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| RESERVE E. DORLA AND ARLENS M. BORLA  AND ARLENS M. BORLA AND ARLENS M. BORLA  INDUSTRIAL OR SUPERS FOR MARKED  INDUSTRIAL FAYMENT  INDUSTRIAL OR SUPERS FOR MARKED  INDUSTRIAL FAYMENT  INDUSTRIAL OR SUPERS FOR MARKED  INDUSTRIAL FAYMENT  INDUSTRI |  |   |  | -9 - 7 0 0   |   |  |
|--|--|---|--|--|---|--|
| CREDITHRIFT OF AMERICA, INC.  INC.  JULIET IL 60435  NAME AND ADDRESS OF ALL MORTGAGORS  ROBERT E. BORLA AND ARLENE M. BORLA  THIS WARRANT  LIG 0435  NO. OF PAYMENTS  BUREANN, IL 60459  NO. OF PAYMENTS  LIG 0435  THIS MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 11 60435  THE MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 12 6240.00 PRINCIPAL  THE MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 14 6400.00 PRINCIPAL  THE MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 15 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 6420.00 PRINCIPAL  THE MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 100,000,000  LIT 16 MORTGAGE SCUDERS FUTURE ADVANCES - MAXIMUM OUTSTANDING S - 1 |  | λ:  | THIS SPACE PI  | THIS SPACE PROVIDED FOR RECORDER'S USE   |   |  |
| CREDITARIES OF AMERICA, INC.  110 W JEFFERSON  JOLIET IL 60435  NAME AND ADDRESS OF ALL MORTGAGORS  ROBERT E. JORIA AND ARLENE M. BORIA  INDICATE BY AMERICA, INC.  110 W JEFFERSON  JOLIET IL 60435  NO. OF PAYMENTS  IBO G627/87  FIRST FAYMENT  DUE DATE  DUE DATE  DUE DATE  DUE DATE  DUE DATE  O5/27/02  THIS MORTGAGE SUPERES TUTULE ADVANCES — MAXIMUM OUTSTANDING S. — 100,000,00.  (If not contrary to law, this jortgage also secures the payment of all rerewals and rerewal notes breed), together with all extendes is breed.)  The Mortgagage of the themsloves, pile hars, payment representatives and assigns, mortgage and warrant to Mortgagage, to secure indebted resists in the amount of the total of payments sign and payable as indicated above and evidenced by that certain promisory note of even data beneval and total adulture advances, if any, in 5to agreed the maximum outstanding amount shown above, together with interest and beneval and advances and advances and as premitted by law, ALL OF THE FOLLOWING DESCRIBED REAL ESTATE, to wit:  Lot 2 in Cicordo Norture 78th Street Subclass sion of the West 1170, 28 feets of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the North 9/12 of the South Boath RO Acres of the Sauth 1/9 of the South Boath ROTH PORTH P |  |   | 1  | 872969   | 80  |  |
| MORTGAGE:  MORTGAGE  MORTG | CREDITHRIFT OF AMERICA, INC.<br>1110 W JEFFERSON   |   |  |  |   |  |
| MORTGAGE AND MARRANT TO  MORTGAGE AND MARRANT TO  MORTGAGE AND MARRANT TO  MORTGAGE AND MARRANT TO  MORTGAGE AND MORTGAGE BURES PLURE AND ANCENE M. BORLA THIS MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  THIS MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  THIS MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  THIS MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  THIS MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES TO ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES TO ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES TO ADVANCES — MAXIMUM OUTSTANDING S.  TO ADVANCE OF THE MORTGAGE SEDIES TO ADVANCES — MAXIMUM OUTSTANDING SEDIES TO ADVANCE SEDIES  | JOLIET IL 60435  |   |  | •  |   |  |
| AND CREDITH IF OF AMERICA, INC. 1110 W JEFERSON  NO. OF PAYMENT DUE DATE DATE DATE DATE DATE DATE DATE DAT  | NAME AND ADDRES  | SS OF ALL MORTGAGORS  |  | MORTGAGEE:   |   |  |
| OCCUPAND FEATURE  Anytime after  you'll from the date of this cap we can demand the full balance and demand. If we det to excrete his part of the Third Principal Morigon, in Code Seamer, Illinois.  Anytime after  you'll receive any one of the Third Principal Morigon is the to pay the principal amount of the total of the state of the Third Principal Morigon, in the control of the total of the  | ROBERT E. BORLA AND ARLENE M. BORLA husband and wife 7805 LACROSSE BUREANK, IL 60459   |   | AND<br>WARRANT   |  |   |  |
