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This document prepared by: H. M. Lipsey, V. P. La Grange Federal Savings and Loan Association One N. La Grange Road, La Grange, Illinois 60525

\$16,00

- [Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on 19 90 The moragagor is

Ruth T. Anderson, married to Roger A. Anderson

("Borrower"). This Security Instrument is given to
La Grange Federal Savings and Loan Association

the United States of America , and whose address is which is organized and ear in g under the laws of One N. La Grange Road, La Grange, Illinois 60525

("Lender").

Fifty thousand and NO/100 Borrower owes Lender the principal sum of

> Dollars (U.S. \$). This debt is evidenced by Borrower's note 50,000.00

dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 1915 2015 This Security Instrument paid earlier, due and payable on secures to Lender: (a) the repayment of the deby evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, vith interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borr, ver's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby montgage, grant and convey to Lender the following described property

located in Parcel 1:

1858-162

County, Illinois: Cook

Parcel 1: Unit Number 6820-3 in Indian Ridge Lakes Colominium as delineated on a Survey of the following described Real Estate: That part of the West 1/2 of the West 1/2 or Section 20, Township 38 North, Range 12 East of the Third Principal Meridian, which Sirvey is attached as Exhibit "B" to the Declaration of Condominium recorded as Document Number 89548998 together with its Undivided Percentage Interest in the Common Liements in Cook County, Illinois.

Parcel 2: Easement for Ingress and Egress for the Benefit of Parcel 1 as set forth in Declaration recorded October 3, 1984 as Document 27260261, in Cook County, Illinois.

Mortgagor also hereby grants to the Mortgagee ita Successors and Assigns, as Rights and Easements Appurtenant to the above described Real Estat?, the Rights and Easements for the Benefit of said Property set forth in the Declaration of Condominium aforesaid.

This Mortgage is subject to all Rights, Easements, Covenants, Colditions, Restrictions, and Reservations contained in said Declaration the same as though the Provisions of said Declaration were recited and stipulated at length herein.

PERMANENT INDEX NO. 18-20-100-064-0000

which has the address of

6820 Joliet Road #3 (Street)

Indian Head Park City

Illinois

60525 (Zip Code)

("Property Address");

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.

Form 3014 12/83

6 (11) 18704)

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requesting payment.

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

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

Instrument, appearing in court, paying reasonable atterneys' fees and entering on the Property to make repairs. Although in the Property, Lender's actions may include paying any sums secured by a fien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect. 7. Protection of Lender's Rights in the Property; Mortgage Insurance. if Borrower fails to perform the

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

Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold,

6. Preservation and Maintenance of Property; Lesseholds. Borrower shall not destroy, damage or substantially

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

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

offered to settle a claim, then Lender may collect the maurance 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 Oalay period will begin Borrower abandons the Property, or does not answer within 30 days a notice from Lender it at the insurance carrier has applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair

carrier and Lender. Lender may make proof of loss if not made promptly by Borrowe all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance Lender shall have the right to hold the policies and renewals. If Lender trun tes, Borrower shall promptly give to Lender

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

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mentance carrier providing the insurance shall be chosen by Borrows, ubject to Lender's approval which shall not be requires insurance. This insurance shall be maintained in the and for the periods that Lender requires. The insured against loss by fire, bazards included within the term "extended coverage" and any other hazards for which Lender

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

of the giving of notice.

notice identifying the hen. Borrower shall satisfy the lien of the or more of the actions set forth above within 10 days the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Horrower a agreement satisfactory to Lender subordinating the it.a. o this Security Instrument. If Lender determines that any part of agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good that the hen by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the office lien of the lien or forfeiture of a secure from the holder of the lien an prevent the enforcement of the lien or forfeiture of a secure from the holder of the lien and prevent the holder of the lien and prevent the enforcement of the holder of the lien and prevent the enforcement of the holder of the lien and prevent the enforcement of the holder of the lien and the holder of the lien and prevent the holder of the lien and the lien and the holder of the lien and the holder of the lien and the lien an Boccower shall promptly discharge any then which has priority over this Security instrument unless Borrower: (a)

eceipts evidencing the payments.

to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender pay them on time directly to the per or owed payment. Borrower shall promptly furnish to Lender all notices of amounts Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall 4. Charges; Liens. Bor ower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain prio ity over this Security Instrument, and leasehold payments or ground rents, it any

application as a cred. **Connective the sums secured by this Security Instrument.

