



20 N. Wacker Drive, Ste 1660
Chicago, Illinois 60606-2903
T 312 984 6400 F 312 984 6444

15010 S. Ravinia Avenue, Ste 10
Orland Park, Illinois 60462-5353
T 708 349 3888 F 708 349 1506

(708) 349-3888
ekfriker@ktjlaw.com

www.ktjlaw.com

May 9, 2016

Hand Delivered

Annmarie Mampe
Finance Director
Village of Orland Park
14700 South Ravinia Avenue
Orland Park, Illinois 60462

Re: 14403 Irving Avenue
PIN 27-09-113-042-0000
(Kamykowski Sale to Village)

Dear Annmarie:

Enclosed for the Village's permanent records is the original Warranty Deed in this matter which was recorded with the Cook County Recorder of Deeds on February 17, 2016 as Document #1604808038.

Please call me with any questions

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.

A handwritten signature in dark ink, appearing to read 'E. Friker', is written over the typed name.

E. Kenneth Friker

Enc.

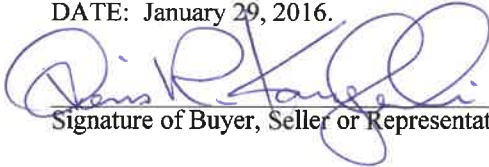
**WARRANTY DEED
INDIVIDUAL TO
CORPORATION**

ILLINOIS

Above Space for Recorder's Use Only

EXEMPT UNDER PROVISIONS OF PARAGRAPH B
SECTION 31 – 45, REAL ESTATE TRANSFER LAW.

DATE: January 29, 2016.



Signature of Buyer, Seller or Representative

THE GRANTORS, **DENNIS R. KAMYKOWSKI and CANDIDA M. KAMYKOWSKI**, husband and wife, of the Village of Orland Park, County of Cook, State of Illinois for and in consideration of TEN and 00/100 DOLLARS, and other good and valuable considerations in hand paid, CONVEY and WARRANT to **VILLAGE OF ORLAND PARK**, an Illinois municipal corporation, created and existing under and by virtue of the Laws of the State of Illinois, having its principal office at 14700 S. Ravinia Avenue, Orland Park, IL, 60462, the following described Real Estate situated in the County of Cook in the State of Illinois to wit:

(See page 3 for legal description attached here to and made part hereof.),

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

SUBJECT TO: General taxes for 2015 and subsequent and subsequent years; and Covenants, conditions and restrictions of record, if any.

Permanent Real Estate Index Number: 27-09-113-042-0000

Address of Real Estate: 14403 Irving Ave Orland Park Illinois 60462-2441

The date of this deed of conveyance is 29th day of January, 2016.



(SEAL) Dennis R Kamykowski



(SEAL) Candida M Kamykowski

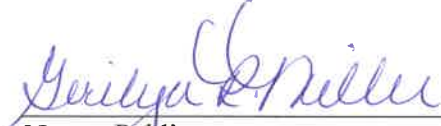
FIDELITY NATIONAL TITLE 0c15037013

State of Illinois
County of COOK SS.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Dennis R Kamykowski and Candida M Kamykowski, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their 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 29th day of January, 2016.

(My Commission Expires _____)



Notary Public



**WARRANTY DEED
INDIVIDUAL TO
CORPORATION**

ILLINOIS

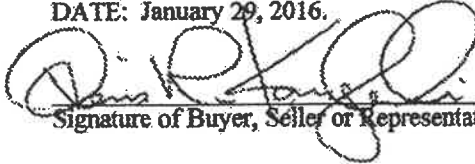
Doc# 1604808038 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/17/2016 09:50 AM Pg: 1 of 4

Dec ID 20160101662672
ST/CO Stamp 1-983-345-216

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Address of Real Estate: 14403 Irving Ave Orland Park Illinois 60462-2441

The date of this deed of conveyance is 29th day of January, 2016.



(SEAL) Dennis R Kamykowski



(SEAL) Candida M Kamykowski

FIDELITY NATIONAL TITLE De/5037013

Annmarie Mampe

From: E. Kenneth Friker <EKFriker@KTJLAW.com>
Sent: Wednesday, April 26, 2017 2:48 PM
To: Annmarie Mampe
Subject: RE: Tax Bills

Ann, the tax bill for PIN 27-32-302-004 is for the detention pond parcel adjacent to the McDonalds on 179th Street that the Village acquired through the County's "No Cash Bid" program. This parcel was then conveyed in late 2015 to the Parkview Plaza Owners Association, so the Village is not responsible for any part of this tax bill. If you wish, I will send the bill (as I've done with prior tax bills) to the Association's attorney, Richard J. Nakon in Wauconda, IL. As to the other tax bill, PIN 27-09-113-042, this is the parcel purchased by the Village from the Kamykowskis, 10 feet of which was then sold to neighbor Rebecca Heim. I sent you a letter on this on March 8, 2017, in which I suggested a partial payment on this bill of \$315.00, a prorated amount based on the portion of tax year 2016 prior to Village ownership. That should be the amount due pending the ultimate exemption on this parcel from the Dept. of Revenue. At the closing of the purchase, the Village was given a credit from the Kamykowskis of \$3,926.85 for the 2015 taxes and \$343.33 for the 2016 taxes. Thus, I would suggest that a payment on this bill of \$315.00 be made. Call me with any questions.

Ken

E. Kenneth Friker
KLEIN, THORPE AND JENKINS, LTD.
15010 S. Ravinia Avenue – Suite 10
Orland Park, IL 60462
(708) 349-3888
ekfriker@ktjlaw.com

From: Annmarie Mampe [<mailto:amampe@orlandpark.org>]
Sent: Wednesday, April 26, 2017 2:25 PM
To: E. Kenneth Friker
Subject: Tax Bills

Ken –

We receive the attached tax bills. Should we pay these or wait until the exemption is finalized?

Annmarie K. Mampe
Finance Director
Village of Orland Park
14700 S. Ravinia Avenue – Orland Park – Illinois – 60462
Office – (708) 403-6199
Mobile – (708) 362-2364
amampe@orlandpark.org



Annmarie Mampe

From: E. Kenneth Friker <EKFriker@KTJLAW.com>
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From: Annmarie Mampe [<mailto:amampe@orlandpark.org>]
Sent: Wednesday, April 26, 2017 2:25 PM
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Subject: Tax Bills

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Annmarie K. Mampe
Finance Director
Village of Orland Park
14700 S. Ravinia Avenue – Orland Park – Illinois – 60462
Office – (708) 403-6199
Mobile – (708) 362-2364
amampe@orlandpark.org



LEGAL DESCRIPTION

For the premises commonly known as: 14403 Irving Avenue
Orland Park, Illinois 60462-2441

Legal Description:

LOTS 40 AND 41, TOGETHER WITH THE WEST 1/2 OF THE VACATED ALLEY LYING EAST AND ADJOINING SAID LOTS, IN BLOCK 8 IN PEOPLE'S ORLAND PARK ADDITION TO ORLAND PARK, BEING A SUBDIVISION OF THAT PART NORTH AND WEST OF THE WABASH RAILROAD OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE NORTH 4 ACRES THEREOF), IN COOK COUNTY, ILLINOIS.

<p>This instrument was prepared by David B. Sosin Sosin, Arnold & Schoenbeck, Ltd. 9501 W. 144th Place, Suite 205 Orland Park, IL 60462</p>	<p>Send subsequent tax bills to: Village of Orland Park, an Illinois municipal corporation 14700 Ravinia Avenue Orland Park, Illinois 60462</p>	<p>Recorder-mail recorded document to: E. Kenneth Friker, Attorney Klein, Thorpe & Jenkins, Ltd. 20 North Wacker Drive, Suite 1660 Chicago, IL 60606-2903</p>
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STATEMENT BY GRANTOR AND GRANTEE

The grantor or their agent affirms that, to the best of their knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

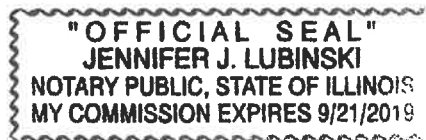
IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

GRANTOR OR AGENT:

[Signature]
Signature
Timothy Vongkhasan
Print Name

Subscribed and sworn to before me this 10 of February, 2016.

[Signature]
Notary Public



The grantee or their agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

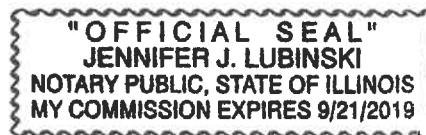
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GRANTEE OR AGENT:

[Signature]
Signature
Timothy Vongkhasan
Print Name

Subscribed and sworn to before me this 10 of February, 2016.

[Signature]
Notary Public



NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

[Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]

KTJ

KLEIN, THORPE & JENKINS, LTD.
Attorneys at Law

20 N. Wacker Drive, Ste 1660
Chicago, Illinois 60606-2903
T 312 984 6400 F 312 984 6444

15010 S. Ravinia Avenue, Ste 10
Orland Park, Illinois 60462-5353
T 708 349 3888 F 708 349 1506

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ekfriker@ktjlaw.com

www.ktjlaw.com

March 8, 2017

Hand Delivered

Annmarie Mampe
Finance Director
Village of Orland Park
14700 South Ravinia Avenue
Orland Park, Illinois 60462

Re: 14403 Irving Avenue
PIN 27-09-113-042-0000
(Kamykowski Property)

Dear Annmarie:

Enclosed is the first installment real estate tax bill for 2016, and the tax bill for an amount due for 2015. The 2016 tax bill amount is \$2,110.73 (if paid by April 1, 2017), and the balance due for 2015 is \$26.64 (if paid by April 1, 2017). As you recall, the Village purchased this property on February 1, 2016, and sold 10 feet of a vacant portion of the lot to Rebecca Heim on February 25, 2016. At the closing of the Village purchase, the Village received a \$3,926.85 credit for the 2015 taxes and a \$343.33 credit for the 2016 taxes. The first installment 2015 tax bill of \$2,056.92 was paid by the Seller, and the Village paid the second installment 2015 tax bill of \$1,853.36. A Tax Exemption Petition has been filed for 11/12ths of the 2016 taxes (February 1, 2016 through December 31, 2016) so the Village's obligation is only for 1/12th of the total 2016 taxes. Of course, we won't know the total of the 2016 taxes until later this year.

I would advise the Village to pay the \$26.64 due for 2015 taxes and make a payment on account for the 2016 taxes (say, \$315.00, which is 1/12th of the 2015 taxes), and we can then get a Certificate of Error for the balance of the 2016 taxes once the Illinois Department of Revenue has approved the exemption. There may be, then, a small amount due for 2016 or perhaps a small refund.

Please let me know your thoughts in this regard. I will try to calculate the amount owed for 2016 by the Buyer of the 10 foot parcel but I'm sure it will be a small amount.

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.


E. Kenneth Friker

Enc.

cc: Sarah Schueler

376904_1

TOTAL PAYMENT DUE**\$1,822.67**

By 05/01/17

2016 Delinquency Property Tax Bill

Property Index Number (PIN) 27-09-113-042-0000	Volume 146	Code 28011	Tax Year (Payable In) 2016 (2017)	Township ORLAND	Classification 2-03
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IF PAYING LATE, PLEASE PAY	05/02/17-06/01/17 \$1,849.61	06/02/17-07/01/17 \$1,876.55	07/02/17-08/01/17 \$1,903.49	LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW
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TAXING DISTRICT DEBT AND FINANCIAL DATA

Your Taxing Districts	Money Owed by Your Taxing Districts	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	% of Pension and Healthcare Costs Taxing Districts Can Pay
South Cook Mosquito Abatement Harvey	\$1,779,858	\$5,676,026	\$2,044,574	63.98%
Metro Water Reclamation Dist of Chicago	\$3,259,161,000	\$2,571,741,000	\$1,084,617,000	57.83%
Orland Fire Protection District	\$31,820,477	\$171,336,883	\$25,178,161	85.30%
Moraine Valley Comm Coll 524 (Palos Hls)	\$164,810,175	\$0	\$0	00.00%
Consolidated HS Dist 230 (Orland Park)	\$39,030,344	\$79,821,361	\$19,213,006	75.93%
Orland School District 135	\$57,827,197	\$53,258,010	\$14,223,100	73.29%
Village of Orland Park	\$135,599,282	\$194,687,793	\$58,346,820	70.03%
Town of Orland	\$244,190	\$4,911,916	\$529,065	89.23%
Cook County Forest Preserve District	\$236,229,757	\$507,056,753	\$314,734,383	37.93%
County of Cook	\$6,178,261,060	\$23,926,050,483	\$14,857,651,703	37.90%
Total	\$10,104,763,340	\$27,514,540,225	\$16,376,537,812	

*All attached email*For a more in-depth look at government finances and how they affect your taxes, visit cookcountytreasurer.com.

