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For Use With Note Form No. 1447

08448818

CAUTENEL Consult a lawyer before using or acting under this form. Healther the publisher nor the sever of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a portrollar purpose.	
THIS INDENTURE, made . August 24 19.88 between	88448818
Parkway Bank and Trust Company, A/T/U/T	
No. 4494, dated June 29, 1978.	
(NO AND STREET) (CITY) (STATE) nerom retend to as "Mortgagors," and Chrysler First Business Credit Corporation	
1375 E. Woodfield Rd., Schaumburg, IL 60173	18.00
perein referred to as "Mortgagee," witnesseth.	Above Space For Recorder's Use Only
THAT WHEREAS C. Mortgagors are justly indebted to the Mortgagee upon the ins ONE MILLION LIGHT HUNDRED THOUSAND AND NO/10($_{5}$ 1,800,000,000,000), payable to the order of and delivered to the Mortgagee, in and sum and interest at the rate an (in) installments as provided in said note, with a final payment of 3, and all of said principal and interest are made payable at such place as the holders of the of such appointment, then at the other of the Mortgagee at $\frac{P \cdot 0}{100}$. Box $\frac{95220}{100}$	by which note the Mortgagors promise to pay the said principal. The balance due on the 24.th day of AURUS to
SOW, THEREFORE, the Mortgagors's secure the payment of the said principal sum of a and limitations of this mortgage, and the partianance of the covenants and agreements here consideration of the sum of One Dullar in him (and, the receipt whereof is hereby acknowledge Mortgagee, and the Mortgagee's successors and assemble, the following described Real Estate an and heing in the VIIIARE OF PHIBLIPS. COUNTY OF Co	noney and said interest in accordance with the terms, provisions in contained, by the Mortgagurs to be performed, and also in ed, do by these presents CONVEY AND WARRANT unto the dall of their estate, right, title and interest therein, situate, lying DOK
SEE LEGAL DESCRIPTION ATTACKED HERETO	
THIS INSTRUMENT IS A JUNIOR	MORTGAGE
which, with the property herematter described, is referred to herein as the "premises,"	
Permanent Real Estate Index Number(s): 02-01-307-017	
Address(cs) of Real Estate: 845 Lilly Lane, Palating, IL	
TOGETHER with all improvements, tenements, casements, fixtures, and appurtenances fong antidaring all such times as Mortgagors may be entitled thereto (which are pledged primarily apparatus, equipment or articles now or hereafter therein or thereon used to supply lear, goingle units or centrally controlled), and ventilation, including (without restricting the loregoins or mot, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the considered as constituting part of the real estate. TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's succencer is et forth, free from all rights and benefits under and by virtue of the Homestead Exempthe Mortgagors do hereby expressly release and waive. The name of a record owner is: Parkway Bank & Trust Co., AZ' This mortgage consists of two pages. The covenants, conditions and pravisions uppearing need in by reference and ure a part hereof and shaft be binding on Mortgagors, their helm, successiveness the hand a land seal of Mortgagors the day and year first above written.	thy and on a pairty. Ath said tendestate and not secondarily) and \$\frac{\cap2}{2}\$ is, air conditioning, waser, light, power, refrigeration (whether fraing), screens, window, short, short, and windows, short, be a part of said real as a c whether physically attached the retry premises by Stortgage's or their successors or assigns shall be ressors and assigns, forever, for the surpasses, and upon the uses tion Laws of the State of History & State of \$\frac{1}{2}1
witness the nand and seat or storigagors the day and year first above written	(Seal)
PLEASE	

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)

State of Illmois, County of in the State aforesaid, DO HEREBY CERTIFY that

IMPRESS SEAL HERE

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appeared before me this day in person, and acknowledged that h. signed, sealed and delivered the said instrument as

... free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this Edwin H. Shapiro Notary Public Commission expires

This instrument was prepared by 7 W. Schaumburg Rd. Schaumburg, 11 60194
Mail this instrument to Edwin H. Shapiro, 7 W. Schaumburg Road

(NAME AND ADDRESS) Schaumburg, IL 60194

(STATE)

(ZIP CODE)

THE COVENANTS, COMPLETENS AND PROVISIONS REFERED TO ON PAGE OF THIS MORTGAGE:

