UNOFFICIAL CÖPY4

THIS INSTRUMENT WAS PREFRIED BY:

THOMAS HALPIN
50 S. La Salle Street
Chicago, Illinsie 60675

MORTGAGE

86068544

THIS MORTGAGE is made this	6th	da	_{v of} February	
19.86., between the Mortgagor, France	e J.Chambe			
이 이 사람들은 사용 바이를 받아 사이를 하는 것도 생생님의 이 모양을 다 되었다.	/	1000	44.1 ***********************************	a case of the first and a measure for transferance
THE NORTHERN TRUST COMPANY				
existing under the laws of Illinois.	أو ويواولونونونونونو	هروند وتناثلا التوريد	whose address is	
50 South LoSalle Street - Chicago, III	Inois 60675		(herein	"Lender").
			그는 사람들이 얼마가 가려워?	

Lot 22 & the E. 1/2 of Lot 23 in Cherill H. Well's Subdivision of part of the S. 1/2 of Lot 10 & the N. 1/2 of Lot 16 in School's Trustee's Subdivision of Section 16, Township 37 N., Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

25-16-201,046 500

THIS MODIFICACE IS A SECOND MODIFICACE

TOGETHER with all the improvements now or hereafter erected on the property, and all casements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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MAILMERS AN ERR IF BORTOWER HES executed this Mortgage

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shorted at the continued to the secured of the secured of the secured of the Mortgage, when the secured by the Mortgage, and the continue Advances to Borrower. Such Educa Advances to Borrower. Such Education of the Mortgage, at a secured by this Mortgage, at a security of this Mortgage. I ender shall release this Mortgage without charge and the Borrower. Soon payment of all sums secured by this Mortgage, I ender shall release this Mortgage without charge.

payment and cure by norrower, this mortgage and the obligations accused stated, and the occurred.

The content of the country hereunder, borrower and the country hereunder, borrower and at any content of the Property, have the right to collect and retain and it in the prior to acceleration under paragraph 18 hereof or abandonment of the Property, and at any time pitor to the expiration of any pariod of redemption following judicial saie. Londer, in person, by agent or by judicially appointed receiver, shall be expirated to enter upon, take possession of and manage the property and to collect the regin of the Property in center upon, take possession of and manage the property and to collect the regin of the Property including those passesion of and manage the property and to payment of the Property including in or an including in the property and collected by Lender of the including but not including but not increased that to payment of the possession of the payment of the payment of the property and collection of ranks, including but not increased that the payment of the costs of management of the property and collection of ranks, including but not increased. Lender and the receiver shall be liable to account only to altoney and collection of ranks, including but not increased. Lender and the receiver shall be liable to account only to those yents actually received.

prior totentry of a judgment enforcing this Mortgage it; (a) Borrower pays Lender all sums which would be then due emder this Mortgage, the Mortgage, the Mortgage, the Mortgage, the Mortgage it is any bad no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage and the expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and the enforcing Lender's remedies as provided in passgraph 18 hereof, including, but not limited to, reasonable attorney's foes; and on Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage Lender's interest in the Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage. Lender's interest in the Borrower takes and second by this Mortgage and the sums secured by this Mortgage shall tensing in tull force and come and cure by Borrower, this Mortgage and the obligations secured by this shall tensing in tull force and care and cure by gootured.

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Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the

manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's

interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, 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 Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking with the balance of the proceeds paid to Borro et.

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 such notice is mailed. Lender is an torized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the

Property or to the sur is ecured by this Mortgage.

Unless Lender at Proposer otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Rele se'l. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower, and Borrower's successors in interest. Lender shall not be required to commence

proceedings against such successor or recuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Wave. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shill not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's

right to accelerate the maturity of the indebtedors secured by this Mortgage.

12. Remedies Cumulative. All remedies p ovided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or eq. ity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mo igige are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when giver in the manner designated herein.

