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Doc#: 1004918068 Fee: \$90.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 02/18/2010 03:48 PM Pg: 1 of 28

REAL ESTATE CONTRACT FOR DEED

Grantor: Erika Steckel Gasperik

Grantee: Melanie E. Elliot/Susan M. Elliot as executor of the Estate of Melanie E. Elliot, under letters of office issued in Probate Estate 2009 P 006182 by the Circuit Court of Cook County, Illinois

Date of Grant: October 13, 1986

Please be advised that Melanie Elliot, her successors, heirs and assigns, claim an interest in the following real estate:

Legal Description:

THE EAST 30 FEET OF LOT 11 IN BLOCK 14, HIG. BRIDGE, BEING A SUBDIVISION OF THE NORTH ½ OF THE NORTHEAST ¼ OF SECTION 6, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN 14-06-210-016-0000

Address of Property: 1710 W. Granville Street, Chicago, IL 60660

Such claim arises out of a certain Real Estate Contract entered into between Erika Gasperik and Melanie Elliot on August 14, 1986, a copy of which is attached as Exhibit A.

Such Contract was modified in an Installment Agreement dated October 13, 1986 which provided for monthly payments of \$592.36 from November 13, 1986 to November 13, 1987. All such payments have been made. A copy of such amortization schedule is attached as Exhibit B.

Such Contract was further modified with an amortization schedule extension from November 13, 1988 to October 13, 1991 requiring monthly payments of \$570.24. All

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such payments have been made. A copy of such amortization schedule is attached as Exhibit C.

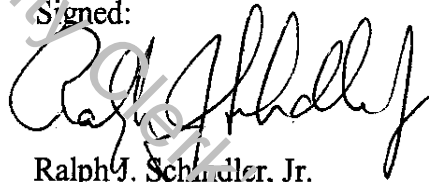
Such Contract was modified on September 12, 1991 in a certain "Modification Agreement to Installment Agreement for Warranty Deed", a copy of which is attached as Exhibit D. Such document required that monthly payments of \$551.12 be made and all such payments have been made.

Such Contract was again modified on March 27, 1997 in a certain "Second Modification Agreement to Installment Agreement For Warranty Deed" which required for monthly payments of \$551.12 all of which payments have been made. A copy of such Second Modification is attached as Exhibit E.

Such Contract was again modified on April 25, 2005 in a certain "THIRD MODIFICATION AGREEMENT TO INSTALLMENT AGREEMENT FOR WARRANTY DEED". In such agreement, the parties agreed to modify the Installment Agreement "retroactive to 13 October 2001" to reflect the payments made to date and to require further installment payments of \$551.12 until a balloon payment shall be made on October 13, 2010. A true and correct copy of this document is attached as Exhibit F. All payments under such agreement are current as of the filing of this Notice.

Such claim is filed by Susan M. Elliot as executor of the Estate of Melanie E. Elliot under letters of office issued in Probate Estate 2009 P 006182 by the Circuit Court of Cook County, Illinois. A true and correct copy of the letters of office is attached as Exhibit G.

Signed:



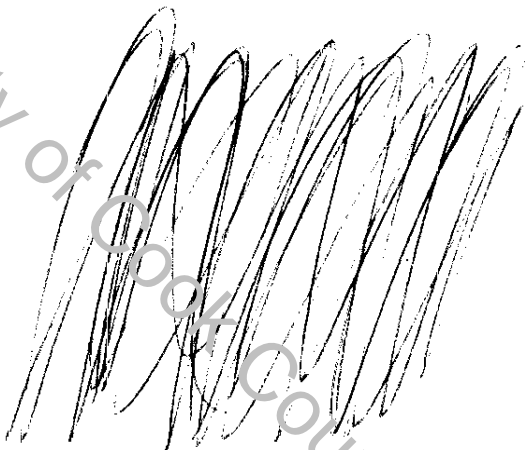
Ralph J. Schindler, Jr.
Attorney for the Estate of
Melanie E. Elliot

Date: February 18, 2010
Document Prepared by:
The Law Offices of Ralph J. Schindler, Jr.
53 W. Jackson Blvd., Suite 818
Chicago, IL 60604
(312) 554-1040

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EXHIBIT A

Property of Cook County Clerk's Office





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NORTH SIDE REAL ESTATE BOARD
REAL ESTATE SALE CONTRACT - RESIDENTIAL

TO: ERIKA STECKEL GASPERIK

SELLER

Date: _____

I/We offer to purchase the property known as: 1710 W GRANVILLE CHICAGO IL 60660

(Address) (City) (State) (Zip)

lot approximately per survey feet, together with improvements thereon including the following, if any, now on premises, for which a Bill of Sale is to be given: screens; storm windows and doors; shades; venetian blinds; drapery rods; curtain rods; radiator covers; attached TV antenna; heating, ~~central cooling~~; ~~split air conditioners~~, ventilating, lighting and plumbing fixtures; attached mirrors; shelving; interior shutters; cabinets and book cases; awnings; porch shades; planted vegetation; garage door openers; fireplace screens; refrigerator; range; dishwasher and disposal; tacked down carpeting; and also dining room chandelier

1. Purchase price ~~\$73,500.00~~ \$75,000.00
2. Initial earnest money \$ 3750.00, in the form of check deposited with seller at closing, to be increased to 10% of purchase price within two days after acceptance hereof. Said initial earnest money shall be returned and this contract shall be void if not accepted on or before Aug 15, 1986. Earnest money shall be held in escrow by SELLER'S ATTORNEY IN INTEREST BEARING ACCT, for the benefit of the parties hereto in an established escrow account in compliance with the laws of the State of Illinois.

3. The balance of the purchase price shall be paid at the closing, plus or minus prorations, as follows (delete inapplicable subparagraphs):

~~(a) In cash, cashier's check or certified check, or any combination thereof.~~
~~(b) Assumption of Existing Mortgage. Purchaser hereby assumes payment of the indebtedness secured by the mortgage (or trust deed) of record, provided there is no default as of date of closing. The said indebtedness approximates \$ _____ and bears interest at the rate of _____ % per annum and is payable in monthly installments of \$ _____, excluding payments into escrow for taxes and insurance, if any. The expenses charged by the legal holder in connection with the assumption shall be paid by Purchaser. Seller agrees to remain liable on said indebtedness if the legal holder so demands and Purchaser hereby indemnifies Seller and holds Seller harmless from any liability resulting therefrom. Purchaser shall pay to Seller a sum equal to the difference between the interest accrued less at time of closing and the balance of the purchase price. If the mortgage provides for acceleration of payment in event of sale, sub-paragraph (c) immediately following, if filled out, shall apply.~~

~~(c) Mortgage Contingency. This contract is contingent upon Purchaser securing within 60 days of acceptance hereof a mortgage commitment for \$ _____ with interest at not more than 10.5 % per annum to be amortized over _____ years, payable monthly, and loan costs not to exceed _____ % plus appraisal and credit report fee, if any. If Purchaser does not obtain such a commitment, Purchaser shall notify Seller in writing within said number of days. If Seller is not so notified, it shall be conclusively presumed that Purchaser has secured such commitment or will purchase said property without mortgage financing. If Seller is so notified, Seller or Broker may, within an equal number of additional days, secure a mortgage commitment for Purchaser upon the same terms and said commitment may be given by Seller as well as a third party. In such event, Purchaser shall furnish to Broker all requested credit information and sign customary papers relating to the application and securing of such commitment. If Purchaser notified Seller as above provided, and neither Purchaser, Seller nor Broker secured such commitment as above provided, this contract shall be null and void and all earnest money shall be returned to Purchaser and Seller shall not be liable for any sales commission.~~

~~(d) Purchase Money Note and Mortgage or Articles of Agreement for Deed. Purchaser will pay \$ 67,500.00 and the balance by (STRIKE ONE) ~~(Purchase Money Note and Mortgage)~~ (Articles of Agreement for Deed) in the amount of \$67,500.00 with interest at the rate of 10 % per annum to be amortized over 30 years, payable monthly, the final payment due NOV 3, 1986, with unlimited prepayment privilege without penalty. Payments into escrow for taxes and insurance shall also be made monthly. If the parties cannot agree on the form of said instruments, the appropriate Chicago Title and Trust Company Note and Trust Deed form shall be used, or the George E. Cole Agreement for Warranty Deed, Installment (long form) shall be used, with \$1500.00 balloon payment after 240, and with 1000.00.~~

4. At closing, Seller shall execute and deliver to Purchaser, or cause to be executed and delivered to Purchaser, a recordable Warranty Deed with release of homestead rights (or other appropriate deed if title is in trust or an estate), or Articles of Agreement for such a deed if that portion of sub-paragraph 3 (d) is applicable, subject only to the following, if any: covenants, conditions and restrictions of record; private, public and utility easements; roads and highways; party wall rights and agreements; existing leases and tenancies; special taxes or assessments for improvements not yet completed; unconfirmed special taxes or assessments; general taxes for the year 1986 and subsequent years; the mortgage or trust deed set forth in sub-paragraph 3 (b) or 3 (d).

