131-4867535-703

This Indenture, Made this day of JANUARY. **30TH** JOSEPH K. RAMOWSKI AND PATRICIA D. RAMOWSKI . HIS WIFE

Mortgagor, and

SHELTER MORTGAGE CORPORATION a corporation organized and existing under the laws of the State of Wisconsin Mortgagee.

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of

NINETY THOUSAND FIVE HUNDRED SIXTY-FIVE AND NO /100

(\$ 90565;00)

* NINE AND NO /100

Dollars

payable with interest of the rate of # per centum (9.000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in Roselle, Illinois

or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of SEVEN HUNDRED TWENTY-EIGHT AND 71/100 on the first day of MARCH

 $_{\star}$ 1987 , and a like sum of the first day of each and every month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of FEBRUARY 2017

Now, therefore, the said Mortgagor, for the bette, securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, loes 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 and the State of Illinois, to wit:

THE NORTH 38.71 FEET (AS MEASURED AT RIGHT ANGLES TO THE NORTH LINE THEREOF) OF LOT 80 IN MALIBU UNIT 1. BEING A RESUBDIVISION OF PART OF THE NORTH WEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 9. TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS.

(Such property having been purchased in whole of in part with

the sums secured hereby.) TAX KEY NO: 03-09-408-040

The attached Rider is incorporated herein and made a part of this

Tegether with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and any rents, issues, and profits a thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water not power, and all plumbing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also a't the estate, right, title, and interest of the said Mortgagor in and to said premises.

To have and to hold the above-described premises, 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 sufficient 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 hulldings 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 connection with mortgages incured under the one- to four-termity programs of the National Housing Act which provide for periodic Mortgage insurance Premium payments.

Previous Editions Obsolete

Page 1 nt 4

HUD-92116M(10-86 Edition) 24 CFR 203.17(a)

of this paragraph and all payments to be made under the note (c) All payments mentioned in the two preceding subsections

special assessments; and Marigagee in itustatio pay, said ground rents, premiums, taxes and time to time by the Mortgagee against loss by fire and (herefor divided by the number of months to elabse before one erly (all as estimated by the Mortgagee) less all sums already paid etili plus taxes and assessments next due on the mortgaged propof fire and other hazard insurance covering the mortgaged propthe premiums that will next become due and payable on policies the soun equal to the ground rents, if any, next due, plus

> i da gejjudneuejesjoijbiebahinenist Humprent genaam balance due on the note computed without taking into account ment, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) if one-half (1/2) per centum of the average outstanding ment are held by the Secretary of Housing and Urban Develop--unent aid, big este note of trois of cyen date and to have unertu-"Act; as amended, and applicable Regulations/thereunder; or gaizuo H lanoitan, oit to insuring insmioloved and it bas ghi nual marigage insurance premium, in order to provide such hands of the holder one (1) month prior to its due date the antional Housing Act, an amount sufficient to accumulate in the (1) It and so long as said note of even date and this instru-

by the Secretary of Housing and Urban Development, as follows: charge (in lieu of a mortgage insurance premium) if they are held mentiand the note secured hereby are insured; or a monthly in hunds to pay the next mortgage insurance premium it this instru-(s) An amount sufficient to provide the holder hereof with

reinus ghiwollol, Secured fereby, the Mortgagor will pay to the Mort area, or the premiuns, as the case may be, when the same shall become first day of each month until the said note is fully pair, the sinamyaq viring and in addition to, ile manihiy payments

TAX NEY NOT 03-09-400 YEARAT Fion any installment due date.

And the said Mortgagor ratthe Tovenants and agrees as

premises or any part too series satisfy the same. ment, or lien so contested in the sale or forfellure of the said wwhich shall operate to prevent the collection of the tax, assesssest legal oproceedings. D. cryht fin: a court-off competent Jurisdiction, establisher in the composition of the validity thereof by appropriate ments situated thereon, so long as the Morigagor shall, in good *promises described therein or any part thereof or the improvethe preference any tax; assessment; or tax-lien upon or against the entribalithot be required nor shall it have the right to pay; discharge, thinorigage to the contrary notwithstanding), that the Mortgagee sitt is expressly provided, however (all other provisions of this

sepaldaby, the!Mortgagor. proceeds of the sale of the mortgaged premises, if not otherwise itional/indebtedness; secured by this mortgage, to be paid out of any moneys so paid or expended shall become so much addith may deem inceessaiy for the proper preservation thereof, and en encharchairs no the property herein mortgaged as in its discretion sassessments? and insurance premiums; when due; and may make sald premises in good repair, the Mortgagee may pay such taxes, Figuration to the second second on said premises, or to keep gar such payments for to satisfy any prior lien or incumbrance other and in case of the refusal or neglect of the Morigagor to make

sion for payment of which has not been made hereinbefore; pay prompily, when due, any premiums on such insurance provifor such periods as may be required by the Mortgagee and will other hazardes, casualties and contingencies in such amounts and erected on the mortgaged property, insured as may be required That he will keep the improvements now existing or hereafter

