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FIRST NATIONAL E REVOLVING CI	E. Tabore durators." E. complete and sulf sulf NAKAON DESPRIAINES of the part of the particular of the particular control and the control to the control of
between KXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	February 21
("Mortgagor") and the First National Bank of	f Des Plaines ("Mortgagee").
WITN	ESSET.H:
Mortgage has executed a Revolvi Mortgage payable to the order of Mortga \$ 25,000.00 (the "Line of Credit"), and payable monthly beginning April 15 of each month thereafter, and the entire udue and payable tan (10) years aft Note shall accur fally at the per annumbelow) for each on the unpaid principal base on the Note shall accive daily at the per a lindex for each day the broad principal ball than or equal to \$50,000.00 interest on the of 2% in excess of the broadle Rate Indoutstanding is less than or equal to \$25,000 any part of the aggregate unpile princip penalty.	ng Credit Note, dated the same date as this iges (the "Note"), in the principal amount, of Payments of Interest on the Note shall be due 19 a7, and continuing on the same day inpaid balance of principal and interest shall be er the date of this Mortgage. Interest on the rate equal to the Variable Rate index (defined lance outstanding exceeds \$50,000.00. Interest index of 1% in excess of the Variable Rate index defined ance outstanding exceeds \$25,000.00 and is less in the shall accrue dally at the per annum rate exceeds \$25,000.00 and is less in the shall accrue dally at the per annum rate exceeds \$25,000.00 and is less in the shall accrue dally at the per annum rate exceeds \$25,000.00 and is less in the shall accrue dally at the per annum rate exceeds \$25,000.00 and is less in the shall accrue dally at the per annum rate exceeds \$25,000.00 and is less in the shall accrue dally at the per annum rate exceeds \$25,000.00 and is less in the shall accrue dally at the per annum rate exceeds \$25,000.00 and is less in the light to prepay all or all balance of the Note at any time, without he had an extensions of the Note, Mortgagor does and MORTGACIL unto Mortgagor, the light to prepay all or the real estate situated, lying and being in the limb is, legally described as follows:
County of Cook and State of	Illimits, legally described as follows: (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)
being a Subdivision of that part of the East !	in Showlon and Canfield's Subdivision to Park Ridge, 4 of the South West's lying North of road, except the hip 41 North, Range 12 East of the Third Principal rded in Book of Plats Pilge 14, in Cook County,
The state of the s	Mortgager shall pay in tell order of the entropy of the element of that pay in tell order of the element of that of the element of the elemen
which has the common address of	15 ogti de la
and the Real Estate Tax Index Number red to herein as the "Premises", together hereditaments; appurtenances, gas, oil, mithe Premises; and all types and fixtures, in used to supply heat, gas, air conditioning, (whether single units or centrally controlle and windows; floor coverings, awnings, sto Premises or hereafter erected, installed on the physically attached to the Premises, part of the Premises and a portion of the	Park Ridge, Illinois 60068 09-35-304-010-0000 F-C-C), and is refer- with all improvements, buildings, tenements, nerals, easements located in, on, over or under ricluding without illinitation, all of the foregoing water, light, power, refrigeration of ventilation water ille to power, refrigeration of ventilation water heaters, whether now on or in the placed on or in the Premises, and whether or The foregoing items are and shall be deemed a ne security for the Liabilities. Non-purchase boods are excluded from the security interest
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*TO BE DELETED WHEN THIS MORTGAGE IS NOT EXECUTED BY A LAND TRUST

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The Note evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 6405. The lien of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Note, to the same extent as if such future advances were made on the date of the execution of this Mortgage, without regard to whether or not there is any advance made at the time this Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is made.

Further, Mortgagor does hereby pledge and assign to Mortgagee, all leases, written or verbal, rents, issues and profits of the Preinises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagee by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur, which under the terms hereof shall give to Mortgagee the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such avails.

