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LAW OFFICES

GERALD M. SACHS & ASSOCIATES, LTD.

(312) 782-1787 (312) 332-1787

FIFTH FLOGR 159 NORTH DEARBORN STREET CHICAGO, ILLINOIS 60001

To: What It May Careen:

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Thomas J. E. kryd & Associates, Bld.

PAUL J. SKRYD DAVID A. SKRYD

BOJ9 WEST 3814 STREET . CICERO, ILLINOIS 60650 . TELEPHONE (312)

February 23, 1989

Mr. Frank Espostic

The Marriage of Frank Esposito and Francine Esposito In Re: 84 D 9778

The fee for services rendered has been paid in full. Diff Clark's Office

Respectfully submitted:

Suze Thomas J. Skryd

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IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT, DOMESTIC RELATIONS DIVISION

IN RE: THE MARRIAGE OF

FRANCINE M. ESPOSITO

Counter-Petitioner

and

NO. 84 D 9778

PRANK S. ESPOSITO

Counter-Respondent)

JUDGMENT FOR DISSULUTION OF MARRIAGE

On October 21. 1985, this cause came on to be heard upon the Counter-Petition for Dissolution of Marriage of the Counter-Petitioner, and upon the stipulation of the parties that this matter be heard as in cases of default, the Counter-Petitioner, PRANCINE M. ESPOSITO appearing in open court and by MICHAEL E. POWERS of GERALD M. SACHS & ASSOCIATES, LTD-1 and the Counter-Respondent, PRANK S. ESPOSITO appearing in open court and by THOMAS SKRYD, his attorney, and the court having meard the testimony and evidence of the Counter-Petitioner in support of the Petition for Dissolution of Marriage, (a certificate of which in attached hereto and filed herein), and the Court being fully advised in the premises, FIMDS:

1. That the Court has jurisdiction of the parties and the subject matter;

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Marine !

- 2. That the Counter-Petitioner at the time of filing of said Petition was domiciled in the State of Illinois, and said domicile has been maintained for ninety (90) days prior to the findings herein;
- 3. That the parties were lawfully married at Berwyn, County of Cook, Illinois on December 12, 1959 and said Certificate was registered in Cook County, Illinois;
- 4. That two children were born as a result of this marriage, namely FRANK JR., now twenty-three (23) years of age, and GINA MARIE, now igurteen (14) years of age;
- 5. That no children were adopted by the parties as a result of their marriage and the Conter-Petitioner is not now pregnant;
- employed at Dominick's Finer Foods, Westchester, Illinois, earns

 Office and resides at 1728 South Scoville Ave.,

 Berwyn, Illinois;
- 7. That the Counter-Respondent is 44 years of age and is employed as a bricklayer and earns approximately \$22,000.00 gross per year and resides at 1440 S. Austin Blvd., Cicero. Illinois;
- 8. That irreconcilable differences have arisen between the parties which has caused the irretrievable breakdown of the marriage, and that the parties have been separated for a period of time exceeding six (6) months; and the parties have stipulated to waive the two year separation requirement provided by the Illinois Marriage and Dissolution Act;

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9. That the parties have entered into a certain Property Settlement Agreement, dated October 1985, fully sattling and disposing of the issues of maintenance and support of the parties, child custody and support, and the disposition of the property, both marital and non-marital, which has been acquired by the parties, of which the Court has been apprised and which the Court finds has been entered into voluntarily, and is fair and equitable in its terms and provisions and should be approved by the Court.

THEREFORE, by virtue of the Statute of the State of Illinois, and on Motion of said attorneys for Counter-Petitioner, it is the Judgment of this Court, and IT IS HEREBY ORDERED:

- A. That the bonds of matrimony heretofore existing between the Counter-Petitioner, FRANCINE M. 23POSITO and the Counter-Respondent, PRANK S. ESPOSITO be dissolved as to both parties;
- B. That 'he written Property Settlewent Agreement, dated October 2, 1985 is hereby incorporated into end made a part of this Judgment for Dissolution of Marriage, which Agreement is attached hereto and made a part hereof;
- C. That the Counter-Petitionar and the Counter-Respondent are ordered and directed to execute, carry out and perform all the terms, provisions and conditions of this judgment for Dissolution of Marriage;
- D. That the Court retains jurisdiction for the purpose of enforcing each and all of the terms and provisions of this Judgment for Dissolution of Marriage;

