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COPR COUNTY, ILLINOIS

MAIL TO: 1990 JUL -6 PH 2: 55

90324945

NORWEST MORTGAGE, INC.
CUSTOMER SERVICE/LOAN DOCUMENTATION
1200 MIDWEST PLAZA EAST
800 MARQUETTE AVENUE SOUTH
MINNEAPOLIS, MN 55402

90324945

\$16.00

[Space Above This Line For Recording Date]	****
598883	ILCM
MORTGAGE	⁷⁴ .
THIS MORTGAGE ("Security Instrument") is given on JULY 05 1990 The mertgagor is THOMAS BRESLIN, A SINGLE PERSON	

NORWEST MORTGACE. INC. ("Borrower"). This Security Instrument is given to NORWEST MORTGACE. INC. which is orgunder the laws of THE STATE OF MINNESOTA and whose address is P.4 O.7	unized and existing
under the laws of	:#!/A3]./49.; ("Lender").
CHARLOTTE, NC 28731 Borrower owes Lender the principal sum of EIGHTY SEVEN THOUSAND THREE HUN 00/100	
Dollars (U.S. \$	by Borrower's note the full debt, if not security Instrument
secures to Lender: (a) the repayment of the aco' evidenced by the Note, with interest, and all renews modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following	the security of this ity Instrument and
located in	. County, Illinois:
UNIT NUMBER 501, IN THE 3100 LAKE STURE DRIVE CONDOMINIUM, DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTA PART OF LOT 1 AND ACCRETIONS THERETO OF LAKE FRONT ADDITION	TE:
BEING A SUBDIVISION OF SUB-LOT 1 (EXCEPT THE SOUTH 33 FEET THEREOF) OF THE ASSESSOR'S SUBDIVISION OF LOTS 1 AND 2 IN T	'HF .e
CITY OF CHICAGO SUBDIVISION OF THE EAST FRACTIONAL 1/2 OF S	
28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPA MERIDIAN, LYING WEST OF THE WESTERLY LINE OF LINCOLN PARK I COUNTY, ILLINOIS.	
WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DEGLARATION CONDONINIUM RECORDED AS DOCUMENT NO. 24999699 TOGETION WITH	ITS
UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COCUMTY, ILLINOIS.	
COUNTY, ILLINOIS. PERMANENT TAX NUMBER: 14-28-201-015-1004 THIS IS A PURCHASE MONEY SECURITY INSTRUMENT.	•
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THIS IS A PURCHASE MONEY SECURITY INSTRUMENT. TAX STATEMENTS SHOULD BE SENT TO:	C
BARCLAYSAMERICAN/MORTGAGE CORPORATION, P.O.BOX 31728, CHARL	OTTE, NC 28231
which has the address of 3100 N. LAKE SHORE DR. #501 CHICAGO [Street]	
Illinois 60614 ("Property Address"); [Zip Code]	
TOGETHER WITH all the improvements now or hereafter erected on the property, and all or	

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.

Bu 101

COLLING READONS, ALGOROPIS RY: SOLLING READONS, ALGOROPIS ROAD SOLLING READONS, ALGOROPIS RY: SOLLING READONS READO
MY COMMESTING SEALS
THE POREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS STH DAY OF
CONNIA DE COOK
STATE OF ILLEWIS TO MANAGEMENT
(Seel)
(lea2)
THOMAS BRESLIN A SINGLE PERSONNEN
BY Stanting Below, Borrower accepts and agrees to the term and covenants contained in this Security Instrument any rider(s) executed by Borrower and recorded with it.
Graduated Payment Rider Plt nnet Unit Development Rider
Adjustable Rate Rider Aninium Rider
19. Acceleration; Remember, Institute and the notice to Restrower prior to acceleration following Borrower's breach of any coverent or supplicable; its property of the default (b) the default (b) the action required to care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of the care and care also default (b) the action of th

NON-UNIFORM COVENANTS. BOTTOWER and Lender further covenant and agree as follows:

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1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due 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 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 leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow 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 escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual 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 Instrument.

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 Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

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

Upon paymen' in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit again. The sums secured by this Security Instrument.

3. Application of Fayricats. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applice first, to late charges due under the Note; second, to prepayment charges due under the

Note; third, to amounts payable ur der paragraph 2; fourth, to interest due; and last, to principal due.

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

receipts evidencing the payments.

Borrower shall promptly discharge any hearthich has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation server 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 forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to his Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over his Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Fortower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give 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 applied to restoration or repair 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 invarance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceed to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

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 the payments. If 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

Instrument immediately prior to the acquisition.

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, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

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 fails to perform the covenants 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 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's actions 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. Although 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. 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.