URGENT: Your tax year 2016 First Installment taxes are delinquent.
 Avoid paying additional penalties. PAY ONLINE at cookcountytreasurer.com.

IMPORTANT MESSAGES

- Pay this bill at cookcountytreasurer.com.
- As of April 6, 2017, your 2016 1st Installment property taxes are delinquent in the amount above. This bill was due 3/1/17.

TAX CALCULATOR

2015 TOTAL TAX		3,780.98
2016 ESTIMATE	X	55%
2016 1st INSTALLMENT	=	2,079.54

The First Installment amount is 55% of last year's total taxes. All exemptions, such as homeowner and senior exemptions, will be reflected on your Second Installment tax bill.

PROPERTY LOCATION

14403 IRVING AVE
ORLAND PARK IL 60462

MAILING ADDRESS

VILLAGE OF ORLAND PARK
14700 S RAVINIA AVE
ORLAND PARK IL 60462-3134

DETACH & INCLUDE WITH PAYMENT

TOTAL PAYMENT DUE

\$26.25

By 03/01/17

2015 Proof of Payment Property Tax Bill

Property Index Number (PIN)	Volume	Code	Tax Year (Payable In)	Township	Classification
27-09-113-042-0000	146	28011	2015 (2016)	ORLAND	2-03

IF PAYING LATE, PLEASE PAY

03/02/17-04/01/17
\$26.64

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

1st INSTALLMENT ORIGINAL AMOUNT DUE DATE PAID	TAX AMOUNT PAID	2,056.92 INTEREST PAID	PUBLICATION FEE	SERIAL NO	STATUTORY INTEREST
02-12-16	2,056.92			021616738741	
2nd INSTALLMENT ORIGINAL AMOUNT DUE 01-10-17	1,698.20	1,724.06 155.16		011017300040	

TAX CALCULATOR

2014 Assessed Value	16,305	2015 Total Tax Before Exemptions	4,505.90
2015 Property Value	163,050	Homeowner's Exemption	-724.92
2015 Assessment Level	X 10%	Senior Citizen Exemption	.00
2015 Assessed Value	16,305	Senior Assessment Freeze Exemption	.00
2015 State Equalization Factor X	2.6685	2015 Total Tax After Exemptions	3,780.98
2015 Equalized Assessed Value (EAV)	43,510	First Installment	2,056.92
2015 Local Tax Rate X	10.356%	Second Installment +	1,724.06
2015 Total Tax Before Exemptions	4,505.90	Total 2015 Tax (Payable In 2016)	3,780.98

IMPORTANT MESSAGES

PROPERTY LOCATION

14403 IRVING AVE
ORLAND PARK IL 60462 2441

MAILING ADDRESS

VILLAGE OF ORLAND PARK
14700 S RAVINIA AVE
ORLAND PARK IL 60462-3134

DETACH & INCLUDE WITH PAYMENT

TOTAL PAYMENT DUE

\$26.25

By 03/01/17

If paying later, refer to amounts above.

IMPORTANT PAYMENT MESSAGES

Use of this coupon authorizes the Treasurer's office to reduce the check amount to prevent overpayment. Include only one check and one original coupon per envelope.

SN 0020150200 RTN 500001075 AN (see PIN) TC 008911

Property Index Number (PIN)
27-09-113-042-0000

TPP4
Volume
146

Amount Paid

\$

Include name, PIN, address, location, phone, and email on check payable to "Cook County Treasurer".

Name/Mailing Address Change? Check box and complete form on back to update your name and/or mailing address.

00201502001270911304200000008911200000026251000000266460000002703000000015860



20 27-09-113-042-0000 0 15 4
VILLAGE OF ORLAND PARK
OR CURRENT OWNER
14700 S RAVINIA AVE
ORLAND PARK IL 60462-3134

COOK COUNTY TREASURER
PO BOX 805438
CHICAGO IL 60680-4116



27091130420000/0/15/F/0000002625/2

TOTAL PAYMENT DUE

\$2,079.54

By 03/01/17 (on time)

2016 First Installment Property Tax Bill

Property Index Number (PIN) 27-09-113-042-0000 Volume 146 Code 28011 Tax Year (Payable In) 2016 (2017) Township ORLAND Classification 2-03

IF PAYING LATE, PLEASE PAY 03/02/17-04/01/17 04/02/17-05/01/17 05/02/17-06/01/17 **LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW**

\$2,110.73 \$2,141.92 \$2,173.11

TAXING DISTRICT DEBT AND FINANCIAL DATA

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Total	\$10,104,763,340	\$27,514,540,225	\$16,376,537,812	

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 2016 ESTIMATE X 55%
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PROPERTY LOCATION

14403 IRVING AVE
 ORLAND PARK IL 60462 2441

MAILING ADDRESS

VILLAGE OF ORLAND PARK
 14700 S RAVINIA AVE
 ORLAND PARK IL 60462-3134

DETACH & INCLUDE WITH PAYMENT

Payment Confirmation - Cook County Property Tax

~~En Español~~
 Payment may be drawn from your account as soon as tomorrow or the next banking business day. It is important that you have money in your bank account to cover this payment. Thank you for using the Cook County Treasurer Property Tax electronic payment system.

Please keep a record of your Confirmation Number, or [print](#) this page for your records.



Confirmation Number: CCTPTX001326269
 Confirmation Date (CT): **Mar-13-2017 09:09:07 AM**

Your Payment Detail

Payment Amount: **\$315.00**
 Convenience Fee: **\$1.00**
 Total Payment Amount: **\$316.00**
 Tax Year: **2016**
 Property Index Number (PIN): **27-09-113-042-0000**
 Volume: **146**
 Property Location: **14403 IRVING AVE ORLAND PARK, IL 60462-2441**
 Mailing Address: **14700 S RAVINIA AVE ORLAND PARK, IL 60462-3134**
 Balance Due: **\$2,110.73**

Your Account Detail

Bank Routing Number: **071000288**
 Bank Account Number: **XXXXXXXXXXXX6457**
 Bank Account Type: **Checking**
 Bank Account Category: **Business**

E-mail Address *: amampe@orlandpark.org

Please keep a record of your Confirmation Number, or [print](#) this page for your records.



Payment Confirmation - Cook County Property Tax

[English](#)
[Español](#)

 Payment may be drawn from your account as soon as tomorrow or the next banking business day. It is important that you have money in your bank account to cover this payment. Thank you for using the Cook County Treasurer Property Tax electronic payment system.

Please keep a record of your Confirmation Number, or [print](#) this page for your records. 

Confirmation Number: CCTPTX001326263
Confirmation Date (CT): Mar-13-2017 09:05:21 AM

Your Payment Detail

Payment Amount: **\$26.64**
 Convenience Fee: **\$1.00**
 Total Payment Amount: **\$27.64**
 Tax Year: **2015**
 Property Index Number (PIN): **27-09-113-042-0000**
 Volume: **146**
 Property Location: **14403 IRVING AVE ORLAND PARK, IL 60462-2441**
 Mailing Address: **14700 S RAVINIA AVE ORLAND PARK, IL 60462-3134**
 Balance Due: **\$26.64**

Your Account Detail

Bank Routing Number: **071000288**
 Bank Account Number: **XXXXXXXXXXXX6457**
 Bank Account Type: **Checking**
 Bank Account Category: **Business**

E-mail Address *: amampe@orlandpark.org

Please keep a record of your Confirmation Number, or [print](#) this page for your records. 

**AFFIDAVIT OF TITLE
COVENANT AND WARRANTY**

Illinois

State of Illinois
County of COOK

The undersigned affiants, being first duly sworn, on oath say, and also covenant with and warrant to the grantee hereinafter named:

THE VILLAGE OF ORLAND PARK, an Illinois Municipal Corporation

The affiants have an interest in the premises described below or in the proceeds thereof or are the grantors in the deed dated January 29, 2016, to the grantee, conveying the following described premises:

Permanent Index Number: 27-09-113-042-0000
Property Address: 14403 Irving Avenue, Orland Park, Illinois 60462-2441

Legal Description:

LOTS 40 AND 41, TOGETHER WITH THE WEST 1/2 OF THE VACATED ALLEY LYING EAST AND ADJOINING SAID LOTS, IN BLOCK 8 IN PEOPLE'S ORLAND PARK ADDITION TO ORLAND PARK, BEING A SUBDIVISION OF THAT PART NORTH AND WEST OF THE WABASH RAILROAD OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE NORTH 4 ACRES THEREOF), IN COOK COUNTY, ILLINOIS.

That no labor or material has been furnished for premises within the last four months, that is not fully paid for.

That since the title date of in the report on the title issued by Fidelity National Title Insurance Company, affiant has not done or suffered to be done anything that could in any way affect the title to the premises, and no proceedings have been filed by or against affiant, nor has any judgment or decree been rendered against affiant, nor is there any judgment, note or other instrument that can result in a judgment or decree against affiant within five days from the date hereof.

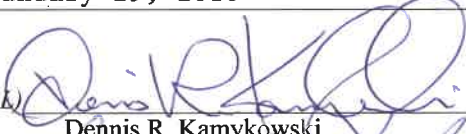
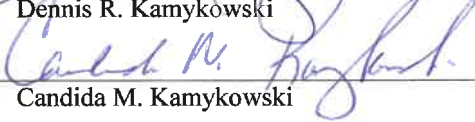
That all water taxes, except the current bill, have been paid, and that all the insurance policies assigned have been paid for.

That this instrument is made to induce, and in consideration of, the said grantee's consummation of the purchase of premises.

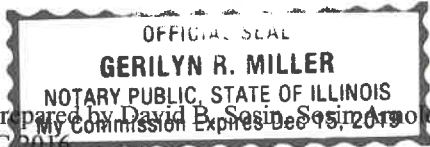
Affiant further states: Naught.

January 29, 2016

Date

(SEAL) 
Dennis R. Kamykowski
(SEAL) 
Candida M. Kamykowski

Subscribed and sworn to me on January 29, 2016




Notary Public

This instrument was prepared by David B. Sosin, Sosin Arnold & Schoenbeck, Ltd. - 9501 W. 144th Place, Suite 205, Orland Park, IL 60462 © By FNTIC 2016

BILL OF SALE

Illinois

The undersigned Sellers, DENNIS R. KAMYKOWSKI and CANDIDA M. KAMYKOWSKI, husband and wife (Affiants), of the City of Orland Park, County of Cook, State of Illinois in consideration of TEN and 00/100 dollars, receipt whereof is hereby acknowledged, does hereby sell, assign, transfer and set over to Village of Orland Park, an Illinois municipal corporation, of 14700 Ravinia Avenue, Orland Park, Illinois 60462 the following described personal property to-wit:


All fixtures, all heating, electrical, plumbing, and well systems together with the following item of Personal Property:

Oven/Range/Stove.

ITEMS NOT INCLUDED: Hot water heater and glass doorknobs.

Sellers hereby represent and warrant to Buyer that Sellers are the absolute owners of said property, that said property is free and clear of all liens, charges and encumbrances, and that Sellers have full right, power and authority to sell said personal property and to make this bill of sale. All warranties of quality, fitness and merchantability are hereby excluded. If this bill of sale is signed by more than one person, all persons so signing shall be jointly and severally bound hereby.

IN WITNESS WHEREOF, Sellers have signed this Bill of Sale this 29th day of January, 2016.

(SEAL) Dennis R Kamykowski 

(SEAL) Candida M Kamykowski 

State of Illinois
County of COOK

Subscribed and sworn to me on January 29, 2016.




