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3. PAYMENT: Purchaser hereby covenants and agrees to pay to Seller, at 154 Melrose Avenue, Elmhurst, IL 60126, the purchase price of Thirty Five Thousand And NO/100 Dollars

B. The performance of all the covenants and conditions herein to be performed by Purchaser shall be a condition precedent to Seller's obligation to deliver the deed aforesaid.

2. Mortgage dated May 19, 1978 and recorded as Document #24467964 made by Timothy Kowalski to Fairfield Savings & Loan Association;

1. General real estate taxes not yet due and payable;

A. If the purchaser shall first make all the payments and perform all the covenants and agreements in this agreement required to be made and performed by said purchaser, at the time and in the manner hereinafter set forth, Seller shall convey or cause to be conveyed to Purchaser or his nominee, by a recordable, stamped warranty deed with release of homestead rights, good title to the premises subject only to the following "permitted exceptions" if any:

2. THE DEED:

All of the foregoing items shall be left on the premises, are included in the sale price, and shall be transferred to the Purchaser by a Bill of Sale at the time of final closing. (hereinafter referred to as "the premises") together with all improvements and personal property, if any, including, but not limited to: five (5) gas space heaters.

See Rider Attached Hereto

In consideration of the mutual covenants and agreements contained herein, the parties hereto agree as follows:
1. PURCHASER, MARTIN O'BRIEN, 3029 N. Kimball, Chicago, Cook County, State of Illinois, agrees to purchase and SELLER, TIMOTHY KOWALSKI, agrees to sell to Purchaser at the PURCHASE PRICE of Thirty Five Thousand Dollars (\$35,000.00) the PROPERTY commonly known as 1517 N. Rockwell, Chicago, Illinois and legally described as follows:

INSTALLMENT CONTRACT FOR DEED

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A. Seller reserves the right to keep the mortgage set forth in paragraph 2 herein ("prior

6. PRIOR MORTGAGE:

5. POSSESSION: Possession shall be granted to Purchaser at closing, subject to existing leases and tenancies provided that the full down payment, minus net prorations due in favor of Purchaser, if any, has been paid to Seller in cash, or by cashier's or certified check on the initial closing date, and further provided that Purchaser on such initial closing date is otherwise not in default hereunder.

4. CLOSINGS: The "initial closing" shall occur on February 1, 1988 at the offices of Levitt & Lipshutz, 1120 W. Belmont, Chicago, Illinois. "Final closing" shall occur if and when all covenants and conditions herein to be performed by Purchaser have been so performed.

D. All payments received hereunder shall be applied in the following order of priority; first to interest accrued and owing on the unpaid balance of the purchase price; second, to pay before delinquent all taxes and assessments which subsequent to the date of this agreement may become a lien on the premises; third, to pay insurance premiums falling due after the date of this agreement; and fourth, to reduce said unpaid principal balance of the purchase price.

C. The final payment of the purchase price and all accrued but unpaid interest and other charges as hereinafter provided, if not sooner paid, shall be due on the 1st day of February, 1990;

B. The balance of the purchase price to wit: \$30,000.00 to be paid in equal monthly installments of \$396.45 each (principal and interest) including interest of 10 per cent per annum as amortized over ten (10) years commencing on the 1st day of March, 1988 and on the 1st day of each month thereafter until the purchase price is paid in full ("installment payments");

A. At the time of the initial closing, the sum of \$5,000.00 plus or minus prorations, if any, as is hereinafter provided;

(\$35,000.00) or to such other person or at such place as Seller may from time to time designate in writing. The purchase price shall be paid as follows:

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A. At least one (1) business day prior to the initial closing, Seller shall furnish or cause to be furnished to Purchaser at Seller's expense a commitment for a contract purchaser's title insurance policy, subject to no further exceptions then those set forth in paragraph 2.