5. Closing or escrow payout shall be on or about NOV 3, 1986, provided title has been shown to be good or is accepted by Purchaser, at the office of Purchaser's mortgagee or at Seller's Attorney.

6. Seller agrees to surrender possession of said premises on or before closing, 1986, provided this sale has been closed. ~~Seller shall pay to Purchaser _____ days in advance, the sum of \$ _____ or day for use and occupancy commencing the first day after closing up to and including the date possession is surrendered, on a monthly basis, whichever period is shorter. Purchaser shall refund any payment made for use and occupancy beyond the date possession is surrendered. At closing, Seller shall deposit with escrowee designated in paragraph 2 above a sum equal to 2% of the purchase price to guarantee possession on or before date set forth above, which sum shall be held from the net proceeds of the sale or escrowee form of receipt. If Seller does not surrender possession as above, Seller shall pay to Purchaser in addition to the above use and occupancy, the sum of 10% of said possession escrow per day up to and including day possession is surrendered to Purchaser, said daily amount to be paid out of escrow and the balance, if any, to be turned over to Seller; and acceptance of payments by Purchaser shall not limit Purchaser's other legal remedies.~~

7. Seller will pay a broker's commission to _____ in the amount of _____

8. THIS CONTRACT IS SUBJECT TO THE PROVISIONS APPEARING ON THE REVERSE SIDE HEREOF.

PURCHASER Melanie E. Elliot ADDRESS 1456 W. Rosemont

Melanie E Elliot City Chicago IL 60660

PURCHASER _____ ADDRESS _____

(Type or print name) City State Zip

ACCEPTANCE OF CONTRACT BY SELLER

This 14th day of August, 1986, I/We accept this contract and agree to perform and convey title or cause title to be conveyed according to the terms of this contract.

SELLER Erika Steckel Gasperik ADDRESS 1710 W Granville

Erika Steckel Gasperik City Chicago IL 60660

SELLER _____ ADDRESS _____

(Type or print name) City State Zip

*251 W. Omeze Lane
Wheaton, IL 60187*

PROVISIONS

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1. Real estate taxes (based on most recent ascertainable taxes), rent, interest on existing mortgage, if any, water taxes and other proratable items shall be prorated to date of closing. If property herein is improved, but last available tax bill is on vacant land, parties hereto agree to re-prorate taxes when bill on improved property is available. Security deposits, if any, shall be paid to Purchaser at closing.
2. The provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this contract.
3. At least five days prior to closing date, Seller shall show to Purchaser or his agent evidence of merchantable title in the intended grantor: (a) by exhibiting owner's duplicate Certificate of Title or a certified copy thereof, subject to no other exceptions than those listed on the reverse side hereof, and a currently dated Special Tax Report issued by the Registrar of Titles, or (b) by delivering a Commitment For Title Insurance of a title insurance company bearing date on or subsequent to the date of the acceptance of this offer, in the amount of the purchase price subject to no other exceptions than those listed on the reverse side hereof and to general exceptions contained in said commitment. Delay in delivery by Seller of Commitment For Title Insurance due to delay by Purchaser's mortgagee in recording mortgage and bringing down title shall not be a default of this contract. Every Certificate of Title or Commitment For Title Insurance furnished by Seller hereunder shall be conclusive evidence of title as therein shown. If evidence of title discloses other exceptions, Seller shall have thirty days from Seller's receipt of evidence of title to cure such exceptions and notify Purchaser accordingly, and as to those exceptions which may be removed at closing by payment of money, Seller may have same removed at closing by using the proceeds of sale in payment thereof.
4. 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.
5. If this contract is terminated without Purchaser's fault, the earnest money shall be returned to Purchaser; but if the termination is caused by Purchaser's fault, then, at the option of Seller, and upon notice to Purchaser, the earnest money shall be forfeited and applied first to payment of broker's commission and any expenses incurred, and the balance paid to Seller.
6. Seller warrants that no notice from any city, village or other governmental authority of a dwelling code violation which currently exists in the aforesaid premises has been issued and received by Seller or his agent. If a notice is received between date of acceptance of the contract and date of closing, Seller shall promptly notify Purchaser of such notice.
7. At the request of Seller or Purchaser evidenced by notice in writing to the other party at any time prior to the date for delivery of deed hereunder, this sale shall be closed through an escrow with a title insurance company, in accordance with the general provisions of the usual form of Deed and Money Escrow Agreement then furnished and in use by said 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 and the broker shall be made a party to the escrow with regard to commission due. The cost of the escrow shall be divided equally between Purchaser and Seller.
8. Seller shall furnish five days prior to closing, a survey by a currently licensed land surveyor, showing the present location of all improvements. If Purchaser or Purchaser's mortgagee desires a more recent survey, same shall be obtained at Purchaser's expense.
9. Seller agrees to furnish to Purchaser an affidavit of title subject only to those items set forth herein, and an ALTA form if required by Purchaser's mortgagee.
10. Right is reserved by either party to insert correct legal description at any time, without notice, when same is available.
11. Seller shall have the right to pay off any existing mortgage(s) out of the proceeds of this sale.
12. Purchaser may place a mortgage on this property and apply proceeds of such mortgage to the purchase price.
13. Purchaser and Seller hereby agree to make full disclosures and do all things necessary to comply with the applicable provisions of the Real Estate Settlement Procedures Act of 1974, as amended.
14. Seller shall pay the amount of any stamp tax imposed by State law on the transfer of title, and shall furnish a completed Real Estate Transfer Declaration signed by the Seller or 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 Seller or Seller's agent or meet other requirements as established by any local ordinance with regard to a transfer or transaction tax. Such tax required by local ordinance shall be paid by Purchaser.
15. Seller shall remove from premises by date of possession all items and Seller's personal property not conveyed by Bill of Sale to Purchaser.
16. Seller agrees to surrender possession of the real estate in the same condition as it is at the date of this contract, ordinary wear and tear excepted.
17. Time is of the essence of this contract.
18. Wherever appropriate, the singular includes the plural and the masculine includes the feminine or the neuter.

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EXHIBIT B

Property of Cook County Clerk's Office



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CHICAGO TITLE INSURANCE COMPANY

A M O R T I Z A T I O N S C H E D U L E

ROBERT E. ZEINTER
123 W. MADISON
CHICAGO, IL

AMOUNT OF LOAN: 67,500.00
PAYMENT AMOUNT: 592.36
INTEREST RATE: 10.0000
1ST PAYMENT DATE: 11/13/86
BASED ON 360 PAYMENTS

REGARDING: GASPERIK

YMT NO.	PAYMENT DATE	PAYMENT AMOUNT	INTEREST	PRINCIPAL	BALANCE	YEARLY INTEREST	YEARLY PRINCIPAL
1	11/13/86	592.36	562.50	29.86	67,470.14		
2	12/13/86	592.36	562.25	30.11	67,440.03		
3	1/13/87	592.36	562.00	30.36	67,409.67	1,124.75	59.97
4	2/13/87	592.36	561.75	30.61	67,379.06		
5	3/13/87	592.36	561.49	30.87	67,348.19		
6	4/13/87	592.36	561.23	31.13	67,317.06		
7	5/13/87	592.36	560.98	31.38	67,285.68		
8	6/13/87	592.36	560.71	31.65	67,254.03		
9	7/13/87	592.36	560.45	31.91	67,222.12		
10	8/13/87	592.36	560.18	32.18	67,189.94		
11	9/13/87	592.36	559.92	32.44	67,157.50		
12	10/13/87	592.36	559.65	32.71	67,124.79		
13	11/13/87	67,684.16	559.37	67,124.79	0.00	6,167.73	67,440.03

LOAN TOTALS:- PRINCIPAL
INTEREST

67,500.00
7,292.48

PROPERTY OF Cook County Clerk's Office

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EXHIBIT C



Property of Cook County Clerk's Office

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CHICAGO TITLE INSURANCE COMPANY

AMORTIZATION SCHEDULE

PRINCIPAL REDUCTION OF
\$1,000.00 MADE 10/13/88. *10/13/88 - Erika Huming*

AMOUNT OF LOAN: 64,219.57
 PAYMENT AMOUNT: 570.24
 INTEREST RATE: 10.0000
 1ST PAYMENT DATE: 11/13/88
 BASED ON 336 PAYMENTS

REGARDING:

