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Attn: Thomas O. Weeks

COOK COUNTY, ILLINOIS
FILED FOR RECORD

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

MEMORANDUM OF INSTALLMENT AGREEMENT
FOR WARRANTY DEED

This is a Memorandum of Installment Agreement for Warranty Deed ("Memorandum") by and between MICHAEL J. SPITZ and SUSAN L. SPITZ ("Seller") and ROBERT M. RICHEY and JAN RICHEY ("Purchaser"), upon the following terms:

Seller and Purchaser have entered into that certain Installment Agreement for Warranty Deed (the "Agreement") dated as of August 12, 1994 whereby Seller agreed to convey to Purchaser the property commonly known as 1136 Asbury Avenue, Evanston, Illinois (which real estate is legally described in Exhibit A attached hereto and made a part hereof, and together with all improvements and fixtures thereon and appurtenances thereto, is hereinafter referred to as the "Premises"), if at all, on or prior to March 1, 1996, all on the terms and conditions contained in the Agreement. Further, under the Agreement, Seller is prohibited from creating, causing or suffering any lien or other defect to attach to, or arise, with respect to the Premises resulting from any act done or suffered by Seller.

The purpose of this Memorandum is to give record notice of the Agreement and of the rights created thereby, all of which are hereby confirmed, but this Memorandum is not intended to supercede, amend or supplement any of the terms or provisions of the Agreement.

IN WITNESS WHEREOF, the parties have executed this Memorandum as of the dates set forth in their respective acknowledgements.

SELLER:

Michael J. Spitz

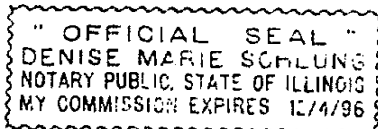
Michael J. Spitz
Susan L. Spitz

Susan L. Spitz

SUBSCRIBED AND SWORN TO BEFORE ME
THIS 17th DAY OF August, 1994.

Denise Marie Schlung

Notary Public



PURCHASER:

Robert M. Richey

Robert M. Richey
Jan Richey

Jan Richey

SUBSCRIBED AND SWORN TO BEFORE ME
THIS 17th DAY OF August, 1994.

Denise Marie Schlung

Notary Public

BOX 333-CTI

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COOK COUNTY CLERK'S OFFICE

EXHIBIT A
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LEGAL DESCRIPTION

PARCEL 1:

LOT 3 OF ASHCRAFT PARK BEING A SUBDIVISION OF PART OF LOT 2 IN BLOCK 1 IN NATE AND ADAMS ADDITION TO EVANSTON IN THE NORTH EAST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS DATED JANUARY 4, 1989 AND RECORDED JANUARY 13, 1989 AS DOCUMENT 89021438 AND AS CREATED BY DEED FROM LASALLE NATIONAL BANK AS TRUSTEE UNDER TRUST NUMBER 112850 DATED NOVEMBER 30, 1978 TO MICHAEL J. SPITZ AND SUSAN L. SPITZ DATED JUNE 11, 1990 AND RECORDED JUNE 25, 1990 AS DOCUMENT 90302254.

PROPERTY ADDRESS: 1136 ASBURY AVENUE, EVANSTON, IL 60201

PERMANENT INDEX NUMBER: 10-24-207-030

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