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DEPT-01 RECORDING
T40004 TRAN 4279 02/18/97 11:11
#1625 # LF #-97-100
COOK COUNTY RECORDER

96-4403
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DECLARATION OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER INSTALLMENT CONTRACT FOR SALE OF REAL ESTATE

On NOVEMBER 28, 1995, the Administrator of Veterans Affairs as Seller, and MARCUS A. TOWNES as Purchaser (hereinafter "Purchaser"), entered into an Installment Contract for Sale of Real Estate (hereinafter "Contract"), concerning the real estate legally described as follows:

LOT 20 IN BLOCK 10 IN LEE'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 6948 SOUTH CARPENTER AVENUE, CHICAGO, ILLINOIS 60621.

PERMANENT INDEX NUMBER 20-20-418-041

The Contract was subsequently assigned to the VENDEE MORTGAGE TRUST 1996-1 (hereinafter "Seller"). BANKERS TRUST COMPANY OF CALIFORNIA, N.A. is the sole Trustee of Seller.

Purchasers defaulted under the terms of the Contract by failing to make payments for the months of JANUARY 1, 1996, and each month thereafter.

Seller served a copy of the attached NOTICE OF INTENTION TO DECLARE FORFEITURE OF ALL RIGHTS UNDER INSTALLMENT CONTRACT FOR SALE OF REAL ESTATE AND NOTICE OF INTENTION TO FILE FORCIBLE DETAINER SUIT (hereinafter "Notice"), upon the Purchasers pursuant to Illinois Revised Statutes, Chapter 110, Section 9-101 et. seq., by personal delivery.

Purchasers have failed to cure the Default set forth in the Notice and more than 30 days have elapsed from the date of service of the Notice.

NOW THEREFORE, the Seller hereby declares that all rights of Purchasers under the Contract, and anyone claiming through them,

Box 254

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are hereby forfeited and extinguished, and that all payments made by the Purchasers under the Contract will be retained by Seller pursuant to its rights under the Contract.

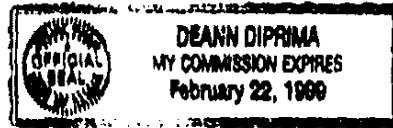
IN WITNESS WHEREOF, the BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE FOR VENDEE MORTGAGE TRUST 1996-1, by its attorney Rosemary Kopriva of SHAPIRO & KREISMAN, has executed this document this 16th day of January, 1997.

Rosemary Kopriva
Rosemary Kopriva

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

Subscribed and sworn
before me this 16th
day of January, 1997.

Deann Diprma
Notary Public



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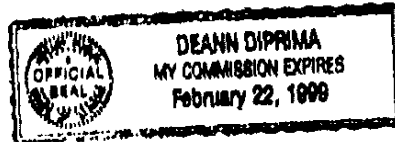
AFFIDAVIT OF SERVICE

Rosemary Kopriva, being first duly sworn on oath, states that a copy of the above DECLARATION OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER INSTALLMENT CONTRACT FOR PURCHASE OF REAL ESTATE AND NOTICE OF INTENTION TO FILE FORCIBLE DETAINER SUIT was served upon MARCUS A. TOWNES at their last known address by personal service, by certified mail or by posting at the subject property.

Rosemary Kopriva

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

Subscribed and Sworn
before me this 22nd
day of January, 1997.



Deann Dippina
Notary Public

Prepared By:
SHAPIRO & KREISMAN
Attorney for Plaintiff
4201 Lake Cook Road
Northbrook, IL 60062
(847) 498-9990
Atty #91140

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CERTIFIED

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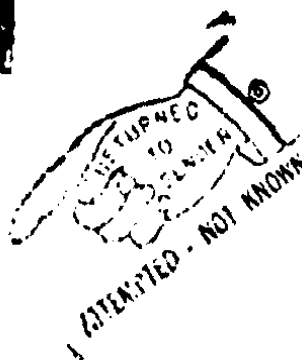
Law Offices of
Shapiro & Kreisman

4201 Lake Cook Road

1st Floor

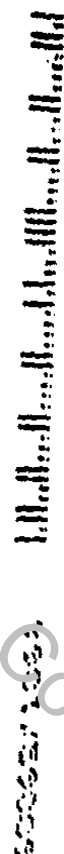
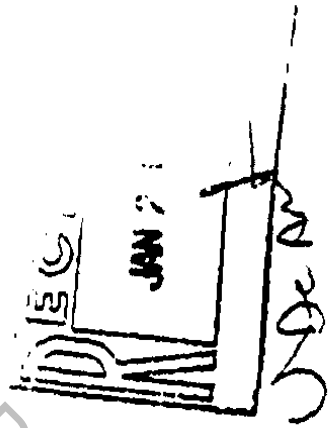
Northbrook, Illinois 60062

Member of the
**LOGS LEGAL
NETWORK**



MARCUS A. JONES
6948 Carpenter Avenue
Chicago, IL 60621

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[Handwritten signature]
11-1

THE STATE OF ILLINOIS
CLERK OF THE SUPREME COURT

Property of Cook County Clerk's Office

RECORDED AND INDEXED BY THE CLERK OF THE SUPREME COURT

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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF INTENTION TO DECLARE FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER INSTALLMENT CONTRACT FOR SALE OF REAL ESTATE AND NOTICE OF INTENTION TO FILE FORCIBLE DETAINER SUIT

TO: MARCUS A. TOWNES - 6948 S. CARPENTER AVE., CHICAGO, IL 60621

On NOVEMBER 28, 1995, the Administrator of Veterans Affairs as Seller, and MARCUS A. TOWNES as Purchaser (hereinafter "Purchaser"), entered into an Installment Contract for Sale of Real Estate (hereinafter "Contract"). A copy of which is attached hereto as Exhibit A, concerning the real estate legally described as follows:

LOT 20 IN BLOCK 10 IN LEE'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 6948 SOUTH CARPENTER AVENUE, CHICAGO, ILLINOIS 60621.