ENTER:

DATED:

GERALD M. SACHS & ASSOCIATES, LTD. Attorneys for Counter-Petitioner Coot County Clart's Office 159 N. Dearborn Chicago, IL 60601 332-1787

JUDGE MORGAN M. FINLEY oct 3_{1 1985} LOUIS J. HYDE

ACCEPTED AND APPROVED:

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CLERK OF THE CHREUIT COURT OF COOK COUNTY, MA.

THIS ORDER IS THE COMMAND OF THE CIRCUIT
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PENALTY OF THE LAW

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT, DOMESTIC RELATIONS DIVISION

FRANCINE M. ESPOSITO

Petitioner,
and

PRANCINE M. ESPOSITO

Petitioner,
NO. 84 D 9778

FRANK S. ESPOSITO

Respondent.

PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT made this and day of October, 1985, at Cook County, Illinois, by and between FRANCINE M. ESPOSITO, (hareinafter referred to as "Nife"), residing in Cook County, Illinois and FRANK S. ESPOSITO, (harcinafter referred to as "Husband"), residing in Cook County, Illinois.

RECITALS:

- 1. The parties were lawfully married at Berwyn, Cook County, Illinois on December 12, 1959.
- 2. That two (2) children were born to the parties as a result of the marriage, namely, FRANK JR., now Ewenty-three (23) years of age, and GINA MARIE, now fourteen (14) years of age, and the Wife is not now pregnant.
- 3. That irreconcilable differences have arisen between the parties, as a result of which they separated and now live parate and apart; and that suit has been filed in the Circuit Court of Cook County, Illinois, entitled In Re: The Marriage of ESPOSITO, Number 84 D 9778, which is pending at this time.

- 4. That on or about Triew 13. the date parties separated and ceased to live as Husband and Wife, and subsequent thereto, the parties divided between themselves the furniture and furnishings in the marital residence, all cash in the bank accounts standing in the name of the parties as joint tenants and various credit cards standing in the name of and used by one or both parties during the course of the marriage.
- fully settle any and all rights of property, other rights growing out of the marital or any other relationship new or previously existing between them, and to settle any rights which either of them now has or may hereafter have or claim to have against the other, or in or to any property of the other, whether real or personal, now owned or which may hereafter be acquired by either of them, or any rights or claims in and to the estate of the other.
- 6. The parties acknowledge that each has been fully informed of the wealth, property, estate and income of the other. Each party also acknowledges that he and she is conversant with all the wealth, property, estate and income of the other, and that each has been fully informed of his and her respective rights in the premises.
- 7. That the Nife has employed and had the benefit of the counsel of MICHAEL E. POWERS of GERALD M. SACHS & ASSOCIATES, LTD., as her attorney. The Husband has employed and had the benefit of counsel of THOMAS J. SKRYD as his attorney.

NOW, THEREFORE, in consideration of the mutual and several promises and undertakings herein contained and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties do hereby finally and voluntarily agree as follows:

AGREEMENT

ARTICLE I

Right of Action

This Agreement is not one to obtain or stimulate a Dissolution of Marriage but shall be effective only in the event a Judgment for Dissolution of Marriage is entered herein.

MARICLE II

Marital Maintenance

- 1. The Husband shall pay to the Wife as and for marital maintenance, the sum of TWO HUNDRED SEVENTY (\$27\$.00) DOLLARS per month. Said maintenance payments shall commance for the month of November, 1985, and shall be paid each and every month thereafter and shall terminate upon the first to occur of one of the following events:
 - 1. The death of the Wife;
 - 2. The sale of the marital residence pursuant to Article VIII herein.

It is the intention of the parties hereto, that all payments made by Husband to Wife pursuant to this paragraph shall be tully deductible by the Husband and shall be declared completely as income by the Wife, for the purposes of filing federal and state income tax returns for 1985 and subsequent years.

