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ASSIGNMENT OF RENTS AND LESSOR'S INTEREST IN LEASES

#23.00

THIS ASSIGNMENT is made as of this 1st day of October, 1986 by LASALLE NATIONAL BANK, not personally but solely as Trustee (the "Trustee") under Trust Agreement dated June 24, 1986 and known as Trust No. 111240 (the "Trust"), and PARK PLACE DEVELOPMENT GROUP, an Illinois limited partnership (the "Partnership") being the sole beneficiary of the Trust (the Trust and the Partnership are hereinafter sometimes collectively referred to as "Assignor"), to AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a national banking association ("Assignee").

WITNESSETH:

Assignor for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, hereby grants, transfers, sets over and assigns to Assignee, the entire lessor's interest in and to any and all leases and subleases (including all extensions and renewals thereof), now or hereafter existing (the "Leases"), and any and all rents, issues, income and profits, of and from that certain real estate located at 3606, 3535-7515 and 4150 West Dempster Street, Skokie, Cook County, Illinois and legally described in Exhibit A attached hereto and made a part hereof, and all buildings, structures, and improvements now or hereafter constructed thereon (the "Premises").

THIS ASSIGNMENT OF RENTS IS GIVEN TO SECURE:

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- (a) Payment by the Assignor of the indebtedness evidenced by, and observance and performance by the Assignor of each and every one of the covenants, terms, conditions and agreements contained in, a certain mortgage note of even date herewith (the "Note", of the Trust and the Partnership in the principal sum of TWO MILLION EIGHT HUNDRED FIFTY THOUSAND AND NO/100 DOLLAKS (\$2,850,000.00), made by the Assignor and delivered to Assignee simultaneously with the execution and delivery of this Assignment, which Note is personally and unconditionally, jointly and severally guaranteed by the Guarantors (as such term is defined in the Note);
- (b) Observance and performance by Assignor, or the covenants, terms, conditions and agreements contained in this Assignment, the Construction Loan Agreement (the choan Agreement") of even date herewith among the Assignor and Assignee, the mortgage (the "Mortgage") of even date herewith made by the Trust to Assignee and creating a first mortgage lien on the Premises, the Combined Security Agreement and Assignment of Beneficial Interest in Land Trust of even date herewith made by the Partnership to Assignee, the Security Agreement (Chattel Mortgage) of even date herewith made by Assignor to Assignee, and the Assignment of Plans, Specifications, Construction and Service Contracts of even date herewith made by Assignor to Assignee (collectively, the "Loan Documents").

AND ASSIGNOR HEREBY COVENANTS, AGREES AND REPRESENTS AS FOLLOWS:

