

- (4) A mortgage of collateral (other than a beneficial interest)
- (3) A lease exceeding a term of 40 years?
- (2) Is this a transfer by assignment of over 25% of beneficial interest of an Illinois land trust?
- (1) Is this a transfer by deed or other instrument of conveyance?

Shaw

II. NATURE OF TRANSFER:

- Store, office, commercial building
- Commercial apartment (over 6 units)
- Apartment building (6 units or less)

- Industrial building
- Farm, with buildings
- Other, specify \_\_\_\_\_

Check all types of improvement and uses that pertain to the property: \_\_\_\_\_

C. Property Characteristics:

Transfers and transfers of real property are advised that their ownership or other control of such property may render them liable for any environmental clean-up costs whether or not they caused or contributed to the presence of environmental problems associated with the property.

LIABILITY DISCLOSURE

PARCEL 1: Lot 2 in Kusick subdivision of the North 80 feet of the South 240 feet of the West 320 feet (except the West 50 feet thereof dedicated for Cicero Avenue) all in the Northwest quarter of section 3, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 2: Easements appurtenant to and for the benefit of parcel 1 as set forth in the easement agreement dated March 28, 1977 and recorded April 1, 1977 as document 23873080 made by Bremen Bank and Trust Company as trustee under Mary T. Menting for ingress and egress over the South 22 feet of Lot 1 in Kusicks subdivision, aforesaid, all in Cook County, Illinois.

Prepared by: Richard and Esther Kennedy  
 6525 W. 82nd Place  
 Burbank, Illinois 60459

Company of Orlando Park  
 15330 S. Lagrange Road  
 Orlando Park, Illinois 60462

I. PROPERTY IDENTIFICATION:

Address of property: 13901 S. Cicero Avenue, Crestwood, Illinois 60445  
 Street: \_\_\_\_\_  
 City or Village: \_\_\_\_\_  
 Permit or Real Estate Index No.: 28-03-100-077-0000

B. Legal Description:  
 Section: 3 Township: 36 N Range: 13

Enter or attach current legal description in this area: \_\_\_\_\_

Seller: Richard and Esther Kennedy, his wife  
 Buyer: Richard and Esther Kennedy, his wife

Document No.: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 County: \_\_\_\_\_  
 Recorder's Office: \_\_\_\_\_

For Use By County: \_\_\_\_\_  
 Transfer Act of 1988

The following information is provided pursuant to the Responsible Property

ENVIRONMENTAL DISCLOSURE DOCUMENT FOR TRANSFER OF REAL PROPERTY



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2013/10/17

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B. (1) Identify Transferor:

Richard Kennedy & Esther Kennedy  
Name and Current Address of Transferor

Name and Address of Trustee if this is a transfer of beneficial interest of a land trust  
Trust No

(2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form:

Name, Position (if any), and address  
Telephone No

C. Identify Transferor:

Name and Current Address of Transferor

III. NOTIFICATION

Under the Illinois Environmental Protection Act, owners of real property may be held liable for costs related to the release of hazardous substances.

1. Section 22.2(f) of the Act states:

"Notwithstanding any other provision or rule of law, and subject only to the defenses set forth in subsection (f) of this Section, the following persons shall be liable for all costs of removal or remedial action incurred by the State of Illinois as a result of a release or substantial threat of a release of a hazardous substance:

(1) The owner and operator of a facility or vessel from which there is a release or substantial threat of release of a hazardous substance:

(2) Any person who at the time of disposal, transport, storage or treatment of a hazardous substance owned or operated the facility or vessel used for such disposal, transport, treatment or storage from which there was a release or substantial threat of a release of any such hazardous substance:

(3) Any person who by contract, agreement, or otherwise has arranged with another party or entity for transport, storage, disposal or treatment of hazardous substances owned, controlled or possessed by such person at a facility there is a release or substantial threat of a release of such hazardous substances; and

(4) Any person who accepts or accepted any hazardous substances for transport to disposal, storage or treatment facilities or sites from which there is a release or a substantial threat of a release of a hazardous substance."

2. Section 4(b) of the Act states:

"The Agency shall have the authority to provide notice to any person who may be liable pursuant to Section 22.2(f) of this Act for a release or a substantial threat of a release of a hazardous substance. Such notice shall include the identified response action and an opportunity for such person to perform the response action."

3. Section 22.2(k) of the Act states:

"If any person who is liable for a release or substantial threat of release of a hazardous substance fails without sufficient cause to provide removal or remedial action upon or in accordance with a notice and request by the agency or upon or in accordance with any order of the Board or any court, such person may be liable to the State for punitive damages in an amount at least equal to, and not more than 3 times, the amount of any costs incurred by the State of Illinois as a result of such failure to take such removal or remedial action. The punitive damage imposed by the Board shall be in addition to any costs recovered from such person pursuant to this Section and in addition to any other penalty or relief provided by this Act or any other law."

4. Section 22.18(a) of the Act states:

"Notwithstanding any other provision or rule of law, except as provided otherwise in subsection (b), the owner or operator, or both, of an underground storage tank shall be liable for all costs of preventive action, corrective action, and enforcement action incurred by the State of Illinois as a result of a release or a substantial threat of release of petroleum from an underground storage tank."

5. The text of the statutes set out above is subject to change by amendment. Persons using this form may update it to reflect changes in the text of the statutes cited, but no disclosure statement shall be invalid merely because it sets forth an obsolete or superseded version of such text.

