

# **AN APPRAISAL OF**

The Single-Family Residence

## **LOCATION**

15160 Royal Fox Hunt Road  
Orland Park, Illinois

## **PREPARED FOR**

Ms. Ellen Baer  
Assistant Village Manager  
Village of Orland Park  
14700 Ravinia Drive  
Orland Park, Illinois 60462

## **PREPARED BY**

Associated Property Counselors, Ltd.  
11800 South 75<sup>th</sup> Avenue  
Suite 100 West  
Palos Heights, Illinois 60463

## **AS OF**

October 11, 2004

# ASSOCIATED PROPERTY COUNSELORS, LTD.

Real Estate Appraisers and Consultants

11800 South 75th Avenue  
Suite 100 West  
Palos Heights, Illinois 60463  
Phone: 708-361-6767  
Facsimile: 708-361-9133

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

November 1, 2004

Ms. Ellen Baer  
Assistant Village Manager  
Village of Orland Park  
14700 Ravinia Drive  
Orland Park, Illinois 60462

## Re: 15160 Royal Fox Hunt Road 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 11, 2004. The purpose of the appraisal is to assist you in the disposition of the property. The appraisal and report are completed in accordance with the Uniform Standards of Professional Appraisal Practice and the Code of Ethics of the Appraisal Institute. As a summary report, all information used in formulating this conclusion is summarized here and additional data/material is retained in my file and/or office. The following summary report communicates pertinent information and the conclusion of value.

Location:	15160 Royal Fox Hunt Road, Orland Park, Illinois
Property Type:	Detached Single-Family Residence
Zoning Classification:	R-3, "Residential District"
Highest and Best Use –Vacant:	As Zoned
Highest and Best Use - Improved:	As Presently Improved
Marketing Time:	3 to 6 months
Exposure Time:	3 to 6 months
Date of the Appraisal:	November 1, 2004
Date of Inspection:	October 11, 2004
Real Property Interest Valued:	Fee Simple
Definition of Market Value:	See File
Appraisal Development:	See File
Intended User:	The client is identified as the Village of Orland Park. The client is the intended user of this appraisal and report. No other user is intended or implied.

Permanent Real Estate Index Number:	27-15-210-007
Compliance With USPAP Guidelines:	I have not departed from the Uniform Standards of Professional Appraisal Practice in the completion of this appraisal.
Description of the Site:	<p>The subject is an irregular shaped parcel with 108.37 feet of frontage along the west side of Royal Fox Hunt Road. Depth along the north and south lot lines varies based on point of reference. Total site area is approximately 12,741 square feet. Site dimensions were taken from the provided Plat of Survey dated November 22, 1983.</p> <p>The topography of the site is level to gently rolling. The site is landscaped with mature trees and shrubs and all utilities are available. To the best of my knowledge, the subject property is not in a designated flood hazard area.</p>
Description of the Improvements:	<p>The subject is a detached, single-family residence that was constructed in 1984. The split-level design contains approximately 1,403 square feet of living area above grade. The floor plan includes a foyer, 6 rooms, 3 bedrooms, and 1 bath above grade. The lower level is finished with a family room, laundry room and a 1/2 bath.</p> <p>Exterior construction is of cedar siding and brick veneer. Soffits and fascia are covered with aluminum. Interior finish includes: hardwood, carpet and ceramic tile floors, plasterboard or panel walls and plasterboard ceilings.</p> <p>The design and utility of the house is typical of the market and the house is in excellent condition. The bathrooms and kitchen are typical of the area and reflect good maintenance.</p> <p>Additional features include: warm air heat, central air-conditioning, gas starting fireplace, electric garage door opener, casement windows, 40 gallon hot water heater and patio.</p> <p>See attached information located in the addenda of this report.</p>
Applied Analysis:	In this appraisal, I applied only the Direct Sales Comparison Approach to Value. I have not departed from the USPAP guidelines while completing this appraisal.

