

MEMORANDUM OF AGREEMENT

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THIS MEMORANDUM OF AGREEMENT made and entered into as of this

11th day of August, 1997, by and between

GILBERT WOLF and SHIRLEY WOLF, as Sellers, and THEODOROS MAKROPOULOS and NICK BOUNTINAS, as Buyers.

WITNESSETH

1. If Buyers shall first make the payments and perform Buyers' covenants hereunder, Sellers hereby covenant and agree to convey to Buyers, not in tenancy in common but in joint tenancy, in fee simple, by Warranty Deed, in duplicate, subject to the matters hereinafter specified, the premises situated in the County of Cook and State of Illinois and legally described in Exhibit "A", attached hereto and made a part hereof, subject to the terms, covenants and agreements contained in an Agreement between the parties dated August 11, 1997.

2. The conveyance to be made by the Sellers of the real estate shall be expressly subject to the following:

- (i) General Real Estate Taxes not yet due and payable;
- (ii) Special assessments due after this contract date.

3. Payments of the purchase price shall be made in monthly installments, the first payment to be made September 1, 1997, with a final payment on the entire balance of all unpaid principal and accrued interest

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EXHIBIT "A"

LOTS 1, 2, 3 AND 4 IN BLOCK 21 in F.M. BARTLETT'S
CENTRAL CHICAGO, BEING A SUBDIVISION IN THE SOUTHEAST
1/4 OF SECTION 4, AND IN THE NORTHEAST 1/4 AND THE
SOUTHEAST 1/4 OF SECTION 9, ALL IN TOWNSHIP 38 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
COOK COUNTY, ILLINOIS

COMMONLY KNOWN AS 4600 SOUTH CICERO, CHICAGO, IL 60638

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