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Prepared by: 4

93161174

Stanley M. Lipnick
120 S. Riverside Plaza
Suite 1200
Chicago, IL 60606-3913

After recording, return to:

Edward F. McKee, Jr.
Finance Director
Village of Northfield
361 Happ Road
Northfield, IL 60093-3482

93161174

State of Illinois

County of Cook

SS. 93161174

IN THE OFFICE OF THE RECORDER OF DEEDS COOK COUNTY, ILLINOIS

VILLAGE OF NORTHFIELD, an
Illinois municipal corporation,

Lien Creditor,

v. MR. & MRS. JAMES L. GARARD, JR.

Lienee-User (Owner)

DEPT-01 RECORDING \$35.00
T0222 TRAM 7068 03/03/93 14:01:00
#8977 * -93-161174
COOK COUNTY RECORDER

RELEASE AND WAIVER OF LIEN

WHEREAS, on JUNE 27TH, 1988, the Lien Creditor, Village of Northfield, an Illinois municipal corporation, pursuant to Agreement filed a Notice of Lien in its favor in the amount of FOUR THOUSAND SIX HUNDRED THIRTY FOUR DOLLARS AND NO CENTS Dollars (\$ 4,534.00) for WATER SERVICE HOOK-UP for the following described real property:

LEGAL DESCRIPTION ATTACHED

commonly known as 525 THORNWOOD LANE, Northfield, Cook County, Illinois, P.I.N. Number 4-24-101-015; and

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WHEREAS, the aforesaid charges, together with any additional fees and related expenses incurred by said Village have been paid in full;

NOW, THEREFORE, know all men by these presents:

That the Village of Northfield, an Illinois municipal corporation, for and in consideration of the premises and the payment in full of all costs, charges and expenses relating to STORM SEWER COSTS to the above-described property, the receipt of such payment being hereby acknowledged, does hereby release and discharge the above-described property from the lien created.

DATED: JULY, 18TH, 1991

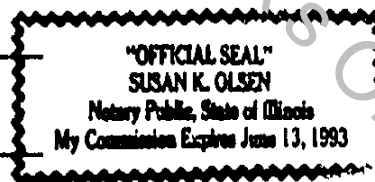
VILLAGE OF NORTHFIELD,
an Illinois municipal
corporation

By: Edward F. McKee, Jr.
Edward F. McKee, Jr.
Village Finance Director

Subscribed and sworn to before me
this 18TH day of JULY,
199 1.

Susan K. Olsen
Notary Public

My commission expires: 6/13/93



LXC/SML2-18-5

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Village of
Northfield

361 Happ Road
Northfield, Illinois 60093-3482
Phone: 446-9200

Village Hall

May 18, 1990

Mr. and Mrs. James L. Garard, Jr.
525 Thornwood Lane
Northfield, IL, 60093

Dear Mr. and Mrs. Garard,

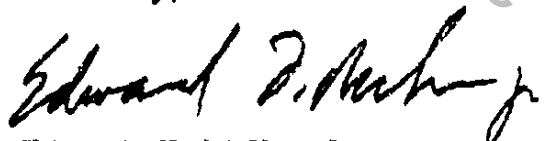
This is to confirm receipt of your check for \$2,014.30 constituting payment in full of interest and outstanding principal on the financing agreement for the storm sewer assessment, dated 5/13/87. The Village holds no liens against the described property for this improvement.

This notice is to amend the filing of the Storm Sewer Assessment.

This assessment was paid in full in May of 1990, relinquishing the lien on the property known as:

525 Thornwood Lane
Northfield, IL. 60093
Real Estate Tax #4-24-101-015
T#1111 Tran 9732 07/14/88 #3678 #A. #88-310162,
Cook County Recorder

Sincerely,



Edward F. McKee, Jr.
Finance Director
Village of Northfield

cc: Cook County Recorder of Deeds

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*The please
draft follow
up letter
all*

Village of
Northfield

361 Happ Road
Northfield, Illinois 60093-3482
Phone: 446-9200

Village Hall

May 4, 1990

Mr. and Mrs. James L. Garard, Jr.
525 Thornwood Lane
Northfield, IL., 60093

Dear Mr. and Mrs. Garard,

The financing agreement for your property calls for a payment by June 1, 1990 in the amount of \$ 1,086.05 calculated as follows:

Principal	\$ 928.25
Interest	\$ 157.80
Total Due	1,086.05

The agreement also calls for one additional payment on June 1, 1991 in the amount of \$1007.15 (consisting of \$928.25 in principal and \$78.90 in interest payments). If you wish to retire the entire debt at this time, you may do so by paying the current amount due plus the \$928.25 principal due next year.

