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MEMORANDUM OF AGREEMENT

Purchaser, DAVID GRAY and CHERYL GRAY, and Seller, JACK SANDERS, ^{a/k/a Jack D. Sanders} have entered into an Installment Agreement For Warranty

Deed for the property legally described as follows:

Lot 5 in Block 9 in Flossmoor Terrace, a subdivision of part of the South East 1/4 of Section 34, Township 36 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois

Permanent Index Number: 28-34-401-002
Commonly known as 18005 Ravisloe Terrace, Country Club Hills, Illinois 60478

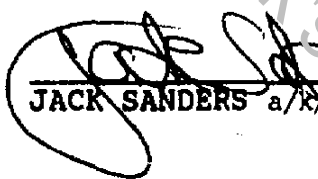
Seller has executed a Warranty Deed conveying his interest in said property to Purchaser. Said Warranty Deed is held in escrow by ROBERT LEONI.

This property is subject to an existing first mortgage held by BANCPLUS MORTGAGE CORP. No additional mortgages or liens may be placed upon the property by Seller without the written consent of Purchaser.

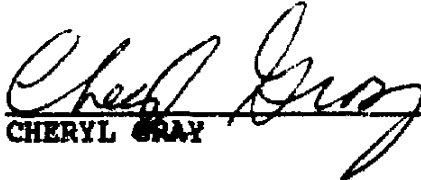
Seller is not to place any additional encumbrances against said property without the prior written consent of Purchaser.



DAVID GRAY



JACK SANDERS a/k/a Jack D. Sanders



CHERYL GRAY

This document prepared by:
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