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MEMORANDUM OF AGREEMENT

THIS MEMORANDUM is made as of the 17th day of December, 1990, by and between JOHN COSSYLEON and NORA COSSYLEON, his wife (hereinafter referred to as "SELLERS"), and THOMAS G. BURKE and BARBARA W. BURKE, (hereinafter referred to as ("BUYERS").

SELLERS, in the consideration of the payments to be made and the covenants to be performed by the BUYERS as set forth in that certain Installment Agreement for Warranty Deed, (the "Agreement") dated December 17, 1990, by and between the SELLERS and the BUYERS, contracts with BUYERS according to the terms of said Agreement, to convey the real property legally described as follows:

Lots 16 and 17 in Freitag's Second Oak Grove Addition to the Village of West Hammond a Subrivision of part of the South West 1/4 of Section 8, Township 36 North, Range 15 East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as

431 Sibley, Calumet Citery-JLREGRADA

P.I.N. 30-08-307-007

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The purpose of this instrument is to give notice of the aforesaid Agreement, and all of its terms, covenants and conditions to the same extent as if said Agreement were fully set forth herein

IN WITNESS WHEREOF, the parties have executed this instrument as of the day and year first above written.

THOMAS G.

"SELLERS"

"BUYERS"

This instrument prepared by DARRYL R. LEM, Attorney at Law 850 Burnham Avenue, Calumet City, IL 60409

DARRYL R. LEM ATTORNEY AT LAW 850 BURNHAM AVE. CALUMET CITY, ILL. 60409

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