2. The Husband shall waive any and all rights in and to marital maintenance, past, present and future.

ARTICLE 111

Child Custody, Visitation and Child Support

- 1. That the Wife shall be granted the sole care, custody, control and education of the minor child, GINA MARIE, of the parties. The Husband shall be granted the right to reasonable and liberal visitation with the minor child upon reasonable notice to the Wife.
- 2. Both parties will use their best efforts to foster the respect, love and affection of the child towards each parent and shall cooperate fully in implementing a relationship with the child that will give the child the maximum feeling of security that may be possible. The parties shall further cooperate fully in implementing the visitation to accommodate the social and school commitments of the child.
- 3. Both parties shall keep each other informed as to the exact place where each of them resides, the phone numbers of their residences, their places of employment, the phone numbers of their places of employment and if either party travels out of town for any extended period of time, then such person shall notify the other of his or her destination and provide a phone number where he or she can be reached.
- 4. The Wife shall advise the Husband of any serious illness or injury suffered by the child as soon as possible after learning of same. The W'fe shall direct all doctors involved in

Clerk's Office

the care and treatment of the child to give the Husband all information regarding any illness or injury if the Husband requests same.

- 5. The parties have considered seriously the aforesaid custody provisions and determined that they are in the best interests of the child. It is contemplated that no modification thereof shall be sought unless significant changes occur in the environment in which the child is being raised or in the conduct of the custofial parent which would seriously endanger the child's physical, mental, moral or emotional health.
- 6. Commencing with the entry of the Judgment for Dispolution of Marriage, that the Husband shall payoto the Wife through the Clerk of the Circuit Court of Cook County, Illinois, the sum of ONE HUNDRED (\$100.00) DOLLARS every week as and for support of the minor child of the parties.
- 7. The Husband's obligation to pay surport shall continue until the minor child attains full emancipacion as defined in Article VI of this Agreement.
- 8. That the Wife shall be granted the right to claim the minor child of the parties as a dependent deduction for the purpose of the filing of income tax returns for 1985 and subsequent years.

ARTICLE IV

Medical, Dental and Related Expenses of Minor Child

HUNDAND

The parties shall meintain their present medical insurance

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policies through their respective employers for the benefit of
the minor child. The Husband shall be solely responsible for all

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medical, dental and optical expenses rendered on behalf of the minor child and which are not covered by the parties medical insurance policies referred to above, including all "extraordinary" medical, dental and optical expenses incurred. In the event of any need for extraordinary medical, dental or optical care, not covered by the parties medical insurance policies. Wife shall consult with the Husband or vice versa before incurring those expenses, unless it is an emergency case where the minor child's life and health may be importled by the delay.

The Fusband shall obtain and deposit with the Wife & copy of that insurance policy and any subsequent amendments affecting the extent of coverage thereunder.

The husband shall maintain a life insurance policy on his life and shall make the minor child as the irrevocable beneficiary in an amount not less than \$25,000.00. The Husband shall obtain and deposit with the Wife a copy of said policy and any subsequent and idments affecting the extent of coverage thereunder, and shall submit proof of payment of the premiums to the Wife on a semi-annual basis. Husband's obligation with respect to the life insurance shall terminate when the minor child attains full amancipation as defined in Article VI of this Agreement.

ARTICLE V

Educational Expenses of Children

The parties shall pay on the basis of and proportionate to their respective incomes, for the trade school or college or

professional school educational expenses of the minor child. By "education expenses" there is meant and included, but not by way of limitation, tuition, books, supplies, registration and other required fees, board, lodging, utilities related to lodging such as telephone, electric, etc., sorority assessments and charges and round-trip transportation expenses between the trade achool, college or professional school and the home of the child (if the child is in attendance at an out-of-town trade school, college or professional school), those round-trips not to exceed four (4) in any calendar year. The decisions affecting the education of said child, including the choice of trade school or college or professional echool, shall be made jointly by the parties, who shall consider the expressed preference of the child. Neither party shall unreasonably withhold his or her consent to the expressed preference of the child. This Article is predicated upon the parties' ability to contribute and the child's ability to attend the said school.

