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COOK COUNTY RECORDER

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MEMORANDUM OF INSTALLMENT AGREEMENT

This Memorandum of Installment Agreement is made and entered into on this 19th day of December, 1997 by and between Linda Townsend and Bobby E. Townsend, 1810 N. Monitor, Chicago, Illinois 60639 (hereinafter the "Purchaser") and American National Bank and Trust Company of Chicago, as Trustee under Trust Agreement dated February 24, 1995, and known as Trust Number 120134-05, 33 N. LaSalle, Chicago, Illinois 60690 (hereinafter the "Seller").

This Memorandum of Installment Agreement concerns a certain Installment Agreement for Deed between the parties hereto, which is dated December 19, 1997. Said Installment Agreement for Deed concerns the property located at 635-37 N. Springfield, Chicago, Illinois 60624 (the "Premises"). Said Premises are further described on Exhibit A attached hereto and made a part hereof.

If Purchaser makes all of the payments and performs all of the covenants in accordance with said Installment Agreement for Deed dated December 19, 1997, Seller hereby covenants and agrees to convey to Purchaser title in fee, pursuant to said Installment Agreement for Deed, to the property described on Exhibit A attached hereto.

This agreement is a memorandum of the aforementioned Installment Agreement for Deed and is subject to all of the terms, conditions and provisions thereof. In the event of any inconsistency between the terms of the Installment Agreement for Deed and this Agreement, the terms of the Installment Agreement for Deed shall prevail.

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IN WITNESS WHEREOF, the parties have executed this Memorandum of Installment Agreement on the day and year first above written.

Seller:

American National Bank, and Trust Company of Chicago,
as Trustee under Trust Agreement dated February 24, 1995,
and known as Trust Number 120134-05

By: _____

By: _____

Subscribed and sworn to before me this 22 day of December, 1997.

Christina K. Harris
Notary Public

This instrument is executed by me on behalf of and for the account of the Trustee in the exercise of the power and authority vested in me by the Trust Agreement dated February 24, 1995, and known as Trust Number 120134-05. I am not a party to the Trust Agreement and I am not a Trustee under the Trust Agreement. My only responsibility is to certify that the instrument is executed by me on behalf of and for the account of the Trustee in the exercise of the power and authority vested in me by the Trust Agreement. My responsibility is not to be asserted or enforceable against the Trustee in any way. I am not a party to the Trust Agreement and I am not a Trustee under the Trust Agreement. My only responsibility is to certify that the instrument is executed by me on behalf of and for the account of the Trustee in the exercise of the power and authority vested in me by the Trust Agreement. My responsibility is not to be asserted or enforceable against the Trustee in any way.

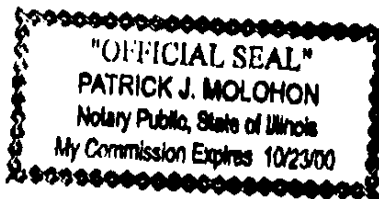
Purchaser:

By: Linda Townsend
Linda Townsend

By: Bobby E. Townsend
Bobby E. Townsend

Subscribed and sworn to before me this 19th day of December, 1997.

Patrick J. Molohon
Notary Public



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Mail to

Prepared by Robert B. Bishop, 2232 W. Armitage, Chicago, IL 60647

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EXHIBIT A

LOTS 15 AND 16 IN BLOCK 7 IN HARDINGS SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 11, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 16-11-112-015-0000

Commonly known as 635-37 N. Springfield, Chicago, Illinois 60624

Property of Cook County Clerk's Office

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