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MEMORANDUM OF ARTICLES OF AGREEMENT FOR DEED

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MEMORANDUM OF ARTICLES OF AGREEMENT FOR DEED

THIS MEMORANDUM OF ARTICLES OF AGREEMENT FOR DEED ("Memorandum") is made and entered into in Cook County, Illinois, this 2nd day of 4c broad 1998, by and between Irving Olex, not personally or individually but as Trustee of the Irving Olex Estate Trust, under Trust Agreement dated December 11, 1987 ("Seller") and Glenford Smith and Carol Cohen, husband and wife ("Purchaser").

WITNESSETH

Provided Purchaser makes all the payments and performs all the covenants in accordance with that certain document titled Articles of Agreement for Deed, dated the 26th of January, 1998, by and between Seller and Purchaser, Seller hereby covenants and agrees to convey title to Purchaser by Tustee's Deed the following described property:

Lots 94 and 95 in Block 3 in J.S. Hovland Evanston Subdivision of the South East Quarter of the North West Quar er of Section 13, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 10-13-117-048 and 10-13-111-049

Address(es) of Real Estate 1826-28 Hov.and Court, Evanston, Illinois 60201

This instrument is merely a memorandum of the aforedescribed Articles of Agreement for Deed ("Articles") and is subject to all of the terms conditions, and provisions thereof. In the event of any inconsistency between the terms of said Articles and this instrument, the terms of said Articles shall prevail as between the parties hereto. It is further agreed that this Memorandum hereby ratifies and confirms said Articles. This Memorandum is Linding upon the heirs, executors, administrators and successors in interest to the beneficiaries and Schers and Purchasers hereunder.

IN WITNESS WHEREOF, the parties have executed this Menorandum on the day and year first above written.

SELLER:

Irving Olex Estate Trust, under Trust Agreement

dated December 11, 1987

Irving Olex, Trustee

PURCHASER:

Glenford Smith

Carol Cohen