commercial Code 3-505(b) and 1-202, Notice of Protest is hereby given with Certificate of Dishonor regarding the following:

On January 27, 2009, I sent a Notice of Dishonor of Volodymyr: Dziuma's presentment to Respondent Katia Mullinger, Senior Collections Specialist agent for BMW FINANCIAL SERVICES, herein "Respondent," located at P.O. BOX 3607 DUBLIN [43016] OHIO, who was given 10 days to respond.

On January 27, 2009, Proof of Service shows a Notice of Protest and Opportunity to Cure was mailed to Respondent who was giver, 10 days to respond.

As of this date, no response had been delivered to me, the designated receiver.

I interviewed Volodymyr:Dziuma, whose affidavit is attached to this Notarial Protest.

Volodymyr:Dziuma has stated to me by affidavit that Petitioner has received no response to said Contract at any other mailing location.

Based on the foregoing information, Respondent has dishonored Volodymyr: Dziuma's presentments by non-acceptance and/or non-performance and have therefore assented to the terms and conditions in said Contract.

Fred: Lewis, Third Party Witness

of the

0904439027 Page: 2 of 3

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Illinois)) ss ACKNOWLEDGEMENT Cook County)

As a Notary Public for said County and State, I do hereby certify that on this day of 2009 the above mentioned appeared before me and executed the foregoing. Witness my hand and seal:

Notary Public

Creditor: Volodymyr:Dzicana(without prejudice) c/o 5925 Meadow Drive (non-domestic) Lisle [60532] Illinois

Debtor:
Katie Mullinger d.b.a.
Senior Collections Specialist
BMW FINANCIAL SERVICES
c/o P.O. BOX 3607
DUBLIN [43016] OHIO

"OFFICIAL SEAL"
Fred Lewis
Notary Public, State of Illinois
My Commission Exp. 08/24/2009

0904439027 Page: 3 of 3

LOT 24 IN BLOCK IN WATRISS SUBDIVISION OF THE SOUTH & OF THE NORTH WEST 1/2 OF THE SOUTH EAST 1/2 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 Clark's Office