UNOFFICIAL COPY

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[Space Abeve This Line For Recording Data] MORTGAGE THIS MORTGAGE ("Security Instrument") is given on Marian Brown Grant at The Mortgagordisables (400) and PRAMINO HAMINEZ ENDE to DARDARA LEWIN HIS STREET OF SHIP OF The real of the court and Wen announced of Frader Comment and I took while both the Lyngas Hurley do all yenketi yel to main (4) to seCrewn Mores ignificant ોડાકારો હાઇક વસ્તાલ માટે અને બધા અભિનેત્ર which is organized and existing uncer the laws of the state of thirmets address is 8137 W. S5th Stree Oak Lawn, [1] Inota 60453"
("Lender"). Borrower owes Lender the principal sum of 134, 400, 00). This debt is evidenced by Borrower's note dated the same date as this Security Dollars (U.S. \$ instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on . This Security Instrument secures to Lender: (a) the repayment of the debt September 1, 2020 . This Scority Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note; with interest; and affirme value extensions and modifications; (b) the payment of all other sums, with interest; advanced under paragraph 7 to protect us security of this Security Instrument; and (c) the performance of Borrower's coverants and agreements under this Security instrument and the Note. For this purpose, Borrower does liereby mortgage; grant and convey to Lender the following described property located in County, Illinois: LOT 24 IN BLOCK 2 IN DEVON MAPLEWOOD ADDITION TO NORTH EDGEWATER IN THE WEST 1/2 OF THE EAST 1/2 OF THE MORTHEAST 1/400FRSECTION TOWNSHIP 40 NORTH RANGE 13, EAST OF THE DEPT-01 RECORDING \$16.25
T#6666 TRAN 1486 09/06/90 14:26:00
#8116 # H # 70-434627
**COOK COUNTY RECORDER THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS! Manager and the strain of the in page to deline had at onlighted that sported an Taximinalist state to the following taxing the same state of th 3) Annual CR state of the st 3) The man is the design of control of the most of the condition of the control of the contro

TOGETHER WITH all the improvements now or herealter erected on the property, and all easements, rights, appurterances, 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 replicements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

[ZIP Code] ("Property Address");

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage; grants 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.

[Street, Cliy],

ILLINOIS - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT

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which has the address of the 6226" NO MAP EEWOOD TO CHICAGO

Illinois gosse

UNIFORM COVIEN IN BOTOWER und Linder covening and

1. Payment of Principal and Interest; Prepayment and Late Charges, Borrower shall promptly pay when ou the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lerder, Borrower shall pay to 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 one twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly insurance premiums; and (d) yearly insurance premiums; and (d) yearly insurance premiums; and (d) yearly insurance current date and reasonable estimates of future excrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the excromiterns: Lender may not charge for holding and applying the Funds, analyzing the account or verifying the excrow items, unless by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax that interest shall not be a charge for purposes of the preceding senience. Borrower and Lender may agree in writing shall not be regarded in the process of the preceding senience. Borrower and Lender may agree in writing shall not be regarded in the process of the preceding senience. shall not be required to pay Borrower any interest or earnings on the Funds Lender shall give to Borrower, without the an arms 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 pledged as additional security for the sums secured by this Security Instruments.

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 escrow items, shall exceed the amount required to pay the escrow items when due the excess shall be at amount of the Fv as held by Lender is not sufficient to pay the escrow items when due the excess shall be at amount of the Fv as held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender env

amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment or full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any furnished by Lender, I under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than are lender as a creatile state of the Property or its acquisition by Lender, any Funds held by Lender at the time of

3. Application of Payornts. Unless applicable law provides otherwise; all payments received by Lender under paragraphs I and 2 shall be applied first, to late charges due under the Note; second, to prepayment charges due under the

Paragraphs 1 and 2 shall be applied 1875, to late charges due under the note; second, to prepayment charges due ansier the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all tages, assessments, charges, lines and impositions attributable to the Property which may attain priority over this Security Instrument; and leasehold payments or ground rents, if any pay them on time directly to the person ow diplyment. Borrower shall promptly furnish to Lender all notices of amounts to halloads implies their entersials. If Borrower shall promptly furnish to Lender all notices of amounts to halloads implies their entersials. to be paid under this paregraph. If Borrow r makes these payments directly, Borrower shall promptly turnish to Lender

Borrower, shall promptly discharge any the which has priority over this Security Instrument unless Borrower (a) agrees in writing to the payment of the obligation and 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 or forfeithire of any part of the Property, or (c) secures from the holder of the lien and agreement, satisfactory to Lender subordinating the lien to 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 as notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days