- 1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien thereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) complete within a reasonable time any building or buildings now or at any time in process of vection upon said premises; (5) comply with all nequirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.
- 2. Mortgagors shall pay before any penalty attaches all guneral taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagors, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the properly, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagors, upon demand by the Mortgagee, shall pay such taxes or assessments or relimburse the Mortgagee therefor; provided, however, that if in the opinion of counsel for the Mortgagee (a) it might be unlawful to require Mortgagors to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the lifortgagee may elect, by notice in writing given to the Mortgagors, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.
- 4. If, by the laws of the United States of America or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the issuance of the note licreby secured, the Mortgigors covenant and agree to pay such tax in the manner required by any such law. The Mortgagors further covenant to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.
- 5. At such time a, the Mortgagors are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such privilege of making prepayments on the principal of said note (in addition to the required payments) as may be provided in said note.
- 6. Mortgagors shall here all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and win istrum under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and small deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of misurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
- 7. In case of default therein, Marragee may, but need not make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedera, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, commonise or settle any tax lien or other prior lien or little or claim thereof, or redeem from any tax sale or forfeiture affecting said previous or contest any lax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in concer ion therewith, including attorneys' fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and the lien he cof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the highest rate now permitted by Illinois law. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagors.
- 8. The Mortgagee making any payment hereby suthorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office subbout inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or the or claim thereof.
- 9. Mortgagors shall pay each item of indebtedness here, mentioned, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to biorrogors, all unpaid indebtedness secured by this mortgage shall, notwith-standing anything in the note or in this mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, ir (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.
- 10. When the indebtedness hereby secured shall become due whether, by acceleration or otherwise. Mortgagee shall have the right to foreclose the lien hereof, In any suit to foreclose the lien hereif, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys' fees, appraiser's fees, outlavs for documentary and expert evidence, stenographirs' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title scatches, and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to differs Mortgagee may deem to be reasonably necessary either to provecute such suli or to evidence to bidders at any sale which may be and pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this payagraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon a the highest rate now permitted by Illinois law, when industry the proceedings in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which the Mortgagee in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured: or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding, valich might affect the premises or the security hereof. security hereof.
- 1). The proceeds of any foreclasure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items at the mentioned in the preceding paragraph hereof; second, all other Items which under the terms heruof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the nete; fourth, any overplus to Mottagagors, their heirs, legal representatives or assigns, as their rights may appear.
- 12. Upon or at any time after the filing of a complaint to floreclose this mortgage the court in which across complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestend or not, and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a despice, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers a which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.
- 13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
- 14. The Mortgagee shall have the right to inspect the premines at all reasonable times and access thereto shall be permitted for that purpose.
- 15. The Mortgagors shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.
- 16. If the payment of said indebtedness or any part thereof his extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.
- 17. Mortgagee shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.
- 18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagors and all persona claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder or holders, from time to time, of the note secured hereby.
 - Mortgagors hereto, to the extent permitted by law, waive all rights of redemption.

VARIABLE INTEREST RATE RIDER TO MORTGAGE

This rider is made part of a certain mortgage dated August 24, 1988, given to secure a Variable Interest Rate Promissory Note dated August 24, 1988 wherein Mortgagor promises to pay the principal sum of ONE MILLION EIGHT HUNDRED THOUSAND AND NO/100 DOLLARS (\$1,800,000.00) together with interest thereon accruing from the date of said note on that part of the principal remaining from time to time unpaid at the "Initial Interest Rate" of 12.25% per annum. Said note provides for changes in the Interest Rate and in the amount of the monthly installment payments due thereon in the following manner:

- 1. INTEREST RATE. Interest shall accrue at a rate equal to the index (as hereinafter defined) from time to time in effect, plus four and one-half percent (4.5%) per annum until the entire principal balance is paid in full. Notwithstanding any provisions of the Note, it is the understanding and agreement of Mortgagor and Chrysler First that the maximum rate of interest to be paid by Mortgagor to Chrysler First shall not exceed the waximum rate of interest permissible to be charged under law. Any amount paid in excess of such rate shall be considered to have been payments in reduction of principal. The minimum rate of interest to be paid by Mortgagor to Chrysler First shall not be less than eleven and one-quarter percent (11.25%) per annum. The maximum rate of interest to be paid by Borrower to Chrysler First shall not be greater than sixteen and one-quarter percent (16.23%) per annum.
- 2. DEFINITION OF INDE'. The term "index" shall mean the published monthly rate of interest of the six month secondary market CD (certificate of deposit) rate as published monthly in the Federal Reserve Statistical Release G-13, rounded up to the pearest one-quarter percent.
- 3. CHANGE IN INTEREST RATE. The interest rate shall be adjusted using the index announced the month prior to the month in which the sixth and twelfth monthly due dates fall, and on those same dates from time to time until this Note is paid in full. The interest rate will increase or decrease directly with any change in the index. Under no circumstances shall the interest rate increase more than two percent (2%) in any one year.