**SUMMARY OF IMPROVED SALES**

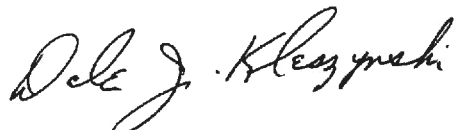
<b>Location</b>	<b>Subject Property 15160 Royal Fox Hunt Road, Orland Park, IL</b>	<b>15101 Royal Georgian Road, Orland Park, IL</b>	<b>15327 Royal Fox Hunt Road, Orland Park, IL</b>	<b>15402 Black Friars Road, Orland Park, IL</b>
Sale Date:	N/A	05/04	10/04	05/03
Sale Price:	N/A	\$319,000	\$329,000	\$295,000
Year Constructed:	1984	1983	1982	1982
Design:	Split level	Split level	Split level	Split level
Above Grade Living Area:	1,403 SF	1,488 SF	1,394 SF	1,452 SF
Above Grade Room Count:	6 Rms, 3 BR, 1 Bath	7 Rms, 3 BR, 2.5 Baths	8 Rms, 4 BR, 2 Baths	6 Rms, 3 BR, 2 Baths
Basement: Finish:	Partial Basement FR, .5 Bath, Laundry Room	Partial Basement FR, 1 BR	Partial Basement FR	Partial Basement FR, 1 BR
Garage:	2 Car Attached	2 Car Attached	2 Car Attached	2 Car Attached
Land Area:	12,741 SF	10,926 SF	10,240 SF	10,160 SF
Location:	Good	Good	Good	Good
Exterior Finish:	Cedar, Brick Veneer	Brick Veneer	Brick Veneer	Aluminum/Vinyl Siding, Brick Veneer
Fireplaces:	1	1	1	1
Comments:	Patio	Deck, 3 Season Room, Hot tub	Deck	None
Heat/Central Air:	HA-F/CAC	HA-F/CAC	HA-F/CAC	HA-F/CAC
Condition/ Modernization:	Good/Baths, Kitchen	Good/Baths, Kitchen	Good	Good
Financing:	N/A	Conventional	Assumed Conventional	Assumed Conventional

**SUMMARY OF IMPROVED SALES**

Location	Subject Property 15160 Royal Fox Hunt Road, Orland Park, IL	14650 South Oakley Street, Orland Park, IL	14032 Clearview Drive, Orland Park, IL	11916 South Pine Creek Drive, Orland Park, IL
Sale Date:	N/A	9/04	08/04	07/04
Sale Price:	N/A	\$295,000	\$283,000	\$285,000
Year Constructed:	1984	1971	1974	1987
Design:	Split level	Split level	Split level	Split level
Above Grade Living Area:	1,403 SF	1,204 SF	1,428 SF	1,923 SF
Above Grade Room Count:	6 Rms, 3 BR, 1 Bath	6 Rms, 3 BR, 2 Baths	6 Rms, 3 BR, 2 Baths	7 Rms, 3 BR, 2.5 Baths
Basement: Finish:	Partial Basement FR, .5 Bath, Laundry Room	Partial Basement FR, Den	Partial Basement, Recreation Room	Partial and Unfinished
Garage:	2 Car Attached	2 Car Attached	2 Car Attached	2 Car Attached
Land Area:	12,741 SF	13,553 SF	9,954 SF	12,944 SF
Location:	Good	Good	Good	Good
Exterior Finish:	Cedar, Brick Veneer	Cedar, Brick Veneer	Aluminum/Vinyl Siding, Brick Veneer	Brick Veneer
Fireplaces:	1	0	1	0
Comments:	Patio	Deck	None	None
Heat/Central Air:	HA-F/CAC	HA-F/CAC	HA-F/CAC	HA-F/CAC
Condition/ Modernization:	Good/Baths, Kitchen	Good/Baths	Good/Kitchen, baths, siding, furnace and sump pump	Good
Financing:	N/A	Assumed Conventional	Conventional	Conventional
Final Reconciliation:	Adjustments were considered for property rights conveyed, financing, condition of sale, elapsed time, location, Highest and Best Use, land area and physical variations. A summary of applied adjustments is retained in my file and/or office.			
Value Conclusion:	\$310,000			

If you have any questions please contact my office.