(Notary Public)

TOTAL PAYMENT DUE

\$2,056.92

By 03/01/16 (on time)

2015 First Installment Property Tax Bill

Property Index Number (PIN) 27-09-113-042-0000 Volume 146 Code 28011 Tax Year 2015 (Payable In) (2016) Township ORLAND Classification 2-03

IF PAYING LATE, PLEASE PAY 03/02/16-04/01/16 \$2,087.77 04/02/16-05/01/16 \$2,118.62 05/02/16-06/01/16 \$2,149.47 **LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW**

TAXING DISTRICT DEBT AND FINANCIAL DATA

Your Taxing Districts	Money Owed by Your Taxing Districts	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	% of Pension and Healthcare Costs Taxing Districts Can Pay
South Cook Mosquito Abatement Harvey	\$1,887,987	\$5,441,624	\$1,785,756	67.18%
Metro Water Reclamation Dist of Chicago	\$2,995,295,000	\$2,556,802,698	\$1,172,632,630	54.14%
Orland Fire Protection District	\$30,291,837	\$158,030,103	\$16,046,874	89.85%
Moraine Valley Comm Coll 524 (Palos Hls)	\$168,285,817	\$0	\$0	00.00%
Consolidated HS Dist 230 (Orland Park)	\$39,030,344	\$79,821,361	\$19,213,006	75.93%
Orland School District 135	\$12,957,065	\$48,561,186	\$9,316,219	80.82%
Village of Orland Park	\$138,348,990	\$159,596,844	\$51,342,244	67.83%
Town of Orland	\$185,816	\$2,352,164	\$548,975	76.66%
Cook County Forest Preserve District	\$297,507,958	\$324,772,385	\$142,217,798	56.21%
County of Cook	\$8,739,635,491	\$15,615,343,667	\$7,233,899,380	53.67%
Total	\$12,423,426,305	\$18,950,722,032	\$8,647,002,882	

For a more in-depth look at government finances and how they affect your taxes, visit cookcountytreasurer.com.

IMPORTANT MESSAGES

- Pay this bill at cookcountytreasurer.com or at any Chase Bank.

TAX CALCULATOR

2014 TOTAL TAX 3,739.85
 2015 ESTIMATE X 55%
 2015 1st INSTALLMENT = 2,056.92

The First Installment amount is 55% of last year's total taxes. All exemptions, such as homeowner and senior exemptions, will be reflected on your Second Installment tax bill.

PROPERTY LOCATION

14403 IRVING AVE
 ORLAND PARK IL 60462

MAILING ADDRESS

KAMYKOWSKI DENNIS R
 14403 IRVING AVE
 ORLAND PARK IL 60462-2441

DETACH & INCLUDE WITH PAYMENT

AN APPRAISAL OF

The Single-Family Residence and Land

LOCATION

14403 Irving Avenue
Orland Park, Illinois

27-09-113-042

PREPARED FOR

The Village of Orland Park
c/o Ellen J. Baer
Assistant Village Manager
14700 Ravinia Avenue
Orland Park, Illinois 60462

PREPARED BY

Dale J. Kleszynski, MAI, SRA
Christopher R. Glenday
15028 South Cicero Avenue
Suite L
Oak Forest, Illinois 60452

AS OF

October 31, 2014

ASSOCIATED PROPERTY COUNSELORS, LTD.

Real Estate Appraisers and Consultants

ASSOCIATED PROPERTY COUNSELORS, LTD.
Real Estate Appraisers and Consultants

15028 South Cicero Avenue
Suite L
Oak Forest, Illinois 60452
Phone: 708-535-6900
Facsimile: 708-535-6969

Dale J. Kleszynski, MAI, SRA
President
www.apclimited.com
dkleszynski@apclimited.com

November 11, 2014

The Village of Orland Park
c/o Ellen J. Baer
Assistant Village Manager
14700 Ravinia Avenue
Orland Park, Illinois 60462

**Re: 14403 Irving Avenue
Orland Park, Illinois**

Dear Ms. Baer:

At your request, I inspected and appraised the above referenced property to estimate the market value as of October 31, 2014. The appraisal is to assist you in the possible acquisition of the property. The conclusions are communicated in an Appraisal Report as described in the USPAP Guidelines – 2014-2015. The Appraisal Report is presented in a summary format. Information used in formulating the opinion is summarized here and retained in my file and/or office.

Subject Location: 14403 Irving Avenue, Orland Park, Illinois

Property Type: The subject property is a one-story, single-family residence and land.

Intended Use: This appraisal and report is to be used by the client in the possible acquisition of the subject property. No other use is intended or implied.

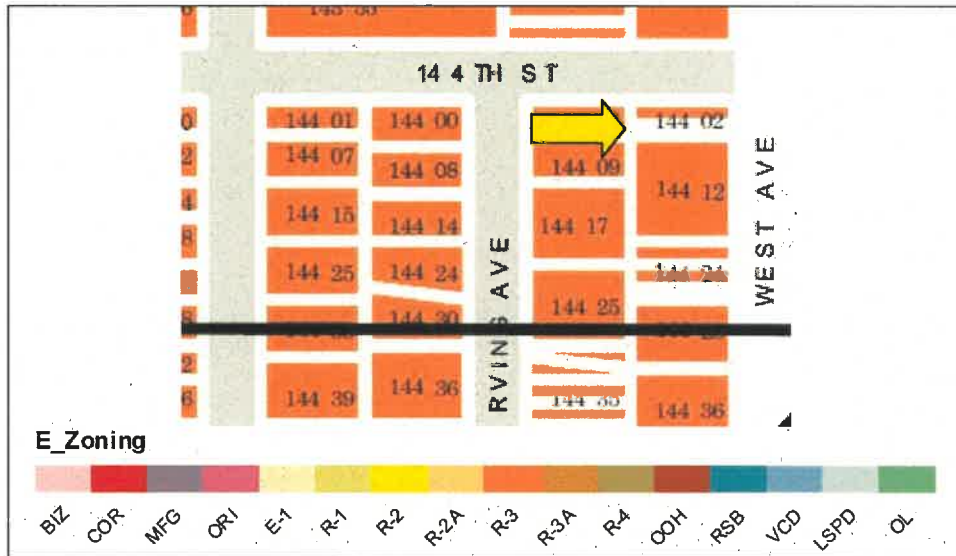
Intended User: In this matter, the client is identified as The Village of Orland Park. No other user is intended or implied.

Type and Definition of Value: The subject property is appraised in fee simple estate. The Dictionary of Real Estate Appraisal, Fifth Edition, defines fee simple estate as the “absolute ownership unencumbered by any other interest or estate, subject only to the limitations imposed by the governmental powers of taxation, eminent domain, police power, and escheat.”

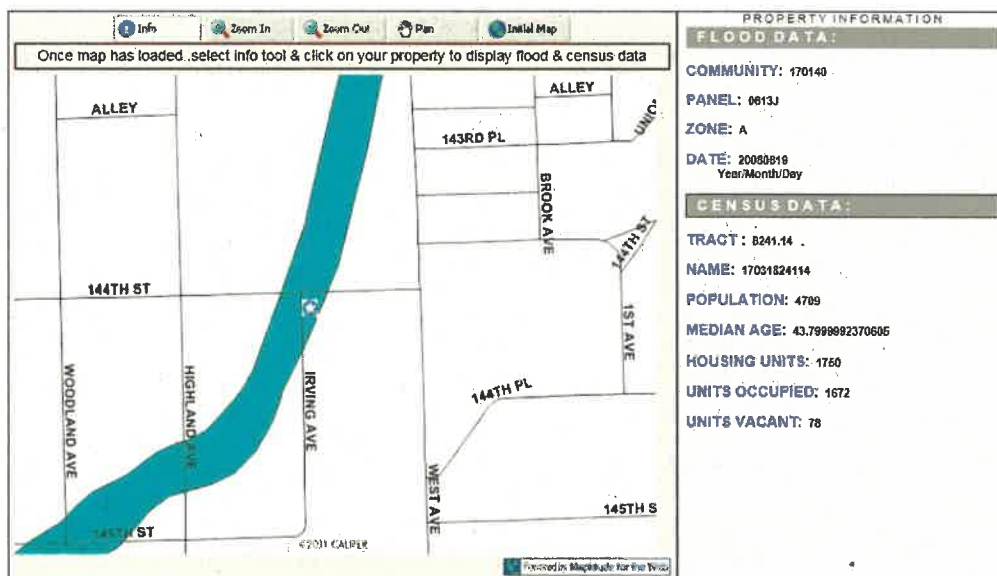
Effective Date of the Appraisal: October 31, 2014

Effective Date of the Report: November 11, 2014

Zoning Classification: According to the Zoning Department of the Village of Orland Park, the subject site is zoned R-3, "Single Family Residential District." To the best of my knowledge, the current use is legal under this zoning classification.



Flood Hazard Area: According to the Community Panel Number 170140 0613J dated August 19, 2008, the subject property is located in a Zone A and X flood hazard area. Zone X is an area of minimal flooding, while Zone A is considered to be an area inundated by 1% annual chance flooding, for which no base flood elevations (BFE's) have been determined.



Marketing Time: The marketing time for the subject property is estimated at 3 to 6 months. This is typical of residential properties in this market.

Exposure Time: The exposure time for the subject property is estimated at 3 to 6 months. This is typical of residential properties in this market.

Appraisal Development and Report Processing: To complete this appraisal and report, Christopher R. Glenday, Certified Residential Real Estate Appraiser, inspected the interior and exterior of the subject property. Dale J. Kleszynski, MAI, SRA inspected the exterior of the subject property. Research to develop comparable data was completed and analyzed. The conclusions presented here are communicated in an Appraisal Report.

The Sales Comparison to Value was applied to formulate the conclusion presented here. Several sales of properties similar to the subject were found in the marketplace and adjustments made to the comparable data are supported by market data. This data allowed me to develop a market supported indication of value. The Income Approach to Value was not presented, because the subject is not considered to be an income producing property. The Cost Approach was not applied as an analytical tool because this approach to value is weakened by the difficulty associated with estimating accrued depreciation.

While completing this appraisal, I considered (by way of example and not limitation) the physical characteristics of the subject property, the location of the property, comparable data, supplemental data retained in my file and summarized in this report, the USPAP Guidelines, and various text material published by the Appraisal Institute (14th Edition - Dictionary of Terminology and various articles) and documents associated with the verification of the sales transactions. Additional data related to the valuation of the property and the conclusions presented are retained in my file and/or office.

The conclusions formulated in this appraisal are communicated in an Appraisal Report as defined in the Uniform Standards of Appraisal Practice 2014-2015. The Appraisal Report is presented in a summary format.

Property History: According to the available information, the owner of record is Dennis and Candida Kamykowski. To the best of my knowledge, the subject property has not been listed for sale or sold within the past three years. In addition, the subject property is not known to be under contract to purchase as of the effective date of this appraisal.

Real Estate Tax and Assessment Information: Cook County identifies the subject property by Permanent Real Estate Index Number 27-09-113-042-0000. The 2014 real estate tax assessment is reported to be \$16,305. The 2013 real estate tax is reported to be \$3,637.36.

Legal Description and Additional Information: Any legal description of the subject property, additional information provided by the client, and information developed in the completion of this appraisal and report are retained in my file and/or office.

Functional Utility: The design of the building is typical of the neighborhood.

Disclosure of Past Appraisals: Associated Property Counselors, Ltd. has not completed an appraisal or analysis of the subject property within the past three years.

Limiting Conditions and Extraordinary Assumptions: There are no extraordinary assumptions, hypothetical conditions, and/or special limiting conditions that impact the evaluation or the value of the property. See Limiting Conditions located elsewhere in this report.

Compliance with USPAP: This appraisal is completed in accordance with the Uniform Standards of Professional Appraisal Practice and the Code of Ethics of the Appraisal Institute.

Statement of Competency: Christopher R. Glenday, Certified Residential Real Estate Appraiser, inspected the interior and exterior of the property, completed research to develop comparable data, and completed the analysis that is presented elsewhere in this report. Dale J. Kleszynski, MAI, SRA inspected the exterior of the property and reviewed the report.