PYMT NO.	PAYMENT DATE	PAYMENT AMOUNT	INTEREST	PRINCIPAL	BALANCE	YEARLY INTEREST	YEARLY PRINCIPAL
		+1000.00		+1000.00			
1	11/13/88	570.24	535.16	35.08	64,184.49		
2	12/13/88	570.24	534.87	35.37	64,149.12		
3	1/13/89	570.24	534.58	35.66	64,113.46	1,070.03	70.45
4	2/13/89	570.24	534.28	35.96	64,077.50		
5	3/13/89	570.24	533.98	36.26	64,041.24		
6	4/13/89	570.24	533.68	36.56	64,004.68		
7	5/13/89	570.24	533.37	36.87	63,967.81		
8	6/13/89	570.24	533.06	37.18	63,930.63		
9	7/13/89	570.24	532.76	37.48	63,893.15		
10	8/13/89	570.24	532.44	37.80	63,855.35		
11	9/13/89	570.24	532.13	38.11	63,817.24		
12	10/13/89	570.24	531.81	38.43	63,778.81		
13	11/13/89	570.24	531.49	38.75	63,740.06		
14	12/13/89	570.24	531.17	39.07	63,700.99		
15	1/13/90	570.24	530.84	39.40	63,661.59	6,394.75	448.13
16	2/13/90	570.24	530.51	39.73	63,621.86		
17	3/13/90	570.24	530.18	40.06	63,581.80		
18	4/13/90	570.24	529.85	40.39	63,541.41		
19	5/13/90	570.24	529.51	40.73	63,500.68		
20	6/13/90	570.24	529.17	41.07	63,459.61		
21	7/13/90	570.24	528.83	41.41	63,418.20		
22	8/13/90	570.24	528.48	41.76	63,376.44		
23	9/13/90	570.24	528.14	42.10	63,334.34		
24	10/13/90	570.24	527.79	42.45	63,291.89		
25	11/13/90	570.24	527.43	42.81	63,249.08		
26	12/13/90	570.24	527.08	43.16	63,205.92		
27	1/13/91	570.24	526.72	43.52	63,162.40	6,347.81	495.07
28	2/13/91	570.24	526.35	43.89	63,118.51		
29	3/13/91	570.24	525.99	44.25	63,074.26		
30	4/13/91	570.24	525.62	44.62	63,029.64		
31	5/13/91	570.24	525.25	44.99	62,984.65		
32	6/13/91	570.24	524.87	45.37	62,939.28		
33	7/13/91	570.24	524.49	45.75	62,893.53		
34	8/13/91	570.24	524.11	46.13	62,847.40		
35	9/13/91	570.24	523.73	46.51	62,800.89		
36	10/13/91	63,324.23	523.34	62,800.89	0.00	5,250.47	63,205.92

LOAN TOTALS:- PRINCIPAL 64,219.57
 INTEREST 19,063.06

60,451.00
 5,612.50

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EXHIBIT D

Property of Cook County Clerk's Office



UNOFFICIAL COPY**MODIFICATION AGREEMENT TO
INSTALLMENT AGREEMENT
FOR WARRANTY DEED**

Agreement made on the date stated between Erika Steckel Gasperik, Seller, and Melanie E. Elliott, Purchaser, to modify to Installment Agreement for Warranty Deed, dated 13 October 1986 between the same parties.

1. The installment agreement provided for the total balance of \$67,500.00 to be paid according to the amortization schedule attached to said installment agreement, the first payment to be due on or before 13 November 1986, and the final payment to be due on or before 13 October 1991.
2. The parties agree to extend the payment schedule as follows:
 - 2.1. the payment on or before 13 October 1991 of the sum of \$523.34, as interest only, on the unpaid principal balance at said date of \$62,800.89.
 - 2.2. the payment of the principal balance, with interest at the rate of 10 percent per year, amortized over 360 months, with a balloon payment at the end of 60 months accord to the amortization schedule, the first such payment to be due on or before 13 November 1991.
3. Except for any changes stated in this amendment to the agreement, all other rights, duties, responsibilities and obligations of the respective parties as contained in the Inatallment Agreement for Warranty Deed, remain in full force and effect.

Dated: 12 September 1991

Erika Steckel Gasperik
Erika Steckel Gasperik, Seller

Melanie E. Elliott
Melanie E. Elliott, Purchaser

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Principal \$62,800.89
 APR % 10.0%
 Months 360

Payment 551.12

Pymt No.	Payment Date	Begin Bal.	Payment	Portion Principal	Portion Interest	End Bal.
1	11/13/90	62,800.89	551.12	27.78	523.34	62,773.11
2	12/13/91	62,773.11	551.12	28.01	523.11	62,745.09
3	01/13/92	62,745.09	551.12	28.25	522.88	62,716.85
4	02/13/92	62,716.85	551.12	28.48	522.64	62,688.37
5	03/13/92	62,688.37	551.12	28.72	522.40	62,659.65
6	04/13/92	62,659.65	551.12	28.96	522.16	62,630.69
7	05/13/92	62,630.69	551.12	29.20	521.92	62,601.49
8	06/13/92	62,601.49	551.12	29.44	521.68	62,572.04
9	07/13/92	62,572.04	551.12	29.69	521.43	62,542.35
10	08/13/92	62,542.35	551.12	29.94	521.19	62,512.42
11	09/13/92	62,512.42	551.12	30.19	520.94	62,482.23
12	10/13/92	62,482.23	551.12	30.44	520.69	62,451.79
13	11/13/92	62,451.79	551.12	30.69	520.43	62,421.10
14	12/13/92	62,421.10	551.12	30.95	520.18	62,390.16
15	01/13/93	62,390.16	551.12	31.20	519.92	62,358.95
16	02/13/93	62,358.95	551.12	31.46	519.66	62,327.49
17	03/13/93	62,327.49	551.12	31.73	519.40	62,295.76
18	04/13/93	62,295.76	551.12	31.99	519.13	62,263.77
19	05/13/93	62,263.77	551.12	32.26	518.86	62,231.51
20	06/13/93	62,231.51	551.12	32.53	518.60	62,198.98
21	07/13/93	62,198.98	551.12	32.80	518.32	62,166.18
22	08/13/93	62,166.18	551.12	33.07	518.05	62,133.11
23	09/13/93	62,133.11	551.12	33.35	517.78	62,099.77
24	10/13/93	62,099.77	551.12	33.62	517.50	62,066.14
25	11/13/93	62,066.14	551.12	33.90	517.22	62,032.24
26	12/13/93	62,032.24	551.12	34.19	516.94	61,998.05
27	01/13/94	61,998.05	551.12	34.47	516.65	61,963.58
28	02/13/94	61,963.58	551.12	34.76	516.36	61,928.82
29	03/13/94	61,928.82	551.12	35.05	516.07	61,893.77
30	04/13/94	61,893.77	551.12	35.34	515.78	61,858.43
31	05/13/94	61,858.43	551.12	35.64	515.49	61,822.79
32	06/13/94	61,822.79	551.12	35.93	515.19	61,786.86
33	07/13/94	61,786.86	551.12	36.23	514.89	61,750.63
34	08/13/94	61,750.63	551.12	36.53	514.59	61,714.09
35	09/13/94	61,714.09	551.12	36.84	514.28	61,677.25
36	10/13/94	61,677.25	551.12	37.15	513.98	61,640.11
37	11/13/94	61,640.11	551.12	37.46	513.67	61,602.65
38	12/13/94	61,602.65	551.12	37.77	513.36	61,564.88
39	01/13/95	61,564.88	551.12	38.08	513.04	61,526.80

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Pymt No.	Payment Date	Begin Bal.	Payment	Portion Principal	Portion Interest	End Bal.
40	02/13/95	61,526.80	551.12	38.40	512.72	61,488.40
41	03/13/95	61,488.40	551.12	38.72	512.40	61,449.68
42	04/13/95	61,449.68	551.12	39.04	512.08	61,410.64
43	05/13/95	61,410.64	551.12	39.37	511.76	61,371.27
44	06/13/95	61,371.27	551.12	39.70	511.43	61,331.58
45	07/13/95	61,331.58	551.12	40.03	511.10	61,291.55
46	08/13/95	61,291.55	551.12	40.36	510.76	61,251.19
47	09/13/95	61,251.19	551.12	40.70	510.43	61,210.50
48	10/13/95	61,210.50	551.12	41.04	510.09	61,169.46
49	11/13/95	61,169.46	551.12	41.38	509.75	61,128.08
50	12/13/95	61,128.08	551.12	41.72	509.40	61,086.36
51	01/13/96	61,086.36	551.12	42.07	509.05	61,044.29
52	02/13/96	61,044.29	551.12	42.42	508.70	61,001.87
53	03/13/96	61,001.87	551.12	42.77	508.35	60,959.10
54	04/13/96	60,959.10	551.12	43.13	507.99	60,915.97
55	05/13/96	60,915.97	551.12	43.49	507.63	60,872.48
56	06/13/96	60,872.48	551.12	43.85	507.27	60,828.63
57	07/13/96	60,828.63	551.12	44.22	506.91	60,784.41
58	08/13/96	60,784.41	551.12	44.59	506.54	60,739.82
59	09/13/96	60,739.82	551.12	44.96	506.17	60,694.86
60	10/13/96	60,694.86	60,694.86	60,694.86	(0.00)	0.00
		TOTAL	93,211.10	62,800.89	30,410.21	

Breakdown by Year:

	Payments	Principal	Interest
1991	1,102.25	55.80	1,046.45
1992	6,613.47	354.94	6,258.53
1993	6,613.47	392.11	6,221.37
1994	6,613.47	433.16	6,180.31
1995	6,613.47	478.52	6,134.95
1996	65,654.96	61,086.36	4,568.60
Total	93,211.10	62,800.89	30,410.21

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EXHIBIT E

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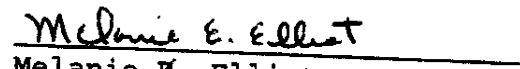
**SECOND MODIFICATION AGREEMENT
TO INSTALLMENT AGREEMENT
FOR WARRANTY DEED**

This second modification agreement is made on the date stated between Erika Steckel Gasperik, Seller, and Melanie E. Elliot, Purchaser, to modify the Installment Agreement for Warranty Deed, dated 3 October 1986, between the same parties.