B. Purchaser's taking possession of the premises shall be conclusive evidence that Purchaser in

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8. TITLE:

7. SURVEY: Prior to the initial closing, Seller shall deliver to Purchaser or his agent a spotted survey of the premises, certified by a licensed Illinois surveyor, showing all improvements existing as of this contract date and all easements and building lines and showing no encroachments.

C. In the event Seller shall fail to make any payment on the indebtedness secured by a prior mortgage, or shall suffer or permit there to be any other breach or default in the terms of any indebtedness or prior mortgage, Purchaser shall have the right, but not the obligation, to make such payments or cure such default and to offset the amount so paid or expended including all incidental costs, expenses and attorney's fees attendant thereto incurred by Purchaser to protect Purchaser's interest hereunder from the unpaid balance of the purchase price or from the installment payments to be made under this agreement.

B. Seller shall from time to time but not less frequently than quarterly and any time Purchaser has reason to believe a default may exist, exhibit to Purchaser receipts for payments made to the holders of any indebtedness secured by any such prior mortgage.

C. In the event Seller shall fail to make any payment on the indebtedness secured by a prior mortgage, or shall suffer or permit there to be any other breach or default in the terms of any indebtedness or prior mortgage, Purchaser shall have the right, but not the obligation, to make such payments or cure such default and to offset the amount so paid or expended including all incidental costs, expenses and attorney's fees attendant thereto incurred by Purchaser to protect Purchaser's interest hereunder from the unpaid balance of the purchase price or from the installment payments to be made under this agreement.

No mortgage shall restrict the right of prepayment, if any, given to Purchaser under this Agreement. Seller is prohibited from pledging the premises as collateral for any other loan.

under this agreement, the lien of which prior mortgage shall, at all times, notwithstanding that this agreement is recorded, be prior to the interest that Purchaser may have in the premises. No mortgage shall restrict the right of prepayment, if any, given to Purchaser under this Agreement. Seller is prohibited from pledging the premises as collateral for any other loan.

a balance including interest not to exceed the balance of the purchase price unpaid at any time under this agreement, the lien of which prior mortgage shall, at all times, notwithstanding that this agreement is recorded, be prior to the interest that Purchaser may have in the premises. No mortgage shall restrict the right of prepayment, if any, given to Purchaser under this Agreement. Seller is prohibited from pledging the premises as collateral for any other loan.

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A. enter same himself, or by their agents, servants, or employees, without such entering causing or constituting a termination of this

12. PURCHASER TO MAINTAIN: Purchaser shall keep the improvements on premises and the grounds in as good repair and condition as they now are, ordinary wear and tear excepted. Purchaser shall make all necessary repairs and renewals upon said premises including by way of example and not of limitation, interior and exterior painting and decorating; window glass; heating, ventilating and air conditioning equipment; plumbing and electrical systems and fixtures; roof; masonry including chimneys and fireplaces, etc. If, however, the said premises shall not be thus kept in good repair, and in a clean, slightly and healthy condition by Purchaser, Seller may either:

A. Seller expressly warrants to Purchaser that currently no notice from any city, village or other governmental authority of a dwelling code violation which exists in the dwelling structure on the premises herein described.
B. Seller agrees to leave the premises in broom clean condition. All refuse and personal property not to be delivered to Purchaser shall be removed from the premises at Seller's expense before the date of initial closing or possession.

11. SELLER'S REPRESENTATIONS:

10. PROPORTIONS: General real estate taxes and other proratable items shall be adjusted ratably as of the date of the initial closing. Real estate taxes for the year of possession shall be prorated as of the date of possession. Further, interest on the unpaid principal amount of the purchase price shall accrue from the date of possession.

2.

9. AFFIDAVIT OF TITLE: Seller shall furnish Purchaser at final closing with an Affidavit of Title covering said dates, subject only to those permitted exceptions set forth in paragraph

all respects accepts and is satisfied with the physical condition of the premises, all matters shown on the survey and the condition of title to the premises as shown to him on or before the initial closing. Seller shall upon said delivery of possession have no further obligation with respect to the title or to furnish further evidence thereof.