Chrysler First shall mail to Mortgagor a notice by first class mail if the interest rate is to change. The notice shall advise Mortgagor:

> the new interest rate, (i)

the amount of the new monthiy (ii)

payment, and

any additional matters which Chrysler First (iii) is required to disclose to Mortgagor.

However, any failure on the part of Chrysler First to p evide such notice, shall not forfeit the right of Chrysler First to charge the interest rate in accordance with the terms as described herein.

4. EFFECTIVE DATE OF NEW RATE (CHANGE DATE). Each change of the interest rate hereunder, if any shall be effective on the due dates of the INT. M

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sixth and twelfth monthly payments and on those same dates from time to time until this Note is paid in full. If the monthly payment changes as a result of the change in the interest rate, the monthly payment will change as of the first monthly payment due after the change date.

- TYPE OF LOAN. IT IS UNDERSTOOD THAT THIS MORTGAGE SECURES A VARIABLE INTEREST RATE LOAN AND NOT A FIXED RATE LOAN.
- PAYMENTS. Payment of principal and interest shall be paid monthly on the 24th day of each month beginning thirty (30) days from the date hereof, and a final payment of all accrued interest and unpaid principal shall be due and payable on August 24, 1993. The initial monthly payment will be in the amount of \$18,862.14. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER MONTHLY PAYMENTS AND DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER MONTHLY PAYMENTS. The amount of the monthly payment will always be calculated so as to be sufficient to repay the principal outstanding and all interest thereon in full and substantially equal payments in 360 months from the date of the Note. In setting the new monthly payment amount on each change date Chrysler First will assume that the interest rate will not change again prior to the final payment date. nth nount will in Or Collange Collange

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RIDER

- A. ACCELERATION UPON TRANSFER. If all or any part of the premises or an interest therein is sold, transferred or assigned by Mortgagor without Mortgagee's prior written consent, Mortgagee may, at Mortgagee's option, declare all sums secured by this Mortgage to be immediately due and payable.
- B. ASSIGNMENT OF RENTS. The Mortgagor hereby sells, assigns, transfers and sets over unto Mortgagee, as trustee, all the rents, issues and profits now due and which may hereafter become due under or by virtue of any lease, whether written or verbal, or any letting of, or any agreement for the use or occupancy of any part of the premises hereinafter described, which may have been heretofore or may be hereafter made or agreed to, or which may be made or agreed to by the grantee herein under the power herein granted, it being the intention to hereby establish an absolute transfer and assignment of all such leases and agreements and all the avails thereunder unto the grantee herein, upon the property described, and the undersigned hereby appoints irrevocably the above mentioned Chrysler First Business Credit Corporation his true and lawful attorney in his name and stead to collect all of said rents, issues and profits arising or accruing at any time hereafter, and all now due or that may hereafter become due under each and every of the leases or agreements, written or verbal, existing or hereafter to exist, for said frimises, and to use such measures, legal or equitable, as in its discretion may be deemed proper or necessary to enforce the payment or the security of such rents, issues and profits, or to secure and maintain possession of said premises or any portion thereof and to fill any and all vacancies, and to rant, lease or let any portion of said premises to any party or parties, at its discretion, hereby granting full power and authority to exercise each and every rights, privileges and powers herein granted at any and all times hereafter without notice to the grantors herein, their successors and assigns, and further with power to use and apply said rents, issues and profits to the payment of any indebtedness or liability of the undersigned to the said Mortgagee, as trustee, or its successors or assigns, as the holder or holders of said indebtedness due or to become due under and by virtue of the herein mor
- C. ADDITIONAL MORTGAGOR OBLIGATIONS. Mortgagor shall furnish to Mortgagee:
 - i. Such information regarding business affairs and financial condition as Mortgagee may reasonably request from time to time;
 - ii. Within 90 days after the end of each fiscal year of Mortgagor, Mortgagor shall deliver to Mortgagee complete financial statements setting forth all details of the operation of the Mortgage Property, including an itemized list of rentals and expenses on the Mortgaged Property, a profit and loss statement, balance sheet and reconciliation of surplus, which statements shall be certained by Mortgagor and, if Mortgagee shall require, by an independent certified public accountant acceptable to Mortgagee. Mortgagor shall furnish,

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together with the foregoing financial statements and at any other time upon Mortgagee's request, a rent schedule for the Mortgaged Property, certified by Mortgagor, showing the name of each tenant, and for each tenant, the space occupied, the lease expiration date, the rent payable, and the rent paid.

