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DECLARATION OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER ARTICLES OF AGREEMENT FOR DEED

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WHEREAS, on the 29th day of January, 1991, DAVID S. KUKULSKI, as Seller under ARTICLES OF AGREEMENT FOR DEED dated the 4th day of August, 1989, concerning the herein legally described property with MICHAEL RICE, as Purchaser, (hereinafter "Contract") served a copy of the attached NOTICE OF INTENTION TO DECLARE FORFEITURE OF ALL RIGHTS UNDER INSTALLMENT AGREEMENT FOR WARRANTY DEED AND NOTICE OF INTENTION TO FILE FORCIBLE DETAINER SUIT, such Notice being served by certified mail return receipt requested on the aforementioned date; and

WHEREAS, said notice stated that Purchaser was in default under the provisions of the Contract; and

WHEREAS, MICHAEL RICE, the Purchaser under said Contract has failed to cure the defaults set forth in said Notice and more than thirty (30) days have elapsed from the date of service.

NOW, THEREFORE, DAVID KUKULSKI, as Seller under that certain ARTICLES OF AGREEMENT FOR DEED dated the 4th day of August, 1989, with MICHAEL RICE, as Purchaser, concerning the following described property:

Lots seventeen (17) and eighteen (18) in Block seventeen (17) in West Hammond, being a subdivision of the North 1896 feet of fractional Section 17, Township 36 North, Range 15, East of the Third Principal Meridian in Cook County, Illinois

commonly known as: 435 - 155th Street, Calumet City, Illinois

60409,

Permanent Index No. 30-17-109-0007 & 30-17-109-008

HEREBY DECLARES that all of the rights of the said MICHAEL

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RICE, as Purchaser, under said ARTICLES OF AGREEMENT FOR DEED are hereby forfeited and extinguished, and that all payments made by MICHAEL RICE, as Purchaser under said ARTICLES OF AGREEMENT FOR DEED will be retained by Seller pursuant to his rights under said ARTICLES OF AGREEMENT FOR DEED and that all of the rights of MICHAEL RICE, as Purchaser thereunder, are hereby forfeited.

In Witness Whereof, DAVID KUKULSKI has set his hand and seal at Chicago Heights, Illinois this 28 day of March, 1991.

David Kukulski
DAVID KUKULSKI

STATE OF ILLINOIS) George
) ss
COUNTY OF COOK--) Guinnett

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT DAVID KUKULSKI personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 28 day of March, 1991.

Kelly T. Hollis
Notary Public

Notary Public, State of Illinois
My Commission Expires 03/31/94

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THIS INSTRUMENT PREPARED BY:
ANDREW D ROSS
PO Box 637
Chicago Heights, Ill.
60411

RECORDERS BOX
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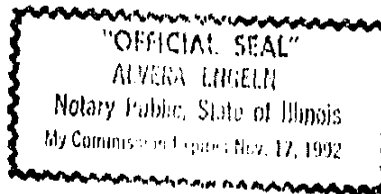
AFFIDAVIT OF SERVICE

ANDREW D. ROSS being duly sworn on oath deposes and says that on the 28th day of March, 1991, I served copy of DECLARATION OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER ARTICLES OF AGREEMENT FOR DEED upon MICHAEL RICE by sending a copy thereof to the last known address of the said by certified mail with request for return receipt from the addressee.

Andrew D. Ross

SUBSCRIBED and SWORN to
before me this 28th
day of March, 1991.

Alvera Ligel
Notary Public



Property of Cook County Clerk's Office

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AFFIDAVIT OF SERVICE

_____ being duly sworn on oath deposes and says that on the _____ day of _____, 1991, _____ served a copy of DECLARATION OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER ARTICLES OF AGREEMENT FOR DEED by putting a copy thereof on the main door of the Property, no one being in actual possession thereof.

SUBSCRIBED and SWORN to
before me this _____
day of _____, 1991.

