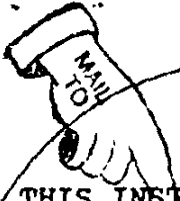


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THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING RETURN TO:

89404970

Gregory F. Smith, Esq.
Lillig & Thorsness, Ltd.
1900 Spring Road, Suite 210
Oak Brook, IL 60521
(312) 571-1900

MEMORANDUM OF CONTRACT

This Memorandum of Contract ("Memorandum") dated this 17th
day of JULY, 1955, between WORTH BANK AND TRUST AS TRUSTEE
UNDER TRUST NO. 4180 and JOSEPH A. BELL BUILDERS, INC.
(collectively "Seller") and DONALD LA ROCHE AND SANDRA LA ROCHE
(collectively the "Purchaser").

Seller and Purchaser mutually agree as follows:

1. Premises.

Pursuant to a Real Estate Sale Contract ("Agreement") of
even date herewith executed by Seller and Purchaser, and subject
to the terms thereof, Seller has agreed to construct a single
family residence on the premises known as 10503 Misty Hill Road,
Orland Park, Illinois 60426, which premises are legally described
in Schedule A attached hereto (the "Premises") and to sell the
Premises and residence to Purchaser.

2. Rule of Construction.

The Agreement contains all of the covenants, conditions
and undertakings between Seller and Purchaser as to the
construction and sale of the Premises. The provisions of this
Memorandum are subject to the provisions of the Agreement, to
which reference must be made in connection with any matter
affecting this Memorandum. In the event of a conflict between the
provisions of this Memorandum and the Agreement, the Agreement
shall control. Except as specifically provided for herein, all
capitalized terms used herein shall have the meanings ascribed to
them in this Contract.

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Trust, signed on the reverse side hereof, is hereby expressly made a part hereof.

IN WITNESS WHEREOF, the Seller and Purchaser have each caused this Memorandum to be duly executed and delivered, all as of the date first above written.

JOSEPH A. BELL BUILDERS, INC.

BY: Joseph A. Bell
Name: _____
Its _____ President

WORTH BANK & TRUST, as
Trustee aforesaid U/T/A dtd. 7/28/87 a/k/a
Trust No. 4180 and not personally.

BY: eker
Its _____ President
Asst. Trust Officer

ATTEST: Mary J. Luccan
Its _____ Secretary
Trust Operations Manager

Donald La Roche
DONALD LA ROCHE

Sandra La Roche
SANDRA LA ROCHE

STATE OF Illinois)
COUNTY OF Cook) SS.

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Joseph A. Bell personally known to me to be a _____ President of Joseph A. Bell Builders, Inc., a corporation, and 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 as such _____ President signed and delivered the said instrument, pursuant to authority given by the Board of Directors of said Corporation as his free and voluntary act, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

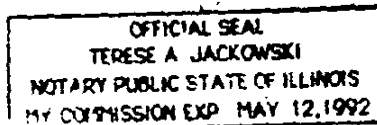
Given under my hand and official seal this 21st day of August, 1989.

My Commission Expires:

May 12, 1992

STATE OF _____)

Terese A. Jackowski
Notary Public



Property of Cook County Clerk

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Property of Cook County Clerk's Office

All representations and undertakings of WORTH BANK AND TRUST as trustee as aforesaid and not individually, are those of its beneficiaries only and no liability is assumed by or shall be asserted against the WORTH BANK AND TRUST personally as a result of the signing of this instrument.

This Agreement is signed by WORTH BANK AND TRUST not individually but solely as Trustee under a certain Trust Agreement known as Trust No. 2180. Said Trust Agreement is hereby made a part hereof and any claims against said Trustee or any person interested beneficially or otherwise in said property which may result herefrom, shall be payable only out of any trust property which may be held thereunder. Any and all personal liability of WORTH BANK AND TRUST, or any person interested beneficially or otherwise in said property is hereby expressly waived by the parties hereto and their respective successors and assigns.

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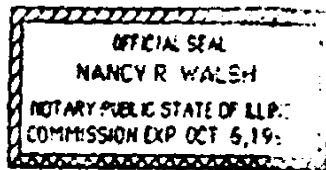
COUNTY OF Cook) SS.

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Kirk E. Rascher, personally known to me to be the Asst. Trust Officer of WORTH BANK & TRUST, as Trustee under Trust No. 4980, a Trust dated 7/28/87 and not personally known to me to be the Trust Operations Mgr. of said Corporation, and Mary T. Ciciora personally known to me to be the Trust Operations Mgr. of said Corporation, and 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 severally acknowledged that as such Assistant Trust Officer and Trust Operations Manager they signed and delivered the said instrument and caused the Corporate Seal of said Corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

Given under my hand and official seal this 8th day of August, 1989.

Nancy R. Walsh
Notary Public

My Commission Expires: 10/6/90



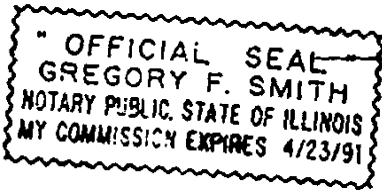
STATE OF ILLINOIS)
COUNTY OF Du PAGE) SS.

I, undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that DONALD LA ROCHE and SANDRA LA ROCHE, personally known to me to be the same persons that subscribed the foregoing instrument and acknowledged that they signed and delivered said instrument as their free and voluntary act.

Given under my hand and notarial seal this 17th day of February, 1989.
July

Gregory F. Smith
Notary Public

My Commission Expires:



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SCHEDULE A

Lot 27 in Crystal Tree, a Subdivision of part of the East Half of Section 8, Township 36 North, Range 12, East of the Third Principal Meridian, Cook County, Illinois.

PIN#: 27-08-402-014

Commonly known as: 10503 Misty Hill Road, Orland Park, Illinois.

Property of Cook County Clerk's Office

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