ARTICLE VI

Emancipation Event

with respect to the minor child, an "emancipation event" shall occur or be deemed to have occurred upon the earliest to happen of any of the following, at which time Husband's obligations for the child as detailed in this Agreement shall terminate:

- A. The child's reaching majority or completing high school education, whichever shall last occur:
- B. The child's marriage:

- C. The child's having a permanent residence away from the permanent residence of the custodial parent. A residence at boarding school, camp, trade school, or high school is not to be deemed a residence away from the permanent resident of the custodial parent;
- D. The child's death:
- B. Entry into the armed forces of the United States, but the emancipation event shall be deemed terminated and nullified upon discharge from such armed forces and thereafter, as if such emancipation even by reason of that entry had not occurred;
- F. The child's engaging in full-time employment except that the child's engaging in full-time employment during vacation or summer periods or during the time allowed the child to complete high achool, shall not be deemed an emancipation event.

AKTICLE VII

Personal Property

Household Furniture and Furnishings

That the Wife is awarded and shall retain as her distributive share of the marital property, the furniture and furnishings resulting from the property division of the parties hereinbefore mentioned, including the living room furniture, color television, the bedroom set of the parties and the bedroom set of the minor child, and all clothing, jewelry, and personal effects in her possession, free and clear of any claims, lien, or interest of the Husband.

That the Husband is awarded as part of his distributive share of the marital property, the furniture and furnishings as a result of the division of the parties hereinbefore mentioned, and all clothing, jewelry, and personal effects in his pousession, free and clear of any claims, lien, or interest of the Wife.

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Motor Vehicles

The Husband shall receive as his sole and separate property a certain 1971 Chevrolet Truck, free and clear of any claims of the Wife. The Husband shall be solely responsible for all expenses of said motor vehicle, including all indebtedness in the name of the Husband and/or Wife for the purchase of said motor vahicle.

The Wife shall receive as her sole and separate property a certain 1972 Ford automobile, free and clear of any claims of the Husband. The Wife shall be responsible for all expenses of said motor vehicle, including all indebtedness in the name of the Wife and/or Husband for the purchase of said automobile.

Bank Accounts

The Husband shall retain the cash from the bank accounts of the parties in his possession and control as a result of the division by the parties hereinbafore meritioned, free and clear of any claims of the Wife. The Wife shall waive any and all interest she may have in any bank accounts starding in the name of the Husband alone.

The Wife shall retain the cash from the bank accounts of the parties in her possession and control as a result of the division by the parties hereinbefore mentioned, free and clear of any claims of the Husband. The Husband shall waive any and all interest he may have in any bank accounts standing in the name of the Wife alone.

Pension, Retirement and/or Profit-Sharing Funds

The Wife shall waive any and all of her right, title and interest in and to any and all funds vested or to be vested in

the Husband's pension, retirement, and/or profit-sharing plan or plans, or any other deferred compensation arrangement or plan presently or hereafter existing in which the Husband has or will have any interest, whether vested or otherwise, and said funds shall be the sole and exclusive property of the Husband.

The Husband shall waive any and all of his right, title and interest in and to any and all funds vested or to be vested in the Wife's pension, retirement and/or profit-sharing plan or plans, or any other deferred compensation arrangement or plan presently or hereafter existing in which the Wife has or will have any interest, whether vested or otherwise, and said funds shall be the sole and exclusive property of the Wife.

Credit Cards and Other Outstanding Obligations

- 1. The Husband shall retain the credit card(a) in his possession and control as a result of the division by the parties hereinbefore mentioned, free and clear of any claims of the Wife. The Husband shall be solely responsible for all expenses incurred or that will be incurred on said credit card(a), and shall hold the Wife harmless and indemnified against card of said obligations.
- 2. The Wife shall retain the cradit card(s) in her possession and control as a result of the division by the parties hereinbefore mentioned, free and clear of any claims of the Husband. The Wife shall be responsible for all expenses incurred or that will be incurred on said credit card(s) and shall hold the Husband harmless and indemnified against any of said obligations.