15. Uniform Mortgage; Governing Law: Severability. This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without in conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interes, therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encount once subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interect of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale of cansfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

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

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is malled to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to b immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time

May 22 1994 State Company of the State Company

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UNITORIA COVENANTS, BOTTOWET and Lender covenant and agree as follows: and the state of t

I. Fayment of Principal and interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and tale charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

S. Fracte for Taxes and Internet. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Yoset postering and fine law on the Property, if any, plus one-twelfth of yearly premium installments for mortgage, and ground tents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the denoming of which are insured or enteranced by a Federal or

shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said eastesaments and pilling in deader in writing and compiling said eastesaments and billing, uniess Lender pays Borrower interest on the Funds and applicable law Mortgage that interest on the Funds shall be paid to Borrower, and uniess such agreement is made or applicable law requires unterest to be paid, Lender shall not be required to pay Borrower any interest or the Funds Lender Lender and half give to Borrower, without charge, an annual accounting of the Funds and the Funds and the Funds and the 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 it Lender is such an institution). Lender shall apply the Funds to pay said taxes, sascesments,

held by Lender and and be sufficient to pay taxes, assessments, insurance premiums and ground rends as they fall due, Borrower shall as I Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they (all due, such excess shall be, at Borrower's option, either promptly to an Borrower or credited to Borrower on monthly installments of Punds. If the amount of the Punds promptly to a surface of the founds of the Punds and the Amount of the Punds of t If the amount of the Punds held by Lender, together with the future monthly installments of Funds payable prior to by this Mortgage

Upon powers in tall of all sums accured by this Mortgage, Lender shall promptly refund to Borrower any Funds shall apply, no facer than it in defined by Lender, Lender to the Property of its acquaition by Lender, and Eunder and apply, no facer than it in redistely prior to the sale of the Property of its acquaition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage. by Lender to Boir we requesting payment thereo

Note and paragraphs I and 2 here of shall be applied by Lender first in payment of amounts payable to Lender by Borrowers, under paragraph 2 hereof, then to invited payable on the Note, then to interest and 3. Application of Payment, Unless applicable law provides otherwise, all payments received by Lender under the

principal on any Future Advances.

the Property which may attein a prioral, ver this Mortgage, and casehold payments on ground empositions attributable to the Property which may attein a prioral, ver this Mortgage, and leasehold payments or ground empts, if any, in the manner, by Borrower making payment, when due, directly to the provided under paragraph 2 hereof or, if not wrid in such manner, by Borrower shall promptly furnis (1) Lender all notices of amounts due under this payment, when due, directly, borrower shall promptly furnis (1) Lender all notices of amounts due under this payment, and in the event enquired to discharge any such hen so long as Borrower shall agree in writing to the payment of the obligation secured by required to discharge any such hen so long as Borrower aball agree in writing to the payment of the obligation secured by incline in a manner acceptable to Lender, or shall in good faith contest such lien in, lean in a fine and the payment of any part thereoffers by proceedings which operate to prevent the enforcement of the lien or forteiture of the physical enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forteiture of the Property Insured legal proceedings which operate to prevent the enforcement of the lien or forteiture of the Property Insured legal proceedings which operate to prevent the enforcement of the lien or forteiture of the Property Insured legal proceedings which operate the operation of the property Insured sections the property Insured sections the property insured and the payment of the payment of the lines of the property Insured and the payment of the payment of the property Insured and the payment of the payment of the lines of the property Insured and the payment of the property Insured and the payment of the payment of the property Insured the contraction of the payment of the property Insured the contraction of the payment of the payment of the property Insured the payment of the payme

that such approval shall not be unreasonably withheld. All premium: An 'naurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrow it making payment, when due, directly to the The insurance carrier providing the insurance shall be chosen or accrower subject to approval by Lender; provided, * Hazard Insurance. Borrower shall keep the imprevenence of versage", and such other hazards as Lender may require, covided, that Lender shall not require that the amount of such periods as Lender may require. Covided, that Lender shall not require that the amount of such periods as Lender may require. Covided, that Lender shall not require that the amount of such periods as Lender shall not require that the amount of coverage required to pay it is such secured by this Mortgage.

