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BOX 50

FISHER AND FISHER
ATTORNEYS AT LAW, P.C.
30 NORTH LASALLE STREET
SUITE 2720
CHICAGO, ILLINOIS 60602

DEPT-01 RECORDING 029.00
196636 TRAN 9730 07/17/97 11:38:00
37435 # 11c *--97- 514935
COOK COUNTY RECORDER

KENNETH H. FISHER
BARRY M. FISHER
ROBERT W. GREENE
ELIZABETH F. KAPLAN
RENEE F. MELTZER
MICHAEL S. FISHER
ARLENE N. GELMAN

AREA CODE 312
372-4784
FAX # (312) 372-4398

LAFAYETTE FISHER (1911-1986)

July 10, 1997

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

-Roy H. Sommer, 2010 W. 115th Street, Chicago, IL 60643

REGULAR MAIL

-Roy H. Sommer, 2010 W. 115th Street, Chicago, IL 60643

RE: 2010 W. 115th Street, Chicago, IL 60643
OUR FILE NO. 32120

DECLARATION OF FORFEITURE

This is an attempt to collect a debt and any information obtained will be used for that purpose.

WHEREAS, by virtue of that certain installment contract dated May 18, 1993, made by and between the ADMINISTRATOR OF VETERANS AFFAIRS, as Seller and you, as Buyer, whereby you contracted to buy the property commonly known as 2010 W. 115th Street, Chicago, IL 60643 (and legally described below), and

WHEREAS, you have not performed the covenants and agreements on your part to be performed and have failed to make payments agreed to be made in accordance with the terms of said contract and are in default for failure to make payments at the time provided in said contract, and

WHEREAS, the undersigned on June 4, 1997, caused to be deposited in the U.S. Post Office located at 30 North LaSalle Street, Chicago Illinois, a Final Notice to Comply with Contract, mailed to you by certified mail, and thereby made demand upon you to comply with said contract to all of its terms and thereby notified you that if you failed to comply with said contract within thirty-five days from the date of said notice or to pay within said period all of the same then due

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25 BURK

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under said contract, the undersigned would declare all payments made by you on said contract to be forfeited and would retain said payments in satisfaction and liquidation of damages sustained by the undersigned and would re-enter and take possession of the premises, and

WHEREAS, you have not performed the covenants and agreements on your part to be kept and performed, and have not made the payments therein agreed to be made are in default under the terms of said contract:

NOW THEREFORE, you are hereby notified that the undersigned hereby elects to and does declare said contract to be forfeited and terminated, and the same is hereby forfeited and terminated, and the undersigned hereby elects to and does declare all payments made on said contract forfeited and the same hereby are retained by the undersigned in full satisfaction and in liquidation of all damages sustained by the undersigned, and the undersigned hereby declares its right to re-enter and take possession of the premises aforesaid and hereby demands possession of said premises from you.

Dated at Chicago, Illinois this 10th day of June, 1997.

BANKERS TRUST COMPANY OF CALIFORNIA
N.A. NOT IN ITS INDIVIDUAL CAPACITY,
BUT SOLELY AS TRUSTEE ON BEHALF OF
VENDEE MORTGAGE TRUST 1993-3

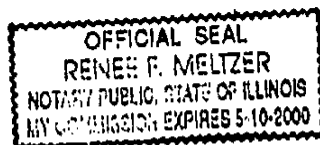
By _____
FISHER AND FISHER
Attorneys At Law P C
30 North LaSalle Street
Chicago, IL 60602
773-854-8055

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

Renee F. Meltzer, a Notary Public in and for said County, in the State of Illinois, do hereby certify that Barry M. Fisher, personally known to me to be the signatory on whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 10th day of July, 1997

Notary Public



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Legal Description:

LOT 12 IN THE SUBDIVISION OF LOTS 22 TO 25 AND THE SOUTH 12 FEET OF LOT 21 IN BLOCK 94 IN BLUE ISLAND LAND AND BUILDING COMPANY'S SUBDIVISION OF WASHINGTON HEIGHTS, IN SECTION 19, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID # 25-19-114-047

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PROOF OF SERVICE BY MAIL

I, the undersigned, an attorney, certify that I served this notice by causing to mail a copy to the above named parties at the addresses listed above by depositing the same in the U.S. Mail at 30 North LaSalle Street Chicago, Illinois at 5:00 p.m. on July 10, 1997.


An Attorney

THIS INSTRUMENT WAS PREPARED BY
B. FISHER
50 No. LA SALLE, CHICAGO, ILLINOIS

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