1. The installment agreement provided for the total balance of \$67,500.00 to be paid according to the amortization schedule attached to said installment agreement, the first payment to be due on or before 13 November 1986, and the final payment to be due on or before 13 October 1991.
2. The modification agreement to Installment Agreement for Warranty Deed, dated 12 September 1991, provided for an extension of said payments beginning 13 October 1991, with a balloon payment due on or before 13 October 1996.
3. The parties agree to extend the payment schedule as stated in this second modification agreement.
4. Retroactive to 13 October 1996, the payment of the principal balance in the amount which was due on said date, with interest at the rate of 10 percent per year, amortized over 360 months from 13 October 1991 as stated, with a balloon payment of the principal balance due at the end of an additional sixty months, or 13 October 2001, according to the amortization schedule attached to this second modification agreement.
5. Except for any changes stated in the modification agreement and in this second modification agreement, all other rights, duties, responsibilities and obligations of the respective parties as contained in the Installment Agreement for Warranty Deed, remain in full force and effect.

Dated: March 27, 1997


Erika Steckel Gasperik, Seller


Melanie E. Elliot, Purchaser
E.

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Loan Amortization - Gasperik to Elliot

QuickTask Amortization

Pmt #	Date	Yr Rate	P&I Payment	Orig Balance	Orig Rate	Term (yrs)	1st PMT	Future Value	Cum. Interest
				\$62,801	10.00%	30.00	Nov-91	\$0	
							Extra Prin	New Balance	
1	Oct-91	10.00%	\$551.12	\$62,801.00	\$27.78	\$523.34	\$0.00	\$62,801.00	\$523.34
2	Nov-91	10.00%	\$551.12	\$62,773.22	\$28.01	\$523.11	\$0.00	\$62,773.22	\$1,046.45
3	Dec-91	10.00%	\$551.12	\$62,745.21	\$28.24	\$522.88	\$0.00	\$62,745.21	\$1,569.33
4	Jan-92	10.00%	\$551.12	\$62,716.97	\$28.48	\$522.64	\$0.00	\$62,716.97	\$2,091.97
5	Feb-92	10.00%	\$551.12	\$62,688.49	\$28.72	\$522.40	\$0.00	\$62,688.49	\$2,614.37
6	Mar-92	10.00%	\$551.12	\$62,659.77	\$28.96	\$522.16	\$0.00	\$62,659.77	\$3,136.53
7	Apr-92	10.00%	\$551.12	\$62,630.81	\$29.20	\$521.92	\$0.00	\$62,630.81	\$3,658.45
8	May-92	10.00%	\$551.12	\$62,601.61	\$29.44	\$521.68	\$0.00	\$62,601.61	\$4,180.13
9	Jun-92	10.00%	\$551.12	\$62,572.17	\$29.69	\$521.43	\$0.00	\$62,572.17	\$4,701.56
10	Jul-92	10.00%	\$551.12	\$62,542.48	\$29.93	\$521.19	\$0.00	\$62,542.48	\$5,222.75
11	Aug-92	10.00%	\$551.12	\$62,512.55	\$30.18	\$520.94	\$0.00	\$62,512.55	\$5,743.69
12	Sep-92	10.00%	\$551.12	\$62,482.37	\$30.43	\$520.69	\$0.00	\$62,482.37	\$6,264.38
13	Oct-92	10.00%	\$551.12	\$62,451.94	\$30.69	\$520.43	\$0.00	\$62,451.94	\$6,784.81
14	Nov-92	10.00%	\$551.12	\$62,421.25	\$30.94	\$520.18	\$0.00	\$62,421.25	\$7,304.99
15	Dec-92	10.00%	\$551.12	\$62,390.31	\$31.20	\$519.92	\$0.00	\$62,390.31	\$7,824.91
16	Jan-93	10.00%	\$551.12	\$62,359.11	\$31.46	\$519.66	\$0.00	\$62,359.11	\$8,344.57
17	Feb-93	10.00%	\$551.12	\$62,327.65	\$31.72	\$519.40	\$0.00	\$62,327.65	\$8,863.97
18	Mar-93	10.00%	\$551.12	\$62,295.93	\$31.99	\$519.13	\$0.00	\$62,295.93	\$9,383.10
19	Apr-93	10.00%	\$551.12	\$62,263.94	\$32.25	\$518.87	\$0.00	\$62,263.94	\$9,901.97
20	May-93	10.00%	\$551.12	\$62,231.69	\$32.52	\$518.60	\$0.00	\$62,231.69	\$10,420.57
21	Jun-93	10.00%	\$551.12	\$62,199.17	\$32.79	\$518.33	\$0.00	\$62,199.17	\$10,938.90
22	Jul-93	10.00%	\$551.12	\$62,166.38	\$33.07	\$518.05	\$0.00	\$62,166.38	\$11,456.95
23	Aug-93	10.00%	\$551.12	\$62,133.31	\$33.34	\$517.78	\$0.00	\$62,133.31	\$11,974.73
24	Sep-93	10.00%	\$551.12	\$62,099.97	\$33.62	\$517.50	\$0.00	\$62,099.97	\$12,492.23
25	Oct-93	10.00%	\$551.12	\$62,066.35	\$33.90	\$517.22	\$0.00	\$62,066.35	\$13,009.45
26	Nov-93	10.00%	\$551.12	\$62,032.45	\$34.18	\$516.94	\$0.00	\$62,032.45	\$13,526.39
27	Dec-93	10.00%	\$551.12	\$61,998.27	\$34.47	\$516.65	\$0.00	\$61,998.27	\$14,043.04
28	Jan-94	10.00%	\$551.12	\$61,963.80	\$34.75	\$516.37	\$0.00	\$61,963.80	\$14,559.41
29	Feb-94	10.00%	\$551.12	\$61,929.05	\$35.04	\$516.08	\$0.00	\$61,929.05	\$15,075.49
30	Mar-94	10.00%	\$551.12	\$61,894.01	\$35.34	\$515.78	\$0.00	\$61,894.01	\$15,591.27
31	Apr-94	10.00%	\$551.12	\$61,858.67	\$35.63	\$515.49	\$0.00	\$61,858.67	\$16,106.76
32	May-94	10.00%	\$551.12	\$61,823.04	\$35.93	\$515.19	\$0.00	\$61,823.04	\$16,621.95
33	Jun-94	10.00%	\$551.12	\$61,787.11	\$36.23	\$514.89	\$0.00	\$61,787.11	\$17,136.84
34	Jul-94	10.00%	\$551.12	\$61,750.88	\$36.53	\$514.59	\$0.00	\$61,750.88	\$17,651.43
34	Aug-94	10.00%	\$551.12	\$61,714.35	\$36.53	\$514.59	\$0.00	\$61,714.35	\$17,651.43

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Loan Amortization - Gasperik to Elliot

