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Mortgage

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Case	

131:4641979-203

This Indonture, Made this

23RD

day of **JANUARY**

JOEL C. SPRUIELL MARRIED TO VICKY V. SPRUIELL AND

JOHN C. SPRUIELL, A BACHELOR

BELL MORTGAGE COMPANY, INC.

a corporation organized and existing under the laws of THE STATE OF ILLINOIS Mortgagee.

, 1987 , between

. Mortgagor, and

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgages, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of THIRTY EIGHT THOUSAND NINE HUNDRED SEVENTY SIX AND NO/100-----

or at such other place as the holf's may designate in writing, and delivered; the said principal and interest being payable in monthly installments of THREE HUNDRED TUENTY SEVEN AND 73/100----- Dollars (\$327.73-----) \$ 230 87, and a like sum of the first day of each and every month thereafter until the note is Julis on the first day of paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of , 22 27 **FEBRUARY**

New, therefore, the said Mortgagor, for the better security of the payment of the said principal sum of money and interest and the performance of the covenants and egreements herein contained, does by these presents Mortgage and Warrant unto the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and being in the county of COOK and the State of Illinois, to wit:

LOT 13 IN BLOCK 11 IN ASHLAND, A SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTH BAST 1/4 OF SECTION 18, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL. MERIDIAN, TOGETHER WITH THE NORTH 33 FEET OF THE SCUTH HAST- 1/4 THEREOF, IN COOK COUNTY, ILLINOIS.

THIS DOCUMENT WAS PREPARED BY 4 Mail to KATHLEEN A. VANDER JACK

BELL MORTGAGE COMPANY, INC.

9730 SOUTH WESTERN AVENUE

EVERGREEN PARK, ILLINOIS 60642

PROPERTY ADDRESS. 5730 South Paulina Street Chicago, Illinois 60636

PERM. TAX #20-18-221-035-0000

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, itsues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other flatures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

To have and to hold the above-described promises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

And said Mortgagor covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue

of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum aufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

This form is used in sennection with martgages incured under the one- to four-family programs of the National Housing Act which provide for periodic Marigage incurance Premium payments.

Manage the hand and seal of the Mort	gagor, the day and year fire	nt written.	DOCUMENT TO WALVE RIGHTS ONLY.	HER HOMESTEAD
WS	- DERALI	ach	-0/s_	A ROLL
MAL C. SPRINTELL		JOHN C.	SPRUIELL	1.00 A.00 A.00 A.00 A.00 A.00 A.00 A.00
Vice Tosmu	(BEAL)			(SEA
ICKY V. SPRUIELL				
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ey of COOK)				
THE UNDERS GNED				
	OEL C. SPRUIELL MAI	RRIED TO VI	, a notary public, in and CKY V. SPRUIELL	for the county and Sta
JOHN C. SPRUITLY, A	BACHELOR subscribed to the foregoing in		Mik Will Apersonally know	
THEY signed, socied, and	Evered the said instrument as	THEIR	free and voluntary act i	
in set forth, including the release and		lestend.		
Given under my head and Notarial S	leal this 23's	day	January	, A.D. 19 \$ 7
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	0/	110	Notery Public	Maa
)	My Commission Crisics No.	r. 6, 1980
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	County, Ill	inois, or the	day of	A.D. 19
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VICKY V. SPRUIELL EXECUTES THIS

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax if a upon or against the premises described furein or any part thereof or the improvements situated thereof, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the sale premises or any part thereof to partify the same.

And the said Mortgagor further covenants and agrees as follows:

That privilege is reserved to pay the debt in "nois, or in part, on any installment due date.

That, together with, and in addition to, the month's payments of principal and interest payable under the terms of the safe secured hereby, the Mortgagor will pay to the Mortgagos, on the first day of each month until the said note is fully paid, the following sums:

- (a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:
- (1) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or

(II) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;

- (b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note

secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a sing payment to be apiled by the Mortgages to the following items in the order set forth:

- (i) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may be:
- (II) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums:
 - (III) Interest on the note secured hereby;
 - (IV) amortization of the principal of the said note; and
 - (V) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4') for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Morigagor under subsection (b) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (b) of the preceding paragraph shall not be sufficient to pay around rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the days when payment of such ground rents, taxes, assessments, or Listarance premiums shall be due. If at any time the Mortgagor shall trader to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebteuness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor Al payments made under the provisions of subsection (a) of the preciding paragraph which the Mortgagee has not become obligated to pri to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of subsection (b) of the preceding paragraph. If there shall be a details under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgages shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the finds accumulated under subsection (b) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note and shall properly adjust any payments which shall have been made under subsection (a) of the preceding paragraph.

And as additional security for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagoe all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

That he will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore.