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agreement or an interference with Purchaser's possession of the premises, and make the necessary repairs and do all the work required to place said premises in good repair and in a clean, slightly and healthy condition, and Purchaser agrees to pay to Seller, as so much additional purchase price for the premises, the expenses of the Seller in making said repairs and in placing the premises in a clean, slightly and healthy condition; or

B. notify the Purchaser to make such repairs and to place said premises in a clean, slightly and healthy condition within thirty (30) days of such notice (except as is otherwise provided herein), and, upon default by buyer in complying with said notice, then, Seller may avail himself of such remedies as Seller may elect, if any, from those that are by this agreement or at law or equity provided.

13. FIXTURES AND EQUIPMENT: At the time of delivery of possession of the premises to Purchaser, Purchaser also shall receive possession of the personal property to be sold to Purchaser pursuant to the terms of this agreement as well as of the fixtures and equipment permanently attached to the improvements on the premises, but until payment in full of the purchase price is made, none of such personal property, fixtures or equipment shall be removed from the premises without the prior written consent of the Seller.

14. INSURANCE:

A. Purchaser shall from and after the time specified in paragraph 4 keep all buildings insured against loss or damage by fire, lightning, windstorm, and extended coverage risks or other casualty, with a company, or companies, reasonably acceptable to Seller with coverage not less than \$30,000.00 for the benefit of the parties hereto, as their interests may appear; such policy or policies shall be held by Seller, and Purchaser shall pay the premiums thereon when due. Insurance shall meet insurer's co-insurance requirements.

B. In case of loss of or damage to such improvements, whether before or after possession is given hereunder, any insurance proceeds to which either or both of the parties hereto shall be entitled on account thereof, shall be used (i)

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16. FUNDS FOR TAXES AND CHARGES: In addition to the agreed installments, provided in paragraph 3, Purchaser shall deposit with the Seller on the day each installment payment is due, until the purchase price is paid in full, a sum (herein referred to as "funds") equal to one-twelfth of the yearly taxes, and the estimated annual premiums for the insurance coverages required to be kept and maintained by Purchaser, all as

15. TAXES AND CHARGES: It shall be Purchaser's obligation to pay at Purchaser's expense immediately when due and payable and prior to the date when the same shall become delinquent, all general and special taxes, special assessments, water charges, sewer service charges and other taxes, fees, liens, and charges now or hereafter levied or assessed or charged against the premises or any part thereof or any improvements thereon, including those heretofore due and to furnish Seller with the original or duplicate receipts therefor.

C. Purchaser shall procure and continue in force in the names of Purchaser and Seller, general liability insurance against any and all claims for injuries to persons or property occurring in the Property, such insurance to be at all times in an amount not less than Three Hundred Thousand Dollars (\$300,000.00) for injuries to persons in one accident; One Hundred Thousand (\$100,000.00) Dollars for injuries to any one person and Fifty Thousand (\$50,000.00) Dollars for damage to property. Such insurance shall be in such form and issued by such company authorized to engage in the business of general liability insurance in the state of Illinois as shall be acceptable to Seller in its sole discretion. Purchaser shall deliver all policies of insurance required hereunder to Seller and shall deliver to Seller at least ten days prior to the expiration of the policy term, customary certificates evidencing payment of the premium and continuation of the insurance.

In the event the insurance proceeds are sufficient to fully reconstruct or restore such improvements, to pay for the restoration or reconstruction of such damaged or lost improvements, or (ii) in the event the insurance proceeds are not sufficient to fully reconstruct or restore such improvements, then the proceeds of insurance shall be applied to the unpaid balance of purchase price, provided Purchaser does not apply Purchaser's own funds for the restoration or reconstruction.