35	Sep-94	10.00%	\$551.12	\$36.83	\$514.29	\$0.00	\$61,677.52	\$18,165.72
36	Oct-94	10.00%	\$551.12	\$37.14	\$513.98	\$0.00	\$61,640.38	\$18,679.70
37	Nov-94	10.00%	\$551.12	\$37.45	\$513.67	\$0.00	\$61,602.93	\$19,193.37
38	Dec-94	10.00%	\$551.12	\$37.76	\$513.36	\$0.00	\$61,565.17	\$19,706.73
39	Jan-95	10.00%	\$551.12	\$38.08	\$513.04	\$0.00	\$61,527.09	\$20,219.77
40	Feb-95	10.00%	\$551.12	\$38.39	\$512.73	\$0.00	\$61,488.70	\$20,732.50
41	Mar-95	10.00%	\$551.12	\$38.71	\$512.41	\$0.00	\$61,449.99	\$21,244.91
42	Apr-95	10.00%	\$551.12	\$39.04	\$512.08	\$0.00	\$61,410.95	\$21,756.99
43	May-95	10.00%	\$551.12	\$39.36	\$511.76	\$0.00	\$61,371.59	\$22,268.75
44	Jun-95	10.00%	\$551.12	\$39.69	\$511.43	\$0.00	\$61,331.90	\$22,780.18
45	Jul-95	10.00%	\$551.12	\$40.02	\$511.10	\$0.00	\$61,291.88	\$23,291.28
46	Aug-95	10.00%	\$551.12	\$40.35	\$510.77	\$0.00	\$61,251.53	\$23,802.05
47	Sep-95	10.00%	\$551.12	\$40.69	\$510.43	\$0.00	\$61,210.84	\$24,312.48
48	Oct-95	10.00%	\$551.12	\$41.03	\$510.09	\$0.00	\$61,169.81	\$24,822.57
49	Nov-95	10.00%	\$551.12	\$41.37	\$509.75	\$0.00	\$61,128.44	\$25,332.32
50	Dec-95	10.00%	\$551.12	\$41.72	\$509.40	\$0.00	\$61,086.72	\$25,841.72
51	Jan-96	10.00%	\$551.12	\$42.06	\$509.06	\$0.00	\$61,044.66	\$26,350.78
52	Feb-96	10.00%	\$551.12	\$42.41	\$508.71	\$0.00	\$61,002.25	\$26,859.49
53	Mar-96	10.00%	\$551.12	\$42.77	\$508.35	\$0.00	\$60,959.48	\$27,367.84
54	Apr-96	10.00%	\$551.12	\$43.12	\$508.00	\$0.00	\$60,916.36	\$27,875.84
55	May-96	10.00%	\$551.12	\$43.48	\$507.64	\$0.00	\$60,872.88	\$28,383.48
56	Jun-96	10.00%	\$551.12	\$43.85	\$507.27	\$0.00	\$60,829.03	\$28,890.75
57	Jul-96	10.00%	\$551.12	\$44.21	\$506.91	\$0.00	\$60,784.82	\$29,397.66
58	Aug-96	10.00%	\$551.12	\$44.58	\$506.54	\$0.00	\$60,740.24	\$29,904.20
59	Sep-96	10.00%	\$551.12	\$44.95	\$506.17	\$0.00	\$60,695.29	\$30,410.37
60	Oct-96	10.00%	\$551.12	\$45.33	\$505.79	\$0.00	\$60,649.96	\$30,916.16
61	Nov-96	10.00%	\$551.12	\$45.70	\$505.42	\$0.00	\$60,604.26	\$31,421.58
62	Dec-96	10.00%	\$551.12	\$46.08	\$505.04	\$0.00	\$60,558.18	\$31,926.62
63	Jan-97	10.00%	\$551.12	\$46.47	\$504.65	\$0.00	\$60,511.71	\$32,431.27
64	Feb-97	10.00%	\$551.12	\$46.86	\$504.26	\$0.00	\$60,464.85	\$32,935.53
65	Mar-97	10.00%	\$551.12	\$47.25	\$503.87	\$0.00	\$60,417.60	\$33,439.40
66	Apr-97	10.00%	\$551.12	\$47.64	\$503.48	\$0.00	\$60,369.96	\$33,942.88
67	May-97	10.00%	\$551.12	\$48.04	\$503.08	\$0.00	\$60,321.92	\$34,445.96
68	Jun-97	10.00%	\$551.12	\$48.44	\$502.68	\$0.00	\$60,273.48	\$34,948.64
69	Jul-97	10.00%	\$551.12	\$48.84	\$502.28	\$0.00	\$60,224.64	\$35,450.92
70	Aug-97	10.00%	\$551.12	\$49.25	\$501.87	\$0.00	\$60,175.39	\$35,952.79
71	Sep-97	10.00%	\$551.12	\$49.66	\$501.46	\$0.00	\$60,125.73	\$36,454.25
72	Oct-97	10.00%	\$551.12	\$50.07	\$501.05	\$0.00	\$60,075.66	\$36,955.30
73	Nov-97	10.00%	\$551.12	\$50.49	\$500.63	\$0.00	\$60,025.17	\$37,455.93
74	Dec-97	10.00%	\$551.12	\$50.91	\$500.21	\$0.00	\$59,974.26	\$37,956.14
75	Jan-98	10.00%	\$551.12	\$51.33	\$499.79	\$0.00	\$59,922.93	\$38,455.93
76	Feb-98	10.00%	\$551.12	\$51.76	\$499.36	\$0.00	\$59,871.17	\$38,955.29
77	Mar-98	10.00%	\$551.12	\$52.19	\$498.93	\$0.00	\$59,818.98	\$39,454.22
78	Apr-98	10.00%	\$551.12	\$52.63	\$498.49	\$0.00	\$59,766.35	\$39,952.71

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Loan Amortization - Gasperik to Elliot

79	May-98	10.00%	\$551.12	\$53.07	\$498.05	\$0.00	\$59,713.28	\$40,450.76
80	Jun-98	10.00%	\$551.12	\$53.51	\$497.61	\$0.00	\$59,659.77	\$40,948.37
81	Jul-98	10.00%	\$551.12	\$53.96	\$497.16	\$0.00	\$59,605.81	\$41,445.53
82	Aug-98	10.00%	\$551.12	\$54.40	\$496.72	\$0.00	\$59,551.41	\$41,942.25
83	Sep-98	10.00%	\$551.12	\$54.86	\$496.26	\$0.00	\$59,496.55	\$42,438.51
84	Oct-98	10.00%	\$551.12	\$55.32	\$495.80	\$0.00	\$59,441.23	\$42,934.31
85	Nov-98	10.00%	\$551.12	\$55.78	\$495.34	\$0.00	\$59,385.45	\$43,429.65
86	Dec-98	10.00%	\$551.12	\$56.24	\$494.88	\$0.00	\$59,329.21	\$43,924.53
87	Jan-99	10.00%	\$551.12	\$56.71	\$494.41	\$0.00	\$59,272.50	\$44,418.94
88	Feb-99	10.00%	\$551.12	\$57.18	\$493.94	\$0.00	\$59,215.32	\$44,912.88
89	Mar-99	10.00%	\$551.12	\$57.66	\$493.46	\$0.00	\$59,157.66	\$45,406.34
90	Apr-99	10.00%	\$551.12	\$58.14	\$492.98	\$0.00	\$59,099.52	\$45,899.32
91	May-99	10.00%	\$551.12	\$58.62	\$492.50	\$0.00	\$59,040.90	\$46,391.82
92	Jun-99	10.00%	\$551.12	\$59.11	\$492.01	\$0.00	\$58,981.79	\$46,883.83
93	Jul-99	10.00%	\$551.12	\$59.61	\$491.51	\$0.00	\$58,922.18	\$47,375.34
94	Aug-99	10.00%	\$551.12	\$60.10	\$491.02	\$0.00	\$58,862.08	\$47,866.36
95	Sep-99	10.00%	\$551.12	\$60.60	\$490.52	\$0.00	\$58,801.48	\$48,356.88
96	Oct-99	10.00%	\$551.12	\$61.11	\$490.01	\$0.00	\$58,740.37	\$48,846.89
97	Nov-99	10.00%	\$551.12	\$61.62	\$489.50	\$0.00	\$58,678.75	\$49,336.39
98	Dec-99	10.00%	\$551.12	\$62.13	\$488.99	\$0.00	\$58,616.62	\$49,825.38
99	Jan-2000	10.00%	\$551.12	\$62.65	\$488.47	\$0.00	\$58,553.97	\$50,313.85
100	Feb-2000	10.00%	\$551.12	\$63.17	\$487.95	\$0.00	\$58,490.80	\$50,801.80
101	Mar-2000	10.00%	\$551.12	\$63.70	\$487.42	\$0.00	\$58,427.10	\$51,289.22
102	Apr-2000	10.00%	\$551.12	\$64.23	\$486.89	\$0.00	\$58,362.87	\$51,776.11
103	May-2000	10.00%	\$551.12	\$64.76	\$486.36	\$0.00	\$58,298.11	\$52,262.47
104	Jun-2000	10.00%	\$551.12	\$65.30	\$485.82	\$0.00	\$58,232.81	\$52,748.29
105	Jul-2000	10.00%	\$551.12	\$65.85	\$485.27	\$0.00	\$58,166.96	\$53,233.56
106	Aug-2000	10.00%	\$551.12	\$66.40	\$484.72	\$0.00	\$58,100.56	\$53,718.28
107	Sep-2000	10.00%	\$551.12	\$66.95	\$484.17	\$0.00	\$58,033.61	\$54,202.45
108	Oct-2000	10.00%	\$551.12	\$67.51	\$483.61	\$0.00	\$57,966.10	\$54,686.06
109	Nov-2000	10.00%	\$551.12	\$68.07	\$483.05	\$0.00	\$57,898.03	\$55,169.11
110	Dec-2000	10.00%	\$551.12	\$68.64	\$482.48	\$0.00	\$57,829.39	\$55,651.59
111	Jan-2001	10.00%	\$551.12	\$69.21	\$481.91	\$0.00	\$57,760.18	\$56,133.50
112	Feb-2001	10.00%	\$551.12	\$69.79	\$481.33	\$0.00	\$57,690.39	\$56,614.83
113	Mar-2001	10.00%	\$551.12	\$70.37	\$480.75	\$0.00	\$57,620.02	\$57,095.58
114	Apr-2001	10.00%	\$551.12	\$70.95	\$480.17	\$0.00	\$57,549.07	\$57,575.75
115	May-2001	10.00%	\$551.12	\$71.54	\$479.58	\$0.00	\$57,477.53	\$58,055.33
116	Jun-2001	10.00%	\$551.12	\$72.14	\$478.98	\$0.00	\$57,405.39	\$58,534.31
117	Jul-2001	10.00%	\$551.12	\$72.74	\$478.38	\$0.00	\$57,332.65	\$59,012.69
118	Aug-2001	10.00%	\$551.12	\$73.35	\$477.77	\$0.00	\$57,259.30	\$59,490.46
119	Sep-2001	10.00%	\$551.12	\$73.96	\$477.16	\$0.00	\$57,185.34	\$59,967.62
120	Oct-2001	10.00%	\$551.12	\$74.58	\$476.54	\$0.00	\$57,110.76	\$60,444.16
121	Nov-2001	10.00%	\$551.12	\$75.20	\$475.92	\$0.00	\$57,035.56	\$60,929.98
122	Dec-2001	10.00%	\$551.12	\$75.82	\$475.30	\$0.00	\$56,959.74	\$61,416.38