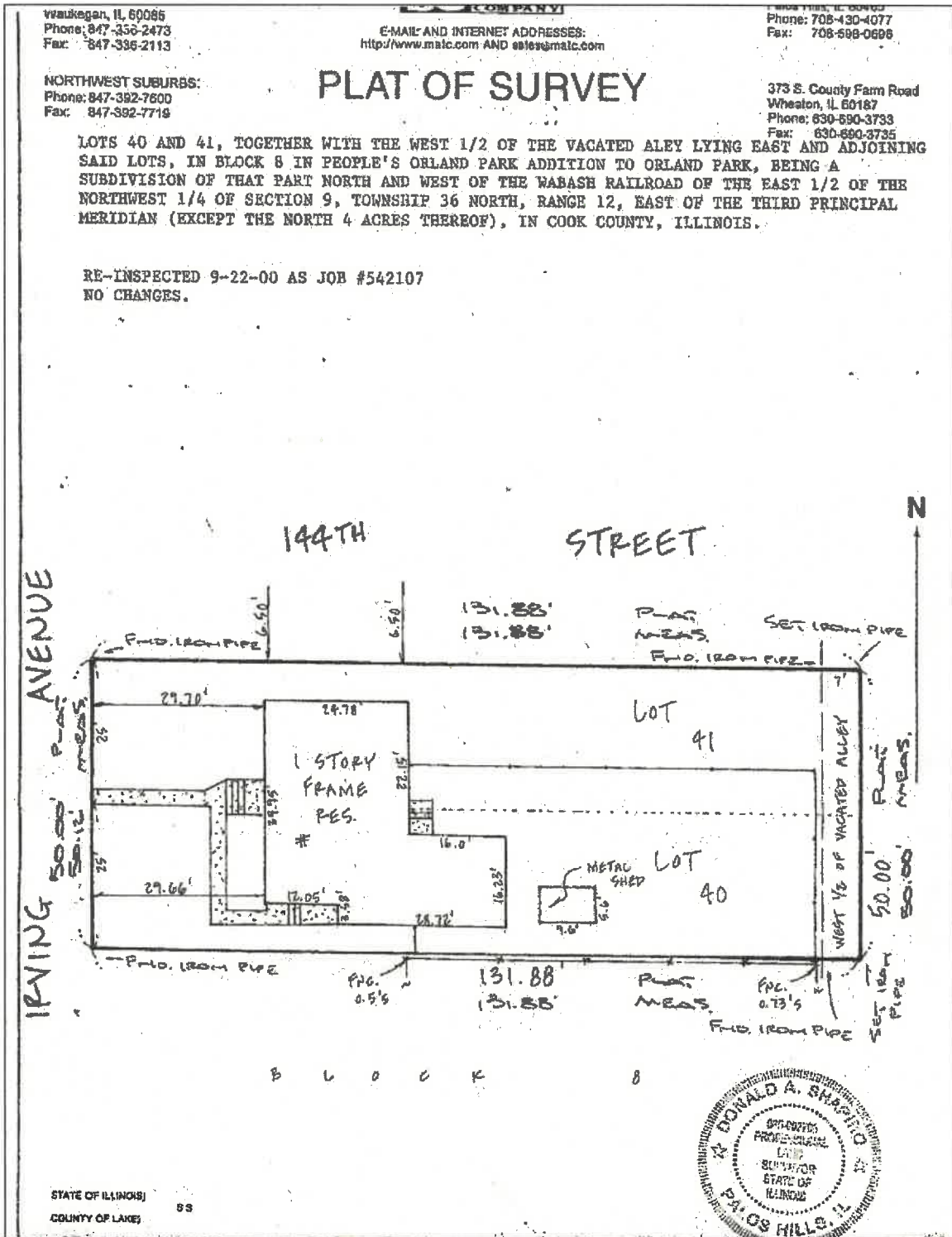
A statement of my professional qualifications is located elsewhere in this report. I have completed the appraisal of similar properties in the vicinity of the subject and am competent to complete this analysis.

Description of the Property: The subject site is a rectangular shaped parcel of land that is located on the southeast corner of Irving Avenue and 144th Street in Orland Park, Illinois. Frontage along the east side of Irving Avenue is 50.0 feet. Frontage along the south side of 144th Street is reported to be approximately 131.88 feet. The land area is reported to be 0.15 acre or 6,594 square feet. This property is serviced by public sewer and water, gas, electric and telephone. The site is generally level and at street grade.

Improvements to the site include a one-story, single-family residence that was constructed in 1955. Total above-grade living area is reported to be approximately 1,171 square feet. The above-grade floor plan consists of a living room, kitchen, four bedrooms and one full bathroom. Additional features include a crawlspace, laundry closet, 200 ampere electric service, 40 gallon hot water heater, forced-air heating and central air-conditioning and a detached 2-car garage.

Measurements and calculations were taken from the plat of survey and field measurements. Photographs of the current condition of the subject property are located elsewhere in this report.

Plat of Survey



A Copy of the Provided Plat of Survey is Retained in My Office

Highest and Best Use:

The Appraisal Institute defines Highest and Best Use as follows:

“The reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity.”

The following criteria must be met in determining Highest and Best Use:

1. Legal Permissibility. A property use that is either currently allowed or most probably allowable under zoning codes, building codes, environmental regulations, and other applicable laws and regulations that govern land use restrictions.
2. Physical Possibility. The land must be able to accommodate the size and shape of the ideal improvement.
3. Financial Feasibility. The ability of a property to generate sufficient income to support the use for which it was designed.
4. Maximum Productivity. The selected land use must yield the highest value of the possible uses.

The Highest and Best Use of the land (site) as vacant and available for use may be different from the Highest and Best Use of the improved property. This will be true so long as the improvements continue to contribute to the total market value of the property, or until the return from a new improvement would more than offset the cost of demolishing the existing building and constructing a new one.

The following tests must be passed in determining Highest and Best Use:

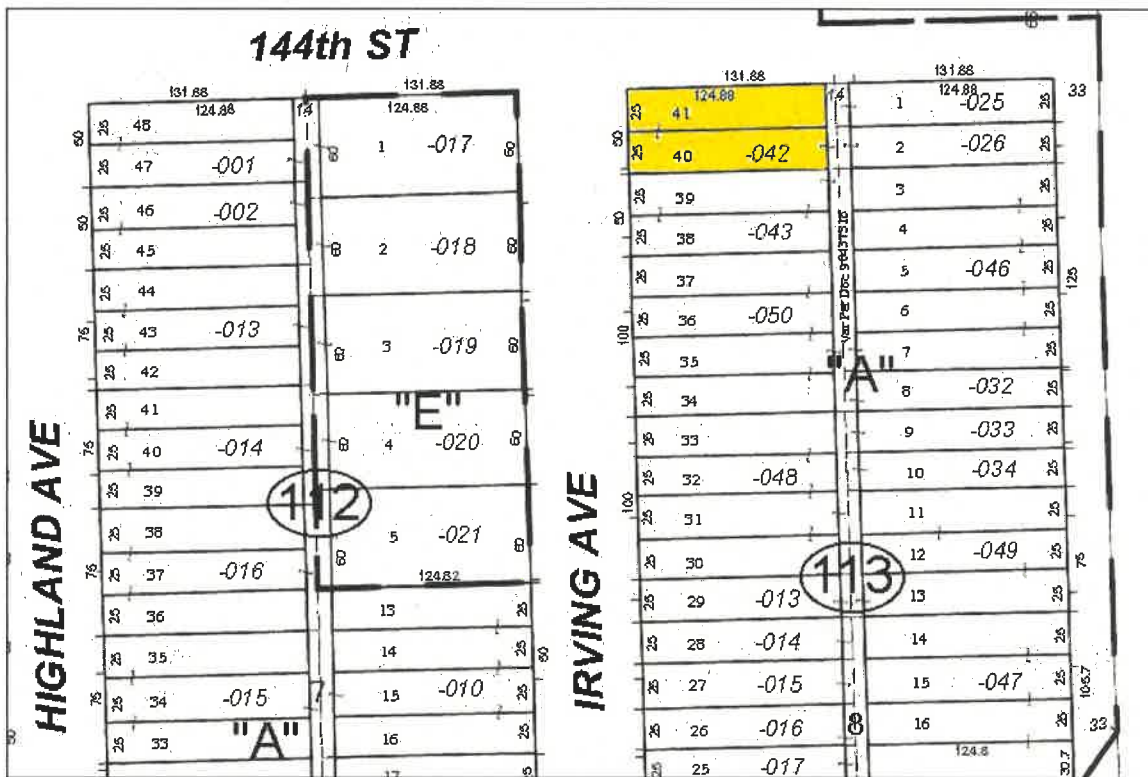
- The use must be legal.
- The use must be probable, not speculative or conjectural.
- There must be a profitable demand for such use, and it must return to land the highest net return for the longest period of time.

Conclusion - Summary

Based on my analysis, I conclude that the Highest and Best Use of the subject property, as vacant, is for development in accordance with the current zoning ordinance and area development patterns.

Based on my analysis, I conclude that the current use, as a single-family residence, is the Highest and Best Use of the subject property, as improved.