3. The Wife shall be solely responsible and liable for the debt owed to Evanz Furs, in the amount of approximately \$400.00, and shall hold the Husband harmless and indemnified against said obligations.

ARTICLE VIII

Real Property

The marital residence located at 1228 S. Scoville, Berwyn, Illinois, in owned in joint tenancy by the parties. Said residence is legally described on Schedule "A" attached hereto, made a part hereof, and incorporated by reference herein.

The aforesaid regidence shall be used as the primary. residence of the Wife and minor child, Gina Marie. The Wife shall have sole and exclusive use and occupancy of said residence, and she shall be solely componsible for all payments to become due after the effective date of this Agreement on the existing mortgage with Fidelity Savings & Loan Association of Chicago: real estate taxes, utilities and usual monthly assessments, if any, saving and holding the Rusbard harmless with respect thereto. The Husband shall pay as they occ of all expenses which are related to: (a) necessary capital improvements; (b) necessary capital replacements and major appliances; (c) special assessments; and (d) repairs in excess of \$75.00. Except in cases of emergency, the Wife shall inform the Husband in advance regarding those expenditures for which the Husband is jointly liable, so that he may have the option of securing a lower oid therefore.

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- 2. The aforesaid residence shall be taken out or joint tenancy and be put into tenancy in common with each party retaining an undivided one-half (1/2) interest therein, and no conveyance shall be made by either party without the consent of the other, and shall be sold upon the first to occur of the following events:
 - A. The minor child of the parties attaining emacipation, as defined in Article VI herein; or
 - B. The decision of the Wife to sell the residence: or
 - C. The Wife's remarriage or cohabitation with a member of the opposite sex.

The parties may extend this period by written agreement between them. In the event the Husbind and Wife cannot agree on a sale price for the aforesaid residence, then the parties shall have the residence appraised, either by agreeing upon an appraiser or each appointing an appraiser and those appraisers shall agree upon a third appraiser who shall value the premises. The appraisal fee shall be paid for equally by the parties, and the appraised valuation shall be binding upon both of the parties.

3. The Wife may elect at any time to purchase the Humand's interest in said residence. In the event she elects to do so, the parties shall have the residence appraised, bither by agreeing upon an appraiser or each appointing an appraiser and having those appraisers agree upon a third appraiser who shall value the premises. The appraised valuation shall be binding upon both of the parties. The parties shall deduct from the appraised value the total liens against said property and the

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usual pro-rations in sales of real estate, as defined in paragraph 5 of this Article, but without a broker's commission. Upon receiving payment for his then existing interest, the Husband agrees to convey to the Wife by a proper warranty dead all of his right, title and interest in and to said residence. The postles warrant that there are no liens or encumbrances against the marital residence with the exception of the existing first mortgage. The parties agree that they will not cause or suffer any other liens or encumbrances to be placed against said marital residence without the written consent of the other.

- 4. If the Wife does not elect to purchase the Husband's interest in said residence prior to or at the time of the first to occur of any of the events set forth in sub-paragraph 2 above, then the house shall be listed with a broker to be mutually agreed upon. If the parties are unable to agree upon a broker, the dispute shall be submitted to a court of competent jurisdiction to select a broker.
- 5. Each of the parties shall receive 50% of the net proceeds from the sale. "Net proceeds of sale" shall be defined as the gross sale price less liens and encumbrances, real estate commission, attorneys' fees, real estate transfer tax stamp, and other customary expenses incurred by reason of the sale of residential real estate. In addition, the Wife shall receive a credit for the reduction of the principal balance of the first mortgage from the date of this Agreement until the property is sold.

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6. In the event that the Husband is in arrears in the payments required to be made by him under Article II and III of this Agreement at the time of the sale of the marital residence, the Husband agrees that the amount of such arrears plus interst shall be paid to the Wife from his cost of all of the above repairs and improvements.

ARTICLE IX

Non-Marital Property

The Wife is awarded and assigned her non-marital property, and Husband is awarded and assigned his non-marital property.

ARTICLE X

Marneys' Fees

The Husband shall pay to GERALD M. SACHS & ASSOCIATES, LTD., the sum of \$800.00 as and for his contribution toward the Wife's attorneys fees incurred in this matter. The Husband shall be responsible for his own attorneys fee incurred in this matter.