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2. defaults in the performance of any

1. Defaults by failing to pay when due any single installment or payment required to be made to Seller under the terms of this agreement and such default is not cured within ten (10) days of written notice to Purchaser; or

A. If Purchaser:

19. PERFORMANCE:

18. LIENS: Purchaser and Seller shall not permit a mechanics', judgment or other lien to attach to the premises.

17. PURCHASER'S INTEREST IN IMPROVEMENTS: In the event of the termination of this agreement by lapse of time, forfeiture or otherwise, all improvements, whether finished or unfinished, whether installed or constructed on or about said premises by the Purchaser or others shall belong to and become the property of the Seller without liability or obligation on Seller's part to account to the Purchaser therefor or for any part thereof.

Seller may not charge for so holding and applying the funds, analyzing said account, or verifying and compiling said assessments and bills, nor shall Purchaser be entitled to interest or earnings on the funds, unless otherwise agreed in writing at the time of execution of this agreement. Upon payment in full of all sums due hereunder, Seller shall promptly refund to Purchaser any funds so held by Seller.

If the amount of the funds held by Seller shall not be sufficient to pay all such charges as herein provided, Purchaser shall pay to Seller any amount necessary to make up the deficiency within 10 days from the date notice is mailed by Seller to Purchaser requesting payment thereof.

Seller is hereby authorized and directed to use the funds for the payment of the aforementioned taxes, and premiums. Seller shall, upon the request of the Purchaser, give the Purchaser an annual accounting of all such funds deposited and disbursed including evidence of paid receipts for the amounts so disbursed. The funds are hereby pledged as additional security to the Seller for the periodic payments and the unpaid balance of the purchase price.

reasonably estimated to provide sufficient sums for the full payment of such charges one month prior to their each becoming due and payable. Failure to make the deposits required hereunder shall constitute a breach of this agreement.

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other covenants or agreements hereof and such default is not cured by Purchaser within thirty (30) days after written notice to Purchaser (unless the default involves a dangerous condition which shall be cured forthwith); Seller may treat such a default as a breach of this agreement and Seller shall have any one or more of the following remedies in addition to all other rights and remedies provided at law or in equity:

a. maintain an action for any unpaid installments;

b. declare the entire balance due and maintain an action for such amount;

c. forfeit the purchaser's interest under this agreement and retain all sums paid as liquidated damages in full satisfaction of any claim against Purchaser, and upon Purchaser's failure to surrender possession, maintain an action for possession under the Forcible Entry and Detainer Act, subject to the rights of Purchaser to reinstate as provided in that Act.

B. As additional security in the event of default, Purchaser assigns to Seller all unpaid rents, and all rents which accrue thereafter, and in addition to the remedies provided above and in conjunction with any one of them, Seller may collect any rent due and owing and may seek the appointment of a receiver.

C. If default is based upon the failure to pay taxes, assessments, insurance, or liens, Seller may elect to make such payments and add the amount to the principal balance due, which amounts shall become immediately due and payable by Purchaser to Seller.

D. Anything contained in subparagraph C to the contrary notwithstanding, this agreement shall not be forfeited and determined, if within 30 days after such written notice of default,

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21. ABANDONMENT: Thirty days' physical absence by Purchaser with any installment being paid, or removal of the substantial portion of Purchaser's personal property with installments being paid, and, in either case, reason to believe Purchaser has vacated the premises with no intent again to take possession thereof shall be conclusively deemed to be an

2. no waiver of any breach or default of either party hereunder shall be implied from any omission by the other party to take any action on account of any similar or different breach or default; the payment or acceptance of money after it falls due after knowledge of any breach of this agreement by Purchaser or Seller, or after the termination of Purchaser's right of possession hereunder, or after the service of any notice, or after commencement of any suit, or after final judgment for possession of the premises shall not reinstated, continue or extend this agreement nor affect any such notice, demand or suit or any right hereunder not herein expressly waived.

1. All rights and remedies given to Purchaser or Seller shall be distinct, separate and cumulative, and the use of one or more thereof shall not exclude or waive any other right or remedy allowed by law, unless specifically waived in this agreement;

A. Purchaser or Seller shall pay all reasonable attorney's fees and costs incurred by the other in enforcing the terms and provisions of this agreement, including forfeiture or specific performance, in defending any proceeding to which Purchaser or Seller is made a party defendant (or creditor in the event of Seller's bankruptcy or being declared insolvent) as a result of the acts or omissions of the other party.