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

been made uniter subsection (a) of the preceding paragraph. note, and shall, properly adjust any payments which shall have bluz robnu bluquu gniniga et nadt luqioning to muome odt tenings www.mder subsection/(b) of the preceding pare graph as a credit acquired, the balance then remaining in the funds accumulated default, the Mortgagee shall a pp., at the time of the commence-ment of such proceedings or at it et me the property is otherwise hereby, or it the Mortgage. Econites the property otherwise after botovoo assimort gant to stat ollduq on galliuger sagnomesint the holder with funds to pay such premium to the Secretary of Hous- paragraph it there shall be a detaut under any of the provisions complated under the provisions of subsection (b) of the preceding Development, at darny balance remaining in the funds ac-

become obligated to pay to the Secretary of Housing and Urban tion (a) 1113, preceding paragraph which the Mortgagee has not athe Mongage all payments made under the provisions of subsecputing the amorine of such indebtedness; credit to the account of "Ret ced ress represented thereby, the Mortgagee shall, in com-

of the note secured hereby, full payment of the entire ininsurance premiunts shall be due if at any time the Mortgagor any cinic mortgagor. In accordance with the provisions date when payment of such ground tents, taxes, assessments, or, amount mecessary to make up the deficiency, on or before the gand payable, then the Mortgagor shall pay to the Mortgagee any premiunist as the case may be, when the same shall become due supsection (b) ut the preceding paragraph shall not be sufficient

however, the monthly payments made by the Mortgagor under made by the Mortgagor, or refunded to the Mortgagor. II, That privilege is reserved to pay the debt in whole, or in part, and the Mongagon shall be credited on subsequent payments to be the case may be, such excess, if the loan is current, at the option ground rents, taxes, and assessments, or insurance premiums, as amount of the payments actually made by the Mortgagee for out poores liads against gaibeoorg out to (d) noitoesdue If the total of the payments made by the Mortgagor under

expense juxqlxen ju pavqjjug qejjudnent baxments ment, more than lifteen (15) days in arreats, to cover the exira not to exceed four cents (42), for each, dollar (51) for each payunder this mortgage. The Mortgagee may collect a "late charge" due date of the next such payment, constitute an event of default payment shall, unless made good by the Mortgagor prior to the Any deficiency in the amount of any such aggregate monthly

प्रस्तुः १७५ : श्रीमावर्षण अवस्त्रस्त १५८० - स्त्र ५ **१५३८ १४ए०: २४४**। १५५<mark>(४)</mark>

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other (hazard-insurance/premiums) such the

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Secretary of Housing and Urban Development, or monthly (1) premium charges under the contract of insurance with the

the order set forth:

payment to be appled by the Mortgagee to the following tlems in chereof shall be paid by the Murigagor each month in a single secured hereby shall be added together and the aggregate amount

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All instruce shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses, infavor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mostgagee, 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 Mortgageen jointly, and the insurance proceeds, or any part thereof, may be applied 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 transferoof title to the mortgaged property in extinguishment of the indefinedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

That if the premises, or any part thereof, be condemned under any power of eminent-domait, or acquired for a public use, the damages, proceeds, and the cont de ation for such acquisition, to the extent of the full amount of independent under this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgager to the Mortgager and shall be paid forthwith to the Mortgager to be applied of it on account of the indebtedness secured hereby, whether due or not.

The Mortgagor further agrees that should this mortgag, and the note secured hereby not be eligible for insurance under the National Housing Act within 90 days from the date hereof) written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 90 days' time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

In the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (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 accrued 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 due, the Mortgagee shall have the right immediately to foreclose this morigage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee 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 rents, issues, and profits when collected may be applied toward the payment of the indebtedness,

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costs, takes, in urance, find other items necessary for the protection and presentation of the property.

Whenever the said Mortgagee shall be placed in possession of the above described promiser under an order of a court in which is from is possess to foreclose this mortgage or a subsequent mortgage, the said Mortgage, 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 Mortgagor 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 Mortgagee 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 Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or 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 cany decree for edosing this mortgest 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, adverting, sale, and conveyance, including altorneys, solicitors, and stenographers' fees, outlays for the unientary evidence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured proby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured in all the said principal money remaining unpaid. The overplis of the proceeds of sale, if any, shall then be paid to the Mortgajor.

If Mortgagoi shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duty perform all the covenants and agreements herein, then his conveyance shall be null and vold and Mortgagee will; within therty (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 Mortgagee.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any suce 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 helps, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the phiral, the plural the singular, and the masculine gender shall include the feminine.

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	his wife, personally known to me to be the same	The second secon	The Daniel Control of the Control of
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31-48/7535-703 MORTGAGE HUD-92116M (10-85)

This rider attached to and made a part of the Mortgage

JOSEPH K. RAMOWSKI AND PATRICIA D. RAMOWSKI , HIS WIFE

, Mortgagor, and

Shelter Mortgage Corporation

Mortgagee, dated JANUARY 30, 1987

revises said Mortgage as

follows:

1. Page 2, the second covenant of the Mortgagor is amended 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 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 hrzard insurance covering 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 gound rents, premiums, taxes and assessments will become deling ert, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (b) All payments rentioned in the preceding subsection of this paragraph and all payme is 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 single payment to be applied by the Mortgagee to the following items in the order set forth:
 - ground rents, if any, taxes, special assessments, fire; nedia and other heard insurance premiums; it is addited in topical interest on the note secured hereby; and the special days are
 - (II)

 - (IV) 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 conts (46) for each dollar (\$1) for each payment more than fiftee. (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor unier subsection (a) 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 of the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall ay to the Mortgagee 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 Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee 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 Mortgagee 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.

> Page 3, the penultimate paragraph is amended to add the following 2. sentence:

This option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

The mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, 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 Ridevise H descent for operation of law) (by the mortgagor purguant 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 a prior transfer of the property subject to this was not been approved in accordance with the requirements of the Commissioner. communication of the second process of the second process of the second process and the second secon

IN WITNESS WHEREOF, Mortgagor has set his hand and seal the day and year first. aforesaid. . Olderin skinder land fra frankrig Register som en som vil lån unnrestron

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(SEAL) VECUTE SE PECO DENS

PATRICIA D. RAMOWSKI

(SEAL)

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After recording return to:
Financial Express Mortgage Company 975 East Nerge Road, Suite W10 Roselle, IL 60172 Loan No: 0152006117

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