Further, Mort agor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgager covenants and agrees as follows:

- Mortgagor shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, security interests, liens, mechanics' liens or claims for lien; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises, and upon requert exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee; (g) refrain from impairing or diminishing the value of the Premises.
- Mortgagor shall pay, when due and before my penalty attaches, all general taxes, special taxes, special assessments, water taxes or charges, drainage taxes or charges, sewer service taxes or charges, and other taxes, assessments or charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagee duplicate paid receipts for such taxes, assessments and charges. To provent Default hereunder Mortgagor shall pay in full under protest, in the manner provide by statute, any tax, assessment or charge which Mortgagor may desire to contest prior to such tax, assessment or charge becoming delinquent.
- Jupon the request of Mortgagee, Mortgagor shall deliver to Mortgagee all original leases of all or any portion of the Premises, together with assignments of such leases from Mortgagor to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagee; Mortgagor shall not, without Mortgagee's prior written consent, procure, permit or accept any prepayment, discharge or compromise of any rent cor release any tenant from any obligation, at any time while the indebtedness secured pereby remains unpaid.
 - Any award of damages resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the Premises for public use are hereby transferred, assigned and shall be paid to Mortgagee; and such awards or any part thereof may be applied by Mortgagee, after the payment of all of Mortgagee's expenses, including costs and attorneys' and paralegals' fees, to the reduction of the indebtedness secured hereby and Mortgagee is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acquittances and to appeal from any such award.

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- 5. No remedy or right of Mortgagee hereunder shall be exclusive. The hightest or remedy of Mortgagee with respectito the blabilities other white shall be in addition to every other remedy or right now of hereafter existing at law of his equity. No delay by Mortgagee in exercising for omitting to exercise, any remedy of right of account on Default shall impair any such remedy or right, or shall be constructed to be a waiver of any such Default; or acquiescence therein, or shall affect any subsequents. Default of the same or addifferent nature. Every such remedy or right may be exercised or concurrently or independently, and when and as often as may be deemed expedient by Mortgagee.
- or hereafter situated on the Premises insured against loss or damage by lire; lightning; and windstorm, vandalism and malicious damage and such other hazards as may from time to it time be designated by Mortgagee. Mortgagor shall keep all buildings and improvements on the premises insured against loss or damage by flood, if the it Premises is located in a flood hazard zone. Each insurance policy shall be for an amount we sufficient to tay in full the cost of replacing or repairing the buildings and improvements on the Premises, and, in, no event less than the principal amount of the Note! Mortgagor shall obtain liadility, insurance with respect to the Premises in an amount, which his damage, and insurance policy, shall be payable, in case of loss on damage, now Mortgagee. Each insurance policy, shall be payable, in case of loss on damage, now endorsement, in form aid substaince satisfactory to Mortgagee. Mortgagor shall delivered all insurance policies, including additional and renewal policies, to Mortgagee vincase of all insurance policies, mortgagor shall deliver to Mortgagee renewal policies not less than ten days prior to the respective dates of expiration. Each insurance policy shall not it be cancellable by the insurance company without at least 30 days' prior written notice to the Mortgagee.
- T. Upon Default by Mortgage: hereunder, Mortgagee may, but need not, make any payment or perform any act requirer of Mortgager hereunder in any form and manner deemed expedient by Mortgagee, and Mortgagee may, but need not, make full or partial to payments of principal or interest on any examinations, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale quiforfeiture, affecting the Premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith; including attorneys, and paralegals, fees, and any other funds advanced by Mortgagee form each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby, and shall become I amediately due and payable without notice and with interest thereon at a per annum may equivalent to the post maturity rate set fonth in the Note. Inaction of Mortgagee shall never be considered as all waiver of any right accruing to Mortgagee on account of any Default hereunder on the part of Mortgagor.
- 18. If Mortgagee makes any payment authorized by this Mortgage relating to taxes, assessments, charges, liens, security interests or encumbrances; Mo tgages may do a so according to any bill, statement or estimate received from the appropriate party of claiming such funds without inquiry into the accuracy or validity of such bill, strengent or estimate or into the validity of the lien, encumbrance, security interest, tax, assessment, a sale, forfeiture, tax lien or title or claim thereof.