5. Hazard Insurance. Borrower shall; keep; the improvement from existing or hereafter erected on the Property 5. Plazaru insurance. Dorrower sum acceptuse improvements from calcing or necessary carried on the property insurance. This insurance shall be maintained in the amount, are for the periods that Lender requires. The periods that Lender requires in the amount of the periods that Lender requires the periods that the periods the periods that the periods that the periods that the periods the periods that the periods the periods that the periods that the periods the periods the periods that the periods the period that the period th

insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be acceptable to Lender and shall to hide a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borroy or 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.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be a plied to restoration or repair of the Property darriaged, if the restoration or repair is economically feasible and Lender's argurity is not become all the restoration or repair is not economically leasible or Lender's security would be lessered, the law rance proceeds a applied to the sums secured by this Security Instrument, whether or not then due, with any er es paid to Borros Borrower abardons the Property, or does not answer within 30 days a notice from Lender that the insurance carries h offered to settle a claim, then Lender may collect 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 car veriod will begin

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. Land 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

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, fee 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 falls to perform the coverants 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 proceeding in bankruptcy, probate for condemnation or to enforce has or regulations); then bender may do and pay for: whatever is necessary, to protect the value of the Property and Bender's rights. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security lender may take action under this paragraph 7, Lender does not have to do so.

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

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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 Borrower. 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 lotters 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 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 Waiver. Extension of the time for payment or modification of amoruzation 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 more ty 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 torbearance by Lender in exercising any right or remedy

shall not be a waiver of or precied. The exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The coverants and agreements of this Security Instrument shall bind a 22 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: (3) is co-signing this Security Instrument 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, modify, forbear or make any accommodation, 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) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) lny 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. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Not 2.

13. Legislation Affecting Lender's Rights. If enactment of expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable scoording to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security in trument 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

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing the by, first class mail, unless, applicable law requires; use of another me no tive. 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 bender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower on Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by feueral law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Signify Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security / strument or the Note 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.

allf 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 5 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.

NON-UNIFORM COVEN u ther coverant and agree as follows:

https://discreteration; 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 non-existence 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 empiration of any period of redemption followings judicial sales, 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 resits 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 Instrument.

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

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22. Waivers of Hamestead. Borrower waives all right of homestead exemption in the Property.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the neverants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants are agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(2)]

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| BY SIGNING BELOW, Borrower at in any rider(s) executed by Borrower | | nd coverage contained in this Se | curity instrument |
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| | a Notary Dubli | c in and for said county and state | do hereby certify |
| 1 day of | ションカラノス | | |
| I, RAM NO NAMINEZ EN BAR | BARA KUBALEWSKI (LLS) | own to me to be the same person | s) whose name(s) |
| RANGERO RAMINEZ and BAR | BARA KUBALEWSK! , (UC) , personally kno ppeared before me this day in per | son, and acknowledged that | incongred |
| cribed to the lotering instrument; and delivered the said instrument as follower under the hand and official se | BARA KUBALEWSK! , personally kno ppeared before me this day in per Wir free and voluntary act; | son, and acknowledged that for the uses and purposes thereig | incongred |
| RAM RO RAMINEZ and BAR scribed to the locating instrument, and delivered the bald instrument as following under the hand and official second commission expirer. | ppeared before me this day in per free and voluntary act; al; this | son, and acknowledged that for the uses and purposes there | † inconigned |

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1-4 FAMILY RIDER

Assignment of Rents

CMC NO. 0001090455

day of August , 19 THIS 1-4 FAMILY RIDER is made this Thirtiath 50 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

Crewn Mortgage Co. of the same date and covering the property described in the Security

(the "Lendor")

Instrument and located at:

6228 N. MAPLEWOOD CHICAGO, ILLINOIS 60659

[Property Address]

- 1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, For ower and Lender (urther covenant and agree as follows:
- A. USE OF PROPERTY; COMPLIANCE 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 Praperty.
- B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security I at ument to be perfected against the Property without Lender's prior written permission.
- C. RENT LOSS INSURANCE. Purrower 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 L'EINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LEASES. Upon Londer's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in come tim 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 trord "tease" 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 1 inder's agents to collect the rents and revenues and hereby directs each tenant of the Property: to pay the rents to Lender's agents. However, prior to Lender's Notice to Borrower of Borrower's breach of any overlant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the reperty as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an 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 viii) each tenant of the Property shall pay all rents due and unpaid to Lender or 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.

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 mat 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 involve any of the remedies permitted by the Security Instrument.

| BY SIGNING BELOW, Family Rider. | Borrower accepts and agrees to the term | s and provisions contained in this 1-4 |
|---------------------------------|---|--|
| | \supset \Box | 1. |
| Kamut S | amus (Seal) Dalo | L K. Do Panale (Seal) |
| RAMIRO RAMIREZ | Borrower BARBARA L. KI | JBALEWSK! His Wife Borrower |
| | (Seal) | (Seal) |
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