20. DEFAULT, FEES:

Purchaser tenders to Seller the entire unpaid principal balance of the Purchase Price and accrued interest then outstanding and cures any other defaults of a monetary nature affecting the premises or monetary claims arising from acts or obligations of Purchaser under this agreement.

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25. FINAL CLOSING: Purchaser shall be entitled to the delivery of the deed of conveyance aforesaid and the Bill of Sale to the personal property to be transferred to Purchaser under

B. Notwithstanding anything herein to the contrary, Purchaser shall have at all times the right to sell, convey, assign or transfer the property, or Purchaser's interest in the property, provided the indebtedness and other monetary obligations of Purchaser to Seller are paid in full at the closing thereof.

A. Purchaser shall not sell, convey, assign or transfer Purchaser's interest in this Agreement or in the property, without the previous written consent of Seller, and any such sale, conveyance, assignment or transfer, without such previous written consent, shall not vest in the transferee or assignee any right, title or interest herein or in the property. Notwithstanding the foregoing, Purchaser shall have the right to lease the property on customary leasing terms.

24. ASSIGNMENTS; SALE OF PROPERTY:

13 CALCULATION OF INTEREST: Interest for each month shall be added to the unpaid balance on the first day of each month at the rate of one-twelfth of the annual interest rate and shall be calculated upon the unpaid balance due as of the last day of the preceding month based upon a 360-day year. Interest for the period from the date of possession until the date the first installment is due shall be payable on or before the date of initial closing.

22. SELLER'S ACCESS: Seller may make or cause to be made reasonable entries upon and inspection of the premises, provided that Seller shall give Purchaser notice prior to any such inspection specifying reasonable cause therefor related to Seller's interest in the premises.

abandonment of the premises by Purchaser. In such event, and in addition to Seller's remedies set forth herein, Seller may, but need not, enter upon the premises and act as Purchaser's agent to perform necessary decorating and repairs and to re-sell the premises outright or on terms similar to those contained in this agreement with allowance for then existing market conditions. Purchaser shall be conclusively deemed to have abandoned any personal property remaining on or about the premises and Purchaser's interest herein shall thereby pass under this agreement as a Bill of Sale to Seller without additional payment to Seller to Purchaser.

31. NOT BINDING UNTIL SIGNED: A duplicate original of

with respect to this agreement or the premises. his or her attorney-in-fact to do or perform any act or agreement hereby authorizes the other or others of the same designation as agreement shall be joint and several, and in such case each two or more persons designated "Seller" or "Purchaser" in this 30. JOINT AND SEVERAL OBLIGATIONS: The obligations of

Purchaser. administrators, successors and assigns of the Seller and benefit of and be binding upon the heirs, executors, 29. BINDING ON HEIRS: This agreement shall inure to the

provisions in this agreement are and shall be severable. parties hereto agree that the provisions or applications of such of such provision were not contained herein, and to that end the if the invalid, illegal or unenforceable provision or application the remaining provisions of this agreement shall be enforced as circumstance, and the remaining provisions or the application of Articles, or the application thereof to any other person or legality or enforceability of any other provision of these unenforceable, such determination shall not affect the validity, circumstance, shall be determined to be invalid, illegal or agreement, or the application thereof to any person or 28. PARTIAL INVALIDITY: If any provision of this

masculine, feminine and neuter shall be freely interchangeable. include the plural, the plural shall include the singular and the Whenever the context requires or permits, the singular shall limiting in any way the scope or intent of the provisions hereof. convenience only, and are not to be construed as confining or the various sections or paragraphs of this agreement are for 27. CAPTIONS AND PRONOUNS: The captions and headings of

agreement as though herein fully set forth. 26. RIDERS: The provision contained in any rider attached hereto are and shall be deemed to be part of this

unless otherwise provided in the local ordinance. ordinance with regard to the transfer of title to Purchasers other requirements as then may be established by any local Purchasers, and Purchaser shall pay any such stamp tax and meet imposed by State or County law on the transfer of title to local law. Seller shall pay the amount of any stamp tax then declarations as may be required to comply with State, County or Seller shall execute and furnish such real estate transfer penalty. At the time of delivery of the Deed, Purchaser and made payable to Seller, which amount shall be without premium or hereunder in the form of cash or cashier's or certified check this agreement at any time upon payment of all amounts due