- D. RIGHT OF INSPECTION. Mortgagee and any persons authorized by Mortgagee shall have the right at any time, upon reasonable notice to Mortgagor, to enter the Mortgaged Property at a reasonable hour to inspect and photograph its condition and state of repair.
- E. MAINTENANCE OF MORTGAGED PROPERTY. Mortgagor shall keep and maintain or cause to be kept and maintained all buildings and improvements now or at any time hereafter erected on the Mortgaged Property and the sidewalks and curbs abutting them, in good order and condition and in a rentable and tenantable state of repair, and will make or cause to be made, as and when necessary, il repairs, renewals and replacements, structural and nonstructural exterior and interior, ordinary and extraordinary, foreseen and unforeseer. Mortgagor shall abstain from and shall not permit the commission of waste in or about the Mortgaged Property; shall not remove or demolish, or alver the structural character of, any building erected at any time on the Mortgaged Property, without the prior written consent of Mortgagee; and shall not permit the Mortgaged Property to become vacant, deserted or unguarded. Mortgagor shall not permit any lien or claim to be filed against the Mortgaged Property or any part thereof, Mortgagor shall have a period of ten (1) days from the date of such filing to cause such lien or claim to be discourged of record by payment, deposit, bond, order of a court of competent jurisdiction or otherwise. ENT 15

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THIS INSTRUMENT IS A JUNIOR MORTGAGE

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That Part of Lots 2 and 3 in Capri Gardens, being a Subdivis! n of part of the South West 1/4 of Section 1 and Part of the South East 1/4 of Section 2, Township 42 North, Range 10 East of the Third Principal Meridian, described as follows:
Beginning at a point on the Northwesterly Line of Lot 2, 50 feet Southwesterly of the Northeasterly Corner Thereof; thence Southeasterly and parallel with the Northeasterly Line of Lot 2 to the Northwesterly Line of Lot 3; thence Southeasterly and parallel with the Northeasterly Line of Lot 3, a distance of 36 feet; thence Southwesterly and parallel with the Northwesterly Line of Lot 3, a distance of 50 feet; thence Northwesterly and parallel with the Northwesterly Line of Lot 2; thence Northwesterly and parallel with the Northwesterly Line of Lot 2; thence Northwesterly to the Northwesterly Line of Lot 2; thence Northwesterly to the point of beginning in Cook County, Illinois.

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and in and male provided or by action to enforce the period of the purpose. If any and these presents to be and in and male provided or by action to enforce the period of the payment of the period of 14 HYXEXCECTOR accounted by PARKWA1 BANK AND TRUST COMPANY and personally but as I made in the exercise of the poster and authority conferred upon and scaled in it as such Transcetand and PARKWAY BANK AND TRUST COMPANY, careful warrants that it posts as similar and authority to exerting the interpretation of exercise the interpretation of exercise that it is to be constructed as crediting any lability on the form of the exercise that it is an any accounted whereon it is an interest that it is any accounted whereon it is an interest that it is any accounted whereon it is an interest that it is any accounted to the performant construct effects and that to date as the First Party and its successors and as a party of its party and its successors and any accounted to the premises the performant that the performant of executive hereafter the party and its successors and as a successors and as accounted while for the performant therein of any one and the owner of owners of any indicated accounted. The party and that the first hereby created, in the manner therein of the first hereby created, in the manner there in the contract of the party of the party and the first hereby created, in the manner there in the contract of the party of the payment thereby the payment thereby the payment thereby the payment the payment thereby the payment the payment thereby the payment the payment the payment the payment thereby the payment thereby the payment the payment thereby the payment thereby the payment the paym

SR. VICE BURNING TRUST OFFICER - ASSISTANT VICE PRESIDENT

the undersigned

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COUNTY OF COOK

a Notary Public a and 100 and County, in the State a orecand, Do Henricy Certify, that

Vice-President-Trust Officer

ROSANNE DuPASS of Parires. Pank And Trust Company.

to has they signed and delivered the foregoing instrument as their own free and voluntary are and as the fer and voluntary set of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth: and the taid Assutant Vice President then and there action ledged that he, as custodian of the corporate sent of said Bank, did affix the corporate sent of said Bank to said instrument as his own free and votomary ACT and as the irec and voluntary act of said Bank as Trustee as aforearid, for the uses and purposes therein Ash "ant Vice President of Parkway Bank and Iruss Company, who are personally known to me to be the store presons whose assures are subscribed to the foregoing instrument as such Vec-President-Trust Office, and Assistant Vice President, respectively, appeared before me this day in person and acknowledge

뀭 GIVEN under my hand and Notarial Scal this __

September ٩

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OFFICIAL SEAL

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