 9. Upon Default, at the sole option of Mortgagee, the Note and/or any other basis in the sole option of Mortgagee, the Note and/or any other basis in the sole option of Mortgagee, the Note and/or any other basis in the sole option of Mortgagee, the Note and/or any other basis in the sole option of Mortgagee, the Note and/or any other basis in the sole option of Mortgagee, the Note and/or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee, the Note and or any other basis in the sole option of Mortgagee.
- Upon Default, at the sole option of Mortgagee, the Note and/or any other. Liabilities shall become immediately due and payable and Mortgagor shall pay all, expenses of Mortgagee including attorneys and paralegals fees and expenses incurred in connection with this Mortgage and all expenses incurred in the enforcement of Mortgagee's rights in the Premises, and other costs incurred in connection with the disposition of the Premises. The term "Default" when used in this Mortgage, has the same meaning as defined in them Note and includes the failure of the Mortgagor to completely cure any Cause for Default and to deliver to the Mortgagee written notice of the complete cure of the Cause for Default and to deliver to the Mortgagee written notice of the complete cure of the Cause for Default and to deliver to the Mortgagee written notice of the complete cure of the Cause for Default and to deliver to the Mortgagee written notice of the complete cure of the Cause for Default and to deliver to the Mortgagee written notice of the complete cure of the Cause for Default and to deliver to the Mortgagee written notice of the complete cure of the Cause for Default and the deliver to the Mortgagee written notice of the complete cure of the Cause for Default and the deliver to the Mortgagee written notice of the complete cure of the Cause for Default and Def

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Default within ten (10) days after the Mortgagee mails written notice to the Mortgagor that a Cause for Default has occurred and is existing. Default under the Note shall be Default under this Mortgage. The term "Cause for Default" as used in this paragraph means any one or more of the events, conditions or acts defined as a "Cause for Default" in the Note, including but not limited to the failure of Mortgagor to pay the Note or Liabilities in accordance with their terms or failure of Mortgagor to comply with or to perform in accordance with any representation, warranty, term, provision, condition, covenant for agreement contained in this Mortgage, the Note or any instrument, agreement or writing securing any Liabilities.

- Notwithstanding any other provisions of this Mortgage, no sale, lease, mortgage, trustadeed, grant by Mortgagor of an encumbrance of any kind, conveyance, transfer of occupancy or possession, contract to sell, or transfer of the Premises, or any part thereof, or sale or transfer of ownership of any beneficial interest or power of direction in a land trust which holds title to the Premises, shall be made without the prior written content of Mortgages.
- Mortgagor or any other maker of the Note to Mortgagee for payment of any and all amounts due under the Note or this Mortgage, whether heretofore, now owing or hereafter arising or owing, due or payable, howsoever created, arising or evidenced hereunder or under the Note, whether existing or arising, together with attorneys and paralegals fees relating to the Mortgagee's rights, remedies and security interests hereunder, including advising the Mortgagee or drafting any documents for the Mortgagee at any time. Notwithstanding the foregoing or any provisions of the Note, the Liabilities secured by this Mortgage shall not exceed the principal amount of the Note, plus interest thereon, and any disbursements made for the payment of taxes, special assessments, or insurance on the property subject to this a ortgage, with interest on such disbursements, and if permitted by law, disbursements made by Mortgagee which are authorized hereunder and attorneys fees, costs and expenses relating to the enforcement or attempted enforcement of the Note and this Mortgage, plus interest as provided herein.
- 12. "Variable Rate Index" means the rate of interest, or the highest rate if more than one, published in the <u>Wall Street Journal in the "Money Rates" column on the last business day of each month as the "Prime Rate" for the preceding businesss day. The effective date of any change in the Variable Rate index will be the first day of the next billing cycle after the date of the change in the Variable Rate Index. The Variable Rate Index will fluctuate under the Note from month to month with or without notice by the Bank to the undersigned. Any change in the Variable Rate index will be applicable to all the outstanding indebtedness under the Note whether from any past or future principal advances thereunder. In the event the <u>Wall Street Journal discontinues</u> the publication of the "Prime Rate" in the "Money Rates" column, the Variable Rate Index shall be the interest rate published in the Federal Reserve Statistical Rejease H.15 for the last business day of each month as the "Bank Prime Loan" interest rate.</u>
- 13. When the indebtedness secured hereby shall become due vne her by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien of this Mortgage, in any suit to foreclose the lien of this Mortgage, there shall be allowed and included as additional indebtedness in the judgment of foreclosure all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys and paralegals fees, appraisers fees, outlays for documentary and expert evidence, stenographers charges, publication costs and costs of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, tax and lien searches, and similar datal and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidders at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgment, may be estimated by Mortgagee. All expenditures and expenses mentioned in this paragraph, when incurred or paid by Mortgagee shall become additional indebtedness secured hereby and shall be immediately due and payable, with interest thereon at a rate equivalent to the post maturity interest rate set forth in the Note. This paragraph shall also apply to any expenditures or expenses incurred or paid by Mortgagee or on behalf of Mortgagee in connection with (a) any proceeding, including without limitation, probate and bankruptcy proceedings, to which Mortgagee shall be a party,

