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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 26th,

19.85.... The mortgagor is PAUL LINDEMULDER AND WILMA LINDEMULDER, HIS WIFE

("Borrower"). This Security Instrument is given to First National

Bank of Evergreen Park, which is organized and existing under the laws of United States of America, and whose address is

3101 West 95th Street, Evergreen Park, Illinois ("Lender"). Borrower owes Lender the principal sum of FIFTEEN.

THOUSAND. DC LL RS. AND. NO/190... Dollars (U.S. \$.15,000.00...). This debt is evidenced by Borrower's note dated the same date at this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable of December 15th, 2000.

This Security Instrument secures to Lender: (a) the enayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in County, Illinois:

Building 1 Unit 1B, Garege Building 1 Garage Unit G 1 B in Clearview Condominium VII as delineated on a survey of the following described real estate: Parts of Lors 2 and 6 in Clearview Gardens, a subdivision of part of the Northeast quarter of the Southeast quarter of Section 13, Township 36 North, Range 12, Past of the Third Principal Meridian, all in Cook County, Illinois which survey is attached as Exhibit "A" to Declaration of Condominium made by Clearview Construction Corporation, an Illinois Corporation, recorded in the Office of the Recorder of Deeds, Cook County, Illinois as Document Number 85-183857 together with its undivided percentage interest in the Common Elements.

The lien of this mortgage on the common elements shall be automatically released as to the percentage of the common elements set forth in amended declarations filed of record in accordance with the Condominium Declaration recorded as Document 85-183857 and the lien of this mortgage shall automatically attach to additional common elements as such amended declarations are filed of record, in the percentage set forth in such amended Declarations, which percentages are hereby conveyed effective on the recording of such amended Declarations as though conveyed hereby.

Mortgage also hereby grants to mortgagee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the aforementioned Declaration.

P.I.# 27-13-401-007 27-13-401-008 27-13-401-012

27-13-401-018

which has the address of15647. Gardenview. Court. 1B. and. G1B. Orland. Park [Street] (City)

Illinois 60462 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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Industrial Landing Light	Conty ss.	STATE OF ILLIVOIS.
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Borrone (Seal)	AND LINDRAULDER.	
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Security	LOW, Borrower accepts and agrees to the terms and covenants contained in this	
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	hose past due: Any remis collected by Lender or the receiver shall be applied first to payme the Property and collection of tents, including, but not limited to receiver's fees, prens conable attorneys' fees, and then to the sums secured by this Security Instrument. The payment of all sums secured by this Security firstrument, Lender shall release this	the Property including to coats of management of coats of management of the and rea
amir kna siny ina Villadibu	to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, in stationarys' fees and costs of title evidence. sessaion. Upon acceleration under paragraph 19 or abandonment of the Property and at any period of redemption following judicial sale? Lender (in person by agent or by all to any period of redemption following judicial sale? Lender (in person by agent or by all to any period of redemption following judicial sale.) Lender the Property and seed to the content of the Property and to the Property and to the Property and the Pro	over to basimit ton tude of the Polymer in Polymer in Polymer in Polymer in Polymer in 1911 of
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S'ISWOIS Thoms: Cl	COVENANTS. Borrower and Lender, further covenant and agree as follows; 1. Remedies: Lender shall give notice to Borrower prior to acceleration (ollowing Borrower prior to acceleration under nateging Borrower prior to acceleration under paregraphs)	ious 191900 A.celeration

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is a thorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums seev. ed, by this Security Instrument, whether or not then due.

Unless Lenge and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amount at one of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower share at operate to release the liability of the original Borrower or Borrower's successors in interest.

Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify ar actization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borro ver's successors in interest. Any forbearance by Lender in exercising any right or remedy

shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Lovid: Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and or nefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and a see ments shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the erms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then. (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) and sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a reived reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

If enactment or expiration of applicable laws has the effect of 13. Legislation Affecting Lender's Rights. rendering any provision of the Note or this Security Instrument unenforceable coording to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any Lotice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by natice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lendy, when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal if y and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstalement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

Instrument, appearing in court, paying reasonable attorneys fees and entering on the Property to make repairs. Although in the Property Lender's actions may include paying any sums secured by a lien which have property describing regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender singula Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce taws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower sails to perform the

fee title shall not metge unless Lender agrees to the merger in writing.

Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and 6. Preservation and Maintenance of Property; Leaschoids. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leaschold,

Instrument immediately prior to the acquisition.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security but the Property is acquised by this Security postpone the due date of the monthly payments referred to in paragraphs it and 2 or change the an out the payments if

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal and extend or when the notice is given.

the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin ogeted to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds/(or repore Bortower abandons the Property, or does not answer within 30 days a notice from L 'n er that the insurance carrier has applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. It testotsiton or repairils not economically (essible or Lender's security would be to send the insurance proceeds shall be of the Property damaged, if the resonance of the Property damaged, if the resonance of the Property damaged, if the resonance of the Property damaged in the security damaged in the property of the resonance of the Property damaged in the proceeds shall be a security damaged in the proceeds shall be a secure of the proceeds sh Unless Lenderand Borrower of herwise agree in writing, insurance proceeds "hall be applied to restoration of repair

carrier and Lender Lender may make proof of loss if not made promptly tyb irrower. all receipts of paid premiums and renewal notices. In the event of loss, B. rrower shall give prompt notice to the insurance Lender shall have the right to hold the policies and renewals. If 'en'er requires Borrower shall prompily give to Lender

