STATE OF ILLINOIS)
) SS.
COUNTY OF K A N E)

MEMORANDUM OF AGREEMENT

THIS MEMORANDUM, made and executed by Jacqueline Scully, as Trustee of the Jacqueline Scully Self-Declaration of Trust Dated February 7, 2003, (Sellers) and Marco Fernandez and Mario Fernandez, (Purchasers):

WITNESSETH:

That in consideration of Ten and no/100 Dollars ($10.00) and other good and valuable considerations, the receipt and sufficiency of which is hereby mutually acknowledged, the parties hereby declare and agree as follows:

1. That Sellers are the holder of title to the premises commonly known as 371 Willard, Elgin, Illinois, and legally described as follows:

LOT 9 AND THE WEST 42.5 FEET 42.5 FEET OF LOT 8 IN BLOCK 2 IN HAWKINS AND SOWER'S ADDITION TO ELGIN LOCATED IN THE NORTH WEST QUARTER OF THE NORTH WEST QUARTER OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 06-19-103-027;   Property Address: 371 Willard, Elgin, IL 60120

(the Premises); and

2. That on the 30th day of May, 2003, Sellers and Purchasers entered into Articles of Agreement for Warranty Deed providing for the purchase of the Premises by Purchasers on the terms and conditions more fully set out in said Articles of Agreement.

3. By reasons of the matters set forth above, Purchasers have an interest in the Premises.

DATED: ___5-30-03___.

_____
MARCO FERNANDEZ, Purchaser

_____
MARIO FERNANDEZ, Purchaser

_____
JACQUELINE SCULLY, as Trustee of the
JACQUELINE SCULLY Self-Declaration
of Trust Dated February 7, 2003

This Document Prepared by
and Return to:

Lawrence I. Crisanti, CRISANTI & YOUNG, P.C., 85 Market Street, Elgin, IL 60123