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37. BANKRUPTCY: In the event of the filing prior to the property without Seller's written consent.
- E. not enter into any occupancy leases of the property without Seller's written consent;
 - D. not suffer or permit any change in the general nature of the property, without Seller's written consent;
 - C. not make or contract to make any material alterations or additions to the property or the improvements thereon (except as required by law or municipal ordinance), without, in each case, Seller's written consent;
 - B. comply with all requirements and remedy any violations of law, municipal ordinances or restrictions of record with respect to the property and the use thereof;
 - A. keep the property in good condition and repair, without waste, and free from mechanics' liens and other liens or claims for liens;
36. PURCHASER'S ADDITIONAL COVENANTS: Purchaser, between the possession date and the final payment date, shall:
- A. keep the property in good condition and repair, without waste, and free from mechanics' liens and other liens or claims for liens;
 - B. comply with all requirements and remedy any violations of law, municipal ordinances or restrictions of record with respect to the property and the use thereof;
 - C. not make or contract to make any material alterations or additions to the property or the improvements thereon (except as required by law or municipal ordinance), without, in each case, Seller's written consent;
 - D. not suffer or permit any change in the general nature of the property, without Seller's written consent;
 - E. not enter into any occupancy leases of the property without Seller's written consent.
35. NOTICES AND DEMANDS: All notices and demands hereunder shall be in writing. The mailing of a notice or demand by registered mail to Seller at 154 Melrose Avenue, Elmhurst, IL 60126, or to Purchaser at 3029 N. Kimball, Chicago, IL 60618, shall be sufficient service thereof. Any notice or demand mailed as provided herein shall be deemed to have been given or made on the date of mailing.
34. NO PREPAYMENT PENALTY: Purchaser shall have an unlimited prepayment privilege without penalty.
33. RISK OF LOSS: The Uniform Vendor Purchaser Risk Act shall be deemed applicable to this agreement.
32. REAL ESTATE BROKER: Seller and Purchaser represent and warrant that no real estate brokers were involved in this transaction.
- this agreement duly executed by the Seller and his spouse, if any, or if Seller is a trustee, then by said trustee and the beneficiaries of the trust, shall be delivered to the Purchaser or his attorney on or before closing; otherwise at the Purchaser's option this agreement shall become null and void and the earnest money, if any, shall be refunded to Purchaser.

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final payment date of any proceedings by or against Purchaser for the adjudication of Purchaser as a bankrupt or for any other relief under the bankruptcy or insolvency laws of the United States or of any state, Seller may at its option (but shall not be obligated to) terminate this agreement in which case all installments made hereunder shall be forfeited to Seller as under paragraph 9 above and Seller shall have all other remedies against Purchaser in law or equity, including, but not limited to, those set forth herein.

38. REQUIREMENTS FOR MODIFICATION: No waiver, modification, amendment, discharge or change of this agreement shall be valid unless the same is in writing and signed by the party against which the enforcement of such modification, waiver, amendment, discharge or change is sought.

39. GOVERNING LAW: The validity, meaning and effect of this agreement shall be determined in accordance with the laws of the state of Illinois applicable to contracts made and to be performed in that state.

40. COUNTERPARTS: This agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

41. PURCHASER/SELLER RELATIONSHIP ONLY: Nothing herein contained shall be construed so as to cause Purchaser and Seller to be partners or joint venturers or to create any type of fiduciary relationship from Seller to Purchaser, it being the express intention of the parties to have the sole relationship of Seller and Purchaser.