Very truly yours,

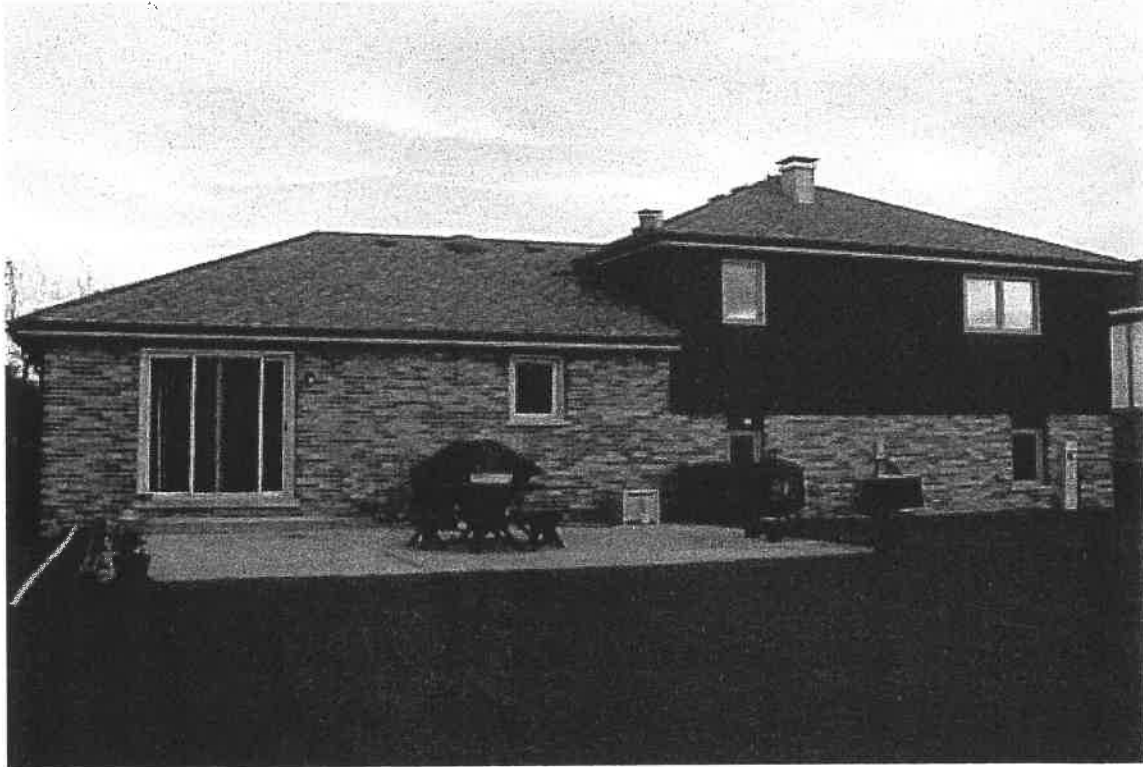


Dale J. Kleszynski, MAI, SRA  
President

**PHOTOGRAPHS OF THE SUBJECT PROPERTY**

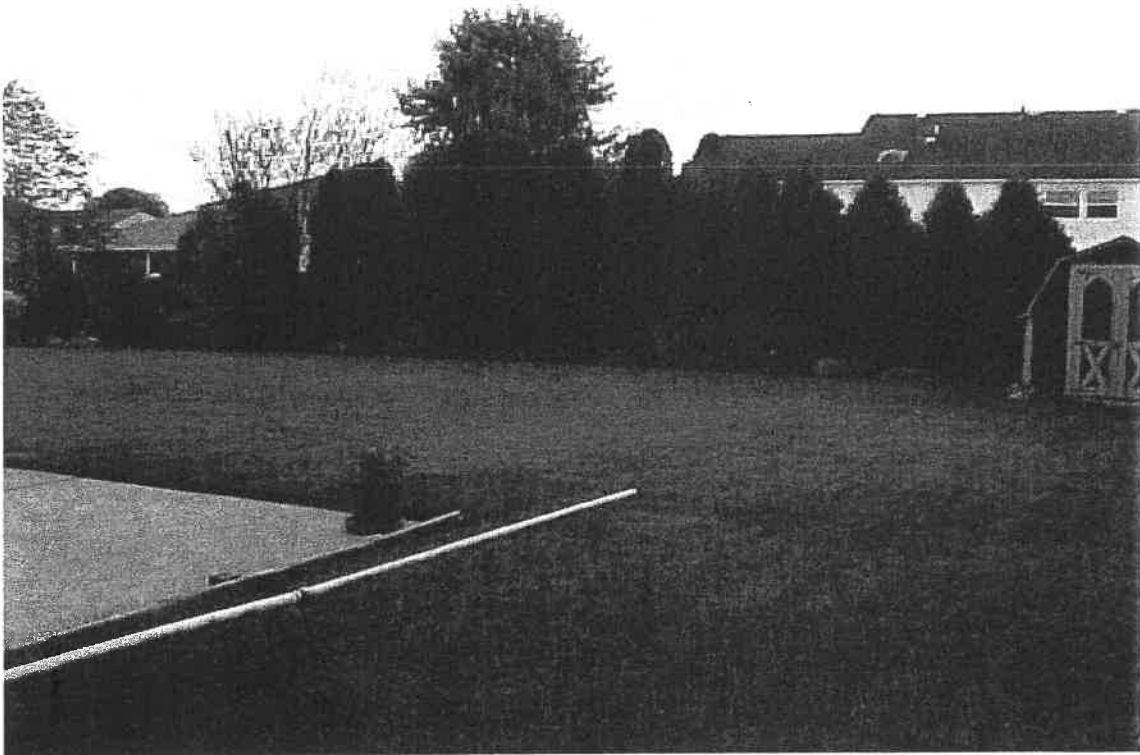


**SUBJECT PROPERTY**



**SUBJECT PROPERTY**

**PHOTOGRAPHS OF THE SUBJECT PROPERTY**



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PHOTOGRAPHS OF THE SUBJECT PROPERTY



SUBJECT PROPERTY



SUBJECT PROPERTY

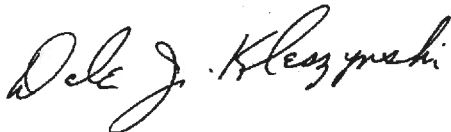


## CERTIFICATION

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, conclusions, and recommendations.
- 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 Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- no one provided significant real property appraisal or appraisal consulting assistance to the person signing this certification.
- I certify that, to the best of my knowledge and belief, the reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.
- I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I have completed the continuing education program of the Appraisal Institute.

Respectfully submitted,



Dale J. Kleszynski, MAI, SRA  
President

## 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 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 QUALIFICATIONS

**DALE J. KLESZYNSKI, MAI, SRA**

### PROFESSIONAL DESIGNATIONS AND CERTIFICATION

Member of the Appraisal Institute - MAI #6747

Senior Residential Appraiser - SRA

Illinois State Certified Real Estate Appraiser- License No. 153-000213

Indiana Certified General Appraiser - License No. CG49300022

Michigan State Certified Appraiser - License No. 12-01-004591

### APPRAISAL EXPERIENCE AND PROJECTS

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 buildings

- 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, and chemical processing facilities, restaurants, bank facilities and ice arenas

- Eminent Domain Projects

  - McCormick Place expansion

    - Various properties including the R.R. Donnelley and Sons facility

  - Extension of Interstate 355 in Cook and Will Counties

    - Various properties including residential, agricultural, commercial, industrial and residential subdivisions

  - City of Hammond v. Great Lakes Marina

  - Palwaukee Airport expansion

  - Lansing Municipal Airport expansion

  - Little Calumet River and Levee and Flood Abatement Project

  - Various road and municipal projects

- Qualified witness in Illinois, Indiana, and New York.

- Various zoning and municipal projects

  - Adult Use Impact Study - County of Cook

  - Adult Use Impact Study - Village of Lansing

  - Impact Study for Group Home Zoning

Appraisal and consulting assignments completed in Arizona, Arkansas, California, Colorado, Florida, Illinois, Indiana, Kansas, Maryland, Michigan, Minnesota, New Jersey, Pennsylvania, and Texas.