PERMANENT INDEX NUMBER 20-20-418-041

The Contract was subsequently assigned to the (ENDEE MORTGAGE TRUST 1996-1 (hereinafter "Seller"). BANKERS TRUST COMPANY OF CALIFORNIA, N.A. is the sole Trustee of the Seller.

Purchasers agreed under the Contract to make monthly payments of principal and interest of \$189.61 plus escrow for taxes and insurance of \$85.39 for a total payment of \$275.00, on JANUARY 1, 1996, and on the 1st day of each month thereafter through and including DECEMBER 1, 2025. Purchasers defaulted under the terms of the Contract by failing to make payments for the months of JANUARY 1, 1996, and each month thereafter.

The Contract provides that time is of the essence of this Agreement and that if default be made and continue for a period of 30 days in the payment of any of the installments of principal, interest, or any other items therein stipulated, the Seller may, at its option, terminate by simple declaration of an election to do so, with or

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without notice, all of Purchasers' rights under this Contract, and all of Purchasers' right, title, and interest in the property.

Notice is hereby given as follows:

1. Default exists under the terms of the Contract in that payments have not been made for the months of JANUARY 1, 1996 and thereafter.
2. The Seller has elected to declare the whole unpaid balance immediately due and payable.
3. The amount necessary to cure the default through NOVEMBER 30, 1996 is \$2,860.00, plus attorneys fees and costs. From NOVEMBER 30, 1996 THROUGH DECEMBER 31, 1996, the amount necessary to cure the default is \$3,146.00, plus attorneys fees and costs.
4. Unless the default is cured by tendering said amount to the undersigned on or before DECEMBER 31, 1996, it is the intention of the Seller to declare all of your rights under the Contract to be forfeited, and all payments made by you will be retained by the Seller as provided in the Contract.
5. Demand for possession is hereby made upon you for possession of the subject real estate on DECEMBER 31, 1996, if you fail to cure the above defaults.
6. If you fail to surrender possession, Seller intends to file an action under the Forcible Entry and Detainer Act to obtain possession.

BANKERS TRUST COMPANY OF
CALIFORNIA, N.A., AS TRUSTEE
FOR VENDOR MORTGAGE TRUST 1996-
1

By: *Robert M. Kepska*
Its Attorneys

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

Subscribed and Sworn
before me this 21st
day of October, 1996.

Deann Diprima
Notary Public



SHAPIRO & KREISMAN
4201 Lake Cook Road
Northbrook, Il 60062
(847) 498-9990

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Law Offices of
Shapiro & Kreisman

4201 Lake Cook Road

1st Floor

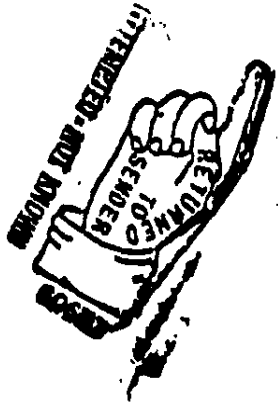
Northbrook, Illinois 60062

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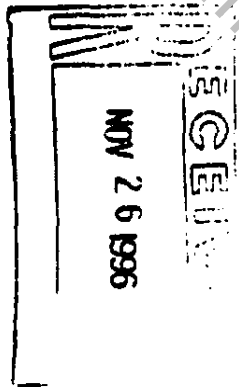
CERTIFIED

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MAIL



ROBERT A. TOWNES
6948 S. Carpenter Avenue
Chicago, IL 60621



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STATE OF ILLINOIS)

NOVEMBER 12, 1996

COUNTY OF COOK)

RE: MARCUS A. TOWNES LOAN # 298074 SAN 95-4403 8948 9
CARPENTER CHICAGO, ILL.

AFFIDAVIT

I, KEDAR JONES, HAVE SERVED OR POSTED THE FOLLOWING DOCUMENTS:

NOTICE OF INTENTION TO DECLARE OF FORFEITURE AND EXTINGUISHMENT OF ALL RIGHTS OF PURCHASER UNDER INSTALLMENT CONTRACT FOR SALE OF REAL ESTATE AND NOTICE OF INTENTION TO FILE FORCIBLE DETAINER SUIT.

BY POSTING A COPY AT THE SAID RESIDENCE ON 11-12-96 AT THE HOUR OF 6:33 P.M. ONE COPY WAS POSTED FOR MARCUS TOWNES, THE RESIDENCE IS CURRENTLY VACANT.

Kedar Jones

KEDAR JONES

STATE OF ILLINOIS)

COUNTY OF COOK)

SUBSCRIBED AND SWORN
BEFORE ME THIS

DAY OF 11-13, 1996

NOTARY PUBLIC *[Signature]*

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