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97593167

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KENNETH H. FISHER
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MICHAEL S. FISHER
ARLENE N. GELMAN
.....
LAFAYETTE FISHER (1911-1986)

AREA CODE 312
372-4784
FAX # 1312: 372-4398

July 31, 1997

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

97593167

-Chris King, 1810 North Mason Street, Chicago, Illinois 60639

REGULAR MAIL

-Chris King, 1810 North Mason Street, Chicago, Illinois 60639

RE: 7359 Winchester Avenue, Chicago, Illinois 60636
OUR FILE NO. 31127

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 October 01, 1988, made by and between the ADMINISTRATOR OF VETERANS AFFAIRS, as Seller and James Christopher ("Christopher"), as Buyer, whereby he contracted to buy the property commonly known as 7359 Winchester Avenue, Chicago, Illinois (and legally described below); and

WHEREAS, Christopher has not performed the covenants and agreements on his part to be performed and has failed to make payments agreed to be made in accordance with the terms of said contract and is in default for failure to make payments at the time provided in said contract; and

WHEREAS, the undersigned on June 24, 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

Handwritten signature and date: 7/25/97

Box 50

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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 31st day of July, 1997.

AMERICAN HOUSING TRUST III

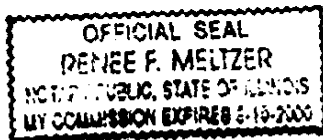
Barry M. Fisher
B. Barry M. Fisher
FISHER AND FISHER
Attorneys At Law P C
30 North LaSalle Street
Chicago, IL 60602
773-854-1053

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 31st day of July, 1997.

[Signature]
Notary Public



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Legal Description:

LOT 25 (EXCEPT THE NORTH 1.28 FEET) IN BLOCK 5 OF B.F. JACOB'S SUBDIVISION OF THE WEST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 14. EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE SOUTH 627 FEET THEREOF) IN COOK COUNTY, ILLINOIS.

20-30-217-065-0000

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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 31, 1917.


An Attorney

Mail TO :

R. Meltzer
Fiske & Fiske
30 N La Salle St
Chicago, IL 60602

Prepared By:

Fiske & Fiske
30 N La Salle St
Chicago, IL 60602