## **STATEMENT OF QUALIFICATIONS**

**DALE J. KLESZYNSKI, MAI, SRA**

### **SERVICE OFFICES**

President - Chicago Chapter of the Appraisal Institute (1991-1992)  
Regional Representative - Appraisal Institute (1991-Present)  
Division of Faculty - Appraisal Institute (1989, 1990)  
Regional Chairman - Ethics Administration (1991)  
Assistant Regional Representative - Review and Counseling (1990)  
National Board of Directors - Appraisal Institute (1991-1998)  
Vice Chairman - General Appraisal Board (1997)  
Chairman - General Appraisal Board (1998)  
Executive Committee - Appraisal Institute (1998)  
National Nominating Committee (1999)  
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

### **QUALIFIED INSTRUCTOR/COURSE DEVELOPMENT FOR THE APPRAISAL INSTITUTE**

Course 310 - Basic Income Capitalization  
Course 320 - General Applications  
Course 410 - Standards of Professional Practice - Part A  
Course 420 - Standards of Professional Practice - Part B  
Course 510 - Advanced Income Capitalization  
Course 550 - Advanced Applications  
Course 700 - Introduction to Litigation  
Course 705 - Litigation Appraising – Specialized Topics and Applications  
Course 710 - Introduction to Eminent Domain  
Course 720 - Advanced Practice in Eminent Domain  
Various Seminars

### **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 QUALIFICATIONS**  
**DALE J. KLESZYNSKI, MAI, SRA**

**EDUCATIONAL CREDITS**

Loyola University of Chicago, Bachelor of Arts, 1971

Society of Real Estate Appraisers

Course 101, Course 201 (Instructor - 1989 and 1990)

American Institute of Real Estate Appraisers:

Courses 1-A, 1-B, VII, VIII, Standards and Professional Practice, Course II -  
(Parts 1 and 2), 1981 through 1983 Real Estate Principles, 1988

R-2 Narrative Report Writing Seminar, 1982

American Savings and Loan Institute:

Lending I and II, Real Estate Law I and II, 1980

Boeckh Cost Manual Seminar - Residential and Industrial

Federal Housing Authority Appraisal Seminar

Various seminars sponsored by the Society of Real Estate Appraisers and the  
American Institute of Real Estate Appraisers, and Appraisal Institute

I am currently certified under the Appraisal Institute Continuing Education  
Program.

I am currently certified under the Continuing Education Requirements of the State  
of Illinois.

I am currently certified under the Continuing Education Requirements of the State  
of Indiana.

A representative list of clients follows.

## **PARTIAL LIST OF CLIENTS**

### **Bank/Lending Agencies**

American National Bank  
Bank of Homewood  
Bank One  
East Side Bank  
FCA Mortgage  
First Chicago Bank  
First of America  
Fleet Mortgage  
Harris Bank  
Heritage Standard Bank  
Highland Community Bank

LaSalle Bank  
LaSalle National Bank  
LaSalle Talman Mortgage Corp.  
Mercantile National Bank  
NBD Bank  
Pinnacle Bank  
Prairie Bank  
Security Pacific Bank  
St. Paul Bank for Savings  
U.S. Bank  
Wells Fargo Bank

### **Government Agencies**

Cook County State's Attorneys Office  
DuPage County State's Attorneys Office  
DuPage County Assessor's Office  
Federal Home Loan Bank Board  
Federal Savings and Loan Insurance

Little Calumet River Basin Development  
Federal Aviation Administration  
Lansing Municipal Airport  
Resolution Trust Corporation  
Department of Justice

### **Corporations**

The Archdiocese of Chicago  
AT&T Capital Corporation  
Allis Chalmers  
Allstate Insurance Company  
The Alter Group  
Associates Relocation  
Bee Chemical  
BP Products – North America  
Broadacre Management  
Clark Oil Company  
R.R. Donnelley Corporation  
Fleet Services Corporation

Gallagher & Henry  
Great Lakes Marina  
Hartz Construction  
McDonald's  
Merrill Lynch Relocation  
The Pritzker Foundation  
Sherwin Williams  
Southwick Properties, Inc.  
Taco Bell  
U.S. Steel Corporation  
USA Muffler  
The Weglarz Group

### **Municipal Clients**

City of Calumet City  
Village of Bradley  
Village of Flossmoor  
Homewood - Flossmoor Park District  
Village of Oak Lawn

Village of Lansing  
Village of Rosemont  
Village of Orland Park  
Green Hill Library District  
Village of Riverdale

### **Professional Law Firms**

Ancel, Glink, Diamond, Cope & Bush, P.C.  
Field, Golan & Swiger  
Figliulo and Silverman  
Foran, Nasharr & O'Toole  
Foran and Schultz  
Hinshaw and Culbertson

Holland and Knight, LLC  
Klein, Thorpe & Jenkins, Ltd.  
Liston and Lafakis  
Neal, Murdock & Leroy, LLC  
Ryan and Ryan  
Sosin, Lawler & Arnold, LLC

Personal and case references available upon request.