| DUE DATE  06/27/87  DUE DATE  05/27/02  THIS MORTGAGE SEURES FUTURE ADVANCES — MAXIMUM OUTSTANDING S. 100,000,00  [If not contrary to law, this jortgage also secures the payment of all renewals and renewal notes hereof, together with all extensions invaried in the contrary to law, this jortgage also secures the payment of all renewals and renewal notes hereof, together with all extensions invaried.  The Mortgagers for themselves, the him has a passonal representatives and assigns, mortgage and warrent to Mortgager, to secure indebtudness in the amount of the total of payment and payable as indicated above and evidenced by that certain promissory note of even dates herewith and future advances. If any, not it os expect the maximum outstanding amount when above, together with interest and charges as provided in the note or notes evidencing such indebtedness and advances and as permitted by law, ALL OF THE FOLLOWING DESCRIBED REAL ESTATE, to wit:  Lot 2 in Cicorco Avonue 78th Street Subtantiation of the Neat 1170, 28 feet of the South 1/9 of the North 9/12 of the South 6 Acres of the East 1/2 of Soction 28, Tojenship 38 North, Range 13  Lot 2 in Cicorco Avonue 78th Street Subtantiation of the North 19/12 of the South East 1/4 of Soction 28, Tojenship 38 North, Range 13  East of the Third Principal Mortidian, In Coole Centry, Illianois.  10   |  |   |  | JOLIET IL 60435  |   |  |
| THIS MORTGAGE SEDIES FUTURE ADVANCES — MAXIMUM OUTSTANDING S   | NO, OF PAYMENTS  |   |  |  |   |  |
| (If not contrary to law, this jortages also secures the payment of all renewals and renewal notes hereof, together with all extensions hereof)  The Mortageors for rhamaboss, their being, seannal representatives and assigns, mortages and warrant to Mortages, to secure indebted ness in the amount of the total of paymens of the antidate and indicated above and evidenced by that certain promissory note of even date herewith and future advances, if any, not to exceed the maximum outstanding amount shown above, together with interest and othergas as provided in the note or notes evidencing such indebtedness and advances and as permitted by law, ALL OF THE FOLLOWING DESCRIBED REAL ESTATE, to wit:  Lot 2 in Cicero Avenue 78th Street Subclivision of the West 1170.28 feet of the South 1/9 of the North 9/12 of the South 6s  | 180  | 06/27/87  | 05/27/02   | 64240.00   | PRINCIPAL   |  |
| Lot 2 in Cicero Avenue 78th Street Subcassion of the West 1170,28 feet of the South 1/9 of the North 9/12 of the South 60 Acres of the East 1/2 of the South East 1/4 of Section 28, Tomaship 38 North, Range 13 East of the Third Principal Meridian, In Cook County, Illinois.  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN As: 7805 LACROSSE, BURBANK, Illino 50459 5.13 (1997)  MORE COMDNLY KNOWN A | (If not contrated together with the Mortgagors for them ness in the amount of the date herewith and future charges as provided in the second together the second toget | ing to law, this contrage also secures the half extensions thereof) inselves, their heirs, resonal representative total of payments durand payable are advances, if any, not to exceed the renote or notes evidencing such indebted   | e payment of all renewals<br>ives and assigns, mortga<br>s indicated above and ev<br>naximum outstanding a   | and renewal notes hereof,<br>ge and warrant to Mortgagee, to<br>ridenced by that certain promi<br>mount shown above, together  | to secure indebted-<br>ssory note of even<br>with interest and  |  |
| DEMAND FEATURE  (if checked)   | East of the Thir   | d Principal Meridian, In Co<br>1932   | ck County, Illing<br>Y_4-2,002 Dw<br>HTID  | ois.   | 8729698   |  |
| DEMAND FEATURE (if checked)  Anytime after   |  |   | $C_{j}$  |  | Ö   |  |
| including the rents and profits arising or to arise from the real estate from default until the tippe to read of fire and situated in the County of  | DEMAND FEATURE (if checked)  | you will have to pay the principal and<br>demand. If we elect to exercise this of<br>payment in full is due. If you fail to<br>note, mortgage or deed of trust that   | nount of the loan and all<br>option you will be given<br>pay, we will have the i<br>secures this loan. If we   | unpaid interest accrued to the written movice of election at le ight to exercisa any rights per elect to exercisa fils prilitation or payment pendich, 2014 YOU  | e full balance and e day we make the ast 90 days before rmitted under the and the note calls  |  |
