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MEMORANDUM OF ARTICLES OF AGREEMENT FOR DEED

SELLER: FIRST ILLINOIS BANK OF EVANSTON, N.A., Not Individually,
But As Trustee Under Trust Agreement No.R-2170, Dated February
15, 1978

PURCHASER: HARRY E. KINZIE and SHERYL L. LARSON
69 West Washington Street, Suite 3300
Chicago, Illinois 60602

ARTICLES OF AGREEMENT FOR DEED DATED: JANUARY 2, 1990.

PLEASE TAKE NOTICE that the Purchasers, Harry E. Kinzie and Sheryl L. Larson, Husband and Wife, and the Seller, First Illinois Bank of Evanston, N.A., as Trustee, aforesaid, have entered into a certain Articles of Agreement for Deed as of the date last set forth above, whereby the Purchaser shall become entitled to a Deed to the Property described below upon the performance of obligations and satisfaction of conditions as provided in said Articles.

DESCRIPTION OF PROPERTY: The following described Real Estate, together with all improvements, appurtenances and other rights thereunto belonging, located in the County of Cook, State of Illinois, and legally described on Exhibit A attached hereto and by this reference made a part hereof.

PROPERTY COMMON ADDRESS: 813-817 Crain Street, Evanston, Illinois.

PROPERTY P.I.N. 11-19-104-012
11-19-104-611

IN WITNESS WHEREOF, the parties hereto have executed this Memorandum of Articles of Agreement for Deed as of this 24 day of February, 1990.

SELLER:

FIRST ILLINOIS BANK OF
EVANSTON, N.A., not
individually but solely
as Trustee under Agreement
No. R-2170 Dated February
15, 1978

PURCHASER:

Harry E. Kinzie
HARRY E. KINZIE

Sheryl L. Larson
SHERYL L. LARSON

BY: [Signature]
Trust Officer Financial Services Officer

Attest: Susan Meek
ASSISTANT ADMINISTRATOR

1400

It is expressly understood and agreed by and between the parties hereto that the purchase price of the above described property shall be paid to the Seller by the Purchaser in the following manner: ...

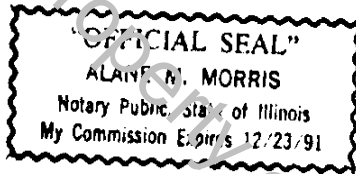
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State of _____)
County of _____) SS

ON THIS _____ day of January, 1990 before me, the undersigned, a Notary Public in and for said County and State personally appeared _____, Trust Officer of First Illinois Bank of Evanston, N. A., as Trustee Aforesaid, to me known to be the identical person named in and who executed the within and foregoing instrument, to which this is attached, and acknowledged that he executed and delivered the same as his voluntary act and deed for the uses and purposes therein, pursuant to the powers of the Trustee therein.

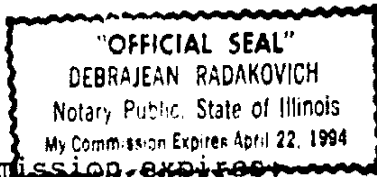


(Name): _____
Notary Public in and for said
County and State

My commission expires: _____

State of Illinois)
County of Cook) SS

ON THIS 5th day of January, 1990, before me, the undersigned notary public in and for said County and State personally appeared Harry E. Kinzie and Sheryl L. Larson, Husband and Wife, to me known to be the identical persons named in and who executed the within and foregoing instrument, to which this is attached, and acknowledged that they executed and delivered the same as their voluntary act and deed for the uses and purposes therein.



(Name): Debrajean Radakovich
Notary Public in and for said
County and State

My commission expires: _____

This instrument prepared by:

Robert L. Ryken
Pope, Ballard, Shepard & Fowle, Ltd.
69 W. Washington St.
Chicago, IL 60602

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EXHIBIT A

[LEGAL DESCRIPTION OF REAL PROPERTY]

The following real estate located in Cook County, State of Illinois:

.....
Lots 6 and 7 in Resubdivision of Lots 9, 10, 11 and
12 in Block 1 in O. Huse's Addition to Evanston in
the North East 1/4 of the North West 1/4 of Section
19, Township 41 North, Range 14 East of the Third
Principal Meridian, in Cook County, Illinois

commonly known as 813-817 Craig Street, Evanston, Illinois,

/641/RLR/HEK126

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BOX NUMBER 84
COOK COUNTY RECORDERS OFFICE
COUNTY CLERK'S OFFICE
CHICAGO, ILLINOIS

Property of Cook County Clerk's Office

BOX NUMBER 84
COOK COUNTY RECORDERS OFFICE
COUNTY CLERK'S OFFICE
CHICAGO, ILLINOIS

COOK COUNTY RECORDERS OFFICE
COUNTY CLERK'S OFFICE
CHICAGO, ILLINOIS