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Doc#: 0404848127
Eugene "Gene" Moore Fee: \$26.00
Cook County Recorder of Deeds
Date: 02/17/2004 02:30 PM Pg: 1 of 1

MEMORANDUM OF AGREEMENT

This Memorandum is to evidence that Michael A. Esposito, hereinafter referred to as Seller, and Joginder Singh, Kulwinder Kaur, Parminder Singh and Gagandeep Singh, hereinafter referred to as Buyers, have entered into an Articles of Agreement for Deed dated January 29, 2004, wherein the Seller has agreed to sell and the Buyers have agreed to purchase the following described real estate situated in the County of Cook, State of Illinois, to wit:

LOT 6 (EXCEPT THE SOUTH 14 FEET) AND LOTS 7 AND 8 IN J.W. MCCORMACK'S WESTMORELAND, BEING A SUBDIVISION OF THE WEST HALF OF THE FRACTIONAL SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH OF THE INDIAN BOUNDARY LINE IN COOK COUNTY, ILLINOIS.

P.I.N. 15-08-300-042

Commonly known as: 1601 N. Wolf Road, Berkeley, Illinois 60163

Subject to the terms and conditions of said Articles of Agreement for Deed, which terms and conditions are incorporated into this Memorandum by reference.

Dated this 29th day of January, 2004.

SELLER:

Michael A. Esposito
Michael A. Esposito

BUYERS:

Joginder Singh
Joginder Singh

Kulwinder Kaur
Kulwinder Kaur

Parminder Singh
Parminder Singh

Gagandeep Singh
Gagandeep Singh

Signed and Sworn to before me this 29th day of January, 2004.

[Signature]
Notary Public



This instrument was prepared by: John E. Dvorak, Attorney at Law, 10560 W. Cermak Rd., Westchester, Illinois 60154