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BOX 169

1987 JUN 11 AM 10: 18

COOK COUNTY, ILLINOIS FILED FOR RECORD

87317532

THIS INSTRUMENT WAS PREPARED BY, DENISE EILRICH AND WHEN RECORDED MAIL TO: ALLSOURCE MORTGAGE 2528 GREEN BAY ROAD EVANSTON, IL 60201

87317532

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-- (Space Above This Line For Recording Data)

#### **MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on June 5 19 87 The mort agaris RALPH MAROL AND MAUREEN GAST MAROL, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to ALLSOURCE MORTGAGE

which is organized and existing under the laws of THE STATE OF ILLINOIS 2528 GREEN BAY AGAD, EVANSTON, Il 60201

, and whose address is

("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED TEN THOUSAND DOLLARS AND NO/100

TIME AGENCY ORDER # ( - 2 4203 Dollars (U.S 5 110,000.00 ). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on July 1, 2017

This Security Instrument secures to Lender: (a) the repayment of the debt subjected by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with intrest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrove s covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property

located in

Unit No. 202, G-19, as delineated on the survey of the following described real estate (hereinafter referred to as the "parcel"): Lots 3 and 4 in owner's subdivision of lots 2 to 12, both inclusive; in A.J. Brown's subdivision of the west 244 fert of block 54 in the original village (now city) of Evanston, in the west 1/2 of the south west 1/4 of section 18, township 41 North, range 14, east of the third principal meridian, in cook county, Illinois

Which survey is attached as exhibit "A" to declaration of condominium ownership and of easements, restrictions and covenants mady by LaSalle National bank, as trustee under trust agreement dated October 22, 1979 and known as trust No. 101953, and recorded in the office of the cook county recorder of deeds as document no. 25 607 165 together with an undivided percentage interest in said parcel (excepting from said parcel all the units thereof as defined and set forth in said declaration of condominium ownership and of easements, restrictions, and covenants and survey).

11 18 315 017 1015

11 18 315 017 1088

which has the address of

Illinois

6020,1 Code

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, righted appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record-Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83

(IL)

87317532

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

19. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration following Bourower's between of surpressent is this Security Instrument (but not prior to acceleration under paragraphs.)

4. Acceleration under paragraphs. The notice is given to prior to acceleration under paragraphs is desir, not least than 30 days from the date specifys; of the default; (b) the action required to cure the acceleration to the control of the certon required to cure the acceleration to the control of the action required to cure the default must be cured in the region of the Property. The notice shall further information of regions and the right to assert in the forestoure proceeding the normal default must acceleration and the right to assert in the forestoure proceeding the normal default must accelerate the default may be acceleration of the Property. The notice shall further established in the notice, Lender to acceleration and forestoure. If this default is not cured by before the default to relaxate after acceleration and forestoure. If this default is not cured on or acceleration of the default in the property and state of the normal in full of all sums secured by the days and in the paragraph. If the default is paragraph is not cured by a landers and in the paragraph is or absended in this paragraph. Including those part decreases and content of the control of

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law,

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to florrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lende and Horrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

- 10. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortication of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not perate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify arrarization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

  11. Successors and Assigns Box of Joint and Several Liability; Co-signers. The covenants and agreements of
- this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and a green ents shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is possigning this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the tirms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) my such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choos. It make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund, e faces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the sie as specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrumer, shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender w) en given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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requesting payment.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Lender may take action under this paragraph 7, Lender does not have to do so.

Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankrupicy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect

foe title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property: Mortgage Insurance. If Borrower fails to perform the

Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold,

Instrument immediately prior to the acquisition.

postpone the due date of the monthly payments referred to in paragraphs | and 2 or change the amount of the payments under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security I am damage to the payments.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is given. offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceed in repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-cay period will begin Borrower abandons the Property, or does not answer within 30 days a notice from Lender that he insurance carrier has applied to the sums secured by this Security Instrument, whether or not then due, with any cross raid to Borrower. If

restoration or repair is not economically feasible or Lender's security would be lessened, the frantance proceeds shall be of the Property damaged, if the restoration or repair is economically seasible and Lender; security is not lessened. If the

Uniess Lender and Borrower otherwise agree in writing, insurance proceeds shall or applied to restoration or repair

Lender shall have the right to hold the policies and renewals. If Lender requires, Burrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall live prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Insurance policies and renewals shall be acceptable to Lender and Anall include a standard mortgage clause.

unrassonsbly withheld.

requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance shall be chosen by Borrower subject to Lender's approval which shall not be insured against loss by fire, hazards included within the term "extended on erage" and any other hazards for which Lender

Borrower shall keep the improvements now existing or hereafter erected on the Property 5. Hazard Insurance.

of the giving of notice.

the Property is subject to a flen which may attain priority or er this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take or e or more of the actions set forth above within 10 days agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an laith the tien by, or defends against enforcement of an then in, legal proceedings which in the Lender's opinion operate to agrees in writing to the payment of the obligation seemed by the lien in a manner acceptable to Lender; (b) contests in good receipts evidencing the payments.

Borrower shall promptly discharge any lies, which has priority over this Security instrument unless. Borrower: (a)

pay them on time directly to the person ow d reyment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower in itee these payments directly, Borrower shall promptly furnish to Lender Borrower shall pay these obligations in the manner provided in paragraph 2, or it not paid in that manner, Borrower shall 4. Charges, Liens. Borrow vahil pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and lessehold payments or ground rents, if any.

Note; third, to amounts payable wider paragraph 2; fourth, to interest due; and last, to principal due. paragraphs I and 2 shall be applied first, to late charges due under the Note; second, to prepayment charges due under the sppication as a credit against he sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under

any Funds held by Leader, If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately priot to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

amount necessary Why make up the deficiency in one or more payments as required by Lender. emount of the Furds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument. purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the requires interest to be paid, Lender shall not be required to pay Borrower any interest or carnings on the Funds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrow items. morigage insurance premiums, if any. These items are called "escrow items," Lender may estimate the Funds due on the one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly lossely means or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note: I. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due I) NIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

## UNQFIEIGHAL REQPY 5 3 2

THIS CONDOMINIUM RIDER is made this
of the same date and covering the Property described in the Security Instrument and located at:  1501 OAK AVENUE, EVANSTON, L1 60201  (Property Address)
The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:
Oak Court (Name of Condominium Project)
(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.
CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lengter further covenant and agree as follows:
A. Conductium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, 'iii lues and assessments imposed pursuant to the Constituent Documents.
B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy of the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage." then:
(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for haver J assurance on the Property; and
(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.
Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.  In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements why proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.  C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.  D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in the control of the payable to Borrower in the labeled of the payable to Borrower in the second of the payable
connection with any condemnation or other taking of all or any pert of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby a signed and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument is provided in Uniform Covenant 9.  E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:
(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty of in the case of a taking by condemnation or eminent domain:
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;
(iii) termination of professional management and assumption of self-management of the Owners Association; or
(iv) any action which would have the effect of rendering the public liability insura ice coverage maintained by the Owners Association unacceptable to Lender.  F. Remedies, If Borrower does not pay condominium dues and assessments when due, then I ender may pay them.
Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower searces by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender 10 Borrower requesting payment.
By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.
RALPH MAROL MAROL
RALPH MAROL Sav - Marol Son

Maureen Gast Marol

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