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Cook County Recorder

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| STATE OF ILLINOIS) | |
|---------------------|----------------------------------|
|) | SS. |
| COUNTY OF COOK) | |
| 42471126 MEMO | ORANDUM OF INSTALLMENT AGREEMENT |

The undersigned, Dennis J. McKay, Sr. and Phyllis McKay, Contract Seller, and Joseph Williams and Kimberly Williams, Contract Purchasers, hereby acknowledge that they have entered into this date a certain Articles of Agreement for Warranty Deed, concerning the following described premises, to-wit

LOT 277 IN GLENWOOD ESTATES UNIT NO. 6, A SUBDIVISION OF PART OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 5, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Tax Number: 32-05-217-020

Commonly known as 437 Virginia, Glenwood, J.L.

This Memorandum evidences the existence of the aforesaid Articles of Agreement, for the sale and purchase of said premises, in accordance with the terms therein contained.

IN WITNESS WHEREOF, the parties have executed this Memorandum of Installment Agreement at Homewood, Cook County, Illinois, on this 30th day of November, 1999, it being the intention of the parties hereto that this Memorandum of Agreement be recorded in place of the original of such agreement.

Dennis J. McKay, Sr.

Joseph Williams

Phyllis McKay

Kimberly Williams



| STATE OF ILLINOIS) |
|--|
| O9130507 |
| I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Dennis J. McKay, Sr. and Dennis J. McKay, Sr. as attorney in fact for Phyllis McKay, are 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 30th day of 1999 |
| "OFFICIAL SEAJ." STEPHEN W. MOORF Notary Public, State of Illinois My Commission Exp. 2/2/03 Notary Public |
| STATE OF ILLINOIS) |
| COUNTY OF COOK) |
| I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Joseph Williams and Kimberly Williams are 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 |

"OFFICIAL SEAL"
STEPHEN W. MOORE
Notary Public, State of Illinois
My Commission Exp. 2/2/03

of the right of homestead.

Notary Public

This instrument was prepared by Stephen W. Moore, 18141 Dixie Highway, Suite 115, Homewood, IL 60430.

Given under my hand and official seal, this $\frac{3}{2}$ day of $\frac{2}{2}$