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MEMORANDUM OF ARTICLES OF AGREEMENT FOR DEED


On July 1, 1996 JOSEPH KRICHEVSKY, as the Trustee of the Joseph Krichevsky Trust (CONTRACT SELLER), Northbrook, Illinois and YEFIM LERNER and ALLA LERNER, his Wife, (CONTRACT PURCHASERS), 9226 North Mango, Morton Grove, Illinois 60050 entered into and executed a written Contract whereby, if the CONTRACT PURCHASERS shall first make all payments and perform all the Covenants and Agreements in the referred to Contract required to be and performed by them at the time and in the manner therein set forth, JOSEPH KRICHEVSKY, as Trustee of the Joseph Krichevsky Trust shall convey to CONTRACT PURCHASERS legal title to the following described Real Estate located in Cook County, Illinois to wit:


Lot 4 in Block 6 in North Shore "L" Terminal Subdivision being a subdivision of the West 9 1/2 acres of the North 1/2 of the Northeast 1/4 of the Northeast 1/4 of Section 28 and of that part West of Railroad of the South 1/2 of the Northeast 1/4 of the Northeast 1/4 of said Section 28, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

commonly known as 4915-17 Kirk Street, Skokie, Illinois 60077

PIN 10-28-214-007


 JOSEPH KRICHEVSKY, AS
 TRUSTEE OF THE JOSEPH
 KRICHEVSKY TRUST


 YEFIM LERNER


 ALLA LERNER

Dated: July 1, 1996

- . DEPT-01 RECORDING 123.50
- . 110004 TRAN 3333 07/29/96 11036.00
- . 1122-5 LF 4-96-578693
- . COOK COUNTY RECORDER
- . DEPT-10 PENALTY 120.00

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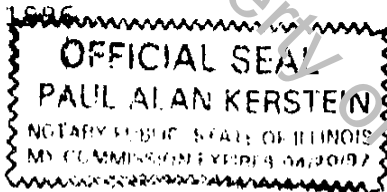
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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersign, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that JOSEPH KRICHEVSKY, as Trustee of the Joseph Krichevsky Trust, personally known to me to be the same person whose name is subscribed to the foregoing Memorandum of Articles of Agreement for Deed appeared before me this day in person and acknowledged that he signed, sealed, and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

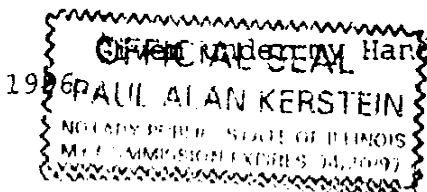
Given under my Hand and Official Seal this 1st day of July,



[Signature]
Notary Public

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersign, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that YEFIM LERNER and ALLA LERNER, his wife, personally known to me to be the same persons whose names are subscribed to the foregoing Memorandum of Articles of Agreement for Deed appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.



[Signature]
Notary Public

This instrument was prepared by WILLIAM D. KLINK, 218 North Jefferson, Chicago, Illinois 60606

Mail to Paul Kerstein 180 N. Wauhan #430
Chicago IL 60604



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