

Mortgage

Loan No. 12-45867-56

(Corporate Form)

THIS INDENTURE WITNESSETH: That the undersigned CHRISTIAN LIFE CHURCH a corporation organized and existing under the laws of the STATE OF ILLINOIS hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

CRAIN FEDERAL BANK FOR SAVINGS a corporation organized and existing under the laws of the UNITED STATES OF AMERICA hereinafter referred to as the Mortgagee, the following real estate in the County of COOK in the State of ILLINOIS, to wit:

UNIT NUMBER 201 AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS 'PARCEL'): A PART OF LOT 1 IN PLEASANT RUN SUBDIVISION BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SAID SURVEY IS ATTACHED AS EXHIBIT 'A' TO A CERTAIN DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY GLENVIEW STATE BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 14, 1972, KNOWN AS TRUST NO. 815 AND RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS AS DOCUMENT NUMBER 22193723 AND AS AMENDED FROM TIME TO TIME TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATIONS ARE FILED OF RECORD IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF EACH SUCH AMENDED DECLARATIONS AS THOUGH CONVEYED HEREBY, IN COOK COUNTY, ILLINOIS.

MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFORESAID DECLARATION OF CONDOMINIUM. THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

PERMANENT TAX NUMBER: 03-15-200-015-1015

1205 Pleasant Run Unit 201
Wheeling, IL 60090

(2) any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose, at any time before the maturity and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of FORTY-TWO THOUSAND AND NO /100 Dollars (\$ 42000.00), provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security or in accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

THE MORTGAGOR COVENANTS:

A (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, sewer service charges, and condominium assessments against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the

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COOK COUNTY RECORDER

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#6718 # D *-89-142634

TRAN 6186 03/31/89 15:18:00

DEPT-01

\$18.25

Box 403

MORTGAGE

CHRISTIAN LIFE CHURCH
A NOT-FOR-PROFIT CORPORATION

to

CRAGIN FEDERAL BANK FOR SAVINGS

PROPERTY AT:
1205 PLEASANT RUN DRIVE #201
WHEELING, ILLINOIS 60090

Loan No. 12-45867-56

\$18.00 MAIL

THE MORTGAGOR COVENANTS:

(1) To pay said indebtedness and the interest thereon as herein provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any maturity any penalty or premium, special taxes, water charges, sewer charges, and conditional assessments against said property, including those hereinafter provided, and to furnish the Mortgagee, upon request, duplicate receipts therefor; and all such items shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability insurance and such other insurance as the Mortgagee may require, until such time as the Mortgagee shall require, until expiration of the term of this mortgage, until the time when the Mortgagee may require to be insured against...

(2) Any advance made by the Mortgagee to the Mortgagor, or by the Mortgagor to the Mortgagee, or for any purpose, at any time before the release and cancellation of this mortgage, but at no time shall the Mortgagee receive advance on account of said original debt together with any additional advance, in a sum in excess of \$42,000.00. (3) The Mortgagee shall be entitled to receive the amount of any such advance when advanced to protect the security of its mortgage, and to the extent of such advance, and the balance to principal, and the balance to interest, and the balance to principal, and the balance to interest, and the balance to principal, and the balance to interest, shall be considered as having been paid to the Mortgagee.

(3) This mortgage is specifically made subject to the terms and provisions contained in the attached rider which by this reference is made a part hereof.

(4) The mortgage is secured by the principal amount of \$35,000.00, together with interest thereon as therein provided, payable in monthly installments of \$334.48, commencing the 1st day of MAY, 1939.

(5) The payment of a note executed by the Mortgagor in the order of the Mortgagee bearing even date herewith in the principal sum of THIRTY-FIVE THOUSAND AND NO /100 Dollars.

(6) The payment of a note executed by the Mortgagor in the order of the Mortgagee bearing even date herewith in the principal sum of THIRTY-FIVE THOUSAND AND NO /100 Dollars.

(7) To HAVE AND TO HOLD the and hereby with said buildings, improvements, fixtures, apparatus, equipment, and with all the rights and privileges thereto belonging, unto said Mortgagee forever, for the uses herein set forth, free from all rights and claims under the homestead, exemption and valuation laws of any state, which said rights and benefits said Mortgagee does hereby release and waive.

(8) Together with all buildings, improvements, fixtures or apparatus now or hereafter erected, thereon or placed therein, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally collected, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter existing, whether in whole or in part, including the furniture, fixtures, and water heaters of which are included in the mortgage, window shades, storm doors and windows, floor covering, screens, fireplaces, ranges, washers and dryers, and all other things of value, and the rents, issues and profits of said premises which are hereby assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due and payable hereon. This mortgage is hereby authorized to the right of all mortgagors, holders and owners, and is paid off by the proceeds of the loan hereby secured.