42. TIME: Time is of the essence of this agreement.

43. LATE CHARGE: Any payment not made within fifteen (15) days of its due date shall bear a charge of \$20.00.

44. REPAIRS AND IMPROVEMENTS: Every contract for repairs and improvements on the premises shall contain an express, full and complete waiver and release of any and all liens or claims or right of lien against the premises or either party's interest therein, and not contract or agreement, oral or written shall be made by the Purchaser for repairs or improvements upon the premises, unless it shall contain such express waiver or release of lien upon the part of the party contracting, and a signed copy of every such contract and specifications for such repairs and improvements shall be promptly delivered to and may be retained by Seller. The foregoing requirements shall not apply to painting, decorating and miscellaneous repairs costing less than five hundred dollars or which are paid for by Purchaser in cash.

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SELLER: Timothy Kowalski (Seal) TIMOTHY KOWALSKI

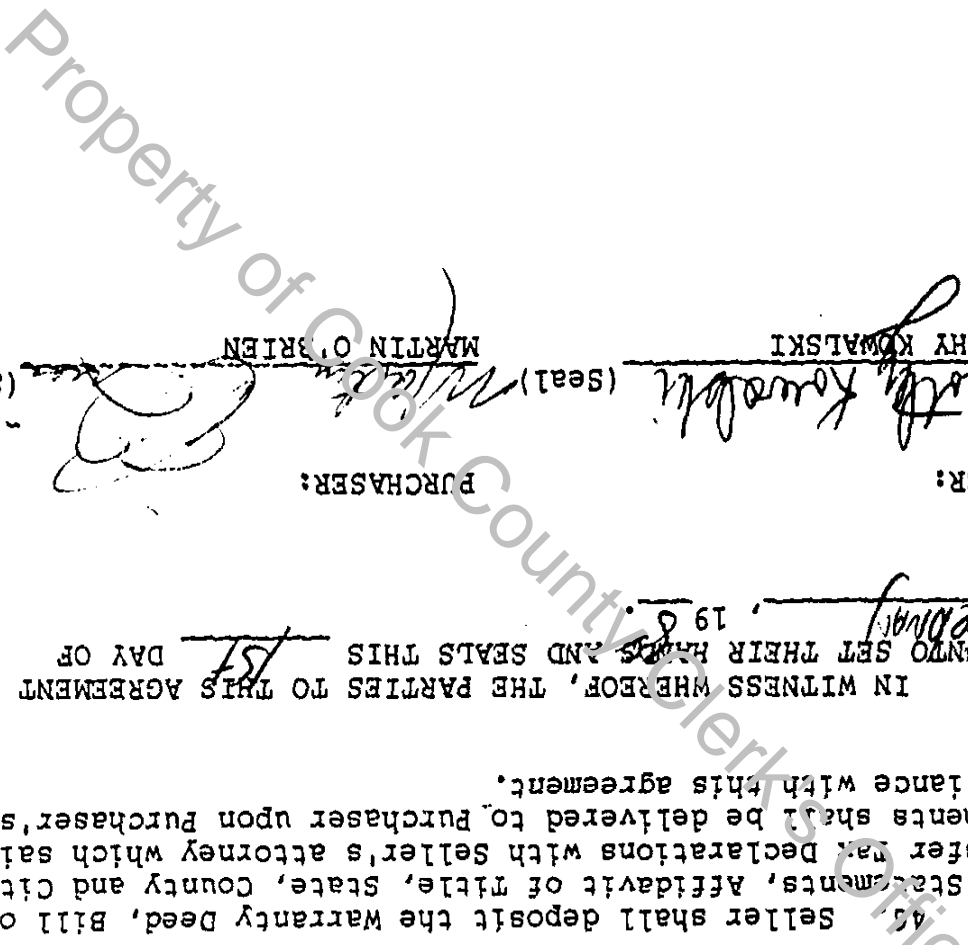
PURCHASER: [Signature] (Seal) MARTIN O'BRIEN