Notary Public

Property of Cook County Clerk's Office

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NOTICE OF INTENTION TO DECLARE
FORFEITURE OF ALL RIGHTS UNDER
ARTICLES OF AGREEMENT FOR
DEED AND NOTICE OF INTENTION
TO FILE FORCIBLE DETAINER SUIT

To: CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Michael Rice
15526 State
South Holland, Illinois 60473

and

c/o 435 - 155th Street
Calumet City, Illinois 60409

and

c/o 420 Welchwood
Nashville, TN 37211

and

c/o Jack Bainbridge
Attorney at Law
1835 Dixie Highway
Flossmoor, Illinois 60422

YOU ARE HEREBY NOTIFIED that:

WHEREAS, on the 4th day of August, 1989, MICHAEL RICE (hereinafter "Purchaser"), did enter into a certain Articles of Agreement for Deed (hereinafter "Contract") with DAVID S. KUKULSKI, (hereinafter "Seller"), concerning the following legally described real estate:

SEE ATTACHED RIDER

commonly known as 435 - 155th Street, Calumet City, Illinois, (hereinafter "Property"); and

WHEREAS, Purchaser in the Contract agreed to pay the sum of \$37,000.00 for the Property in monthly installments of \$441.66 until paid plus \$77.00 for taxes and insurance; and

WHEREAS, Contract provides in part that time is of the essence, and that in the event of Purchaser's default in any payment of principal and/or interest when due, or if Purchaser should fail to perform any of the other covenants of the Contract, then the Contract shall, at the option of the Seller, be forfeited and determined and any and all payments theretofore made by

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Purchaser shall be retained by Seller; and

WHEREAS, Purchaser ceased making payments on the 6th day of February, 1990, and has failed to pay any installments due thereafter, and there is now due and owing Seller the sum of \$5,299.92 principal and interest payment as well as \$524.00 tax and insurance excrow for the period from February 6, 1990 through January 6, 1991.

NOW, THEREFORE, Purchaser, you are hereby notified:

1. Unless all defaults under the Contract are cured on or before the 1st day of March, 1991, that it is the intention of Seller to declare all your rights under the Contract to be forfeited, and all payments made by you will be retained by Seller.

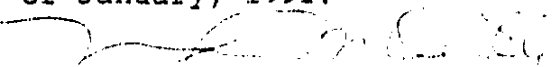
2. That it is the intention of Seller to institute proceedings to evict you from possession of the Property under an Act relating to Forcible Entry and Detainer, unless you remedy the aforesaid defaults on or before the 1st day of March, 1991.

IN WITNESS WHEREOF, ANDREW D. ROSS, of the law firm of McGrane, Perozzi, Stelter, Gerardi Brauer & Ross, 165 West Tenth Street, P. O. Box 637, Chicago Heights, Illinois 60411, as agent and attorney for DAVID S. KUKULSKI, Seller, has hereunto set his hand and seal this 23 day of January, 1991.

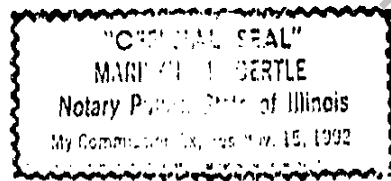


Andrew D. Ross

SUBSCRIBED and SWORN to
before me this _____ day
of January, 1991.



Notary Public



AFFIDAVIT OF SERVICE

ANDREW D. ROSS, being duly sworn on oath deposes and says that on the 23 day of January, 1991, he served a copy of NOTICE OF INTENTION TO DECLARE FORFEITURE OF ALL RIGHTS UNDER ARTICLES OF AGREEMENT FOR DEED AND NOTICE OF INTENTION TO FILE FORCIBLE DETAINER SUIT upon MICHAEL RICE, by sending a copy thereof to the

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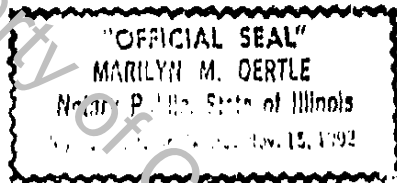
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last known addresses of the said parties by certified mail with request for return receipt from the addressee.


Andrew D. Ross

SUBSCRIBED and SWORN to
before me this 23rd day
of January, 1991.


Notary Public



Property of Cook County Clerk's Office

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RIDER

Legal Description for 435 - 155th Street, Calumet City, Illinois

Lots seventeen (17) and eighteen (18) in Block Seventeen (17) in West Hammond, being a subdivision of the North 1896 feet of fractional Section 17, Township 36 North, Range 15, East of the Third Principal Meridian in Cook County, Illinois.

Property of Cook County Clerk's Office

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