| thereof, or the interest thereon or any part thereof, when due, or in case of waste or non-payment of taxes or assessments, or neglect to procure or renew insurance, as hereinafter provided, then and in such case, the whole of said principal and interest secured by the note in this mortgage mentioned shall thereupon, at the option of the holder of the note, become immediately due and payable; anything herein or in said promissory note contained to the contrary notwithstanding and this mortgage may, without notice to said Mortgagor of said option or election, be immediately foreclosed; and it shall be lawful for said Mortgagee, agents or attorneys, to enter into and upon said premises and to receive all rents, issues and profits thereof, the same when collected, after the deduction of reasonable expenses, to be applied upon the indebtedness secured hereby, and the court wherein any such suit is pending may appoint a Receiver to collect said rents, issues and profits to be applied on the interest accruing after foreclosure sale, the taxes and the amount found due by such decree.  If this mortgage is subject and subordinate to another mortgage, it is hereby expressly agreed that should any default be made in the payment of any installment of principal or of interest on said prior mortgage, the holder of this mortgage may pay such installment of principal or such interest and the amount so paid with legal interest thereon from the time of such payment may be added to the indobtedness secured by this mortgage and the accompanying note shall be deemed to be secured by this mortgage, and it is further expressly agreed that in the event of such default or should any suit be commenced to foreclose said prior mortgage, then the amount secured by this mortgage and the accompanying note shall become and be due and payable at any time thereafter at the sole option of the owner or holder of this mortgage.  This instrument prepared by  Laura Watters  (Name)   | of foreclosure shall expire<br>waiving all rights under  | e, situated in the County ofand by virtue of the Homestead Exem   | COOK<br>ption Laws of the State  | ne time to redeem tron ລ້ານ sa<br>and State of III.651 ໄດ້<br>of Illinois, and all right to re   | ใช้ในก็นิย์ )นี้นิยูกับการ<br>reby releasing and  |  |
| payment of any installment of principal or of interest on said prior mortgage, the holder of this mortgage may pay such installment of principal or such interest and the amount so paid with legal interest thereon from the time of such payment may be added to the indebtedness secured by this mortgage and the accompanying note shall be deemed to be secured by this mortgage, and it is further expressly agreed that in the event of such default or should any suit be commenced to foreclose said prior mortgage, then the amount secured by this mortgage and the accompanying note shall become and be due and payable at any time thereafter at the sole option of the owner or holder of this mortgage.  [This instrument prepared by  | thereof, or the interest ti<br>procure or renew insuran<br>this mortgage mentioned<br>or in said promissory no<br>option or election, be in<br>said premises and to rece<br>be applied upon the inde   | hereon or any part thereof, when due,<br>ace, as hereinafter provided, then and in<br>shall thereupon, at the option of the hate contained to the contrary notwithstanmediately foreclosed; and it shall be<br>give all rents, issues and profits thereof,<br>which the court of | or in case of waste or no<br>such case, the whole of<br>older of the note, becom<br>inding and this mortgag<br>lawful for said Mortgag<br>the same when collected<br>wherein any such suit i | n-payment of taxes or assessment of taxes or assessment of the principal and interest secure immediately due and payable may, without notice to said eq, agents or attorneys, to end, after the deduction of reasos pending may appoint a Rece | ents, or neglect to red by the note in e; anything herein Mortgagor of said ter into and upon nable expenses, to iver to collect said |  |
| (Name) of <u>1110 W Jefferson Joliet II 60435</u>  | payment of any installment principal or such interest edness secured by this magreed that in the event of this mortgage and the acceptance.  | ent of principal or of interest on said p<br>and the amount so paid with legal inter<br>ortgage and the accompanying note sha<br>of such default or should any suit be companying note shall become and be  | rior mortgage, the holderst thereon from the tin<br>ill be deemed to be sect<br>ammenced to foreclose s  | of this mortgage may pay s<br>ne of such payment may be ad<br>tred by this mortgage, and it is<br>aid prior mortgage, then the a   | uch installment of<br>ded to the indebt-<br>ifurther expressly<br>mount secured by  |  |
| of 1110 W Jefferson Joliet II 60435 Ullinois.  | This instrument prepared   | by Laura Watters  | (Nama)   |  | <del></del>   |  |
|  | of <u>1110 W</u>   | Jefferson Joliet II 60435   | · ·  |  | lllinois.   |  |