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either, as plaintiff, claimant, or defendant, by reason of this Mortgage or, any indebtedness, and secured hereby; or, (b), any, preparation for the commencement, of any, suit of or the foreclosure of this, Mortgage, after accrual of the right, to foreclose, whether, or not left upon of the right, to foreclose, whether, or not actually commenced or preparation for the commencement of any, suit to collect upon or enforce the provisions, of the Note, or, any instrument which, secures, the Note after the Default, whether or not actually commenced or (c) any preparation for the defense of any whether or not actually commenced. whether or not actually commenced.

- 14. The proceeds of any foreclosure sale shall be distributed and applied in the following order of priority: first, on account of all costs and expenses including to the foreclosure proceedings, including all the items that are mentioned in the immediately preceding paragraphs, second, all other items which under the terms of this Mortgage constitute indebtedness secured, by this Mortgage additional to that evidenced by the Note, with interest thereon as herein provided; third, all principal, and interest remaining our unpaid on the Note and the Liabilities (first to interest and then to principal), fourth, any in surplus to Mo tragor or Mortgagor's heirs, legal representatives, successors or assigns, as their rights may appear. their rights may appear. more confirmation of some make out or normal
- 15. Up in, or at any time after the filing of a complaint to foreclose this Mortgage, the court in which such sult is filed may appoint a receiver of the Premises. Mortgage, the coult in which such sult is filed may appoint a receiver of the Premises. The receiver's appointment may be made either before or after sale, without notice, without regard to the solvency of insolvency of Mortgagor at the time of application for the receiver and without regard to the then value of the Premises or whether the Premises shall be then occupied as a homestead or not. Mortgagee, may be appointed as the receiver. Such receiver sail have power to collect the rents, issues and profits of the Premises during the pendency of the foreclosure sult and, in case of a sale and a deficiency, during the full statute; period of redemption, if any, whether there be a deficiency, during the full statute; period of redemption, if any, whether there be intervention of the receiver, would be entitled to collect the rents, issues and profits. Such receiver shall also have all other cowers which may be necessary or are usual for the Intervention of the receiver, would be entitled to collect the rents, issues and profits. Such receiver shall also have all other powers which may be necessary or are usual for the protection, possession, control, manage of at and operation of the Premises. The court in which the foreclosure suit is filled may from time to time authorize the receiver to apply the net income in the receiver's hands in pay net time whole or in part of the indebtedness in secured hereby, or secured by any judgment foreclosing this Mortgage, or any tax, special assessment or other lien or encumbrance which risy be or become superior to the ilentical hereof or of the judgment; and the deficiency judgment against Mortgago or any tax, and the marantor of the Note in case of a foreclosure sale and deficiency. guarantor of the Note in case of a foreclosure sale and deficiency.
- 16. No action for the enforcement of the lien or of any provision of this of this of the Mortgage shall be subject to any defense which would not be good and available to the party interposing the same in action at law upon the Note.
- Mortgagee shall have the right to inspect the Feenses at all reasonable 12 times and access thereto shall be permitted for that purpose. Vaniford, so yet bestidideng
- 18. Mortgagee agrees to release the lien of this Mortgage and pay all expenses and otherwise, to release the lien of this Mortgage, if the mortgage, if the Mortgage, if the mortgage, if the mortgage, and otherwise, to release the lien of this Mortgage, if the mortgage, and mortgage
- Upon request by Mortgagee, Morgagor covenants and agrees to deposit at minithe place as Mortgagee may, from time to time, in writing appoint and, in the absence of appointment then at the office of Mortgagee commencing with the first interest juyment pursuant to the Note secured hereby, and on the day each and every interest payment date thereafter until the indebtedness secured by this Mortgage is fully paid, a sum equal to 1/12th of the last total annual taxes and assessments for the last ascertainable year (general and special) with respect to the Premises. Notwithstanding the foregoing, if the taxes or assessments for the last ascertainable year exclude the buildings or improve-ments or any part thereof, now constructed or to be constructed on the Premises, then the amount of the deposits to be paid pursuant to this paragaph shall be based upon the reasonable estimate of Mortgagee as to the amount of taxes and assessments which shall be levied or assessed. Mortgagor further covenants and agrees that, upon request by Mortgagee, Mortgagor will also deposit with Mortgagee an amount as determined by Mortgagee, based upon the taxes and assessments so ascertainable, or so estimated by m_{\perp} The state of the s