Photographs of the Subject Property



Tax Assessment Map



Subject Property

Photographs of the Subject Property



Subject Property



Subject Property

Photographs of the Subject Property



Living Room



Kitchen



Bedroom



Bedroom



Bedroom



Bedroom



Full Bathroom



Central Air-Conditioning

Photographs of the Subject Property

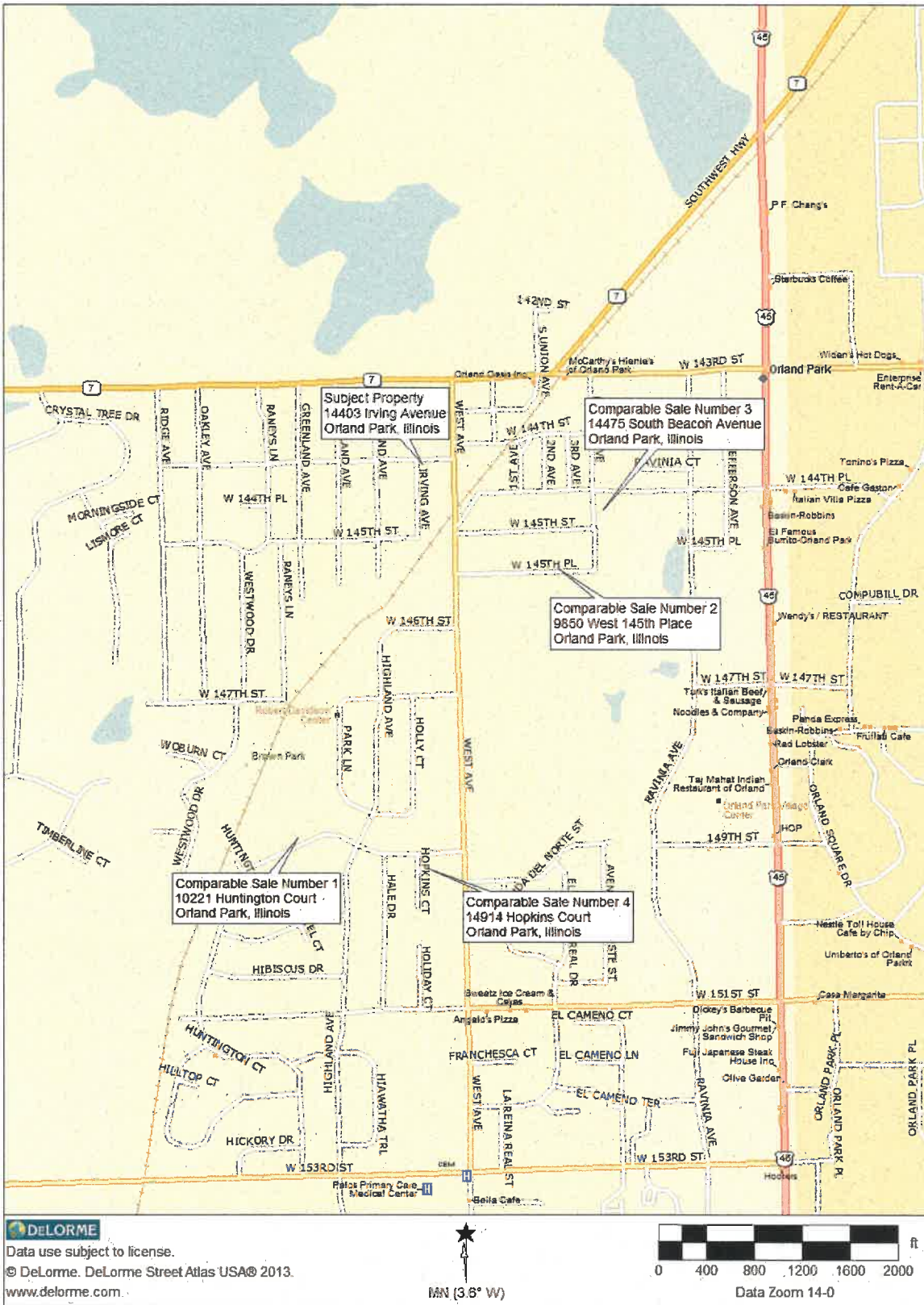


Irving Avenue



144th Street

Comparable Sales Data Map



Summary of Sales

Location	10221 Huntington Court Orland Park, IL	9850 West 145 th Place Orland Park, IL	14475 South Beacon Avenue Orland Park, IL	14915 Hopkins Court Orland Park, IL
Sale Date:	May 2013	August 2014	July 2013	April 2013
Sale Price:	\$140,000	\$145,000	\$152,500	\$163,500
Short / Foreclosure:	Conventional Transaction	Conventional Transaction	Conventional Transaction	Conventional Transaction
Financing:	Conventional Finance	FHA Financing	Conventional Financing	FHA Financing
Room Count:	6 / 3 / 1.0	5 / 2 / 1.0	4 / 2 / 1.0	6 / 4 / 2.0
Design:	One Story	One Story	One Story	One Story
Construction:	Siding	Brick	Siding	Siding
Year Built:	1959	1953	1950	1960
Building Area:	1,073 SF	1,072 SF	1,006 SF	1,305 SF
Price PSF:	\$130.48	\$135.26	\$151.59	\$125.29
Land Area:	7,500 SF	7,500 SF	6,630 SF	8,250 SF
Zoning:	Residential	Residential	Residential	Residential
Condition:	Similar to Subject	Similar to Subject	Superior to Subject	Similar to Subject
Location:	Similar to Subject	Similar to Subject	Similar to Subject	Similar to Subject
Garage:	1-car, attached	1-car, attached	2-car, detached	1-car, attached
Fireplace:	None	One	None	None
Kitchen Mod:	Similar to Subject	Similar to Subject	Superior to Subject	Similar to Subject
Heat:	Forced Air	Forced Air	Forced Air	Forced Air
A/C:	Central Air	Central Air	Central Air	Central Air
Appliances:	Similar to Subject	Similar to Subject	Similar to Subject	Similar to Subject
Sewer:	Municipal	Municipal	Municipal	Municipal
Water:	Municipal	Municipal	Municipal	Municipal
Patio/Deck:	Deck	Deck	Enclosed Porch	Patio
Basement:	Slab	Full Unfinished	Crawlspace	Slab
Document Number:	1319741118	1428348052	1319935067	1311912097
Grantor:	Eileen Piper	David and Jeanne Sjo	David, Ross and Mary Feithen	Peter Kitchin
Grantee:	Kevin Halleran	Scott Arnold and Hilary Holliger	Anthony Barczak	Rochello Gonzalgo

Photographs of the Comparable Data



Comparable Sale Number 1

**10221 Huntington Court
Orland Park, Illinois**



Comparable Sale Number 2

**9850 West 145th Place
Orland Park, Illinois**



Comparable Sale Number 3

**14475 South Beacon Avenue
Orland Park, Illinois**



Comparable Sale Number 4

**14915 Hopkins Court
Orland Park, Illinois**

Comments Regarding Areas of Adjustments: Adjustments to the market data, by way of example and not limitation, were considered for property rights conveyed, financing, condition of sale, elapsed time, location, zoning, land area, building area and physical variations. In each instance, the sales used involved the fee simple ownership and to the best of my knowledge, did not involve partial or fractional interests. The sales utilized reflect a cash or equivalent transaction and reflect typical market conditions.

Each sale used in this analysis is reported to be a conventional transaction with no atypical market activity. These sales do not require a substantial adjustment for condition of sale. Each sale used in this analysis is considered to be similar to the subject property with respect to the residential zoning classification. A substantial adjustment for zoning is not required for the sales used in the analysis.

Each sale used in this analysis is considered to be similar to the subject with respect to location and do not require a substantial adjustment.

The comparable sales used in this analysis closed between April 2013 and August 2014. After a review of the subject market, I conclude that the median and average sale price for properties sold in the subject market has remained consistent over the past year. These sales do not require a substantial adjustment for elapsed time.

The sales presented are reported to have land areas that range from 6,630 to 8,250 square feet. **Sale Numbers 1, 2 and 4** are larger with respect to land area and require a downward adjustment. **Sale Number 3** is generally similar to the subject with respect to land area and does not require a substantial adjustment.

The sales presented are reported to have above grade building areas that range from 1,006 to 1,305 square feet. **Sale Numbers 1, 2 and 3** used in this analysis are smaller in size and require an upward adjustment. **Sale Number 4** is larger in size and requires a downward adjustment.

Sale Number 1 is inferior to the subject with respect to number of bedrooms and car storage. **Sale Number 2** is inferior to the subject with respect to number of bedrooms and car storage, while being superior to the subject with respect to number of fireplaces. **Sale Number 3** is inferior with respect to the number of bedrooms, while being superior to the subject with respect to condition, kitchen modernization and enclosed porch. **Sale Number 4** is inferior to the subject with respect to car storage, while being superior with respect to number of bathrooms.

Estimate of Value by the Sales Comparison Approach - Conclusion:

The unadjusted indicated value range for the subject property is \$140,000 to \$163,500. Based on the current market conditions, location, size and condition of the subject property, it is my opinion that the 'as is' market value of the subject property located at 14403 Irving Avenue, Orland Park, Illinois, as of October 31, 2014, is \$145,000.

Estimate of Value by the Sales Comparison Approach:

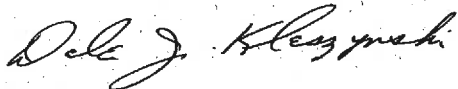
\$145,000

****** One Hundred Forty-Five Thousand Dollars ******

Respectfully submitted,



Christopher R. Glenday
Certified Residential Real Estate Appraiser
Illinois License Number 556.004945



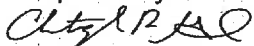
Dale J. Kleszynski, MAI, SRA
President
Illinois License Number 553.000213
(Exterior Inspection)

CERTIFICATION

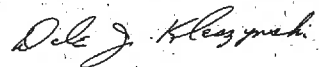
I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and I have no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- I Dale J. Kleszynski, MAI, SRA have made a personal exterior inspection of the property that is the subject of this report.
- I Christopher R. Glenday have made a personal interior inspection of the property that is the subject of this report.
- No one provided significant real property appraisal assistance to the person signing this certification.
- As of the date of this report, I (Dale J. Kleszynski, MAI, SRA) have completed the continuing education program for Designated Members of the Appraisal Institute.
- As of the date of this report, I (Christopher R. Glenday) have completed the continuing education program for Candidates/Practicing Affiliates of the Appraisal Institute.
- I have **not** completed an appraisal or analysis of the subject property during the past three years.

Respectfully submitted,



Christopher R. Glenday
Certified Residential Real Estate Appraiser
Illinois State License Number 556.004945



Dale J. Kleszynski, MAI, SRA
President
Illinois State License Number 553.000213
(Exterior Inspection)

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

1. By this notice, all persons and firms reviewing, using or relying on this report in any manner bind themselves to accept these assumptions and limiting conditions. **Do not use this report if you do not accept these assumptions and limiting conditions.** These conditions are a preface to any certification, definition, fact or analysis, and are intended to establish as a matter of record that the consultant's function is to provide an opinion based on the appraiser's/consultant's observations of the subject property and real estate market as of a certain date. As the property and conclusions may be impacted by the passage of time due to various factors including, by way of description and not limitation: physical changes, economic changes and/or market activity, the opinions are considered to be reliable as of the date of the assignment. Subsequent to that date, the appraiser(s)/consultant(s) reserve the right to amend the analysis and/or conclusion in light of such changed conditions. This appraisal/consulting assignment and report are not an engineering, construction, legal or architectural study or survey and expertise in these areas is not implied.
2. The liability of Associated Property Counselors, Ltd., its officers, employees, contractors, and associate appraisers/consultants (hereinafter referred to collectively as "APC") is limited to the identified client. There is no accountability, obligation, or liability to any third party except if otherwise specifically stated within the report. APC's maximum liability relating to services rendered under this assignment (regardless of form of action, whether in contract, negligence or otherwise) shall be limited to the charges paid to APC for the portion of its services or work products giving rise to liability. In no event shall APC be liable for any consequential, special, incidental or punitive loss, damage or expense (including without limitation, lost profits, opportunity costs, etc.) even if advised of their possible existence. If this report is placed in the hands of anyone other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. The appraisers/consultants are in no way responsible for any costs incurred to discover or correct any deficiency in the property. In the case of limited partnerships or syndication offerings or stock offerings in real estate, the client agrees that in case of lawsuit (brought by lender, partner, or part owner in any form of ownership, tenant, or any other party), the client will defend and hold Associated Property Counselors, Ltd., its officers, employees and associate appraisers/consultants completely harmless. Acceptance of and/or use of this report by the client or any third party is prima facie evidence that the user understands and agrees to these conditions.
3. The user/client agrees that any dispute arising from the completion of this assignment shall be settled through mediation and/or arbitration.
4. The report is intended to comply with the reporting requirements set forth in the Uniform Standards of Professional Appraisal Practice and it may or may not include discussions of the data, reasoning, and analysis used in the process of developing the appraiser's/consultant's opinion. The extent of the discussion and analysis applicable is based on the scope of work and report option outlined in the letter of transmittal and report. In some instances supporting documentation data, reasoning, and analyses is retained in the appraiser's file and/or office. The information contained in the report is specific to the needs of the client and for the intended use stated in the report. The appraiser/consultant is not responsible for unauthorized use of the report.

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

5. Unless otherwise specifically stated in the report, the assignment is based on the following assumptions: (a) that there is full compliance with all applicable federal, state and local environmental regulations and laws; (b) that all zoning, building, use regulations and restrictions of all types have been complied with; and (c) that all licenses, consents, permits, or other documentation required by any relevant legislative or administrative authority, local, state, federal and/or private entity or organization for any use considered in the value estimate have been or can be obtained or renewed.
6. As far as possible, the appraisers/consultants have inspected the property by personal observation. It is not, however, possible to observe conditions beneath the soil or hidden structural components. In this assignment it is assumed that the existing soil has the proper load bearing qualities to support the existing or proposed improvements where they exist or where they are proposed to exist. In this assignment no investigation of the potential for seismic hazard in the subject area was made. In this assignment mechanical components within the improvements were not critically inspected and no representations are made as to these matters unless specifically stated and considered in this report. In this assignment it is assumed that there are no conditions of the property site, subsoil, or structures, whether latent, patent or concealed, which would render it less valuable.
7. Unless otherwise stated within the report, no title evidence pertaining to easements, leases, reservations or other parties-in-interest was furnished.
8. In valuation assignments the property is appraised in fee simple estate unless otherwise noted.
9. In valuation assignments, the appraisal/consulting agreement assumes responsible ownership and competent management.
10. In this assignment it is assumed that the title of the property is good and merchantable. No responsibility is assumed for matters that are legal in nature, nor is any opinion of the state of the title to the property rendered herewith. A survey was not provided to the appraiser/consultant unless specifically stated in this report.
11. All data provided by the client or researched from public records is deemed reliable. If any errors are found that could have a material impact on the conclusion, APC reserves the right to recall this report and amend the analysis and/or conclusions. No guarantee is made for the accuracy of estimates or opinions furnished by others and contained in this report.
12. No liability is assumed for matters of legal character affecting the property, including by way of description and not limitation: title defects, encroachments, liens, overlapping lines.