1. Representations of Assignor. Assignor represents to Assignee that:

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- (a) This Assignment, as executed by Assignor, constitutes the legal and binding obligation of Assignor enforceable in accordance with its terms and provisions;
- (b) Assignor has not heretofore made any other assignment of its entire or any part of its interest in and to any or all of the Leases, or any or all of the rents, issues, income or profits assigned hereunder or entered into any agreement to subordinate any of the Leases, or Assignor's right to receive any of the rents, issues, income or profits assigned hereunder; and
- (c) Assignor has not heretofore executed any instrument or performed any act which may or might prevent Assignee from operating under any of the terms and provisions hereof or which would limit Assignee in such operation.
- 2. Covenants of Assignor. Assignor covenants and agrees that so long is this Assignment shall be in effect:
 - (a) Assignor shall submit to Assignee for Assignee's approval all Leases before executed by Assignor which approval shall not be unreasonably withheld; provided, however, if Assignee fails to respond to Assignor in writing within three (3) business days after such lease has been received by Assignee for approval, such approval shall be deemed to have been given by Assignee;
 - (b) Assignor shall observe and perform all of the covenants, terms, conditions and agreements contained in the Leases to be observed or performed by the lessor thereunder, and shall not do or suffer to be done anything to impair the security thereo., or without the express written consent of Assignee, (1) release the liability of any tenant thereunder, or (ii) permit any tenant thereunder to withhold the payment of rent or to make monetary advances and off-set the same against future rentals, or (iii) permit any tenant thereunder to claim a total or partial eviction, or (iv) permit any tenant thereunder to terminate or cancel any Lease except in the normal course of business; or (v) enter into any oral leases with respect to fill or any portion of the Premises;
 - (c) Assignor shall not collect any of the rents, issues, income or profits assigned hereunder more than thirty (30) days in advance of the time when the zzoe shall become due, except for security or similar deposits in the normal course of business;
 - (d) Assignor shall not make any other assignment of its entire or any part of its interest in or to any or all Leases, or any or all rents, issues, income or profits assigned hereunder without the prior written consent of Assignee;
 - (e) Assignor shall not alter, modify or change the terms and provisions of any Lease or give any consent (including, but not limited to, any consent to any assignment of, or subletting under, any Lease other than in the normal course of business) or approval, required or permitted by such terms and provisions or cancel or terminate any Lease without the prior written consent of Assignee, which consent or approval shall be promptly delivered to Assignor if such alteration, modification,

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change, assignment, subjetting, cancellation or termination is acceptable to Assignee, in Assignee's sole and absolute discretion;

- (f) Assignor shall not accept a surrender of any Lease, or convey or transfer, or suffer or permit a conveyance or transfer, of the premises demised under any Lease or of any interest in any Lease so as to effect, directly or indirectly, proximately or remotely, a merger of the estates and rights of, or a termination or diminution of the obligations of, any tenant thereunder;
- (g) Assignor shall not alter, modify or change the terms of any guaranty of any Lease, or cancel or terminate any such guaranty or do or suffer to be done anything which world terminate any such guaranty as a matter of law, without the prior written consent of Assignee;
- (): Assignor shall not waive or excuse the obligation to pay rint under any hease;
- (i) Assignor shall enforce the Leases and all rights and remedies of the lessor thereunder in case of default thereunder by any tenant;
- (j) Assignor shall, at its sole cost and expense, appear in and defend any and all actions and proceedings arising under, relating to or in any manner connected with any Lease or the obligations, duties or liabilities of the lessor or any tenant or guaranter thereunder, and shall pay all costs and expenses of Assignee, including reasonable attorneys' fees, in any such action or proceeding in which Assignee may appear;
- (k) Assignor shall give orompt notice to Assignee of any notice of any default on the part of the lessor with respect to any Lease received from any tenant or guarantor thereunder; and
- (1) Assignor shall enforce the observance and performance of each and every covenant, corm, condition and agreement contained in each and every Lease to be observed and performed by the tenant(s) thereunder.
- 3. Rights Prior to Default. So long as Assigner is not in default hereunder, Assignor shall have the right to collect at the time, but not more than thirty (30) days in advance, of the date provided for the payment thereof, all rents, issues, income and profits assigned hereunder (other than securit) or similar deposits), and to retain, use and enjoy the same. Assignee shall have the right to notify the tenants under the Leases of the existence of this Assignment at any time.
- 4. Events of Default. Each of the following shall constitute an event of default for purposes of this Assignment:
 - (a) Failure of Assignor to pay within five (5) days of the date when due any installment of principal or interest payable pursuant to either the Note, the Mortgage or this Assignment.
 - (b) Failure of Assignor to promptly perform any other condition, covenant, term, agreement or provision required to be performed or observed by Assignor under this Assignment, the Note, the Mortgage or any other Loan Document; provided, however, that unless and until the

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continued operation and safety of the Premises, or the priority, validity or enforceability of the lien created by this Assignment, the Mortgage or any other Loan Document or the value of the Premises is immediately threatened or jeopardized, Assignor shall have a period not to exceed thirty (30) days after written notice of any such failure of performance to cure the same.

- (c) The existence of any material inaccuracy or untruth in any representation, covenant or warranty contained in this Assignment, the Mortgage or any other Loan Document, or of any statement or certification as to facts delivered to Assignee.
- (d) At any time, the Trust, the Partnership or any two of the three Guarantors files a voluntary petition in bankruptcy, or is adjudicated a bankrupt or insolvent, or institutes (by petition, application, answer, consent or otherwise) any bankruptcy, insolvency, reorganization, arrangement, composition, readjustment, dissolution, liquidation or similar proceedings under any present or future Federal, state or other statute or law, or admits in writing his, her or its inability to pay his, her or its debts as they mature, or makes an assignment for the benefit of his or its creditors, or seeks or consents to or acquiesees in the appointment of any receiver, trustee or similar officer for all or any substantial part of his, her or its property.
- (e) The commencement of any involuntary petition in bankruptcy against the Trust, the Partnership or any two of the three Guarantors or the institution against the Trust, the Partnership or any two of the three Guarantors of any reorganization, arrangement, composition, readjustment, dissolution, liquidation or similar proceedings under any present or future Federal, state or other statute or law, or the appointment of a receiver, trustee or other officer for all or any substantial part of the property of the Trust, the Partnership or any two of the three Guarantors, which shall remain undismissed or undiscourged for a period of forty-five (45) days.
- (f) Any sale, transfer, lease, assignment, conveyance, pledge, financing, lien or encumbrance made in violation of the provisions of this Assignment.
- (g) The making of any levy, judicial seizure to attachment on the collateral secured by this Assignent or any portion thereof, which shall remain undismissed or undischagged for a period of thirty (30) days.
- (h) The death or legal incapacity of any two of the three Guarantors which in Assignee's discretion creates reasonable grounds for insecurity with respect to repayment of the loan evidenced by the Note.
- 5. Rights and Remedies Upon Default. At any time upon or following the occurrence of any one or more events of default under the provisions of paragraph 4 of this Assignment, Assignee may, at its option and without any obligation to do so, without in any way waiving such event or events of default, without notice or demand on Assignor, without regard to the adequacy of the security for the obligations secured hereby, without releasing Assignor or any guarantor of the Note from any obligation hereunder, and with or without bringing any action or proceeding:

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- (a) Declare the unpaid balance of the principal sum of the Note, together with all accrued and unpaid interest thereon, immediately due and payable;
- (b) Enter upon and take possession of the Premises, either in person or by agent or by a receiver appointed by a court, and have, hold, manage, lease and operate the same on such terms and for such period of time as Assignce may deem nocessary or proper, with full power to make from time to time all alterations, renovations, repairs or replacements thereto or thereof as may seem proper to Assignee, to make, enforce, modify and accept the surrender of Leases, to obtain and evict tenants, to fix or modify rents, and to do any other act which Assignee deems necessary or proper;
- (c) Either with or without taking possession of the Pramises, demand, sue for, settle, compromise, collect, and give acquittances for all rents, issues, income and profits of and from the Premises and pursue all remedies for enforcement of the Leases and all the lessor's rights therein and thereunder, provided that, for such purpose, this Assignment shall constitute an authorization and direction to the tenants under the Leases to pay all rents and other amounts payable under the Leases to Assignee, without proof of default hereunder, upon receipt from Assignee of written notice to thereafter pay all such rents and other amounts to Assignee and to comply with any notice or demand by Assignee for observance or performance of any of the covenants, terms, conditions and agreements contained in the Leases to be observed or performed by the tenants thereunder, and provided, further, that Assignor will facilitate in all reasonable days Assignee's collection of such rents, issues, income and profits, and upon request will execute written notices to the tenants under the Leases to thereafter pay all such rents and other amounts to Assignee; and
- (d) Make any payment or do any act required herein of Assignor in such manner and to such except as Assignee may deem necessary, and any amount so paid by Assignee shall become due and payable by Assignor withir lifteen (15) days after delivery of written notice thereof to Assignor and if not paid within fifteen (15) days after delivery of said notice shall become due and payable with interast thereon until paid at an annual rate (the "Default Rati") equal to four percent (4%) plus the Loan Rate (as defined in the Note) then in effect under the Note and shall be secreed by this Assignment.
- 6. Application of Proceeds. All sums collected and received by Assignee out of the rents, issues, income and profits of the Premises following the occurrence of any one or more events of default under the provisions of paragraph 4 of this Assignment shall be applied as follows:
 - (a) First, to reimbursement of Assignee for and of all reasonable expenses of: taking and retaining possession of the Premises; managing the Premises and collecting the rents, issues, income and profits thereof, including without limitation, salaries, fees and wages of a managing agent and such other employees as Assignee may deem necessary and proper, and reasonable attorneys' fees; reasonable operating and maintaining the Premises, including without limitation, taxes, charges, claims, assessments, water rents, sewer rents, other liens, and premiums for any insurance provided in the Mortgage; the cost of all

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alterations, renovations, repairs or replacements of or to the Premises which Assignee may deem necessary and proper, with interest thereon at the Default Rate;

- (b) Second, to reimbursement of Assignee for and of all reasonable sums expended by Assignee pursuant to paragraph 5(d) hereof to make any payment or do any act required herein of Assignor, together with interest thereon at the Default Rate;
- (c) Third, to reimbursement of Assignee for and of all other reasonable sums with respect to which Assignee is indemnified pursuant to paragraph 7 hereof, together with interest thereon at the Default Rate;
- (d) Fourth, to reimbursement of Assignee for and of all other reasonable sums expended or advanced by Assignee pursuant to the terms and provisions of or constituting additional indebtedness under any of the Loan Documents, with Interest thereon at the Default Rate;
- (e) Fifth, to the payment of all accrued and unpaid interest on the principal sum of the Note;
- (f) Sixt, to payment of the unpaid balance of the principal sum or the Note; and
- (g) Seventh, any balance remaining to Assignor, its successors and assigns.
- 7. <u>Limitation of Assignee's Liability</u>. Assignee shall not be liable for any loss sustained by Assignor resulting from Assignee's failure to let the Premises following the occurrence of any one or more events of default under the provisions hereof or from any other act or omission of Assignee in reasonably managing, operating or maintaining the Premises following the occurrence of any one or more events or default under the provisions hereof. Assignee shall not be obligated to observe, perform or discharge, nor does Assignee haroby undertake to observe, perform or discharge any covenant Zerm, condition or agreement contained in any Lease to be observed or performed by the lessor thereunder, or any obligation, duty or liability of Assignor under or by reason of this Assignment, and Assignor shall and does hereby agree to indemnify Assignee for, and to hold Assignee harmless of and from, any and all Mability, loss or damage which Assignee may or might incur under any Lease or under or by reason of this Assignment and of and from any and all claims and demands whatsoever which may be assorted against Assignee by reason of any alleged obligation or undertaking on its part to observe or perform any of the covenants, terms, conditions and agreements contained in any Lease; provided, however, that Assignor's obligation pursuant to this paragraph 7 shall not extend to any occurrence or matter in which Assignee has been guilty of willful misconduct or gross negligence. Should Assignee incur any such liability, loss or damage under any Lease or under or by reason of this Assignment, or in the defense of any such claim or demand, the amount thereof, including costs, expenses and reasonable attorneys' fees, shall become due and payable by Assignor within fifteen (15) days after delivery of written notice thereof to Assignor and if not paid within fifteen (15) days after delivery of said notice shall become immediately due and payable with interest thereon at the Default Rate and shall be secured by this Assignment. This Assignment shall not operate to place responsibility for the care, control, management or repair of the Premises or for the carrying out of any of the covenants, terms, conditions and

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agreements contained in any Lease upon Assignee, nor shall it operate to make Assignee responsible or liable for any waste committed upon the Premises by any tenant, occupant or other party, or for any dangerous or defective condition of the Premises, or for any negligence in the management, upkeep, repair or control of the Premises resulting in loss or injury or death to any tenant, occupant, licensee, employee or stranger.

- 8. Non-Waiver. Nothing contained in this Assignment and no act done or omitted to be done by Assignee pursuant to the rights and powers granted to it hereunder shall be deemed to be a waiver by Assignee of its rights and remedies under the Note, or any of the Loan Documents; this Assignment is made and accepted without prejudice to any of the rights and remedies of Assigner under the terms and provisions of such instruments; and Assignee may exercise any of its rights and remedies under the terms and provisions of such instruments either prior to, simultaneously with, or subsequent to any action taken by it hereunder. Assignee may take or release any other security for the performance of the obligations secured hereby, may release any party primarily or secondarily liable therefor, and may apply any other security held by it for the satisfaction of the obligations secured hereby without prejudice to any of its rights and powers hereunder.
- 9. Further Assurances. Assignor shall execute or cause to be executed such additional instruments (including, but not limited to, general or specific assignments of such Leases as Assignee may designate) and shall do or cause to be done such further acts, as Assignee may reasonably request, in order to permit Assignee to perfect, project, preserve and maintain the assignment made to Assignee by this Assignment.
- 10. Severability. The invalidity or unenforceability of any particular provision of this Assignment shall not affect the other provisions, and this Assignment shall be construed in all respects as if such invalid or unenforceable provision had not been contained herein.
- 11. Benefit. This Assignment is binding upon Assignor, its successors and assigns, and the rights, powers and remedies of Assignee under this Assignment shall inure to the benefit of Assignee and its successors and assigns.
- 12. Written Modifications. This Assignment shall not be amended, modified or supplemented without the written agreement of Assignor and Assignee at the time of such amendment, modification or supplement.
- 13. <u>Duration</u>. This Assignment shall become null and void at such time as Assignor shall have paid the principal sum of the Note, together with all interest thereon, and shall have fully paid and performed all of the other obligations secured hereby and by the Loan Documents.
- 14. <u>Governing Law</u>. This Assignment shall be governed by and construed in accordance with the laws of the State of Illinois.
- 15. Joint and Several Liability. The Partnership, the Guarantors in their capacity as such and the Trustee of the Trust shall be jointly and severally liable hereunder. An action to enforce this Assignment may be brought against either the Partnership, the Guarantors in their capacity as such or the Trust without any requirement of joinder of the other party

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in such action. Any amounts due under this Assignment may be recovered in full from either the Partnership, the Guarantors or the Trust.

Trustee Exculpation. This Assignment is executed by the Trustee, not personally but solely as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in such Trustee, and it is expressly understood and agreed that nothing in this Assignment shall be construed as creating any liability on such Trustee to personally perform any express or implied covenant, condition or obligation under this Assignment, all such liability, if any, being expressly waived by every person or entity now or hereafter claiming any right, title or interest under this Assignment. Notwithstanding the foregoing, the Assignee shall not be precluded from: recovering any condemnation awards or insurance proceeds attributable to the Premises; (b) recovering any tenant security deposits, advance or pre-paid rents, earnest money deposits or proceeds dog and payable under the terms of any contract whereby the Partnersion has sold any of the Partnership's assets; (c) enforcing the personal liability of the Guarantors, in their capacity as such and (d) enforcing the personal liability of the Partnership. as the co-maker of the Note, of the payment of the Note and the performance of the Loan Documents.

IN WITNESS WHEREOF, Assignor has executed and delivered this Assignment as of the day and year first above written.

LASALLE NATIONAL BANK, not

personally but solely
as Trustee as aforesaid

by:

Assistant vice president

Title: Assistant secretary

PARK PLACE Development Group
Partnership, an Illinois
limited partnership

By:

Scott Gendell, a general
Partner

By:
Joseph Alexander, a
general partner

This instrument was prepared by and, after recording, return to:
Alan D. Lev, Esq.
Greenberger, Krauss & Jacobs, Chartered
180 North LaSalle Street, Suite 2700
Chicago, Illinois 60601

BOX 333-CA DB

Property Address: 3606, 3535-3555 and 4150 West Dempster Street Skokie, Illinois

Permanent Real Estate

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COOK COUNTY, ILLINOIS FOR FOR LODG RESCORD

1986 DEC 24 AH 10: 09 86615794 STATE OF ILLINOIS COUNTY OF COOK for said County, in the State aforesaid, do hereby certify that JAMES A. CLARK, (1915/41) (cri / (county), the of LaSalle National Bank (the "Bank"), and Rita Slimm Wolter the ASSISTANT SECRETARY of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Anni And And Assistant Stone TARY respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free ind voluntary act of said Bank, as Trustee, for the uses and purposes therein set forth; and the said Assaid And Anti- Anti GIVEN under my hand and notarial seal, this 1914 day of 1)000 W (11) 1986. My Commission Expires August 9, 1989 (SEAL) STATE OF ILLINOIS SS COUNTY OF COOK I, Kimberly A. ('Aponiaro , a liotary Public in and for said County, in the State aforesaid, do necessy certify (Aponigro that Scott Gendell and Joseph Alexander, the general partners of Park Place Development Group, an Illinois limited partnership (the "Partnership") who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such general partners appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of the Partnership, for the uses and purposes therein set forth. of October 1986.

(SEAL)

Kemberly a. Caponigro-

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EXHIBIT A

Parcel 1

LOTS 1 TO 10 IN BLOCK 14 IN NORTH SIDE REALTY COMPANY DEMPSTER GOLF COURSE SUBDIVISION OF THE WEST 1/2 OF THE NORTH EAST 1/4 (EXCEPT THE EAST 660 FEET) AND THE SOUTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcol 2

LOTS 20 AND 21 IN THE RESUBDIVISION OF EUGENE L. SWENSONS ADDITION TO COLLEGE HILL A SUBDIVISION OF THAT PART EAST OF PRAIRIE ROAD OF THE SOUTH 1/4 OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PUNCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel 3

LOTS 5 TO 15 AND LOT 16 (E.CEPT THE EAST 6 FEET) ALL IN BLOCK 1 IN HARRY ROTH AND COMPANY'S TURNER WOODS APPTION NO. 1, BEING A SUBDIVISION OF THE SOUTH 1/2 OF LOT 5 IN JOHN TURNER'S HELL SUBDIVISION OF THE SOUTH 1/4 OF THE WEST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 14 AND THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Tax Index Nos. :

10-15-431-019-0000 (5) 10-15-431-020-0000 (6) 10-15-431-021-0000 (7) 10-15-431-022-0000 (8)
10-15-431-023-0000 (HKO) 10-15-431-024-0000 (HKO)
10-15-431-026-0000 (12) 10-15-431-027-0000 (13) 10-15-431-028-0000 (14)
10-15-431-029-0000 (/3/ 10-14-420-014-0000 (21) (F30) 10-14-420-015-0000 (20)

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10-23-200-001-0000

10-23-200-003-000

10-23-200-000-0000

10-23-200-005-0000

10-23-200-050-0000

10-23-200-008-0000

10-23-200-006-0000

10-23-200-007-0000

10-23-200-0049-0000
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10-14-310-015 (5) 10-14-310-049 (6,7) 10-14-310-048 (7,89) 10-14-310-047 (10,11) 10-14-310-045 (11,12,13,14) 10-14-310-045 (14,15) (030)

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Crab gymanagy Grand Branch Curail Charac