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EXHIBIT F

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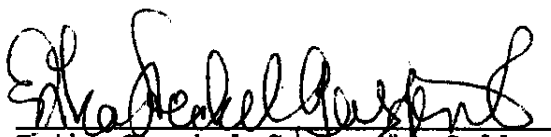


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TO INSTALLMENT AGREEMENT
FOR WARRANTY DEED**

This third modification agreement is made on the date stated between Erika Steckel Gasperik, Seller, and Melanie E. Elliot, Purchaser, to modify the Installment Agreement for Warranty Deed, dated 3 October 1986, between the same parties.

1. The installment agreement provided for the total balance of \$3,500. to be paid according to the amortization schedule attached to said installment agreement, the first payment to be due on or before 13 November 1986, and the final payment to be due on or before 13 October 1991.
2. The modification agreement to Installment Agreement for Warranty Deed dated 12 September 1991, provided for an extension of said payments beginning 13 October 1991, with a balloon payment due on or before 13 October 1996.
3. The second modification agreement to Installment Agreement for Warranty Deed, dated 12 September 1991, provided for an extension of said payments beginning 13 October 1996, with a balloon payment due on or before 13 October 2001.
4. The parties agree to extend the payment schedule as stated in this third modification agreement.
5. Retroactive to 13 October 2001, the payment of the principal balance in the amount which was due on said date, with interest at the rate of 10 percent per year, amortized over 360 months from 13 October 1991 as stated, with a balloon payment of the principal balance due at the end of an additional one hundred twenty months, or 13 October 2010, according to the amortization schedule attached to this third modification agreement, is extended as stated.
6. Except for any changes stated in the modification agreement, and in the second modification agreement, and in this third modification agreement, all other rights, duties, responsibilities and obligations of the respective parties as contained in the Installment agreement for Warranty Deed, remain in full force and effect.

Dated: 25 April 2005


Erika Steckel Gasperik, Seller


Melanie E. Elliot, Purchaser

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Loan Amortization - Gasperik to Elliot

QuickTask Amortization

Pmt #	Date	Yr Rate	Orig Balance	Orig Rate	Term (yrs)	1st PMT	Future Value	Cum. Interest
			P&I Payment	10.00%	30.00	Nov-91	New Balance	
				Principal	Interest	Extra Prin		
1	Oct-91	10.00%	\$551.12	\$27.78	\$523.34	\$0.00	\$62,801.00	\$523.34
2	Nov-91	10.00%	\$551.12	\$28.01	\$523.11	\$0.00	\$62,773.22	\$1,046.45
3	Dec-91	10.00%	\$551.12	\$28.24	\$522.88	\$0.00	\$62,745.21	\$1,569.33
4	Jan-92	10.00%	\$551.12	\$28.48	\$522.64	\$0.00	\$62,716.97	\$2,091.97
5	Feb-92	10.00%	\$551.12	\$28.72	\$522.40	\$0.00	\$62,688.49	\$2,614.37
6	Mar-92	10.00%	\$551.12	\$28.96	\$522.16	\$0.00	\$62,659.77	\$3,136.53
7	Apr-92	10.00%	\$551.12	\$29.20	\$521.92	\$0.00	\$62,630.81	\$3,658.45
8	May-92	10.00%	\$551.12	\$29.44	\$521.68	\$0.00	\$62,601.61	\$4,180.13
9	Jun-92	10.00%	\$551.12	\$29.69	\$521.43	\$0.00	\$62,572.17	\$4,701.56
10	Jul-92	10.00%	\$551.12	\$29.93	\$521.19	\$0.00	\$62,542.48	\$5,222.75
11	Aug-92	10.00%	\$551.12	\$30.18	\$520.94	\$0.00	\$62,512.55	\$5,743.69
12	Sep-92	10.00%	\$551.12	\$30.43	\$520.69	\$0.00	\$62,482.37	\$6,264.38
13	Oct-92	10.00%	\$551.12	\$30.69	\$520.43	\$0.00	\$62,451.94	\$6,784.81
14	Nov-92	10.00%	\$551.12	\$30.94	\$520.18	\$0.00	\$62,421.25	\$7,304.99
15	Dec-92	10.00%	\$551.12	\$31.20	\$519.92	\$0.00	\$62,390.31	\$7,824.91
16	Jan-93	10.00%	\$551.12	\$31.46	\$519.66	\$0.00	\$62,359.11	\$8,344.57
17	Feb-93	10.00%	\$551.12	\$31.72	\$519.40	\$0.00	\$62,327.65	\$8,863.97
18	Mar-93	10.00%	\$551.12	\$31.99	\$519.13	\$0.00	\$62,295.93	\$9,383.10
19	Apr-93	10.00%	\$551.12	\$32.25	\$518.87	\$0.00	\$62,263.94	\$9,901.97
20	May-93	10.00%	\$551.12	\$32.52	\$518.60	\$0.00	\$62,231.69	\$10,420.57
21	Jun-93	10.00%	\$551.12	\$32.79	\$518.33	\$0.00	\$62,199.17	\$10,938.90
22	Jul-93	10.00%	\$551.12	\$33.07	\$518.05	\$0.00	\$62,166.38	\$11,456.95
23	Aug-93	10.00%	\$551.12	\$33.34	\$517.78	\$0.00	\$62,133.31	\$11,974.73
24	Sep-93	10.00%	\$551.12	\$33.62	\$517.50	\$0.00	\$62,099.97	\$12,492.23
25	Oct-93	10.00%	\$551.12	\$33.90	\$517.22	\$0.00	\$62,066.35	\$13,009.45
26	Nov-93	10.00%	\$551.12	\$34.18	\$516.94	\$0.00	\$61,998.27	\$13,526.39
27	Dec-93	10.00%	\$551.12	\$34.47	\$516.65	\$0.00	\$61,963.80	\$14,043.04
28	Jan-94	10.00%	\$551.12	\$34.75	\$516.37	\$0.00	\$61,929.05	\$14,559.41
29	Feb-94	10.00%	\$551.12	\$35.04	\$516.08	\$0.00	\$61,894.01	\$15,075.49
30	Mar-94	10.00%	\$551.12	\$35.34	\$515.78	\$0.00	\$61,858.67	\$15,591.27
31	Apr-94	10.00%	\$551.12	\$35.63	\$515.49	\$0.00	\$61,823.04	\$16,106.76
32	May-94	10.00%	\$551.12	\$35.93	\$515.19	\$0.00	\$61,787.11	\$16,621.95
33	Jun-94	10.00%	\$551.12	\$36.23	\$514.89	\$0.00	\$61,750.88	\$17,136.84
34	Jul-94	10.00%	\$551.12	\$36.53	\$514.59	\$0.00	\$61,714.35	\$17,651.43

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Loan Amortization - Gasperik to Elliot

