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**MEMORANDUM OF** INSTALLMENT AGREEMENT FOR DEED

THE PARTIES hereto have entered into an installment agreement for deed dated the 15th day of December, 1997, wherein Joseph C. Marino and Kimberly M. Marino, Sellers, and Ronald Sabel Buyer, of the premises legally described as:

UNIT 3-101 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SANDPIPER CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECOPDED AS DOCUMENT NUMBER 26116685, IN THE WEST 8 ACRES OF THE EAST 30 ACRES OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number (PIN):

03-06-400-1037

03-06-400-036-1031

Address(es) of Real Estate:

749 Trace Drive, Unit 3-101, Buffalo Grove, Illinois 60089

Said Installment Agreement provides for payments over a twenty year period from the date of said agreement. The terms of said Agreement provide for the future conveyance of said property to the Purchasers at a date certain, provided the Purchasers shall perform in accordance with the terms contained in said Agreement.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals this 24th day of February, 1998.

SELLERS:

PURCHASER:

astrument was prepared by: LAW OFFICES OF LISA A MARINO, 3310 North Harlem Chicago, Illinois, 60634

Mail to: EAW OFFICES OF LISA A. MARINO, 3310 North Harlem Avenue, Chicago, Illinois, 60634.