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

13. Any liens or encumbrances that may now exist have been disregarded. In valuation assignments property is appraised as though free of indebtedness and as though no delinquency in payment of general taxes and special assessments exist.
14. In valuation or consulting assignments, any value assigned to improvements is in proportion to the contribution said improvements make to the value of the property as a whole.
15. Compensation for appraisal/consulting services is dependent only upon the delivery of the report.
16. In valuation or consulting assignments, the value found by the appraiser/consultant is in no way contingent upon the compensation to be paid or the appraisal services.
17. The assignment is completed in compliance with the Uniform Standards of Professional Appraisal Practice (USPAP) and the Code of Ethics of the Appraisal Institute.
18. In the event that the subject property enters into condemnation proceedings, it is assumed the appraiser/consultant will be given additional time for court preparation.
19. No portion of this report may be published or reproduced without the prior written consent of the appraiser/consultant and APC.
20. Unless specifically stated otherwise within the report, no earthquake compliance report, engineering report, flood zone analysis, hazardous waste or asbestos analysis was made, provided or ordered in conjunction with this assignment. The client is strongly urged to retain experts in these fields, if so desired.
21. In valuation assignments involving apartments, attempts were made to inspect a representative sample of the total number of units. In these assignments it is assumed that the condition and finish of all units is similar to the condition and finish of the inspected units. If it is determined that units not inspected differ from those inspected units in either condition or finish, the appraiser/consultant reserves the right to recall the appraisal to amend the analysis and/or conclusion.
22. Appraisal or consulting assignments involving less than the whole fee simple estate are subject to the following additional limitation: "The value reported for such estates relates to a fractional interest only in the real estate involved and the value of the fractional interest plus the value of all other fractional interests may or may not equal the value of the entire fee simple estate considered as a whole."
23. Appraisal or consulting assignments that relate to geographical portions of a large parcel or tract of real estate are subject to the following additional limitation: "The value reported for such geographical portion relates to such portion only and should not be construed as applying with equal validity to other portions of the larger parcel or tract. The value reported for such geographical portion plus the value of all other geographical portions may or may not equal the value of the entire parcel or tract considered as an entity."

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

24. The appraiser/consultant assumes that a any purchaser of the property that is the subject of this report is aware that (1) an appraisal of the subject property does not serve as a warranty of the condition of the property, (2) it is the responsibility of the purchaser to examine the property carefully and to take all necessary precautions before signing a purchase contract, and (3) any estimate for repairs is a non-warranted opinion of the appraiser/consultant unless otherwise stated.
25. Assignments prepared based upon provided plans and specifications are based on the assumption that the project is completed in a workmanlike manner in compliance with the plans and specifications. In prospective value assignments, it is understood and agreed that the appraiser/consultant cannot be held responsible for unforeseen events that impact the value or any conclusion presented. The user of the report and client agree that unforeseeable events may alter market conditions prior to completion of the project. The user and client agree the appraiser has the right to amend the report and conclusions in light of the identified changes.
26. In assignments where a Discounted Cash Flow Analysis is used as an analytical tool the user and client understand that the analysis has been prepared on the basis of information and assumptions identified in this report. The user/client understand that the achievement of any financial projections will be affected by fluctuating economic conditions and the conclusion is dependent upon the occurrence of other future events that cannot be assured. Therefore, the actual results achieved may vary from the projections made and such variation may be material. The client agrees to allow the appraiser to revise the conclusion and report in light of these changes.
27. Prior to entering into an agreement to perform any assignment, an appraiser/consultant must carefully consider the knowledge and experience that will be required to complete the assignment competently; disclose any lack of specific knowledge or experience to the client; and take all steps necessary or appropriate to complete the assignment competently. The appraisers/consultants have both the knowledge and experience required to complete this assignment competently.
28. The appraisers/consultants have inspected the subject property with the due diligence expected of a professional real estate appraiser. The appraisers/consultants are not qualified to detect hazardous waste and/or toxic materials. Any comment by the appraisers/consultants that might suggest the possibility of the presence of hazardous waste and/or toxic materials are subject to review by a qualified expert in the field. The user/client agree that the appraiser/consultant has the right to amend the assignment, report and conclusion after an investigation by a qualified expert in the field of environmental assessment is completed.
29. The user/client understands that the presence of substances such as asbestos, urea formaldehyde foam insulation, or other hazardous substances or environmental conditions, may affect the property and the conclusions presented. The appraiser's/consultant's opinion and conclusions are predicated on the assumption that there is no such condition on, in or near the property that could cause a loss in value or an extension of the marketing time. The user/client agree to allow the appraiser/consultant to review and amend the analysis, report and conclusions if the referenced substances or others exist on the property.

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

30. No responsibility is assumed for any environmental conditions, or for any expertise or engineering knowledge required to discover them. The appraiser's/consultant's descriptions and resulting comments are the result of routine observations made during the appraisal process. The client is urged to retain an expert in this field, if so desired.
31. The Americans with Disabilities Act (ADA) became effective January 26, 1992. No specific compliance survey and analysis of this property have been made to determine whether or not it is in conformity with the various detailed requirements of the ADA. It is possible that a compliance survey of the property, together with a detailed analysis of the requirements of the ADA could reveal that the property is not in compliance with one or more requirements of the Act. The user/client understands that, this fact could have an effect on the property and conclusions presented. In this assignment the possibility of non-compliance with the requirements of ADA was not considered. The user/client agree that the appraiser/consultant has the right to amend the assignment, report and conclusion after an investigation by a qualified expert in the field is completed.

STATEMENT OF PROFESSIONAL QUALIFICATIONS

DALE J. KLESZYNSKI, MAI, SRA

Dale J. Kleszynski, MAI, SRA, is president and principal shareholder of Associated Property Counselors, Ltd. He has served as an expert witness in various areas of litigation and arbitration practice including zoning issues and disputes, legal malpractice, appraisal malpractice, dispute management, mediation, appraisal methodology, damages and eminent domain matters. As part of his service, he has prepared use impact studies, highest and best use studies, feasibility studies, cost estimates, estimates of just compensation, leasehold interests and leased fee interests. In addition to the above services, he has provided documented appraisals for financial institutions, corporations, developers, municipalities, governmental agencies, law firms, school districts and private individuals. Appraisal, arbitration and consulting assignments have been completed on a regional and nationwide basis.

Mr. Kleszynski has taught numerous appraisal and USPAP courses for professional organizations and specialized groups and he served as part of the development team that authored courses for the Appraisal Institute. He serves as a qualified instructor for the Appraisal Institute and is a certified USPAP instructor for the Appraisal Foundation. During the past 25 years, he has served on numerous national and local committees for the State of Illinois and the Appraisal Institute. Mr. Kleszynski is licensed and certified to complete appraisal and consulting assignments in the states of Illinois, Indiana, and Michigan.

Educational Background

Loyola University of Chicago, Bachelor of Arts, 1971

Completed all educational, admissions, demonstration report and comprehensive examination requirements to be awarded the MAI and SRA designations by the Appraisal Institute

Currently certified under the Appraisal Institute Continuing Education Program

Currently certified under the Continuing Education Requirements of the State of Illinois

Currently certified under the Continuing Education Requirements of the State of Indiana

Currently certified under the Continuing Education Requirements of the State of Michigan

STATEMENT OF PROFESSIONAL QUALIFICATIONS

DALE J. KLESZYNSKI, MAI, SRA

Professional Designations and Certification

Member of the Appraisal Institute - MAI No. 6747
Senior Residential Appraiser - SRA

Illinois State Certified Real Estate Appraiser - License No. 553.000213
Indiana Certified General Appraiser - License No. CG49300022
Michigan State Certified Appraiser - License No. 12-01-004591

Appraisal and Consultation Experience

Since 1979, various types of real estate, including:

- Office and commercial buildings

- Assisted living facilities

- Apartment structures and complexes

 - Including Low Income Housing Tax Credit complexes

- Industrial and warehouse properties

- Single-family and condominium residential properties

- Vacant land

 - Residential, multi-family, commercial, and industrial

- Special purpose properties

 - Including bulk petroleum storage facilities, steel fabricating plants, hotels, soccer arenas, golf courses, motels, chemical processing facilities, restaurants, bank facilities and ice arenas

- Eminent domain projects

 - McCormick Place expansion

 - Extension of Interstate 355 in Cook and Will Counties

 - City of Hammond v. Great Lakes Marina

 - Palwaukee Airport expansion

 - Lansing Municipal Airport expansion

 - Little Calumet River and Levee and Flood Abatement Project

 - O'Hare International Airport expansion

 - Various road and municipal projects

- Various zoning and municipal projects

 - Adult use impact study - County of Cook

 - Impact study for group home zoning

 - Impact studies for cell tower development

 - School site selection

 - Commercial development impact studies

 - Real estate tax impact studies

- Arbitration

 - Sole arbitrator to determine just compensation for a fiber optic easement

STATEMENT OF PROFESSIONAL QUALIFICATIONS

DALE J. KLESZYNSKI, MAI, SRA

Service Offices

President - Chicago Chapter of the Appraisal Institute
Regional Representative - Appraisal Institute
Division of Faculty - Appraisal Institute
Regional Chairman - Ethics Administration
Assistant Regional Representative - Review and Counseling
National Board of Directors - Appraisal Institute
Vice Chairman - General Appraisal Board
Chairman - General Appraisal Board
Executive Committee - Appraisal Institute
National Nominating Committee - Appraisal Institute
General Appraisal Council

Professional Experience

President and Chief Appraiser, Associated Property Counselors, Ltd.
Staff Appraiser, Abacus Realty Appraisers, Inc., Chicago
Staff Appraiser, Property Assessment Advisors, Chicago
Staff Appraiser, Central Appraisal Company, Chicago
Mortgage Loan Officer, First Calumet City Savings and Loan, Calumet City, Illinois

Course and Seminar Development

Course 700 - Introduction to Litigation - Development Team
Course 710 - Eminent Domain - Part A - Development Team
Course 720 - Eminent Domain - Part B - Development Team
Individual seminars for the Cook County State's Attorney

STATEMENT OF PROFESSIONAL QUALIFICATIONS

DALE J. KLESZYNSKI, MAI, SRA

Qualified Instructor for the Appraisal Institute

Courses:

- Basic Income Capitalization
- General Applications
- 7-Hour National USPAP Update Course
- General Appraiser Sales Comparison Approach
- 15-Hour National USPAP Course
- Business Practices and Ethics
- Advanced Income Capitalization
- Advanced Applications
- The Appraiser as an Expert Witness: Preparation & Testimony
- Litigation Appraising: Specialized Topics and Applications
- Condemnation Appraising: Basic Principles and Applications
- Condemnation Appraising: Advanced Topics and Applications

Seminars:

- Litigation Skills for the Appraiser
- Partial Interest Valuation – Undivided
- Case Studies in Commercial Highest and Best Use
- Understanding and Testing DCF Valuation Models
- Appraisal Review – General
- Supporting Capitalization Rates
- Scope of Work: Expanding Your Range of Services
- The Road Less Traveled: Special Purpose Properties
- Real Estate Finance, Value, and Investment Performance
- Introduction to Income Capitalization

PARTIAL LIST OF CLIENTS

Financial Institutions

American Chartered Bank
Associated Bank
Bank of Choice
Baytree Bank
Centrue Bank
Cole Taylor Bank
Delaware Place Bank
Fifth Third Bank
First Choice Bank
First Financial Bank
First Midwest Bank
First Trust
George Washington Savings Bank

Harris Bank
Heritage Community Bank
LaSalle Bank
MB Financial
Mercantile Bank
Midwest Bank
National City Bank
Peoples Bank
S & T Bank
Standard Bank
State Bank of Countryside
The Private Bank