167	Sep-2005	10.00%	\$551.12	\$110.15	\$440.97	\$0.00	\$52,806.11	\$82,042.15
168	Oct-2005	10.00%	\$551.12	\$111.07	\$440.05	\$0.00	\$52,695.04	\$82,482.20
169	Nov-2005	10.00%	\$551.12	\$111.99	\$439.13	\$0.00	\$52,583.05	\$82,921.33
170	Dec-2005	10.00%	\$551.12	\$112.93	\$438.19	\$0.00	\$52,470.12	\$83,359.52
171	Jan-2006	10.00%	\$551.12	\$113.87	\$437.25	\$0.00	\$52,356.25	\$83,796.77
172	Feb-2006	10.00%	\$551.12	\$114.82	\$436.30	\$0.00	\$52,241.43	\$84,233.07
173	Mar-2006	10.00%	\$551.12	\$115.77	\$435.35	\$0.00	\$52,125.66	\$84,668.42
174	Apr-2006	10.00%	\$551.12	\$116.74	\$434.38	\$0.00	\$52,008.92	\$85,102.80
175	May-2006	10.00%	\$551.12	\$117.71	\$433.41	\$0.00	\$51,891.21	\$85,536.21
176	Jun-2006	10.00%	\$551.12	\$118.69	\$432.43	\$0.00	\$51,772.52	\$85,968.64
177	Jul-2006	10.00%	\$551.12	\$119.68	\$431.44	\$0.00	\$51,652.84	\$86,400.08
178	Aug-2006	10.00%	\$551.12	\$120.68	\$430.44	\$0.00	\$51,532.16	\$86,830.52
179	Sep-2006	10.00%	\$551.12	\$121.69	\$429.43	\$0.00	\$51,410.47	\$87,259.95
180	Oct-2006	10.00%	\$551.12	\$122.70	\$428.42	\$0.00	\$51,287.77	\$87,688.37
181	Nov-2006	10.00%	\$551.12	\$123.72	\$427.40	\$0.00	\$51,164.05	\$88,115.77
182	Dec-2006	10.00%	\$551.12	\$124.75	\$426.37	\$0.00	\$51,039.30	\$88,542.14
183	Jan-2007	10.00%	\$551.12	\$125.79	\$425.33	\$0.00	\$50,913.51	\$88,967.47
184	Feb-2007	10.00%	\$551.12	\$126.84	\$424.28	\$0.00	\$50,786.67	\$89,391.75
185	Mar-2007	10.00%	\$551.12	\$127.90	\$423.22	\$0.00	\$50,658.77	\$89,814.97
186	Apr-2007	10.00%	\$551.12	\$128.96	\$422.15	\$0.00	\$50,529.81	\$90,237.13
187	May-2007	10.00%	\$551.12	\$130.04	\$421.08	\$0.00	\$50,399.77	\$90,658.21
188	Jun-2007	10.00%	\$551.12	\$131.12	\$420.00	\$0.00	\$50,268.65	\$91,078.21
189	Jul-2007	10.00%	\$551.12	\$132.21	\$418.91	\$0.00	\$50,136.44	\$91,497.12
190	Aug-2007	10.00%	\$551.12	\$133.32	\$417.80	\$0.00	\$50,003.12	\$91,914.92
191	Sep-2007	10.00%	\$551.12	\$134.43	\$416.69	\$0.00	\$49,868.69	\$92,331.61
192	Oct-2007	10.00%	\$551.12	\$135.55	\$415.57	\$0.00	\$49,733.14	\$92,747.18
193	Nov-2007	10.00%	\$551.12	\$136.68	\$414.44	\$0.00	\$49,596.46	\$93,161.62
194	Dec-2007	10.00%	\$551.12	\$137.82	\$413.30	\$0.00	\$49,458.64	\$93,574.92
195	Jan-2008	10.00%	\$551.12	\$138.96	\$412.16	\$0.00	\$49,319.68	\$93,987.08
196	Feb-2008	10.00%	\$551.12	\$140.12	\$411.00	\$0.00	\$49,179.56	\$94,398.08
197	Mar-2008	10.00%	\$551.12	\$141.29	\$409.83	\$0.00	\$49,038.27	\$94,807.91
198	Apr-2008	10.00%	\$551.12	\$142.47	\$408.65	\$0.00	\$48,895.80	\$95,216.56
199	May-2008	10.00%	\$551.12	\$143.65	\$407.47	\$0.00	\$48,752.15	\$95,624.03
200	Jun-2008	10.00%	\$551.12	\$144.85	\$406.27	\$0.00	\$48,607.30	\$96,030.30
201	Jul-2008	10.00%	\$551.12	\$146.06	\$405.06	\$0.00	\$48,461.24	\$96,435.36
202	Aug-2008	10.00%	\$551.12	\$147.28	\$403.84	\$0.00	\$48,313.96	\$96,839.20
203	Sep-2008	10.00%	\$551.12	\$148.50	\$402.62	\$0.00	\$48,165.46	\$97,241.82
204	Oct-2008	10.00%	\$551.12	\$149.74	\$401.38	\$0.00	\$48,015.72	\$97,643.20
205	Nov-2008	10.00%	\$551.12	\$150.99	\$400.13	\$0.00	\$47,864.73	\$98,043.33
206	Dec-2008	10.00%	\$551.12	\$152.25	\$398.87	\$0.00	\$47,712.48	\$98,442.20
207	Jan-2009	10.00%	\$551.12	\$153.52	\$397.60	\$0.00	\$47,558.96	\$98,839.80
208	Feb-2009	10.00%	\$551.12	\$154.80	\$396.32	\$0.00	\$47,404.16	\$99,236.12
209	Mar-2009	10.00%	\$551.12	\$156.09	\$395.03	\$0.00	\$47,248.07	\$99,631.15
210	Apr-2009	10.00%	\$551.12	\$157.39	\$393.73	\$0.00	\$47,090.68	\$100,024.88

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Loan Amortization - Gaspenik to Elliot

211	May-2009	10.00%	\$551.12	\$158.70	\$392.42	\$0.00	\$46,931.98	\$100,417.30
212	Jun-2009	10.00%	\$551.12	\$160.02	\$391.10	\$0.00	\$46,771.96	\$100,808.40
213	Jul-2009	10.00%	\$551.12	\$161.35	\$389.77	\$0.00	\$46,610.61	\$101,198.17
214	Aug-2009	10.00%	\$551.12	\$162.70	\$388.42	\$0.00	\$46,447.91	\$101,586.59
215	Sep-2009	10.00%	\$551.12	\$164.05	\$387.07	\$0.00	\$46,283.86	\$101,973.66
216	Oct-2009	10.00%	\$551.12	\$165.42	\$385.70	\$0.00	\$46,118.44	\$102,359.36
217	Nov-2009	10.00%	\$551.12	\$166.80	\$384.32	\$0.00	\$45,951.64	\$102,743.68
218	Dec-2009	10.00%	\$551.12	\$168.19	\$382.93	\$0.00	\$45,783.45	\$103,126.61
219	Jan-2010	10.00%	\$551.12	\$169.59	\$381.53	\$0.00	\$45,613.86	\$103,508.14
220	Feb-2010	10.00%	\$551.12	\$171.00	\$380.12	\$0.00	\$45,442.86	\$103,888.26
221	Mar-2010	10.00%	\$551.12	\$172.43	\$378.69	\$0.00	\$45,270.43	\$104,266.95
222	Apr-2010	10.00%	\$551.12	\$173.87	\$377.25	\$0.00	\$45,096.56	\$104,644.20
223	May-2010	10.00%	\$551.12	\$175.32	\$375.80	\$0.00	\$44,921.24	\$105,020.00
224	Jun-2010	10.00%	\$551.12	\$176.78	\$374.34	\$0.00	\$44,744.46	\$105,394.34
225	Jul-2010	10.00%	\$551.12	\$178.25	\$372.87	\$0.00	\$44,566.21	\$105,767.21
226	Aug-2010	10.00%	\$551.12	\$179.73	\$371.39	\$0.00	\$44,386.48	\$106,138.60
227	Sep-2010	10.00%	\$551.12	\$181.23	\$369.89	\$0.00	\$44,205.25	\$106,508.49
228	Oct-2010	10.00%	\$551.12	\$182.74	\$368.33	\$0.00	\$44,022.51	\$106,876.87
229	Nov-2010	10.00%	\$551.12	\$184.27	\$366.85	\$0.00	\$43,838.24	\$107,243.72
230	Dec-2010	10.00%	\$551.12	\$185.80	\$365.32	\$0.00	\$43,652.44	\$107,609.04
231	Jan-2011	10.00%	\$551.12	\$187.35	\$363.77	\$0.00	\$43,465.09	\$107,972.81
232	Feb-2011	10.00%	\$551.12	\$188.91	\$362.21	\$0.00	\$43,276.18	\$108,335.02
233	Mar-2011	10.00%	\$551.12	\$190.49	\$360.63	\$0.00	\$43,085.69	\$108,695.65
234	Apr-2011	10.00%	\$551.12	\$192.07	\$359.05	\$0.00	\$42,893.62	\$109,054.70
235	May-2011	10.00%	\$551.12	\$193.67	\$357.45	\$0.00	\$42,699.95	\$109,412.15
236	Jun-2011	10.00%	\$551.12	\$195.25	\$355.82	\$0.00	\$42,504.66	\$109,767.98
237	Jul-2011	10.00%	\$551.12	\$196.81	\$354.21	\$0.00	\$42,307.75	\$110,122.19
238	Aug-2011	10.00%	\$551.12	\$198.35	\$352.56	\$0.00	\$42,109.19	\$110,474.75
239	Sep-2011	10.00%	\$551.12	\$199.88	\$350.91	\$0.00	\$41,908.98	\$110,825.66
240	Oct-2011	10.00%	\$551.12	\$201.41	\$349.24	\$0.00	\$41,707.10	\$111,174.90
241	Nov-2011	10.00%	\$551.12	\$202.96	\$347.56	\$0.00	\$41,503.54	\$111,522.46
242	Dec-2011	10.00%	\$551.12	\$204.51	\$345.86	\$0.00	\$41,298.28	\$111,868.32
243	Jan-2012	10.00%	\$551.12	\$206.07	\$344.15	\$0.00	\$41,091.31	\$112,212.47
244	Feb-2012	10.00%	\$551.12	\$207.69	\$342.43	\$0.00	\$40,882.62	\$112,554.90
245	Mar-2012	10.00%	\$551.12	\$210.43	\$340.69	\$0.00	\$40,672.19	\$112,895.59
246	Apr-2012	10.00%	\$551.12	\$212.19	\$338.93	\$0.00	\$40,460.00	\$113,234.52
247	May-2012	10.00%	\$551.12	\$213.95	\$337.17	\$0.00	\$40,246.05	\$113,571.69
248	Jun-2012	10.00%	\$551.12	\$215.74	\$335.38	\$0.00	\$40,030.31	\$113,907.07
249	Jul-2012	10.00%	\$551.12	\$217.53	\$333.59	\$0.00	\$39,812.78	\$114,240.66
250	Aug-2012	10.00%	\$551.12	\$219.35	\$331.77	\$0.00	\$39,593.43	\$114,572.43
251	Sep-2012	10.00%	\$551.12	\$221.17	\$329.95	\$0.00	\$39,372.26	\$114,902.38
252	Oct-2012	10.00%	\$551.12	\$223.02	\$328.10	\$0.00	\$39,149.24	\$115,230.48
253	Nov-2012	10.00%	\$551.12	\$224.88	\$326.24	\$0.00	\$38,924.36	\$115,556.72
254	Dec-2012	10.00%	\$551.12	\$226.75	\$324.37	\$0.00	\$38,697.61	\$115,881.09