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Mortgagee as the case may be, for taxes and assessments with respect to the Premises for the period commencing on the date such taxes and assessments were last paid to and including the date of the first tax and assessment deposit hereinabove mentioned. The deposits are to be held in trust without allowance of interest and are to be used for the payment of taxes and assessments (general and special) on the Premises next due and payable when they become due. If the funds so deposited are insufficient to pay any of the taxes or assessments (general or special) for any year when the same shall become due and payable, Mortgagor shall, within ten days after receipt of a notice and demand from Mortgagee deposit the additional funds as may be necessary to pay such taxes and assessments (general and special) for any year. Any excess shall be applied to subsequent deposits for taxes and assessments.

- 20. Upon request by Mortgagee, concurrent with and in addition to the deposits for general and special taxes and assessments pursuant to the terms of Paragraph 19 of this Mortgage, Mortgagor will deposit with Mortgagee a sum equal to the premiums that will next become due and payable on any insurance policies required hereunder, less all sums already pild therefor, divided by the number of months to elapse before one month prior to the date when the insurance premiums will become due and payable. All sums deposited hereunder shall be held in trust without interest for the purpose of paying the insurance premiums.
- And the binding upon Mortgagor and all previsions hereof, shall extend to and be binding upon Mortgagor and all persons or parties claiming by, under or through Mortgagor. The word "Mortgagor" when used begin shall also include all persons or parties liable for the payment of the indebtedness secured hereby or any part thereof, whether or not such persons or parties shall have elecuted the Note or this Mortgage. Each Mortgagor shall be jointly and severally obligated hereunder. The singular shall include the plural, the plural shall mean the singular and the use of any gender shall be applicable to all genders. The word "Mortgagee" includes the successors and assigns of Mortgagee.
- 22. In the event the Mortgag of s a land trustee, then this Mortgage is executed by the undersigned, not personally, but is trustee in the exercise of the power and authority conferred upon and vested in it as the trustee, and insofar as the trustee is concerned, is payable only out of the trust estate which in part is securing the payment hereof, and through enforcement of the provisions of the Note and any other collateral or guaranty from time to time securing payment, hereof; no personal liability shall be asserted or be enforceable against the undersigned, as trustee, because or in respect of this Mortgage or the making, issue or transfer thereof, all such personal liability of the trustee, if any, being expressly waived in any manner.
- 23. This Mortgage has been made, executed and delivered to Mortgagee in Des Plaines, Illinois and shall be construed in accordance with the lows of the State of Illinois. Wherever possible, each provision of this Mortgage shall be introveted in such manner as to be effective and valid under applicable law. If any provisions of this Mortgage are prohibited by or determined to be invalid under applicable law, such provisions shall be ineffective, to the extent of such prohibitions or invalidity, without invalidating the remainder of such provisions or the remaining provisions of this Mortgage.

WITNESS	the hand _B	and seal _s_	_ of Mortgagor/	The day and	for set forth
above.			Klane	W. ()	conflict
			Holly a	1. Dougla	92
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This Mortgage was prepared by:

Boss K. Poulos, Ass't Vice President FIRST NATIONAL BANK OF DES PLAINES 701 Lee Street

Des Plaines, IL 60016

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STATE OF ILLINOIS			
COUNTY OF Cook		,	
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I, Bess Poulos For the County and State afore	, a Not	ary Publ:	le in and that
Daniel W. Douglass and Holly A. Dou personally known to me to be	the same person	s whose i	name s is
subscribed to the Foregoing in day in preson and acknowledged	istrument, appea	red befor	e me this
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