Government Services Administration

City of Chicago
City of Kankakee
City of Palos Heights
City of Park Ridge
Cook County State's Attorney
Department of Justice
DuPage County State's Attorney
DuPage County Assessor's Office
Federal Aviation Administration
Frankfort Square Park District
Homewood-Flossmoor Park District
Kankakee County State's Attorney
Lake County Parks Department
Lan Oak Park District
Lansing Municipal Airport
Little Calumet River Basin Development
Manteno Township Assessor's Office
McHenry County Conservation District
Office of Banks and Real Estate
Town of Hobart

Town of Munster
University of Illinois
Various School Districts in Cook, DuPage,
Lake, and Will Counties
Village of Bradley
Village of Burr Ridge
Village of Crestwood
Village of Glen Ellyn
Village of Lansing
Village of Lombard
Village of Maywood
Village of Oak Lawn
Village of Orland Park
Village of Riverdale
Village of Rosemont
Village of Western Springs
Village of Wheeling
Waubonsee Community College
Will County State's Attorney
Wisconsin Department of Revenue

Corporations

The Archdiocese of Chicago
AT&T
Attorney's Title Insurance Fund, Inc.
BP International
BP Products – North America
Broadacre Management
Casey's General Store
Commonwealth Edison
FP International
Gallagher Asphalt
Gallagher & Henry
Garvey Marine
Lucent Technologies
McDonald's Corporation

Moser Enterprises
Pasquinelli Development
Peoples Energy
Prairie Material Sales, Inc.
The Pritzker Foundation
Robinson Engineering
RR Donnelley Company
Sherwin-Williams Company
T-Mobile USA, Inc.
Taco Bell
Travelers Insurance
U. S. Steel Corporation
Wiseman-Hughes Enterprises

PARTIAL LIST OF CLIENTS

Professional Law Firms

Antonopoulos & Virtel, P.C.
Arnstein & Lehr, LLP
Azulay Seiden Law Group
Baker & McKenzie
Bell, Boyd & Lloyd, LLP
Blachly, Tabor, Bozik & Hartman
Burke, Burns and Pinelli, Ltd.
Burke, Warren, McKay & Serritella, P.C.
Campion, Curran, Dunlop & Lamb
Canna and Canna, Ltd.
Casale, Woodward & Buls, LLP
Clifford Law Offices
Defrees & Fisk, LLC
DLA Piper
Dunn Martin Miller & Heathcock, Ltd.
Eiden & O'Donnell, Ltd.
Figliulo & Silverman, P.C.
Fioretti, Lower & Carbona, LLP
Foley & Lardner, LLP
Foran, O'Toole & Burke, LLC
Franczek Radelet P. C.
Goldstine, Skrodzki, Russian, Nemec
& Hoff, Ltd.
Goodman, Katz and Scheele
Gordon & Pikarski
Green, Schoenfeld & Kyle, LLP
Harrison & Held
Helm and Wagner
Hinshaw & Culbertson, LLP
Holland and Knight, LLC
Huck Bouma
Jenner & Block, LLP
Joyce, Edward T. & Associates, P.C.
Klein, Thorpe & Jenkins, Ltd.
Koransky, Bouwer & Poracky, PC
Law Office of Eugene M. Feingold
Law Office of Matthew J. Carmody
Law Office of John K. Kallman
Law Office of Bryan P. Lynch
Law Office of Ronald N. Primack, LLC
Law Office of Randall A. Wolff
Liston & Tsantilis, P.C.
Masters, Charles J., Ltd.
McGuire Woods, LLP
Neal & Leroy, LLC
Newby, Lewis, Kaminski & Jones, LLP
Noonan & Lieberman, Ltd.
Peacock & McFarland, P.C.
Petersen and Houpt
Polsinelli Shughart PC
Pretzel & Stouffer, Chartered
Rathbun, Cservenyak & Kozol, LLC
Righeimer Martin and Cinquino
Robbins Schwartz
Ryan and Ryan
Sandrick Law Firm
Savaiano & Spear
Scariano, Himes and Petrarca
Schain, Burney, Ross & Citron, Ltd.
Schopf & Weiss, LLP
Seyfarth Shaw
Shaw Fishman Glantz & Towbin
Sonnenschein Nath & Rosenthal, LLC
Sosin & Arnold, Ltd.
Sullivan, Hincks & Conway
Sullivan, John P., DDS, JD
Tressler, LLP
Whitt Law

Personal and case references available upon request

KTJ

KLEIN, THORPE & JENKINS, LTD.
Attorneys at Law

20 N. Wacker Drive, Ste 1660
Chicago, Illinois 60606-2903
T 312 984 6400 F 312 984 6444

15010 S. Ravinia Avenue, Ste 10
Orland Park, Illinois 60462-5353
T 708 349 3888 F 708 349 1506

(708) 349-3888
ekfriker@ktjlaw.com

www.ktjlaw.com

April 15, 2016

Hand Delivered

Annmarie Mampe
Finance Director
Village of Orland Park
14700 South Ravinia Avenue
Orland Park, Illinois 60462

Re: 14403 Irving Avenue
(Kamykowski Sale to Village)

Dear Annmarie:

Enclosed please find the final Closing Statement and, just received, the Owner's Title Insurance policy in the above matter. We will process the real estate tax exemption petition and related documentation.

Please call me with any questions

Very truly yours,

KLEIN, THORPE AND JENKINS, LTD.


E. Kenneth Friker

Enc.

CLOSING STATEMENT

PROPERTY: 14403 Irving Avenue Orland Park, IL 60462	BROKER: (blank)
SELLER: DENNIS R. KAMYKOWSKI and CANDIDA M. KAMYKOWSKI	ATTORNEY: David B. Sosin (708) 448-8141 / (708) 448-8140 (fax)
BUYER: VILLAGE OF ORLAND PARK, an Illinois municipal corporation	ATTORNEY: E. Kenneth Friker (312) 984-6400 / (312) 606-7077 (fax)

Order No. OC15037013

DATE OF PRORATIONS: 02/01/2016

DATE OF CLOSING: February 1, 2016 - 2:00 p.m.
 Fidelity - Orland Park

SELLER CREDITS (due Seller)

Purchase Price	\$ <u>170,000.00</u>	\$ <u>170,000.00</u>
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SELLER DEBITS

PAYOFF to Bank of America thru February 2, 2016	\$ <u>147,757.59</u>	
General Real Estate Taxes 2015 @ 105% of 2014 Tax Bill: \$3739.86 X 105% = \$3,926.85	\$ <u>3,926.85</u>	
General Real Estate Taxes 2016 @ 105% of 2014 Tax Bill: \$3739.86 x 105% = \$3,926.53 ÷ 366 x 32 days	\$ <u>343.33</u>	
Sellers' Title Expenses	\$ <u>433.00</u>	
Illinois Transfer Stamps for Deed - EXEMPT	\$ <u>0.00</u>	
Cook County Transfer Stamps for Deed - EXEMPT	\$ <u>0.00</u>	
Earnest Money	\$ <u>10.00</u>	
Survey - Exacta Illinois Surveyors, Inc.	\$ <u>390.00</u>	
		\$ <u>152,860.77</u>

NET PROCEEDS TO SELLER

\$ 17,139.23

APPROVED BY SELLER:

David B. Sosin Atty For Seller

APPROVED BY BUYER:

E. Kennerly, Village Atty

ALTA OWNER'S POLICY OF TITLE INSURANCE

Policy Number:

Issued By:



Fidelity National Title
Insurance Company

OC15037013

Any notice of claim and any other notice or statement in writing required to be given to the Company under this Policy must be given to the Company at the address shown in Section 18 of the Conditions.

COVERED RISKS

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, FIDELITY NATIONAL TITLE INSURANCE COMPANY, a California corporation (the "Company") insures, as of Date of Policy and, to the extent stated in Covered Risks 9 and 10, after Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

1. Title being vested other than as stated in Schedule A.
2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
 - (a) A defect in the Title caused by
 - (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
 - (ii) failure of any person or Entity to have authorized a transfer or conveyance;
 - (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
 - (iv) failure to perform those acts necessary to create a document by electronic means authorized by law;
 - (v) a document executed under a falsified, expired, or otherwise invalid power of attorney;
 - (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
 - (vii) a defective judicial or administrative proceeding.
 - (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
 - (c) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
3. Unmarketable Title.
4. No right of access to and from the Land.
5. The violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (a) the occupancy, use, or enjoyment of the Land;
 - (b) the character, dimensions, or location of any improvement erected on the Land;
 - (c) the subdivision of land; or
 - (d) environmental protectionif a notice, describing any part of the Land, is recorded in the Public Records setting forth the violation or intention to enforce, but only to the extent of the violation or enforcement referred to in that notice.
6. An enforcement action based on the exercise of a governmental police power not covered by Covered Risk 5 if a notice of the enforcement action, describing any part of the Land, is recorded in the Public Records, but only to the extent of the enforcement referred to in that notice.

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ALTA Owner's Policy (06/17/2006)

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- 7. The exercise of the rights of eminent domain if a notice of the exercise, describing any part of the Land, is recorded in the Public Records.
- 8. Any taking by a governmental body that has occurred and is binding on the rights of a purchaser for value without Knowledge.
- 9. Title being vested other than as stated in Schedule A or being defective
 - (a) as a result of the avoidance in whole or in part, or from a court order providing an alternative remedy, of a transfer of all or any part of the title to or any interest in the Land occurring prior to the transaction vesting Title as shown in Schedule A because that prior transfer constituted a fraudulent or preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws; or
 - (b) because the instrument of transfer vesting Title as shown in Schedule A constitutes a preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws by reason of the failure of its recording in the Public Records
 - (i) to be timely, or
 - (ii) to impart notice of its existence to a purchaser for value or to a judgment or lien creditor.
- 10. Any defect in or lien or encumbrance on the Title or other matter included in Covered Risks 1 through 9 that has been created or attached or has been filed or recorded in the Public Records subsequent to Date of Policy and prior to the recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The Company will also pay the costs, attorneys' fees, and expenses incurred in defense of any matter insured against by this Policy, but only to the extent provided in the Conditions.

IN WITNESS WHEREOF, FIDELITY NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers.

Fidelity National Title Insurance Company

By:



President

Attest:



Secretary



Countersigned By:

Authorized Officer or Agent

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ALTA Owner's Policy (06/17/2006)



EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

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ALTA Owner's Policy (06/17/2006)

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SCHEDULE A

Name and Address of Title Insurance Company:

Address Reference: 14403 Irving Ave, Orland Park, IL 60462-2441

Date of Policy	Amount of Insurance
February 17, 2016	\$170,000.00

1. Name of Insured:

Village of Orland Park, an Illinois municipal corporation

2. The estate or interest in the Land that is insured by this policy is:

Fee Simple

3. Title is vested in:

Village of Orland Park

4. The Land referred to in this policy is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED

END OF SCHEDULE A

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ALTA Owner's Policy (06/17/2006)



EXHIBIT "A"
Legal Description

LOTS 40 AND 41, TOGETHER WITH THE WEST 1/2 OF THE VACATED ALLEY LYING EAST AND ADJOINING SAID LOTS, IN BLOCK 8 IN PEOPLE'S ORLAND PARK ADDITION TO ORLAND PARK, BEING A SUBDIVISION OF THAT PART NORTH AND WEST OF THE WABASH RAILROAD OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE NORTH 4 ACRES THEREOF), IN COOK COUNTY, ILLINOIS.

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ALTA Owner's Policy (06/17/2006)

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SCHEDULE B
EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses that arise by reason of:

- 1. Rights or claims of parties in possession not shown by the public records.
2. Any encroachment, encumbrance, violation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the Land.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any Lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. 1. Taxes for the year(s) 2015 and 2016
2016 taxes are not yet due or payable.
1A. Note: 2015 first installment is due March 1, 2016
Note: 2015 final installment not yet due or payable

Table with 5 columns: Perm tax#, Pcl, Year, 1st Inst, Stat. Row 1: 27-09-113-042-0000 1 of 1, 2015, \$2,056.92, Unpaid

7. Because of procedures instituted by the Cook County Treasurer, the Company requests that original tax bills be furnished whenever the Company is requested to pay taxes. If original tax bills are not furnished, the Company will collect an additional amount per tax number to cover the cost of processing payments to the Cook County Treasurer for the production of duplicate tax bills. Further, because of delays by the Cook County Treasurer in producing duplicate tax bills, the Company will hold back from closing additional funds to pay interest that will accrue because of the Treasurer's procedures.