IN WITNESS WHEREOF, THE PARTIES TO THIS AGREEMENT HAVE
 HEREUNTO SET THEIR HANDS AND SEALS THIS 1st DAY OF February, 1987

45. COSTS AND ATTORNEY FEES: Purchaser shall pay to Seller all costs and expenses, including Attorney's fees, incurred by Seller in any action or proceeding to which Seller may be made a party by reason of being a party to this agreement, and Purchaser will pay to seller all costs and expenses, including Attorney's fees, incurred by Seller in enforcing any of the covenants and provisions of this agreement and incurred in any action brought by Seller against Purchaser on account of the provisions hereof, and all such costs, expense and Attorney's fees may be included in and form a part of any judgment entered in any proceeding brought by Seller against Purchaser on or under this agreement.

45. Seller shall deposit the Warranty Deed, Bill of Sale, ALTA Statements, Affidavit of Title, State, County and City Transfer Tax Declarations with Seller's attorney which said documents shall be delivered to Purchaser upon Purchaser's full compliance with this agreement.

Purchaser shall not make any structural changes or alterations without the prior written consent of the Seller.



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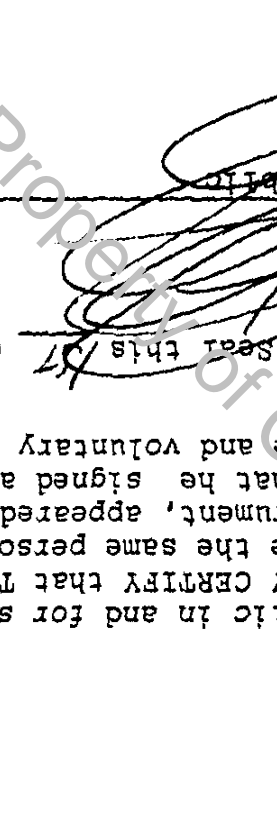
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I, HAL A. LIPSHUTZ, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that TIMOTHY KOWALSKI, is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

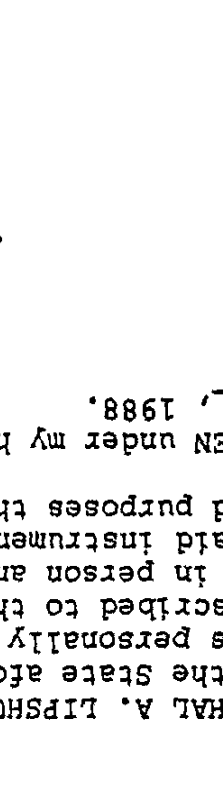
GIVEN under my hand and Notarial Seal this 17 day of February, 1988.


Notary Public

STATE OF ILLINOIS)
COUNTY OF COOK)
SS.

I, HAL A. LIPSHUTZ, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MARTIN O'BRIEN, is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 17 day of February, 1988.


Notary Public

STATE OF ILLINOIS)
COUNTY OF COOK)
SS.

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Property of Cook County Clerk's Office

16-01-204-021 BFD WM

Commonly known as: 1517 N. Rockwell, Chicago, Illinois

Lot Twenty-Two (22) in Block Four (4) in Winslow, Jacobson and Tallman's Subdivision of the North East Quarter (1/4) of the North East Quarter (1/4) of Section One (1), Township Thirty-Nine (39) North, Range Thirteen (13), East of the Third Principal Meridian in Cook County, Illinois.

RIDER TO
INSTALLMENT CONTRACT FOR DEED
BY AND BETWEEN
TIMOTHY KOWALSKI, AS SELLER
AND
MARTIN O'BRIEN, AS PURCHASER

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Stuy

15909 H
Ch. H 60657
1120 W. Belmont
HAI TO: HAI H. L. ...

HAI TO:

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Property of Cook County Clerk's Office

DEPT-01 RECORDING \$27.50
T#222 TRAN 1641 02/02/88 15:52:00
#4351 # B *-88-049419
COOK COUNTY RECORDER