This:instrument was prepared

MARGARETTEN & CO., INC.

50067

60401961

887 E WILMETTE PALATINE THIS MORTGAGE ("Security Instrument") is given on Februar

1989

The mortgagor is AND CORINA KEIM, , HIS WIFE

("Borrower"). This Security Instrument is given to MARGARETTEN & COMPANY, INC.

a corporation which is organized and existing under the laws of the State of New

address is One Ronson Road

Iselin, New Jersey

08830

("Lender").

Borrower owes Lender the principa's im of

One Hundred Twenty Thousand, and 00/100

Dollars (U.S. \$ 120,000.00). 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 2013 . This Security Instrument secures to Lender: (a) the repayment of the March debt evidenced by the Note, with interest, and all tenewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to present the security of this Security Instrument; and (c) the performance of Borrower'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 ces r'oed property located in COOK

IT Clerk

LOT 80 IN BLOCK 2 IN CRANDALL'S EQULEVARD ADDITION, A SUBDIVI-SION OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 15, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE TOWNSHIP 40 NORTH AND THE TOWNSHIP 40 NORTH THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN # 13-15-318-019-0000

which has the address of N KOLMAR AVE

CHICAGO, IL 606414

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, 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

MAR-1205 (Rev. 7/87) Renlaces 11,-709 (Rev. 7/84) and MAR-1205 (8/86)

1	X

22. Walver of Homestead. Borrower waives all right of homestead exemption in the Property.

23. Riders to this Security Instrument. If one or more rider are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

The Tollowing Riders are attached:

nebin vitmen 4-1

BY SIGNING BELOW, Borrower accepts and agrees to the terms and coverants confidned in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

MILLIAM KEIM JR

HIS WIFE

-Bonnower

neworno8-

COOK COUNTY RECORDER

\$1313 5 B * - SO - O > S < O

\$12222 TRAN 5533 02/21/89 15:45:00

\$16.25

03028P40

соок

STATE OF ILLINOIS,

I, the Undersigned, a Notary Public in and for said

I, the Undersigned, a Motary Public in and for said county and state, do hereby certify that WILLIAM KEIM JR. AND CORINA KEIM, , HIS WIFE

personally known to me to be the same person(s) whose name(s) is(are) subscritced to the foregoing instrument, appeared before me this day in person, and acknowledged that he, she, they signed and delive ed the said instrument as his, her, their free and voluntary act, for the uses and purposes therein set forth.

V. F. ride T. To yab

Given under my hand and official seal, this 15th

My Commission expires: 7-71

Junus L. Fraker Public

" OFFICIAL SEAL"
JAMES R. STUCKER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES, 7/29/91

TIT KAIL 10: 35

OT JIAM

MARGARETTEN & COMPANY, INC. 887 WILMETTE ROAD, SUITE F PALATINE, IL 60067

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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, whichher or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender placement.

at the time of or prior to an inspection specifying reasonable cause for the inspection.

8, Inspection, Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice

rower's and Lender's written agreement or applicable law.

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 to Borrower requesting payment.

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 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 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 shall be payable.

ceeding in bankrupicy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender sations may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Afthough Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument.

Indeed, the sation and the date of disbursement at the Mote writing.

7. Protection of Lender's Bights in the Property; Mortgage Insurance. If Borrower fails to perform the covense, is and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a pro-

Will began when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principlal shall not extend or postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. It under paragraphs I 9 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property prior to the extent of the sums secured by this Security Instrument immediately prior to the sequisition.

6. Preservation and Maintenance of Property; Lenscholds. Borrower shall not destroy, damage or the sequisition. Since Property to deterdorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of allow the Property to deterdorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall or comply with the provisions of the metage the metage unless Lender agrees to the metage in writing.

will begin when the notice is given. Unless Lender and Borrower otherwise agree in writing, insurance proceed. shall be applied to restoration or repair of the Property damaged; if the restoration or repair is not damaged; if the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceed. c', all be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower abandors, the Property, or does not answer within 30 days a notice from Lender that the insurance earlier has offered to settle a claim, then Lender in ye alleet the insurance proceeds. Lender may use a notice from Lender that the insurance earlier has offered to settle a claim, then Lender in ye alleet the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period with pressite when the proceeds to repair or not then due. The 30-day period with pressite when the proceeds to repair the insurance of the proceeds to repair or not then due. The 30-day period

made promptly by Borrower. All insurance policies and renewals shall be acceptable to Lender and insulate a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall prompt notices, in the event of loss, Borrower shall give prompt notice to the insurance and Lender may make proof of loss if not

rower subject to Lender's approval which shall not be unreasonably withheld. S. Hazard Insurance. Borrower shall keep the improvement mow existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any cover hazards included within the term "extended coverage" and any coverage. It is insurance shall be chosen by Borbe maintained in the amounts and for the periods that Lender requires. It is insurance carrier providing the insurance shall be chosen by Borbe maintained in the amounts and for the periods that Lender requires. It is insurance carrier providing the insurance shall be chosen by Borbe maintained in the amounts and for the periods that Lender requires.