END OF SCHEDULE B

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ALTA Owner's Policy (06/17/2006)



CONDITIONS

1. DEFINITION OF TERMS

The following terms when used in this policy mean:

- (a) "Amount of Insurance": The amount stated in Schedule A, as may be increased or decreased by endorsement to this policy, increased by Section 8(b), or decreased by Sections 10 and 11 of these Conditions.
- (b) "Date of Policy": The date designated as "Date of Policy" in Schedule A.
- (c) "Entity": A corporation, partnership, trust, limited liability company, or other similar legal entity.
- (d) "Insured": The Insured named in Schedule A.
 - (i) The term "Insured" also includes
 - (A) successors to the Title of the Insured by operation of law as distinguished from purchase, including heirs, devisees, survivors, personal representatives, or next of kin;
 - (B) successors to an Insured by dissolution, merger, consolidation, distribution, or reorganization;
 - (C) successors to an Insured by its conversion to another kind of Entity;
 - (D) a grantee of an Insured under a deed delivered without payment of actual valuable consideration conveying the Title
 - (1) if the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the named Insured,
 - (2) if the grantee wholly owns the named Insured,
 - (3) if the grantee is wholly-owned by an affiliated Entity of the named Insured, provided the affiliated Entity and the named Insured are both wholly-owned by the same person or Entity, or
 - (4) if the grantee is a trustee or beneficiary of a trust created by a written instrument established by the Insured named in Schedule A for estate planning purposes.
 - (ii) With regard to (A), (B), (C), and (D) reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor Insured.
- (e) "Insured Claimant": An Insured claiming loss or damage.
- (f) "Knowledge" or "Known": Actual knowledge, not constructive knowledge or notice that may be imputed to an Insured by reason of the Public Records or any other records that impart constructive notice of matters affecting the Title.
- (g) "Land": The land described in Schedule A, and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is insured by this policy.
- (h) "Mortgage": Mortgage, deed of trust, trust deed, or other security instrument, including one evidenced by electronic means authorized by law.
- (i) "Public Records": Records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge. With respect to Covered Risk 5(d), "Public Records" shall also include environmental protection liens filed in the records of the clerk of the United States District Court for the district where the Land is located.
- (j) "Title": The estate or interest described in Schedule A.
- (k) "Unmarketable Title": Title affected by an alleged or apparent matter that would permit a prospective purchaser or lessee of the Title or lender on the Title to be released from the obligation to purchase, lease, or lend if there is a contractual condition requiring the delivery of marketable title.

2. CONTINUATION OF INSURANCE

The coverage of this policy shall continue in force as of Date of Policy in favor of an Insured, but only so long as the Insured retains an estate or interest in the Land, or holds an obligation secured by a purchase money Mortgage given by a purchaser from the Insured, or only so long as the Insured shall have liability by reason of warranties in any transfer or conveyance of the Title. This policy shall not continue in force in favor of any purchaser from the Insured of either (i) an estate or interest in the Land, or (ii) an obligation secured by a purchase money Mortgage given to the Insured.

3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT

The Insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in Section 5(a) of these Conditions, (ii) in case Knowledge shall come to an Insured hereunder of any claim of title or interest that is adverse to the Title, as insured, and that might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if the Title, as insured, is rejected as Unmarketable Title. If the Company is prejudiced by the failure of the Insured Claimant to provide prompt notice, the Company's liability to the Insured Claimant under the policy shall be reduced to the extent of the prejudice.

4. PROOF OF LOSS

In the event the Company is unable to determine the amount of loss or damage, the Company may, at its option, require as a condition of payment that the Insured Claimant furnish a signed proof of loss. The proof of loss must describe the defect, lien, encumbrance, or other matter insured against by this policy that constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage.

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5. DEFENSE AND PROSECUTION OF ACTIONS

- (a) Upon written request by the Insured, and subject to the options contained in Section 7 of these Conditions, the Company, at its own cost and without unreasonable delay, shall provide for the defense of an Insured in litigation in which any third party asserts a claim covered by this policy adverse to the Insured. This obligation is limited to only those stated causes of action alleging matters insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of the Insured to object for reasonable cause) to represent the Insured as to those stated causes of action. It shall not be liable for and will not pay the fees of any other counsel. The Company will not pay any fees, costs, or expenses incurred by the Insured in the defense of those causes of action that allege matters not insured against by this policy.
- (b) The Company shall have the right, in addition to the options contained in Section 7 of these Conditions, at its own cost, to institute and prosecute any action or proceeding or to do any other act that in its opinion may be necessary or desirable to establish the Title, as insured, or to prevent or reduce loss or damage to the Insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable to the Insured. The exercise of these rights shall not be an admission of liability or waiver of any provision of this policy. If the Company exercises its rights under this subsection, it must do so diligently.
- (c) Whenever the Company brings an action or asserts a defense as required or permitted by this policy, the Company may pursue the litigation to a final determination by a court of competent jurisdiction, and it expressly reserves the right, in its sole discretion, to appeal from any adverse judgment or order.

6. DUTY OF INSURED CLAIMANT TO COOPERATE

- (a) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding and any appeals, the Insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, including the right to use, at its option, the name of the Insured for this purpose. Whenever requested by the Company, the Insured, at the Company's expense, shall give the Company all reasonable aid (i) in securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act that in the opinion of the Company may be necessary or desirable to establish the Title or any other matter as insured. If the Company is prejudiced by the failure of the Insured to furnish the required cooperation, the Company's obligations to the Insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.
- (b) The Company may reasonably require the Insured Claimant to submit to examination under oath by any authorized representative of the Company and to produce for examination, inspection, and copying, at such reasonable times and places as may be designated by the authorized representative of the Company, all records, in whatever medium maintained, including books, ledgers, checks, memoranda, correspondence, reports, e-mails, disks, tapes, and videos whether bearing a date before or after Date of Policy, that reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Insured Claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect, and copy all of these records in the custody or control of a third party that reasonably pertain to the loss or damage. All information designated as confidential by the Insured Claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Insured Claimant to submit for examination under oath, produce any reasonably requested information, or grant permission to secure reasonably necessary information from third parties as required in this subsection, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that claim.

7. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY

In case of a claim under this policy, the Company shall have the following additional options:

- (a) To Pay or Tender Payment of the Amount of Insurance.
- To pay or tender payment of the Amount of Insurance under this policy together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment or tender of payment and that the Company is obligated to pay.
- Upon the exercise by the Company of this option, all liability and obligations of the Company to the Insured under this policy, other than to make the payment required in this subsection, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation.
- (b) To Pay or Otherwise Settle With Parties Other Than the Insured or With the Insured Claimant.
- (i) To pay or otherwise settle with other parties for or in the name of an Insured Claimant any claim insured against under this policy. In addition, the Company will pay any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment and that the Company is obligated to pay; or
- (ii) to pay or otherwise settle with the Insured Claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment and that the Company is obligated to pay.
- Upon the exercise by the Company of either of the options provided for in subsections (b)(i) or (ii), the Company's obligations to the Insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation.

8. DETERMINATION AND EXTENT OF LIABILITY

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the Insured Claimant who has suffered loss or damage by reason of matters insured against by this policy.

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(continued)

- (a) The extent of liability of the Company for loss or damage under this policy shall not exceed the lesser of
 - (i) the Amount of Insurance; or
 - (ii) the difference between the value of the Title as insured and the value of the Title subject to the risk insured against by this policy.
- (b) If the Company pursues its rights under Section 5 of these Conditions and is unsuccessful in establishing the Title, as insured,
 - (i) the Amount of Insurance shall be increased by Ten percent (10%), and
 - (ii) the Insured Claimant shall have the right to have the loss or damage determined either as of the date the claim was made by the Insured Claimant or as of the date it is settled and paid.
- (c) In addition to the extent of liability under (a) and (b), the Company will also pay those costs, attorneys' fees, and expenses incurred in accordance with Sections 5 and 7 of these Conditions.

9. LIMITATION OF LIABILITY

- (a) If the Company establishes the Title, or removes the alleged defect, lien, or encumbrance, or cures the lack of a right of access to or from the Land, or cures the claim of Unmarketable Title, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused to the Insured.
- (b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals, adverse to the Title, as insured.
- (c) The Company shall not be liable for loss or damage to the Insured for liability voluntarily assumed by the Insured in settling any claim or suit without the prior written consent of the Company.

10. REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY

All payments under this policy, except payments made for costs, attorneys' fees, and expenses, shall reduce the Amount of Insurance by the amount of the payment.

11. LIABILITY NONCUMULATIVE

The Amount of Insurance shall be reduced by any amount the Company pays under any policy insuring a Mortgage to which exception is taken in Schedule B or to which the Insured has agreed, assumed, or taken subject, or which is executed by an Insured after Date of Policy and which is a charge or lien on the Title, and the amount so paid shall be deemed a payment to the Insured under this policy.

12. PAYMENT OF LOSS

When liability and the extent of loss or damage have been definitely fixed in accordance with these Conditions, the payment shall be made within thirty (30) days.

13. RIGHTS OF RECOVERY UPON PAYMENT OR SETTLEMENT

- (a) Whenever the Company shall have settled and paid a claim under this policy, it shall be subrogated and entitled to the rights of the Insured Claimant in the Title and all other rights and remedies in respect to the claim that the Insured Claimant has against any person or property, to the extent of the amount of any loss, costs, attorneys' fees, and expenses paid by the Company. If requested by the Company, the Insured Claimant shall execute documents to evidence the transfer to the Company of these rights and remedies. The Insured Claimant shall permit the Company to sue, compromise, or settle in the name of the Insured Claimant and to use the name of the Insured Claimant in any transaction or litigation involving these rights and remedies.

If a payment on account of a claim does not fully cover the loss of the Insured Claimant, the Company shall defer the exercise of its right to recover until after the Insured Claimant shall have recovered its loss.

- (b) The Company's right of subrogation includes the rights of the Insured to indemnities, guaranties, other policies of insurance, or bonds, notwithstanding any terms or conditions contained in those instruments that address subrogation rights.

14. ARBITRATION

Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is Two Million and No/100 Dollars (\$2,000,000) or less shall be arbitrated at the option of either the Company or the Insured. All arbitrable matters when the Amount of Insurance is in excess of Two Million and No/100 Dollars (\$2,000,000) shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction.

15. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT

- (a) This policy together with all endorsements, if any, attached to it by the Company is the entire policy and contract between the Insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.
- (b) Any claim of loss or damage that arises out of the status of the Title or by any action asserting such claim shall be restricted to this policy.
- (c) Any amendment of or endorsement to this policy must be in writing and authenticated by an authorized person, or expressly incorporated by Schedule A of this policy.

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(continued)

- (d) Each endorsement to this policy issued at any time is made a part of this policy and is subject to all of its terms and provisions. Except as the endorsement expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsement, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance.

16. SEVERABILITY

In the event any provision of this policy, in whole or in part, is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision or such part held to be invalid, but all other provisions shall remain in full force and effect.

17. CHOICE OF LAW; FORUM

- (a) Choice of Law: The Insured acknowledges the Company has underwritten the risks covered by this policy and determined the premium charged therefor in reliance upon the law affecting interests in real property and applicable to the interpretation, rights, remedies, or enforcement of policies of title insurance of the jurisdiction where the Land is located.

Therefore, the court or an arbitrator shall apply the law of the jurisdiction where the Land is located to determine the validity of claims against the Title that are adverse to the Insured and to interpret and enforce the terms of this policy. In neither case shall the court or arbitrator apply its conflicts of law principles to determine the applicable law.

- (b) Choice of Forum: Any litigation or other proceeding brought by the Insured against the Company must be filed only in a state or federal court within the United States of America or its territories having appropriate jurisdiction.

18. NOTICES, WHERE SENT

Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at:

Fidelity National Title Insurance Company
P.O. Box 45023
Jacksonville, FL 32232-5023
Attn: Claims Department

END OF CONDITIONS

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