Mergagee and the policies and renewals thereof shall be held by the Morgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in faster of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgager, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee joility, and the insurance proceeds, or any part thereof, may be appeted by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgag of in and to any insurance policies then in forest shall pass to the purchaser or grantee.

antipower of eminent dome, a, in acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the test of the full amount of incept dness upon this Mortgage, and the Note secured hereby comming unpaid, are hereby assessed by the Mortgagor to the Mortgagee and shall be paid for with to the Mortgagee to be applied by it on account of the indicatedness secured hereby, whether due or not.

the Mortgagor further agrees that should this necrose and the pote secured hereby not be eligible for insurance that the National Housing Act within 60 days from the date hereof) written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Societary of Housing and Urban Development dated subsequent to the 60 days' time from the date of this mortgage, declaring to insure said note and this mortgage, being deemed condustive proof of such ineligibility), the Mortgagee or the houser of the note may, at its option, declare all sums secured hereby immediately due and payable.

the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thiny (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accreate interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

and in the event that the whole of said debt is declared to be dust the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the pourt in which such bill is filed may at any time thereafter, cither before or after sale, and without notice to the said Mortgamer, or any party claiming under said Mortgagor, and without remaind to the solvency or insolvency of the person or persons lights for the payment of the indebtedness secured hereby, at the of such applications for appointment of a receiver, or for perder to place Mortgagee in possession of the premises, and willout regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as homestead, enter an order placing the Mortgages in possession of the premises, or appoint a receiver for the benefit of the Martgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such return, secure, secure producted may be applied toward the payment of the indebtedness, ed of redemption, and such rents, issues, and profits when

costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may: keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgager or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend Itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in case of foreclosure of this mortgage by said Mortgages in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgages shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys of solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

and there shall be included in any decree-foreclosing this mortasy, and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits,
advertising, sale, and conveyance, including attorneys, solicitors,
and stenographers' fees, outlays for documentary evidence and
cost of said abstract and examination of title; (2) all the moneys
advanced by the Mostgagee, if any, for the purpose authorized in
the mortgage with incress on such advances at the rate set forth
in the note secured hereby, from the time such advances are
made; (3) all the accruca incress remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remaining unpaid. The overplut of the proceeds of sale, if any,
shall then be paid to the Mortgago.

If Mortgagor shall pay said note at the time and in the manner aforesald and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagoe will, within that (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgages.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the phural the singular, and the masculine gender shall include the feminine.

UNOFFICIAL, CORPOR 131

RIDER TO STATE OF ILLINOIS HORTGAGE HUD-92116H (5-80)

This rider attached to and made part of the Mortgage between JOEL C. SPRUIELL MARRIED TO VICKY V. SPRUIELL AND , Mortgagor, and BELL MORTGAGE Mortgage, JOHN C. SPRUIELL, A BACHELOR , Hortgagor, and BELL MORTGAGE Mortgage, COMPANY, INC.

1. Page 2, the second covenant of the Mortgagor is smended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sim equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property (all as estimated by the Mortgage) less all sums already paid therefor divided by the number of months is elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgages in trust to pay said ground rents, premiums taxes and special assessments; and
- (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Hortgagor each month in a single phyment to be applied by the Hortgages to the following items in the order set forth:
 - (1) ground rents, if any, temes, special assessments, fire, and other hazard insurince premiums;
 - (II) interest on the note secured hereby; and
 - (111) amortization of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$i) for each payment more than ("freen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Hortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, or shall be credited on subsequent payments to be made by the Mortgagor of refunded to the Hortgagor. If, however, the monthly payments made by the Hortgagor ander subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case mny be, when the same shall become due and payable, then the Hortgagor shall pay to the Hortgagoe any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Hortgagor shall tunder to the Hortgages, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Hortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgages shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

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FHA ASSUMPTION RIDER TO THE MORTGAGE: DEED OF TRUST

This Ricer, dated this 23RD day of JANUARY Mortgage Deed of Trust of even date by and between

19 87 , amends the

JOEL C. SPRUIELL MARRIED TO VICKY V. SPRUIELL AND JOHN C. SPRUIELL, A BACHELOR

, hereine her referred to as Mortgagor, and

BELL MORTGAGE COMPANY, INC.

, hereinafter refarred to as Mortgagee, as follows:

The mortgages shall, with the prior approval of the Federal Housing Commissioner, or his designes, declare all sums secured by this mortgage to be immediately due and payable if all or a part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the mortgagor, pursuant to a contract of sale executed not later than 24 months after the date of execution of this mortgage or not later than 24 months after the date of prior transfer of the property subject to this mortgage, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

IN WITNESS WHEREOF.

set

hand(s) and seal(s) the day and year first aforesaid

JOHN C. SPRUIELL [Seal]

JOHN C. SPRUIELL [Seal]

Signed, sealed and delivered in the presence of

______(Seal)

THIS DOCUMENT WAS PREPARED BY: \$
KATHLEEN A. VANDER JACK
BELL MORTGAGE COMPANY, INC.
9730 SOUTH WESTERN AVENUE
EVERGREEN PARK, ILLINOIS 60642

THIS DOCUMENT WAS PREPARED BY: + Mail to PROPERTY ADDRESS: 5730 South Paulina Street KATHLEEN A. VANDER JACK Chicago, Illinois 60636

PERM. TAX #20-18-221-036-0000

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