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(9) The Mortgagee, in the event of default by the Mortgagor, shall have the right to sell the property secured by this mortgage, and the proceeds of such sale shall be applied to the payment of the amount of the mortgage, and the balance to principal, and the balance to interest, and the balance to principal, and the balance to interest, shall be considered as having been paid to the Mortgagee.

Book County Clerk's Office

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Box 403

MORTGAGE

CHRISTIAN LIFE CHURCH
A NOT-FOR-PROFIT CORPORATION

to

CRAGIN FEDERAL BANK FOR SAVINGS

PROPERTY AT:

1205 PLEASANT RUN DRIVE #201
WHEELING, ILLINOIS 60090

Loan No. 12-45867-56

\$18,000 MAIL

Property of Cook County Clerk's Office

DEPT-01

\$18.25

T#4444 TRAN 6186 03/31/69 15:18:00

#8718 # D *-89-142634

COOK COUNTY RECORDER

89142634

MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFORESAID DECLARATION OF CONDOMINIUM.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

PERMANENT TAX NUMBER: 03-15-200-015-1015

1205 Pleasant Run Unit 201
Wheeling, IL 60090

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period of redemption, for the full insured value thereof, in such amount, through such agents or brokers, and in such form as shall be satisfactory to the mortgagee; such monies shall remain with the mortgagee during such period or periods, and contain the usual clause authorizing the mortgagee to make any necessary repairs to the property or upon the mortgagee's order to make any necessary repairs to the property or upon the mortgagee's order to make any necessary repairs to the property...

1. All obligations, debts, claims and liabilities of the mortgagor shall be satisfied out of the proceeds of the sale of the property, and the mortgagee shall have the right to sell the property to satisfy such obligations, debts, claims and liabilities... 2. The mortgagee may employ a contractor or other legal agent to carry out the repairs or other work on the property, and the mortgagor shall be liable for the cost of such repairs or other work...

3. That the mortgagee may employ a contractor or other legal agent to carry out the repairs or other work on the property, and the mortgagor shall be liable for the cost of such repairs or other work... 4. That the mortgagee may employ a contractor or other legal agent to carry out the repairs or other work on the property, and the mortgagor shall be liable for the cost of such repairs or other work...

5. That the mortgagee may employ a contractor or other legal agent to carry out the repairs or other work on the property, and the mortgagor shall be liable for the cost of such repairs or other work... 6. That the mortgagee may employ a contractor or other legal agent to carry out the repairs or other work on the property, and the mortgagor shall be liable for the cost of such repairs or other work...

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statutory period during which it may be issued. Mortgagee may, however, as a condition of a loan, at any time, refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagee shall have all powers, if any, which it might have had without this paragraph. No suit shall be sustainable against Mortgagee based upon acts or omissions relating to the subject matter of this paragraph unless commenced within sixty days after Mortgagee's possession ceases.

K. That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the solvency of the Mortgagor or the then value of said premises, or whether the same shall then be occupied by the owner of the equity of redemption or a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be nullified by the appointment of entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof.

L. That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith, that no waiver by the Mortgagee of performance of any covenant herein or of its said obligation contained shall in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine and the neuter and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor, and the successors and assigns of the Mortgagee, and that the powers herein mentioned may be exercised as often as occasion therefor arises.

The Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure or this mortgage

IN WITNESS WHEREOF, the Mortgagor has caused these presents to be signed by its _____
President, and its corporate seal to be hereunto affixed and attested by its _____ Secretary,
this 2ND day of MARCH A.D., 19 89, pursuant to authority given by resolution duly passed by the Board of Directors of said Corporation

ATTEST: Harry Schmidt Secretary By Daryl Merrill President
CHRISTIAN LIFE CHURCH
A NOT-FOR-PROFIT CORPORATION

STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT DARYL MERRILL personally known to me to be the _____ President of CHRISTIAN LIFE CHURCH a corporation, and Harry Schmidt Secretary of said corporation, and personally known to me to be the same person whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such officers, they signed and delivered the said instrument as such officers of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation at their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 2ND day of MARCH A.D. 19 89

Gene Foley
Notary Public

MY COMMISSION EXPIRES 8-28-89

THIS INSTRUMENT WAS PREPARED BY RICHARD J. JAHNS
OF CRAGIN FEDERAL BANK FOR SAVINGS ASSOCIATION
5133 WEST FULLERTON AVENUE, CHICAGO, ILLINOIS 60639

MAIL TO →

891A2634

ATTEST: _____ Borrower

BY: _____ Borrower

CHRISTIAN LIFE CHURCH CORPORATION
A NOT-FOR-PROFIT CORPORATION

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider.

D. Remedies. If Borrower breaches Borrower's covenants and agreements by rendering, including the covenant to pay when due condominium assessments, then Lender may invoke any remedies provided under the security instrument, including, but not limited to, those provided under the Uniform Condominium Act, 10.