3. Application to a same the sums secured by this Security Instrument.

Banagraphs I and 2 shell be applied; first, to late charges due under the Mote; second, to prepayment charges due under the Mote; third, to amounts payor it under paragraph 2; fourth, to interest due; and last, to principal due.

Note: third, to amounts payor it under paragraph 2; fourth, to interest due; and last, to principal due.

than immediately o tor to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of any Funds held by Lender 12 under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

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

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the dues of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, It the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Cender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may not charge for holding and applying the Funds, analyzing the account or verifying the eserow items, unless 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 it Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

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

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows.

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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 offers to make an award or table 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 amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not oper the 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 accessors 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; John: 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 co-lining 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) a rees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any so a clready collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to real e this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund resules principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the 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 Bo rower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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

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

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

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

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following Bo	noiteralecor	or roling to	o Borrowe	1 soiton	ovig linde	Lender	Remedies.	;noitanalaa:	V 61
	as follows:	and agree	er covenant	վու նուքի	er and Len	Borrowe	SENVINEAC	CAIFORM C	PNON

Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonsecured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further and (d) that failure to cure the default on or before the date specified in the notice may result in accoleration of the sums 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: unless applicable law provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the 71 bns & Trower's

prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially

Instrument without charge to Borrower. Borrower shall pay any recordation costs. 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. the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the

Instrument and in any rider(s). Accuted by Borrower and recorded with it.

appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security

BY SIGNING BELCA. Borrower accepts and agrees to the terms and covenants contained in this Security

[] Other(s) [specify] Planned Unit Development Rider Craduated Payment Rider Condominium Rider TabiA VimaT 12 □ Admetable Rate Rider Instructoric [Check applicable box(es)] supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security the Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and 23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with 22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. but not limited to, reasonable actorneys' fees and costs of title evidence.

20, Lender in Possession, Upon acceleration under paragraph 19 or abandonnient of the Property and at any time

One N. La Grange Road La Grange Federal Savings and Loan Association :O: LIBM My Commission expires: 16-1-01 day of Civen under my hand and official seal, this April 06 61 **4302** set forth. free and voluntary act, for the uses and purposes therein per signed and delivered the said instrument as subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that betsonally known to me to be the same person(st whose tap v(s) 18 RUTH T. ANDERSON, married to ROGER A. ANDERSON do hereby certify that HOWARD M. LIPSEY , a Notary Public in and for said county and state, ,I County ss COOK STATE OF ILLINOIS, (Scal) wonoB. (Seal) (Seal)

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La Grange, Illinois 60525

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THIS CONDOMINIUM RIDER is made this
THIS CONDOMINIUM RIDER is made this
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to La Grange Federal Savings and Loan Association (the "Lender"
of the same date and covering the Property described in the Security Instrument and located at: 6820 Joliet Road #3, Indian Head Park, Illinois 60525 [Property Address]
The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project
known as: Indian Ridge Lakes [Name of Condominium Project]
(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.
CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
Borrower and Lender further covenant and agree as follows:
A. Cor on inium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituer. Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when the coll dues and assessments imposed pursuant to the Constituent Documents.
B. Hazard In ora ice. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" po toy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included
within the term "extended cove are," then:
(i) Lender waive: the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of
the yearly premium installments for hazard insurance on the Property; and
(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.
Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.
In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by in Security Instrument, with any excess paid to Borrower.
C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy accepts ale in form, amount, and extent of coverage to Lender.
D. Condemnation. The proceeds of any award or cham for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.
E. Lender's Prior Consent. Borrower shall not, except after natice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:
(i) the abandonment or termination of the Condominium Project, except for abandonment or termination
required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of
Lender;
(iii) termination of professional management and assumption of self-manugement of the Owners Association;
or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by
the Owners Association unacceptable to Lender.
F. Remedies. If Borrower does not pay condominium dues and assessments when due, then a under may pay them.
Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security
Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.
By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.
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Property of Coot County Clert's Office