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ENVIRONMENTAL DISCLOSURE DOCUMENT

FOR TRANSFER OF REAL PROPERTY

\$23.00

The following information is provided pursuant to the Responsible Property Transfer Act of 1988

Seller: Federal Home Loan Mortgage Corporation
Buyer: George and Georgina Susa
Document No.: _____

For Use by County Recorder's Office
County
Date
Doc. No.
Vol.
Page
Rec'd by:

I. PROPERTY IDENTIFICATION:

A. Address of property: 1345-59 Estes, Chicago, Illinois 60626
Street City or Village Township

Permanent Real Estate Index No.: 11-32-106-002-0000

B. Legal Description:

Section 32 Township 41 Range 14

Enter or attach current legal description in this area:

See attached Exhibit A for legal description.

Prepared by:

Cary Esses - Federal Home Loan Mortgage Corporation
Name Corporation

333 W. Wacker, Suite 210
Address

Chicago, Illinois 60606
City State Zip Code

Return to:

George and Georgina Susa
Name

1345-59 Estes
Address

Chicago, Illinois 60626
City State Zip Code

1990 JUN 11 11:55 AM
CLERK'S OFFICE
COOK COUNTY, ILLINOIS

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Box 333

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LIABILITY DISCLOSURE

Transferors and transferees 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.

C. Property Characteristics:

Lot Size 180.01 x 174.1 Acreage .7188

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

- Apartment building (6 units or less)
- Commercial apartment (over 6 units)
- Store, office, commercial building
- Industrial building
- Farm, with buildings
- Other (specify): _____

II. NATURE OF TRANSFER:

	Yes	No
A. (1) Is this a transfer by deed or other instrument of conveyance?	<u> x </u>	<u> </u>
(2) Is this a transfer by assignment of over 25% of beneficial interest of an Illinois land trust?	<u> </u>	<u> x </u>
(3) A lease exceeding a term of 40 years?	<u> </u>	<u> x </u>
(4) A mortgage or collateral assignment of beneficial interest?	<u> </u>	<u> x </u>

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(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 where 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(q) 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 or 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.

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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, refinishing, servicing, or cleaning operations on the property.

Yes _____

No X

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 X

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?

Yes _____

No X

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?

	<u>Yes</u>	<u>No</u>
Landfill	_____	_____ <u>X</u> _____
Surface Impoundment	_____	_____ <u>X</u> _____
Land Treatment	_____	_____ <u>X</u> _____
Waste Pile	_____	_____ <u>X</u> _____
Incinerator	_____ <u>X</u> _____	_____

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	Yes	No
Storage Tank (Above Ground)	___	<u>x</u>
Storage Tank (Underground)	___	<u>x</u>
Container Storage Area	___	<u>x</u>
Injection Wells	___	<u>x</u>
Wastewater Treatment Units	___	<u>x</u>
Septic Tanks	___	<u>x</u>
Transfer Stations	___	<u>x</u>
Waste Recycling Operations	___	<u>x</u>
Waste Treatment Detoxification	___	<u>x</u>
Other Land Disposal Area	___	<u>x</u>

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 a 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 x
 - b. Permits for emissions to the atmosphere. Yes ___ No x
 - c. Permits for any waste storage, waste treatment or waste disposal operation. Yes ___ No x
6. Has the transferor had any wastewater discharges (other than sewage) to a publicly owned treatment works?
- Yes ___
- No x

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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 X
- 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 X
- c. Filed a Toxic Chemical Release Form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986. Yes ___
No X
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 X
- 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 X
- 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 X

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b. Have any hazardous substances or petroleum, which were released, come into direct contact with the ground at this site?

Yes ___

No X

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?

- Use of a clean-up 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 IEPA 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 groundwater 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?

Yes ___

No X

11. Is there any explanation needed for clarification of any of the above answers or responses? No

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B. SITE INFORMATION UNDER OTHER OWNERSHIP OR OPERATION

1. Provide the following information about the previous owner or any entity or person the transferor leased the site to or otherwise contracted with for the management of the site or real property:

Name: American National Bank as Trustee, Earl Niemoth beneficiary

Type of business or property usage Apartment Building

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: Transferor does not have knowledge whether the following existed under prior ownership.

	<u>Yes</u>	<u>No</u>
Landfill	_____	_____
Surface Impoundment	_____	_____
Land Treatment	_____	_____
Waste Pile	_____	_____
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	_____	_____

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V. CERTIFICATION

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.

Richard L. Mason
Signature

Richard L. Mason, Federal Home Loan Mortgage Corporation, Manager Multifamily Servicing
Type or Print Name
TRANSFEROR OR TRANSFERORS
(or on behalf of Transferor)

B. This form was delivered to me with all elements completed on MARCH 31 1990

George Susa
Signature

GEORGE SUSA AND GEORGINA SUSA
Type or Print Name

TRANSFEEE OR TRANSFEEES
(or on behalf of Transferee)

C. This form was delivered to me with all elements completed on _____ 19____

Signature

Type or Print Name

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EXHIBIT "A"

LEGAL DESCRIPTION

Lot 23 (except the West 40 feet 9 inches thereof) and all Lots 24 to 26 both inclusive and the West 20 feet 10 inches of Lot 27 in William M. Devine's Second Birchwood Beach Subdivision in Rogers Park, being a Subdivision of Block 2 of Circuit Court Partition of the East 1/4 of the North West 1/4 and the North East Fractional Quarter of Section 32, Township 41 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Street Address: 1345-59 West Estes Avenue
Chicago, Illinois

PIN: 11-32-106-002-0000

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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.

Richard L. Mason

Signature

Richard L. Mason, Federal Home Loan Mortgage Corporation, Manager Multifamily Servicing

TRANSFEROR OR TRANSFERORS
(or on behalf of Transferor)

B. This form was delivered to me with all elements completed on _____, 19__

Signature

Type or Print Name

TRANSFEREE OR TRANSFEREES
(or on behalf of Transferee)

C. This form was delivered to me with all elements completed on 5/15, 1990

Signature

CITIBANK F.S.B.
Type or Print Name

LENDER

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