All insurance policies and renewals shall be acceptable to Le ider and shall include a standard mortgage clause.

unreasonably withheld.

insurance carrier providing the insurance shall be chosen 1 Fortower subject to Lender's approval which shall not be insured against loss by fire, hazards included within the trafficaded coverage, and any other hazards for which Lender requires finaurance shall be maintained to amounts and for the periods that Lender requires. The

5. Hazard Insurance. Borrower shall . the improvements now existing or hereafter erected on the Property

of the giving of notice.

the Property is subject to a lien, which may, ..., in priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall sat of the lien of the actions set forth above within 10 days agreement satisfactory to Lender suborur, at 18, the lien to this Security Instrument, If Lender determines that any part of prevent the enforcement of the lien of for seture of any part of the Property; or (c) secures from the holder of the lien an on the lien by, or defends agains, rule reement of the lien in legal proceedings which in the Lender's opinion operate to agrees in writing to the payment and collegion secured by the lien in a manner acceptable to Lender; (b) contests in good Borrower shall pro 🤭 ay discharge any ilen which has priority over this Security ligatrumen unless Borrower. (a)

receipts evidencing the pa men s:

to be paid under this par graph. If Borrower makes these payments directly. Borrower shall prompily furnish to defider pay them on time dire c. ! to the person owed payment. Borrower shall prompily furnishing Lender all notices of amounts 4. C. 188 ; Liens. Borrower shall pay all laxes, assessments, charges, fines and impositions attributable to the Property which ... attain priority over this Security, Instrument, and leasehold payments or ground rents, if any Borrower shall pay it is a colligations in the manner provided in paragraph 2, or lifnot paid in that manner Borrower shall pay the control of the the control

Note; third, () a mounts payable under paragraph 2, fourth, to interest due; and last, to principal due

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Mote; second to prepayment charges due under the Mote; second to prepay ment of the charges due under the Mote; second to prepay ment of the charges due under the Mote; second to prepay ment of the charges due under the Mote; second to prepay ment of the charges due under the Mote; second to prepay ment of the charges due under the charges due under

and the state a credit against the sums secured by this Security Instrument.

to hence held by Lender. It and the Broperty is sold or acquired by Lender, Lender at the time of the firme of the held by Lender at the time of Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

amount necessary to make up the deficiency in one or more payments as required by Lender: amount of the Funds held by Lenger is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

at Borrower's option, either proriptly repaid to Borrower or credited to Borrower on monthly payments of Funds If the If the amount of the Funds held by Lender, together with the future monthly payments of funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be

this Security Instrument.

purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by shall give to Borrower, without charge, an annual accounting of the Punds showing credits and debits to the Funds and the Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest or applicable law requires interest or earnings on the Funds. Lender Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge, Borrower and state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the ecrow items. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrowitems. leaschold payments or ground rents on the Property, if any, (c) yearly hazard insurance premiums, and (d) yearly mortgage insurance premiums, if any illuses items are called "estrowitems". Lender may estimate the funds due on the oue-twellth of: (a) yearly taxes and assessments which may attain priority over this Security instrument, (b) yearly

Z. Funds for Taxes and Insurance. Subject to applicable law or to awritten waiver by Lender. Borrower shall pay to Lender on the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") equal to the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note;

1. Payment of Principal and Interest Prepayment and Late Charges Borrowet shall promply pay when due UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

UNDEFINITION OF STREET

THIS CONDOMINIUM RIDER is made this	day of November
1985, and is incorporated into and shall be deemed to amend and sup	plement a Mortgage, Deed of Trust or Deed
to Secure Debt (herein "security instrument") dated of even date he "Borrower") to secure Borrower's Note to . PAUL LINDEMULDER AN	p wilma lindemulder, his wife
	ty described in the security instrument and d. Park, Illinois 60462
The Property comprises a unit in, together with an undivided interest in project known as	
Commence of the comments and an	

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:

A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project (herein "Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project.

B. Hazard Insurance. So long as the Owners Association maintains a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the premium installments for hazard it surance on the Property;

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the

Property is deemed satisfied; and

(iii) the provisions in Uniform Covenant 5 regarding application of hazard insurance proceeds shall be superseded by any provisions of the declaration cy-laws, code of regulations or other constituent document of the Condominium Project or of applicable law to the curant necessary to avoid a conflict between such provisions and the provisions of Uniform Covenant 5. For any penced of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage.

In the event of a distribution of hazard insurance process in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by in security instrument, with the excess, if any,

paid to Borrower.

C. Lender's Prior Consent. Borrower shall not, except after nonce to Lender and with Lender's prior written

consent, partition or subdivide the Property or consent to:

- (i) the abandonment or termination of the Condominium Project, e.copt for abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
- (ii) any material amendment to the declaration, by-laws or code of regulations of the Owners Association, or equivalent constituent document of the Condominium Project, including, but not limited to, any amendment which would change the percentage interests of the unit owners in the Condominium Project; or

(iii) the effectuation of any decision by the Owners Association to terminate profession 1 management and

assume self-management of the Condominium Project.

D. Remedies. If Borrower breaches Borrower's covenants and agreements hereunder, including the covenant to pay when due condominium assessments, then Lender may invoke any remedies provided under the security instrument, including, but not limited to, those provided under Uniform Covenant 7.

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider.

DAIL TANDEMIT DED

Paul Timbernulden

WILMA LINDEMULDER

-Borrower

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