**ADDENDA**

Residence at: 15160 Royal Fox Hunt Road  
Orland Park, Illinois 60462

Gallagher & Henry three (3) bedroom, one and a half (1 ½) bath, brick bi-level home, built in 1984.

Premium lot (additional cost when first purchased of \$3,000).

Professionally landscaped.

New Roof (installed 5/14/02).

2-attic temperature controlled power vents on lower and upper roof.

Aluminum insulated garage door with Sherwood glass windows (AR-BE installed 2/20/98).

Aluminum insulated main entry door with sidelight (AR-BE installed 2/20/98).

Aluminum gutters.

Central air conditioning \ gas forced heat.

Concrete Driveway 16 X 40.

Concrete crawl space.

Concrete patio 18 X 25.

8 X 12 Cedar storage shed.

Property located on edge of cul-de-sac.

Centrally located to Schools, Shopping, Restaurants, Library, Post Office and Village Hall.

**Living Room:**

- Tiled entryway into house to kitchen.
- Oak 6 paneled bi-fold doors into closet.
- Custom closet organizer system from container store.
- Professional wallpapered from living room up to hallway leading upstairs.
- Oak banister and railings to upper (bedrooms) and lower (family room) level living.
- Custom drapery with sheers.
- Updated lighting fixture in front hallway (brass and oak).

**Kitchen:**

- Oak cabinets.
- Ceramic tile back splash.
- Maytag Dishwasher (installed 06/17/96).
- Professionally wallpapered.
- Oak chair rail.
- New crank out kitchen window (installed 9/03).
- Updated lighting fixture.
- Ceiling fan with light.
- One-piece flooring.

**Dining Room:**

- Updated chandelier.
- New sliding patio door out to patio (installed 9/12/03).
- Vertical blinds.

**Upstairs Hallway:**

- Updated light fixture (brass and oak).

**Bathroom:**

- Oak vanity cabinet.
- Ceramic tile.
- Expanded linen closet.
- Professionally wallpapered.

**Master Bedroom:**

- Decorative wallpaper border.
- Hunter ceiling fan with light fixture.
- 2-Double closets with closet organizer systems.
- Passage doorway through to bathroom.

**Bedroom 2:**

- New rug (installed 8/03).
- Closet organizer system installed.
- Hunter ceiling fan with light fixture.

**Bedroom 3:**

- Ceiling fan with light fixture.

**Family Room:**

- New picture window with side window crank outs (Installed 9/03).
- New 4 six-paneled oak doors:
  - 2 to closets
  - 1 to bathroom
  - 1 to laundry room
- New 6-paneled steel entry door to garage.
- New oak trim.
- Gas start fireplace.
- 5 foot long oak mantel above fireplace.
- New Berber carpeting.

**Bathroom:**

- Tiled floor (installed 9/96).
- New vanity cabinet with mirror (installed 9/03).
- New fiberglass shower stall with gold tone shower door (installed 9/03).
- Room ventilator.
- Professionally wallpapered.
- New oak trim.
- Updated light fixture.

**Laundry Room:**

- Finished drywall.
- Vented double closet door leading into storage closet.
- New water heater (installed 12/20/01).
- Acoustic ceiling tile with fluorescent light fixture.
- Painted floor.
- New furnace motor (8/96).

**Crawl Space:**

- Zoeller ½ hp ejector pump (installed 3/11/00).
- Zoeller ½ hp sump pump (installed 7/14/03).
- Aquanot emergency back-up sump pump.

**Garage:**

- 2 ½ attached car garage.
- 5 foot base and wall cabinet system.
- Wood wall-shelving system.
- Finished drywall with foam insulation (75% of garage wall).
- Sears ½ hp garage door opener.