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1999-07-02 13:14:12
Cook County Recorder 23.50

PREPARED BY & MAIL TO:

Donald Kang
150 E. Cook
Libertyville, IL 60048



MEMORANDUM OF AGREEMENT

BE IT KNOWN, that on the 24 day of Sept., 1996, that an INSTALLMENT AGREEMENT FOR WARRANTY DEED was entered into by and between the undersigned parties, for the purchase and sale of the real estate which is legally described on Exhibit "A" attached hereto.

The common address of said property is:
2815-2823 E. 81st St., Chicago, IL

Permanent Index No: 21-31-215-023

SELLERS:

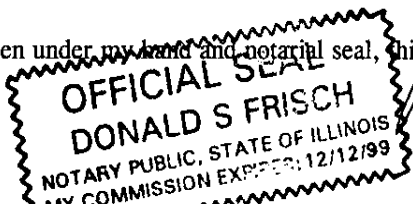
[Signature]
Stanley Olszewski
[Signature]
Nancy Olszewski

BUYERS:

[Signature]
John Carpenter
[Signature]
Mary Carpenter

State of Illinois, County of Lake, ss.. I, the undersigned, a Notary Public, in and for said county and state, do certify that Stanley Olszewski and Nancy Olszewski, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument as his/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

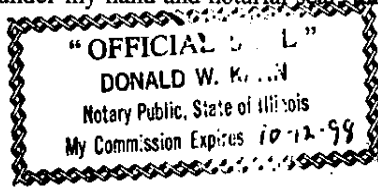
Given under my hand and notarial seal, this 24 day of SEPT, 1996.



[Signature]
NOTARY PUBLIC

State of Illinois, County of Lake, ss.. I, the undersigned, a Notary Public, in and for said county and state, do certify that John Carpenter and Mary Carpenter, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument as his/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal, this 24 day of Sept, 1996



[Signature]
NOTARY PUBLIC

ATGF, INC

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LOTS 1 AND 2 IN BLOCK 4 IN ALFRED COWLES ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Exhibit A

Property of Cook County Clerk's Office