IV. ENVIRONMENTAL INFORMATION

Regulatory Information During Current Ownership

1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage or handling of "hazardous substances", as defined by the Illinois Environmental Protection Act? This question shall not be applicable for consumer goods stored or handled by a retailer in the same form, approximate amount, concentration and manner as they are sold to consumers, provided that such retailer does not engage in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refishing, servicing, or cleaning operations on the property.

Yes \_\_\_\_\_ No \_\_\_\_\_

2. Has the transferor ever conducted operations on the property which involved the processing, storage or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage?

Yes \_\_\_\_\_ No \_\_\_\_\_

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10/13/2013

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3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment or disposal of "hazardous or special wastes", as defined by the federal Resource Conservation and Recovery Act and the Illinois Environmental Protection Act?

4. Are there any of the following specific units (operating or closed) at the property which are or were used by the transferor to manage waste, hazardous wastes, hazardous substances or petroleum?

Landfill	_____	YES	_____
Surface Impoundment	_____	NO	_____
Land Treatment	_____	YES	_____
Waste Pile	_____	NO	_____
Incinerator	_____	YES	_____
Storage Tank (Above Ground)	_____	NO	_____
Storage Tank (Underground)	_____	YES	_____
Container Storage Area	_____	NO	_____

If there are "YES" answers to any of the above items and the transfer is other than a mortgage or collateral assignment of beneficial interest, attach to the site plan which identifies the location of each unit, such site plan to be filed with the Environmental Protection Agency along with this disclosure document.

5. Has the transferor ever held any of the following in regard to this real property?

a. Permits for discharges of wastewater to waters of the State.	Yes	_____	No	_____
b. Permits for emissions to the atmosphere.	Yes	_____	No	_____
c. Permits for any waste storage, waste treatment or waste disposal operation.	Yes	_____	No	_____

6. Has the transferor had any wastewater discharges (other than sewage) to a publicly owned treatment works?

7. Has the transferor taken any of the following actions relative to this property?

a. Prepared a Chemical Safety Contingency Plan pursuant to the Illinois Chemical Safety Act.	Yes	_____	No	_____
b. Filed an Emergency and Hazardous Chemical Inventory Form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986.	Yes	_____	No	_____
c. Filed a Toxic Chemical Release Form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986.	Yes	_____	No	_____

8. Has the transferor or any facility on the property or the property been the subject of any of the following State or federal governmental actions?

a. Written notification regarding known, suspected or alleged contamination on or emanating from the property.	Yes	_____	No	_____
b. Filing an environmental enforcement case with a court or the Pollution Control Board for which a final order or consent decree was entered.	Yes	_____	No	_____
c. If item b. was answered by checking Yes, then indicate whether or not the final order or decree is still in effect for this property.	Yes	_____	No	_____

9. Environmental Releases During Transferor's Ownership

a. Has any situation occurred at this site which resulted in a reportable "release" of any hazardous substances or petroleum as required under State or federal laws?	Yes	_____	No	_____
b. Have any hazardous substances or petroleum, which were released, come into direct contact with the ground at this site?	Yes	_____	No	_____
c. If the answers to questions (a) and (b) are Yes, have any of the following actions or events been associated with a release on the property?	Yes	_____	No	_____

Use of a cleanup contractor to remove or treat materials including soils, pavement or other surficial materials  
Assignment of in house maintenance staff to remove or treat materials including soils, pavement or other surficial materials  
Designation, by the EPA or the IESDA, of the release as "significant" under the Illinois Chemical Safety Act  
Sampling and analysis of soils  
Temporary or more long-term monitoring of ground water at or near the site  
Impaired usage of an on-site or nearby water well because of offensive characteristics of the water  
Coping with fumes from subsurface storm drains or inside basements, etc.  
Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site

10. Is the facility currently operating under a variance granted by the Illinois Pollution Control Board?

11. Is there any explanation needed for clarification of any of the above answers or responses?

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APPROVED FOR  
RECORDING  
BY THE CLERK OF  
COOK COUNTY  
ON 11/15/2011

(Ch. 30, par. 906)

LENDER  
Type or print name

Signature

C. This form was delivered to me with all elements completed on \_\_\_\_\_ 19\_\_\_\_

9043716J

TRANSFEREE OR TRANSFERRES (or on behalf of Transferor)  
Type or print name

Judith Dillon, Loan Officer  
Signature

B. This form was delivered to me with all elements completed on \_\_\_\_\_ 19\_\_\_\_  
Southwest Financial Bank and Trust  
Company of Orland Park

TRANSFEROR OR TRANSFERORS (or on behalf of Transferor)  
Type or print name

Richard & Esther Kennedy  
Signature

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

V. CERTIFICATION

Landfill	_____	_____
Surface Impoundment	_____	_____
Land Treatment	_____	_____
Waste Incinerator	_____	_____
Storage Tank (Above Ground)	_____	_____
Storage Tank (Underground)	_____	_____
Container Storage Area	_____	_____
Injection Wells	_____	_____
Wastewater Treatment Units	_____	_____
Septic Tanks	_____	_____
Transfer Stations	_____	_____
Waste Recycling Operations	_____	_____
Waste Treatment Detoxification	_____	_____
Other Land Disposal Area	_____	_____

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, other contracts for management or use of the facilities or real property:

Type of business/  
or property usage

Name:  
1. Provide the following information about the previous owner or any entity or person the transferor leased the site in or otherwise contracted with for the management of the site or real property:  
B. SITE INFORMATION UNDER OTHER OWNERSHIP OR OPERATION

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