2014 28 PAID IN FULL

If you have any questions, please call.

Sincerely,

Edward J. ...

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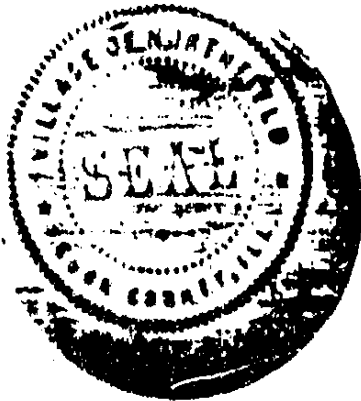
Village Hall

Village of
Northfield

361 Happ Road
Northfield, Illinois 60093-3482
Phone: 446-9200

88310162

I, John H. Eckenroad, Village Clerk of the Village of Northfield, Cook County, Illinois do hereby certify that the attached is a true and complete original Storm Sewer Assessment. The Storm Sewer Assessment is to be recorded and attached to the following address 525 Thornwood Lane, real estate index number 4-24-101-015.



John H. Eckenroad

John H. Eckenroad
Village Clerk
Village of Northfield
Northfield, Illinois 60093

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6-27-88

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OFFICIAL DOCUMENT

Village of Northfield

Real Estate Index #
4-24-101-015

J. Edmund
Village Clerk

Village of

Northfield

361 Happ Road
Northfield, Illinois 60093-3482
Phone: 446-8200

Village Hall

May 12, 1987

Mr. & Mrs. James Garard, Jr.
525 Thornwood Lane
Northfield, Ill 60093

RE: Thornwood Lane Storm Sewer Project

As previously discussed, the Village agrees to install a storm sewer on Thornwood Lane and is willing to accept \$4,634.00 as your share of the cost. This may be paid under either payment plan outlined below:

Option A: Lump sum payment plan
\$4,000.00 cash, due by June 1, 1987

Option B: Four year financing plan
4 year financing agreement as follows,

<u>Beginning Balance</u>	<u>Principal Paid</u>	<u>Interest @ 8 1/2%</u>	<u>Total Payment</u>	<u>Payment Due By</u>
\$4,634.00	\$ 500.00	\$ -0-	\$ 500.00	6/1/87
4,134.00	1,033.50	351.39	1,384.89	6/1/88
3,100.50	1,033.50	263.54	1,297.04	6/1/89
2,067.00	1,033.50	175.70	1,209.20	6/1/90
<u>1,033.50</u>	<u>1,033.50</u>	<u>87.85</u>	<u>1,121.35</u>	6/1/91
Total	4,634.00	878.48	5,512.48	

If the financing option (B) is exercised, the following will apply,

1. You may prepay at any time without penalty.
2. If payments are not made as scheduled, the unpaid balance will become a lien on the property and will accrue interest at the highest legal rate allowable.
3. The Village will invoice you each May for the amounts described above, provided that failure to do so will not excuse payment on 6/1 payment date.

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4. Because 545 Thornwood has chosen not to participate in the storm sewer project, the Village will draw up a recapture agreement. This agreement will relate to you regardless of the financing option you choose. Upon connection to the storm sewer by 545 Thornwood, you will receive 1/10 of the recapture payment. A Memorandum of the recapture agreement will be recorded with 545 Thornwood, and the owners of that property will not be permitted to utilize the storm sewer until they abide by the terms of the recapture agreement.

As owners of the property located at 525 Thornwood Lane, Northfield, Illinois, 60093, we accept this agreement on the 13th day of MAY, 1987, and wish to pay under payment plan A / (circle one).

[Signature]
Signature of both husband & wife.

Date: 5/13/87

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