(iii) the effectuation of any decision by the Owners Association to terminate professional management and would change the percentage interests of the unit owners in the Condominium Project; or
(ii) any material amendment to the declaration, by-laws or code of regulations of the Owners Association, or equivalent constituent document of the Condominium Project, including, but not limited to, any amendment which

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
C. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, partition or subdivide the Property or consent to:

and shall be paid to Lender for application to the same, secured by the security instrument, with the excess, if any, to the Property, whether to the unit or to common elements, any such proceeds payable to Borrower are hereby assigned to Lender. Prompt notice of any lapse in such hazard insurance coverage shall be given to Lender immediately preceding the expiration of the policy or the date of renewal of the policy.

(iii) the provisions of the Uniform Condominium Act regarding application of hazard insurance proceeds shall be superseded by any provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project or of applicable local law to the extent necessary to avoid a conflict between such provisions and the provisions of the Uniform Condominium Act. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage.

(ii) Borrower's obligation under the Uniform Condominium Act to maintain hazard insurance coverage on the Property is deemed satisfied and
(i) Lender waives the provision in the Uniform Condominium Act for the monthly payment to Lender of one-twelfth of the premium installments for hazard insurance on the Property.

B. Hazard Insurance. So long as the Owners Association maintains a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then:

A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project (herein "Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:
The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project known as _____ (Name of Condominium Project).

located at _____ (Property Address)
_____ (herein "Lender") and covering the Property described in the security instrument and
"Borrower" to secure Borrower's Note to _____ CRAIG FEDERAL BANK FOR SAVINGS, given by the undersigned (herein to Secure Debt (herein "security instrument"), dated of even date herewith, given by the undersigned (herein

1987, and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed
THIS CONDOMINIUM RIDER is made this _____ day of _____, 1987.

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ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 2ND day of MARCH, 1989, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to CRAGIN FEDERAL BANK FOR SAVINGS (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 1205 PLEASANT RUN DRIVE #201, WHEELING, ILLINOIS 60090

Property Address

89142634

Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 8.000. The Note interest rate may be increased or decreased on the 1ST day of the month beginning on APRIL 01, 1989 and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the: (Check one box to indicate Index.)

- (1) "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.
- (2) SEVENTH DISTRICT COST OF FUNDS, FEDERAL HOME LOAN BANK BOARD

(Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.)

- (1) There is no maximum limit on changes in the interest rate at any Change Date.
- (2) The interest rate cannot be changed by more than 2 percentage points at any Change Date.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, 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 making a direct payment to Borrower.

C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 2 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph F & G of the Security Instrument, Lender may require (1) an increase in the current Note Interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph F & G.

By signing this, Borrower agrees to all of the above.

CHRISTIAN LIFE CHURCH
A NOT-FOR-PROFIT CORPORATION

BY: [Signature] (Seal)
- Borrower

ATTEST: [Signature] (Seal)
- Borrower

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.

E. The mortgage interest may increase or decrease based upon the change of the stated index, however, the lender will not reduce the interest rate below 8.000% floor rate nor exceed 14.500% ceiling rate.

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LOAN # 12-45867-56

ASSUMPTION RIDER TO MORTGAGE

DATED THE 2ND DAY OF MARCH, 1989 BETWEEN LENDER,

CRAGIN FEDERAL BANK FOR SAVINGS AND BORROWER,
CHRISTIAN LIFE CHURCH, A NOT-FOR-PROFIT CORPORATION

Notwithstanding anything to the contrary contained in the mortgage to which this Rider is attached, Lender and Borrower agree that the loan secured by the mortgage shall be assumable by a Third Party, hereinafter referred to as the transferee, only upon the express conditions as are hereinafter set forth.

1. Transferee completes and submits to Lender a completed application for a loan in the amount of the then outstanding principal balance and Transferee qualifies for a loan in the amount and otherwise complies with Lender's loan criteria.
2. The Lender may in its sole discretion assess to the Transferee a fee in the amount of not more than three percent (3%) of the outstanding principal balance of the loan for and in consideration of allowing Transferee to assume Borrower's loan.
3. Notwithstanding the foregoing, the Transferee and the property must qualify for a loan pursuant to Lender's standard underwriting criteria before Lender shall be obligated to permit assumption of the above described loan.
4. All of the other terms of the above described note and mortgage will remain in full force and effect.
5. The value of subject property must be at least as much at time of assumption as it was when loan was originally made. Such value is to be determined by taking the lesser of the purchase price (if applicable) or appraisal value. The appraised value shall be determined by Lender in its reasonable judgement and by an appraisal performed by an appraiser approved by Lender in its sole discretion. Lender, at its option, may require that the above mentioned appraisal be performed at Borrower's expense, irrespective of any other charges assessed by Lender.

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IN WITNESS WHEREOF Borrower has executed this Rider the 2ND day of MARCH, 19 89

CHRISTIAN LIFE CHURCH
A NOT-FOR-PROFIT CORPORATION

BY: *Ray Merrill*
President

ATTEST: *Harry Schmitt*
Secretary