The Husband shall pay the sum of \$400.00 to GERALD M. SACHS & ASSOCIATES, LTD., at the time of the entry of the Judgment herein, and shall pay the balance of attorneys fees in the amount of \$400.00 in equal monthly installments payable in 30-60-90 days.

ARTICLE XI

General Provision

1. Each of the parties agrees that he or she will upon demand by the other, his or her heirs, executors, administrators or assigns, at any time hereafter, execute any and all

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instruments and documents as may be reasonably necessary to releast his or her respective interest in any property, real, personal or mixed, belonging to the other, the intention being that the property provided for in this Agreement shall constitute a complete adjustment of the property rights of the parties hereto.

That except as otherwise provided, each of the parties does hereby forever relinquish, release, waive and quit claim to the other party 21 rights of dower and homestead and all other property rights and claims which he or she now or may hereafter have as husband, wife, widower, widow or otherwise, by reason of marital relationship now existing between the parties hereto under any present or future law of any State of the United States of America or of any other country, in or to or against the property of the other party, or his or her estate, whether now owned or hereafter acquired by such other party, and each of the parties hereto further covenants and agrees for himself and herself and his or her heirs, executors, administrators or assigns, that he or she will never at any time haveartes sue the other party or his or her heirs, executors, administrations or assigns, for the purpose of enforcing any of the rights relinquished under this paragraph, and further agrees that in the event that any such suit shall be commenced, this release, when pleaded shall constitute a complete defense to any such claim or suit so instituted; and each of the parties hereto further agrees to execute, acknowledge, and deliver at the request of the other part , his or her heirs, executors, administrators, agrantees,

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devisees, or assigns, all such deeds, releaser, other instruments, and further assurances as may be required or reasonably requested to effect or evidence such release, waiver, relinquishment, or extinguishment of such rights; provided, however, that nothing contained herein shall operate or be construed as a waiver or release by either party to the other of the obligation of the other party to couply with the provisions of this Agreement.

- 3. The parties hereto acknowledge to each other that each shall pay and hold the other free, harmless, and indemnified against all debts, liabilities and obligations of any kind or nature incurred by him or her individually, at any time prior to the signing of this Agreement.
- 4. The parties hereto acknowledge to each other that each has not, separate from the other, prior to the effective date of this Agreement, contracted any debt, charge or liability for which the other, his or her legal coirs, personal representatives, and assigns, or his, her or their respective property and estates, may now or hereafter become liable.
- 5. The parties hereto covenant that they will not any time after the effective date of this Agreement contract any debt or liability for which the other, his or her legal heirs, personal representatives, and assigns, or his, her, or their respective property and estates, shall or may hereafter become liable.
- Judgment for Dissolution of Marriage entered pursuant to the terms of this Agraement shall expressly preclude modification of its terms, with the exception of manners pursuant provided in Article II herein.

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7. In the event that either party hereto at any time hereafter obtains a Judgment for Dissolution of Marriage in the cause presently pending between them, it is agreed between the parties that this Agreement and all of its provisions shall be incorporated into any such Judgment, either directly or indirectly by reference, but in no event shall this Agreement or any of its terms be effective or of any validity unless a Judgment for Alssolution of Marriage is entered in the pending proceeding brought by the Wife and referred to hereinbefore. This Agreement shall recome effective on the date that a Judgment of Dissolution of Marriage is entered.

The Court, upon and After the entry of a Judgment of Dissolution of Marriage, shall retain the right to enforce the provisions and terms of this Agreement.

IN WITHESS WHEREOF, the Husband and Wife, have hereunto met their respective hands and seals this day of October, 1985.

Subscribed and suorn to before se this day of Ortoper 1985.

Matary Public

FRANCINE M. ESPOSIS

Subscribed and sworn to before me this Carl day of October, 1985;

Notary Public

PRANK S. ESPOSTED

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APPROVED AS TO FORM ONLY:

Proberty of Cook County Clerk's Office FRANCINE M. ESPOSITO

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IDENTIFIED No.

CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILL.