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THIS DOCUMENT PREPARED BY
AND PLEASE RETURN TO:
LAW OFFICE OF ANDREW L. HORBERG
134 N. LASALLE ST. SUITE 1515
CHICAGO, ILLINOIS 60602

DECLARATION AND MEMORANDUM OF AGREEMENT

THIS MEMORANDUM, MADE AND ENTERED INTO THIS 29th DAY OF JUNE, 2000, BY AND BETWEEN JOHN ZOELMER, MARRIED TO TED ZOELMER, (hereinafter referred to as "Seller") and JOHN CRUZ, (hereinafter referred to as "Purchaser").

WITNESSETH

That, in consideration of the sum of TEN AND NO/100 (\$10.00) dollars, and other good and valuable consideration, the receipt and sufficiency of which is hereby mutually acknowledged, the parties hereby declare and agree as follows:

1. That SELLER is the holder of the title to the premises legally described as follows:

Lot 32 in Block 9 in Burnham, a Subdivision of that part lying North and East of the Calumet River, of Section 6, Township 36 North, Range 15, East of the Third Principal Meridian, in Cook County Illinois.

PERMANENT INDEX NUMBER: 30-16-202-011

Commonly known as: 13833 Greenbay Avenue, Burnham, IL 60433

2. That on the 29th day of June, 2000, the SELLER and PURCHASER entered into ARTICLES OF AGREEMENT FOR DEED for the purchase of the premise by PURCHASER on the terms and conditions as are more fully set out in said Agreement.

3. That by reason of the matters set forth above, PURCHASER has an interest in the premise as CONTRACT PURCHASER.

IN WITNESS WHEREFORE, EACH HAS SIGNED THIS AGREEMENT THIS 29th DAY OF JUNE, 2000.

SELLERS:

John Zoelmer
John Zoelmer
316 Hickory NW
Demotte, IN 46310

Ted Zoelmer
Ted Zoelmer
316 Hickory NW
Demotte, IN 46310

PURCHASER:

John Cruz
John Cruz
523 155th Street
Calumet City, IL 60409