| time pay all taxes and assessments on the sa<br>buildings that may at any time be upon said<br>reliable company, up to the insurable value th<br>payable in case of loss to the said Mortgagee an<br>renewal certificates therefor; and said Mortga<br>otherwise; for any and all money that may bec<br>destruction of said buildings or any of them,<br>satisfaction of the money secured hereby, or<br>ing and in case of refusal or neglect of said Mo  | will in the mea premises, and will as a former security for the payment of said indebtedness keep a premises insured for fire, extended coverage and vandalism and malicious mischief in some need, or up to the amount remaining unpaid of the said indebtedness by suitable policies of the said indebtedness by suitable policies all policies of insurance thereon, as soon as effected, and all ages shall have the right to collect, receive and receipt, in the name of said Mortgagor of come payable and collectable upon any such policies of insurance by reason of damage to be and apply the same less \$\frac{500.00}{200.00}\$ reasonable expenses in obtaining such nioney in the case said Mortgagee shall so elect, may use the same in repairing or rebuilding such build ortgagor thus to insure or deliver such policies, or to pay taxes, said Mortgagee may procure  |
|--|---|
|  | nies thus paid shall be secured hereby, and shall bear interest at the rate stated in the pro<br>s of the sale of said premises, or out of such insurance money if not otherwise paid by said   |
| Mortgagor.   |   |
| Mortgagee and without notice to Mortgagor for property and premises, or upon the vesting of  | s mortgage and all sums hereby secured shall become due and payable at the option of the orthwith upon the conveyance of Mortgagor's title to all or any portion of said mortgage. If such title in any manner in persons or entities other than, or with, Mortgagor unless the secured hereby with the consent of the Mortgagee.   |
| And said Mortgagor further agrees that in call the shall bear like interest with the principal of sa   | ase of default in the payment of the interest on said note when it becomes due and payable aid note.  |
| promissory note or in any of them or any parany of the covenants, or agreements herein counties mortgage, then or in any such cases, sale protecting their interest in by foreclosure proceedings or our wise, and a decree shall be entered for such reasonable fe  | between said Mortgagor and Mortgagee, that if default be made in the payment of said ret thereof, or the interest thereon, or any part thereof, when due, or in case of a breach it ontained, or in case said Mortgagee is made a party to any suit by reason of the existence of Mortgagor shall at once owe said Mortgagee reasonable attorney's or solicitor's fees for such suit and for the collection of the amount due and secured by this mortgage, whether a lien is hereby given upon said premises for such fees, and in case of foreclosure hereof sees, together with whatever other indebtedness may be due and secured hereby.  agreed, by and between the parties hereto, that the covenants, agreements and provision  |
| herein contained shall apply to, and, as rar as<br>tors and assigns of said parties respectively.  | the law allows, be binding upon and be for the benefit of the heirs, executors; administration of the heirs of the heirs. |
| In witness whereof, the said Mortgagor s ha  | ave rere into set their hands and seets this 21st day of  |
| MAY  | A.D. 9_87. Select & Select (SEAL)   |
| in the second se | ROBERT E. BORLA (SEAL)  |
| and the second second  | alene M. Borlow ISEAL)  |
|  | ARLENE M. BORLA (SEAL)  |
| ROBERT E. BORLA AND ARLENE M.  | personally known to me to be the same her on S whose name s are subscribed to the foregoing instrument appeared before me this day in person and acknowledged:  |
|  | that the y signed, sealed and de ivered said instrument as their free and voluntary act, for the uses and purposes the via set forth, including the release and waiver of the right of homestead.   |
| OFFICIAL SEAL PEGGY HIBLER NOTARY PUBLIC, STATE OF ILLINOIS  | Given under my hand and my scal this 21st   |
| MY COMMISSION EXPIRES 9-16-90  | day of  |
|  | 19 Pegyy Libler   |
| My commission expires  | OC Chotary Public   |
|  | SPACE ledgments, fifteen er three and fifty   |
| REAL ESTATE MORTGAGE   | TO  |
| ESTATE  Output  Output | DO NOT WRITE IN ABOVE  TO  TO  TO  TO  TO  TO  TO  TO  TO  T  |