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Loan Amortization - Gasperik to Elliot

35	Sep-94	10.00%	\$551.12	\$36.83	\$514.29	\$0.00	\$61,677.52	\$18,165.72
36	Oct-94	10.00%	\$551.12	\$37.14	\$513.98	\$0.00	\$61,640.38	\$18,679.70
37	Nov-94	10.00%	\$551.12	\$37.45	\$513.67	\$0.00	\$61,602.93	\$19,193.37
38	Dec-94	10.00%	\$551.12	\$37.76	\$513.36	\$0.00	\$61,565.17	\$19,706.73
39	Jan-95	10.00%	\$551.12	\$38.08	\$513.04	\$0.00	\$61,527.09	\$20,219.77
40	Feb-95	10.00%	\$551.12	\$38.39	\$512.73	\$0.00	\$61,488.70	\$20,732.50
41	Mar-95	10.00%	\$551.12	\$38.71	\$512.41	\$0.00	\$61,449.99	\$21,244.91
42	Apr-95	10.00%	\$551.12	\$39.04	\$512.08	\$0.00	\$61,410.95	\$21,756.99
43	May-95	10.00%	\$551.12	\$39.36	\$511.76	\$0.00	\$61,371.59	\$22,268.75
44	Jun-95	10.00%	\$551.12	\$39.69	\$511.43	\$0.00	\$61,331.90	\$22,780.18
45	Jul-95	10.00%	\$551.12	\$40.02	\$511.10	\$0.00	\$61,291.88	\$23,291.28
46	Aug-95	10.00%	\$551.12	\$40.35	\$510.77	\$0.00	\$61,251.53	\$23,802.05
47	Sep-95	10.00%	\$551.12	\$40.69	\$510.43	\$0.00	\$61,210.84	\$24,312.48
48	Oct-95	10.00%	\$551.12	\$41.03	\$510.09	\$0.00	\$61,169.81	\$24,822.57
49	Nov-95	10.00%	\$551.12	\$41.37	\$509.75	\$0.00	\$61,128.44	\$25,332.32
50	Dec-95	10.00%	\$551.12	\$41.72	\$509.40	\$0.00	\$61,086.72	\$25,841.72
51	Jan-96	10.00%	\$551.12	\$42.06	\$509.06	\$0.00	\$61,044.66	\$26,350.78
52	Feb-96	10.00%	\$551.12	\$42.41	\$508.71	\$0.00	\$61,002.25	\$26,859.49
53	Mar-96	10.00%	\$551.12	\$42.77	\$508.35	\$0.00	\$60,959.48	\$27,367.84
54	Apr-96	10.00%	\$551.12	\$43.12	\$508.00	\$0.00	\$60,916.36	\$27,875.84
55	May-96	10.00%	\$551.12	\$43.48	\$507.64	\$0.00	\$60,872.88	\$28,383.48
56	Jun-96	10.00%	\$551.12	\$43.85	\$507.27	\$0.00	\$60,829.03	\$28,890.75
57	Jul-96	10.00%	\$551.12	\$44.21	\$506.91	\$0.00	\$60,784.82	\$29,397.66
58	Aug-96	10.00%	\$551.12	\$44.58	\$506.54	\$0.00	\$60,740.24	\$29,904.20
59	Sep-96	10.00%	\$551.12	\$44.95	\$506.17	\$0.00	\$60,695.29	\$30,410.37
60	Oct-96	10.00%	\$551.12	\$45.33	\$505.79	\$0.00	\$60,649.96	\$30,916.16
61	Nov-96	10.00%	\$551.12	\$45.70	\$505.42	\$0.00	\$60,604.26	\$31,421.58
62	Dec-96	10.00%	\$551.12	\$46.08	\$505.04	\$0.00	\$60,558.18	\$31,926.62
63	Jan-97	10.00%	\$551.12	\$46.47	\$504.65	\$0.00	\$60,511.71	\$32,431.27
64	Feb-97	10.00%	\$551.12	\$46.86	\$504.26	\$0.00	\$60,464.85	\$32,935.53
65	Mar-97	10.00%	\$551.12	\$47.25	\$503.87	\$0.00	\$60,417.60	\$33,439.40
66	Apr-97	10.00%	\$551.12	\$47.64	\$503.48	\$0.00	\$60,369.96	\$33,942.88
67	May-97	10.00%	\$551.12	\$48.04	\$503.08	\$0.00	\$60,321.92	\$34,445.96
68	Jun-97	10.00%	\$551.12	\$48.44	\$502.68	\$0.00	\$60,273.48	\$34,948.64
69	Jul-97	10.00%	\$551.12	\$48.84	\$502.28	\$0.00	\$60,224.64	\$35,450.92
70	Aug-97	10.00%	\$551.12	\$49.25	\$501.87	\$0.00	\$60,175.39	\$35,952.79
71	Sep-97	10.00%	\$551.12	\$49.66	\$501.46	\$0.00	\$60,125.73	\$36,454.25
72	Oct-97	10.00%	\$551.12	\$50.07	\$501.05	\$0.00	\$60,075.66	\$36,955.30
73	Nov-97	10.00%	\$551.12	\$50.49	\$500.63	\$0.00	\$60,025.17	\$37,455.93
74	Dec-97	10.00%	\$551.12	\$50.91	\$500.21	\$0.00	\$59,974.26	\$37,956.14
75	Jan-98	10.00%	\$551.12	\$51.33	\$499.79	\$0.00	\$59,922.93	\$38,455.93
76	Feb-98	10.00%	\$551.12	\$51.76	\$499.36	\$0.00	\$59,871.17	\$38,955.29
77	Mar-98	10.00%	\$551.12	\$52.19	\$498.93	\$0.00	\$59,818.98	\$39,454.22
78	Apr-98	10.00%	\$551.12	\$52.63	\$498.49	\$0.00	\$59,766.35	\$39,952.71

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Property of Cook County Clerk's Office



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LETTERS OF OFFICE - DECEDENT'S ESTATE

(Rev. 12/23/03) CCP 0415

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, PROBATE DIVISION

Estate of
MELANIE E. ELLIOT

Deceased

No. **2009 P 006182**

Docket

Page

LETTERS OF OFFICE - DECEDENT'S ESTATE

SUSAN M. ELLIOT

has been appointed

Independent

Executor

of the estate of

MELANIE E. ELLIOT

, deceased,

who died **Tuesday, September 08, 2009**

, and is authorized to take possession of and collect the

estate of the decedent and to do all acts required by law

No Assets To Leave The State Of Illinois Without Prior Court Approval

WITNESS, **December 14, 2009**

Dorothy Brown

Clerk of the Circuit Court

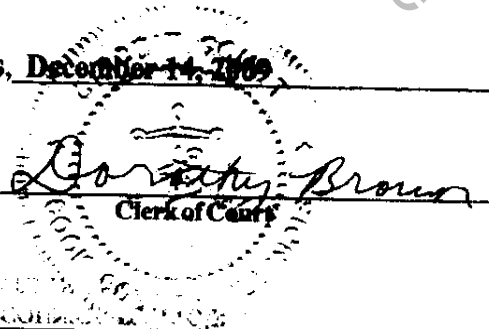


CERTIFICATE

I certify that this is a copy of the letters of office now in force in this estate.

DLB

WITNESS, **December 14, 2009**



DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS