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THIS INSTRUMENT WAS PREPARED BY: KENNETH KORANDA 5900 W. CERMAK CICERO, IL 60650

500

- (Space Above This Line For Recording Data) -

MORTGAGE

under the laws of UNITED STATES 900 W. CERMAK, CICERO, Borrower owes Lender the principal sum of	("Borrower"). This Security Inc. OF AMERICA and whose ad IL 60550 INTINETY THOUSAND FIVE HUND Dollars (U.S. \$90.,5.0000). ment ("Note"), which provides for mulanty and the debt evidenced by the Note, with sums, with interest, advanced under pace of Borrower's covenants and agree hereby mortgage, grant and convey to	strument is given to
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which has the address of 1415 N. DE	CARBORN #10 B	CHICAGO (City)
Illinois6.06.10 [Zip Code]	("Property Address");	(Oily)

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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d Averon	ะเกียง เชื่อง เสรียงชื่อ รถถึง รถีกัน มี เการ์นกุม

My Commission expires: 12/16/87 Given under my hand and official seal, this ... day of ... signed and delivered the said instrument as THETR. ... free and voluntary act, for the uses and purposes therein subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that. . . he X personally known to me to be the same person(s) whose name(s) ARE. do hereby certify that STEPHEN B. LEWIS AND KATHERIN L. RUFF, HUSBAND AND WIFE a Notary Public in and for said county and state, BY SIGNING BELOW, Borrow 11 accepts and agrees to the ferms and contained in this Security Instrument and in any rider(s) executed by dorrower and recorded within En gromen consequence of the second s Planned Unit Development Rider Tabla Graduated Langue Rider . 3-4 Family Rider X Condominium Rider MAN diustable Pate Rider Instrument. [Check? pp!.cable box(es)] supplement the Covarits and agreements of this Security Instrument as if the rider(s) were a part of this Security bna bnama llant, bhagon hat no covenants and agreements of each auch reliable in incorporation in the covenants and based in the covenants and based in the covenants are considered in the contract of the covenants and covenants are considered in the covenants and covenants are covenants are covenants and covenants are cove 23. Ble rate this Security Instrument. If one or more riders are executed by Borrower and recorded together with 22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. Instrument without charge to Borrower. Borrower shall pay any recordation costs. 21. Release. Upon payment of all sums secured by this Security Instrument. Lender shall release this Security receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in perion day, agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, this Security Instrument without further demand and may foreciose this Security Instrument by judicial proceeding. before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or -non-sit gaile state to relatite after acceleration and the right to assert in the foreclosure proceeding the nonsecured by ilie Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; unices applicable law provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 1.3 and Treach 19. Acceleration; Remedies, Lander abell give notice to Borrower prior to acceleration following Borrower's

MON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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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 of settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due da e of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower for Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall to 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 a no relation of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower'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 Dand; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and igree 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 terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; an I (c) rigrees 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.

If the loan secured by this Sccuri y Instrument is subject to a law which sets maximum loan 12. Loan Charges. 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) any 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 refund 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 according 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 staps specified in the second paragraph of

paragraph 17.

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

15. Governing Law; Severability. This Security Instrument shall be governed by federal in 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 reinstatement 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.

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requesting payment.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Lender may take action under this paragraph 7, Lender does not have to do so. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' lees and entering on the Property to make repairs. Although Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation of the Property and Lender's rights regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect

fee title shall not merge unless Lender agrees to the merger in writing.
7. Protection of Lender's Eights in the Property, Mortgage Insurance. If Borrower falls to perform the

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; Leasehouse 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 leasehold,

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

positorie the date of the monthly payments referred to in paragraphs, I and S or change the amount of payments under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is goven.

Borrower abandons the Property, or does not answer within 30 days a notice from Lender (i.e.) the insurance carrier has offered to settle a claim, then Lender may use the proceeds. Lender may use the processore the processore in the property or to pay sums secured by this Security Instrument, whether or not then due. The 32 day period will begin of the Property damaged, if the restoration or repair is economically feasible and Lend. a security is not economically feasible of Lend. Security has been applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If

all receipts of paid premiums and renewal notices. In the event of loss, Bonower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Bonover. Unless Lender and Equrower otherwise agree in writing, insurance proceed, while applied to restoration or repair Lender shall have the right to hold the policies and renewals. If Lender it quires, Borrower shall promptly give to Lender

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

unreasonably withheld.

insurance carrier providing the insurance shall be chosen by Borto ver subject to Lender's approval which shall not be requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insured against loss by fire, hazards included within the term "extent ed coverage" and any other hazards for which Lender Hazard Insurance. Borrower shall keep the im 200 ements now existing or hereafter erected on the Property

of the giving of notice. notice identifying the lien. Borrower shall satisfy the lien or abe or more of the actions set forth above within 10 days agreement satisfactory to Lender subordinating the Lan. this Security Instrument, Il Lender determines that any part of the Property is subject to a lien which may attain prior to over this Security Instrument, Lender may give Borrower a prevent the enforcement of the lien or forfeiture of my part of the Property, or (c) secures from the holder of the lien an Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation course by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to

receipts evidencing the payments. to be baid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender pay them on time directly to the persent wed payment. Borrower shall promptly furnish to Lender all notices of amounts Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall

4. Chargest Lieus. Barrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain prior it over this Security Instrument, and leasened payments or ground rents, if any, Mote; third, to amounts payable "inder paragraph 2; fourth, to interest due; and last; to principal due

paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the 3. Application of ayments. Unless applicable law provides otherwise, all payments received by Lender under

any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender-Tender-Tender in the time of than immediately price to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit spinat the sums secured by this Security Instrument.

Upon as ment 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 Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the due dates of the eserow items, shall exceed the amount required to pay the eserow items when due, the excess shall be, I the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument:

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

basis of current data and reasonable estimates of future escrow items.

leasehold payments or ground rents on the Property, if any, (c) yearly hazard insurance premiums, and (d) yearly may reder may estimate the Funds due on the mortgage insurance premiums, and (d) yearly hazard insurance premiums, and (d) yearly hazard insurance premiums, and (d) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly L. Payment of Principal and Interest; Prepayment and Lender, coverant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Mote and principal of and interest on the debt evidenced by the Mote is written waiver by Lender Borrower shall pay to Lender on the day monthly as sum of the Mote is paid in full, a sum ("Funds") equal to need the Mote is paid in full, a sum ("Funds") equal to need the Mote is paid in full, a sum of the mote the Mote is paid in full, a sum of the mote the Mote is paid in full, a sum of the mote the mote the mote than the Mote is paid in full, a sum of the mote than the mote that the Mote is paid in full, a sum of the mote than the mote that the mote t

THIS ADJUSTABLE RATE RIDER is made this1.7.T.H day ofJANUARY
the Security Instrument and located at:

1415 N. DEARBORN #10 B. CHICAGO, IL 60610

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST PATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 10.000.%. The Note provides for changes in the interest rate and the monthly payments as follows:

4. INTEREST RACE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

(B) The Index

Beginning with the first Change Pa's, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities District to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index f gure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

The Note Holder will then determine the amount of the month, payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be one new amount of my monthly payment.

(D) Limits on Interest Rate Changes

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my i ew monthly payment beginning on the first monthly payment date after the Change Date until the amount of my working payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amoun' of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

STEPHEN B. LEWIS

.... (Seal)

(Seal)

KATHERYN L. RUFI

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UNIT NUMBER TID-BT IN 1415 NORTH DEARBORN CONDOMINTUM, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCELS OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL):

THE REPORT OF THE PROPERTY OF THE PARTY OF T

PARCEL 1:

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LOT 1 IN GREIFENHAGEN'S SUBDIVISION OF THE NORTH 152 FEET OF THE SOUTH 227 FEET OF LOT 'B' IN BLOCK 2 IN THE SUBDIVISION BY CATHOLIC BISHOP OF CHICAGO, OF LOT 13 IN BRONSON'S ADDITION TO CHICAGO IN SECTION 4.

TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN. ACCORDING TO THE PLAT RECORDED MAY 13, 1993 AS DOCUMENT 1867785, IN COOK COUNTY, ILLINOIS

PARCEL 2:

THE SOUTH 50 FIET NORTH OF AND ADJOINING THE SOUTH 25 FEET OF LOT .B. IN BLOCK 2 IN THE SUBDIVISION BY CATHOLIC BISHOP OF CHICAGO OF LOT 13 IN BRONSON'S ADDITION TO CHICAGO IN SECTION 4, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIR'S PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 7, 1877 AS DOCUMENT 149582, IN COOK COUNTY, ILLINOIS:

WHICH SURVEY IS ATTACHED A'S EXHIBIT "A" TO DECLARATION OF CONDOMINION OWNERSHIP MADE BY CHICAGO FITE AND TRUST COMPANY. AS TRUSTED UNDER TRUST AGREEMENT DATED JUNE 13, 1977 KNOWN AS TRUST NUMBER 1069900. DATED JUNE 10 1977 AND RECORDED AUGUST 19, 1977 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY ILLINOIS, AS DOCUMENT 24065225, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY). IN COOK COUNTY. ILLINOIS.

PARCEL 3:

EASEMENT FOR THE BENEFIT OF PARCELS 1 AND 2 CREATED BY CAISSON AGREEMENT DATED SEPTEMBER 6, 1972 AND RECORDED NOVEMBER 6, 1972 AS DOCUMENT 22110743, TO INSTALL AND MAINTAIN THE CLISSONS AS SHOWN ON THE PLAT ATTACHED TO SAID INSTRUMENT WHICH EXTEND UPON THE FOLLOWING DESCRIBED LAND:

LOT 2 IN GREIFENHAGEN'S SUBDIVISION OF THE NORTH 152 FEET OF THE SOUTH 227 FEET OF LOT * B* IN BLOCK 2 IN CATHOLIC BISHOP OF CHICAGO SUBDIVISION OF LOT 13 IN BRONSON'S ADDITION TO CHICAGO, 11 THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 4. TOWNSHIP 39 NORTH, LANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

्रामाने कर्ता है। इस्तानिक कर के किस के कार्य कर्ति है। इस कार्य के किस कर के किस कर है। किस कर के किस कर के क जिसमें कर के किस कर के किस के किस के किस के किस के किस के किस कर के किस कर की है।

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