Borrower shall give prompt notice to the insurance carrier and Lender. Lender may race ovool of loss if not made promptly and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss clause in tavor of and in form acceptable to Lender, Lender shall have the right to hold the policies and renewals there All insurance policies and renewals thereof shall be in form acceptable to I and said shall include a standard mortgage

date notice is mailed by Lender to Borrower that the mantance earrier offers to settle a claim for incurance benefits, Lender to Bortower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lende within 30 days from the Unless Lender and Borrower officewise agree in writing, insurance proceeds shall to perform the property damaged, provided such restoration or repair is economically feasible on it the sect any of this Mortgage would not thereby impaired. If such restoration or repair is not economically feasible or if the sect any of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, w. a. exceeds if any, paid

such integrated to any leasurance paragraph 18 hereof the Property is acquired by Lender, all right, cities and interest of Borrower in and to any leasurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale in and in and in the sale and interest of the such that how is the proceeds thereof resulting from damage to the Property prior to the sale of or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale of acquisition and its pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale of of the section of the state of the monthly installments referred to in paragraphs 1 and 2 hercol or change the amount of proceeds to change the amount of proceeds or change the amount of proceeds or change the amount of processing the change the amount of processing the section of the section of processing the section of the section o or to the sums secured by this Morigage, s suthorized to collect and apply the insurance proceeds at Lender's option either to restoration or restoration

or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider that incorporated into and shall amend and supplement the covenants and agreement of min alongage as it the rider that incorporated into and shall amend and supplement the covenants and agreement of min alongage as it the rider acquisation.

E. Preservation and Maintenance of Property: Learcholds: Condominisment Planted Light Developments. Bottower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a unit of bottower shall perform all of Botrower's obligations unit development, Bottower shall perform all of Botrower's obligations unit development, Bottower shall perform all of Botrower's obligations unit development, the by-laws and resultations of the

ressonable automey's fees and entry upon the Property to make repairs. If Lender required mortgage instruction of making the foan secured by done hardeage borrower shall pay be premium required for maintained in effect until such in urance or minace or accordance with Borrowers in effect until such in the maintained for the uniterest of minace or minace condence with Borrower's and a 14 sonistinani sagitinoni be done matintari ot bettinger 7. Protection of Leader's Security. If Borrower fails to perform the covenants and agreements contained in this Morrgage, or if any action or proceeding is commenced which materially affects Leader's intential in the Teoperty, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Leader's option, upon notice to Borrower, may make such appearance, disburse such samps and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of such and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of

were a part hereof.

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DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

This	Due-On-T	ransfer Ride	r is made	this 6th	day of	February	1	9.86 , and is
incorporat	ed into and s	hall be deem	ed to amend	and supplement the	e Mortgage	, Deed of Trus	, or Deed to S	ecure Debt (the
"Security l	Instrument" THE	of the same NORTHERI	date given b N TRUST	y the undersigned (I COMPANY	the "Borroy	ver'') to secure	Borrower's N	ote to(the "Lender")
of the same	e date (the "l	Note") and co	overing the p	property described in	n the Securi	ty Instrument	and located a	
	300 W	. 104th	Place,	Chicago, Il	ւ 60628			
				(Property Addr	ess)			

AMENDED COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender 6 the revenant and agree as follows:

A. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant is of the Security Instrument is amended to read as follows:

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein is sold or transferred by Ecrewer (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person or persons but is a comporation, partnership, trust or other legal entity) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not antaining an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable.

If Lender exercises such option to accelera e, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide; period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If hereofer to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower invoke any remedies permitted by paragraph 17 hereof.

Lender may consent to a sale or transfer if: (1) Borrowel causes to be submitted to Lender information required by Lender to evaluate the transferce as if a new loan were being mide to the transferce; (2) Lender reasonably determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable; (3) interest will be payable on the sums acceptable to Lender; (4) changes in the terms of the Note and this Security Instrument required by Lender are made, including, for example, periodic adjustment in the interest rate, a different final payable of the loan, and addition of unpaid interest to principal; and (5) the transferce signs an assumption agreement that is acceptable to Lender and that obligates the transferce to keep all the promises and agreements made in the Note and in this Security Instrument, as modified if required by Lender. To the extent permitted by applicable law, Lender also me, charge a reasonable fee as a condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

IN WITNESS WHEREOF, Borrower has executed this Due-On-Transfer Rider.

x France J. Chambers (Seal)
France J. Chambers (Seal)

Rosiet I. Chambers (his wife) (Seal)



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