Tower shall promptly furnish to Lender receipt, evidencing the payments.

Borrower shall promptly durinish to Lender receipt, evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien to this Security instrument. If Lender determines that any part of the Property; or (c) secures from the holder of the Property in subject to a lien which may attain priority over this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument.

Lender may give Borrower a notice identifying the lien. Bor over shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

tain priority over this Security Instrument, and leaschold payments or ground rents, if any. Borrower shall pay these obligations in the manner priority over this Security Instrument, and leaschold payment. Borrower shall promptly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower

3. Application of Payn cats

3. Application of Payn cats

4. Charges; Liens. Borrower small tay all taxes, assessments, charges, fines and impositions attributable to the Property which may attended to interest due, and last, to principal due,

4. Charges; Liens. Borrower small tay all taxes, assessments, charges, fines and impositions attributable to the Property which may attended to the Property which was a transferred to the Property which was a transfe

Upon payment in tall of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender, Lender shall apply, no later than immediately prior to the sale of the stoperty or its acquired by Lender at the time of application as a credit against the sums secured by this

quired by Lender. pay the escrow item 19 hen due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as rerepaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to

escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the pledged as additional security for the sums secured by this Security Instrument.

accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are assessments which may attain priority over this occurrly instrument; (b) yearly insertion may attain priority over this occurrent data and reasonable estimate the Bunds due on the basis of current data and reasonable estimates of future escrow items. "Lender may or the basis of current data and reasonable estimates of future escrow items." Lender may not estate agency (includes shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (includes shall be held in an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge assessed by Lender in connection with Borrower's entering into this Security Institution to pay; the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower's entering into this Security Institution to pay; the cost of an independent tax reporting service shall not be a charge to proposes of the preceding sentence. Borrower and Lender to pay; the cost of an independent tax reporting service shall not be a charge to represent it made or applicable law requires interest to be paid. Lender shall so the preceding sentence. Borrower and Lender shall not be required to pay Borrower and debits to the Funds and arbitrate and arbitrate and arbitrate or an writing of the Funds showing credits and debits to the Funds and the Funds and the Funds showing credits and debits to the Funds and the funds are made. The Funds are made. The Funds are made. The Funds are made. The Funds are

INIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and inferest on the debt evidenced by the Mote and any prepayment and late charges due under the Mote.

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 Mote, until the Mote is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground tents on the Property, if any; (c) yearly hazard insurance oremients, and (d) yearly monthly all may attain priority and items." Lender may vestely payard insurance oremients, and (d) yearly monthly payard insurance oremients, and (d) yearly monthly payard insurance oremients, and (d) yearly may are called "escrow items." Lender may

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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 falls 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 Lender and Borrower 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 amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate 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 amortization 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 Bound; 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 agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is cosigning this Security in trament only to mortgage, grant and convey that Borrower's interest in the Property under the terms 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, nodify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note

without that Borrower's concept.

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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) any 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 choose to make this refund by reducing the principal owed under the Note or by naking a direct payment to Borrower. If a refund reduces 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 unenforce by coording to its terms, Lender, at its option, may require immediate paying on full of all of the paying the property of the paying of the paying of the paying the paying of the paying of the paying the p sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender

shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument 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 ric rided for in this Security Instrument shall be deemed to have been given to

Borrower or Lender when given as provided in this paragram.

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 of the Note which can be given effect without the conflicting provision. To

this end the provisions of this Security Instrument and the Note are fee ared 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. Y o'. 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 sur s secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the dute 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 remiddles 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 him would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants of agreements; (c) pays all expenses in curred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender way reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Approver'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.

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 Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security In-

strument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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1-4 FAMILY RIDER

Assignment of Rents

50401951

THIS I-4 FAMILY RIDER is made this 15th day of February 1989 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to MARGARETIEN & COMPANY, INC., a componation organized and existing under the laws of the state of New Jersey

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 4049 N KOLIGE AVE , CHICAGO , IL 60641

Property Address

- 1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
- A. USE OF PROPERTY: COMPLIA NCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
 - D. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and evenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's Notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes as absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

MULTISTATE 1-4 FAMILY RIDER—FNMA/FHLMC

Form 3170 10/85

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MAR-6015 Page 1 of 2 (Rev. 5/87)

Replaces NA-947 (Rev. 2/86) and MAR-6015 (Rev. 7/86)

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Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and ag Rider.	grees to the terms and provisions contained in this	1-4 Family
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