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MEMORANDUM OF ARTICLES OF AGREEMENT

KNOWS HEREBY GIVEN that on the 22nd day of August, 1997,
Thomas A. Fredricksen and Josephine J. Fredricksen, Seller and
Barbara A. Clist, Purchaser, executed Articles of Agreement for
the sale of a house and property of the premises legally described
as follows:

Lots 11 IN BLOCK 1 IN OLIVER SALINGER AND COMPANY'S WESTDALE
GARDENS, BEING A SUBDIVISION IN THE NORTHWEST QUARTER OF SECTION
11 TWPNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL
MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 10, 1943
AN ACTMENT 1-1-1-46 IN COOK COUNTY ILLINOIS.

IN WITNESS WHEREOF,

The purpose of this instrument is to give notice of the
above named Articles of Agreement to Seller and to confirm the
same and all its terms in the same manner as if the said
Instrument Agreement or Deed is incorporated by reference
herein.

IN WITNESS WHEREOF, this Memorandum of Articles of Agreement
is being executed this 22nd day of August, 1997.

Thomas A. Fredricksen
Thomas A. Fredricksen
Seller

Josephine J. Fredricksen
Josephine J. Fredricksen
Seller

Barbara A. Clist
Barbara A. Clist
Buyer

Prepared by:
Name: Ronald M. Serpico, Attorney
107 N. Broadway
Melrose Park, IL 60160

ATTORNEY'S NATIONAL
TITLE NETWORK, INC

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