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occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by 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 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 reinstitutions are discontinued as a security instrument. Those conditions are that Borrower: (a) pays Lender all sums which them would be due under this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which them 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 the many security instrument including the part with the security instrument including the part finited to agreements; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument including that any finite are I senter may

remedies permitted by this Security Instrument without further notice or demand on Borrower shall have the right to have

this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any If Lender exercises this option, Lender shall give Borrower notice of seceleration. 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

federal law as of the date of this Security Instrument 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 16. Borrower's Copy, Borrower shall be given one conformed copy of the riote and or time separity analymine inference in it is sold or transferred (or if a borrower is not a natural inference in it is sold or transferred (or if a borrower is not a natural inference in it is sold or transferred (or if a borrower is not a natural inference in it is sold or transferred (or if a borrower is not a natural inference in it is sold or transferred (or if a borrower is not a natural inference in it is sold or transferred (or if a borrower is not a natural inference in it is sold or transferred (or if a borrower is not a natural inference in it is sold or transferred and borrower is not a natural inference in it is sold or transferred for it is not a natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is sold or transferred for its natural inference in it is not its natural inference in it is not its natural inference in it is not its natural inference in its natural inference in

Note are deciated to be severable.

jurisdiction in which the Property is located. In the event that any provision or clause of this Security instrument or the Mote conflicts with applicable law, such conflict shall not affect other provisions of this Security instrument or the Mote which can be given effect without the conflicting provision. To this end the provisions of this Security instrument and the This Security Instrument shall be governed by i.e. i.a. i.a. and the law of the 15. Coverning Law; Severability.

in this paragraph. first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security instrument shall be decined to have been given to Borrower or Lender when given as provided Property Address or any other address Borrower designates by notice to Lender. Any otice to Lender shall be given by 14. Notices. Any notice to Borrower provided for in this Security Institute the live in by delivering it or by first class mail unice applicable law requires use of another method. The notice shall be directed to the

paragraph l7 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 u ke the steps specified in the second paragraph of

partial prepayment without any prepayment charge under the Note 13, Legislation Affecting Landar's filests. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Lastrument unenforces ble according to its terms. Lender, at its option, may remain any provision of the Note or this Security Lastrument unenforces are remained from the Note of the Material of the Note of the No

under the Note or by making a direct payment to Borrower. It a refund reduces principal, the reduction will be treated as a connection with the loan exoced the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge the flower which exceeded permitted limits will be refunded to morrower. Lender may choose to make this refund by reducing the principal owed permitted limits will be refunded to morrower. Lender may choose to make this refund by reducing the principal owed charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in 12. Loss Charges. if the loss secured by the Security Instrument is subject to a law which sets maximum loan

that Borrower's consent. his Security Instrument shall bird be a second of the bird of the coverants and second of the coverants are second of the coverants and second of the coverant of the coverants are second of the coverants and second of the coverants are second of the coverants and second of the coverants are controlled to the coverants are covered to the coverants and coverants are covered to the coverants of the coverants are covered to the coverants of the coverants are covered to the coverants of the coverants of the coverants of the coverants of the coverants are coverants.

shall not be a waiver of or preclode the exercise of any right or remedy. postpone the due de to the monthly payments referred to in paragraphs I and 2 or change the amount of such payments referred to in paragraphs I and 2 or change the amount of such payments.

10. Borrower of the time for a secured by this Security Instrument granted by Lender to say successor in interest of Borrower of the cime for payment interest of Borrower or the time to any successor in interest of Borrower or the fine to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be a quirt of to committee the liability of the original Borrower or Borrower or Borrower or the committee of the same secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower or the same instrument or otherwise mouthly continued in interest. Any forbearance by Lender in exercising any right or remedy by the original Borrower or Borrower or the amount of the same to the same of the anarches of the amount of or oreclasse of the amount of the same of or oreclasse of any right or remedy shall not be a waiver of or oreclasse of the any right or remedy

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

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condenanor offers to make an award or settle a claim for densigns, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to onless and apply the proceeds, at its option, either to restoration or repair of the Property or to the surface of the Property or the the secured by the Sequence of the proceeds, at its option, either to restoration or repair of the Property or to the secured by the Sequence of the proceeds, at its option, either to restoration or repair of the Property or the the secured by the Sequence of the proceeds.

paid to Borrower. 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 unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by 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,

assigned and shall be paid to Lander. any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with

If Lender required moragina translation of making the loan secured by this Security Instrument, Borrower shall pay the pennishes to making the insurance in effect until such time as the requirement for the insurance terminates in accordance with a manufact a written agreement or applicable law.

8. Inspection. Lander of the formular and transportion specifying reasonable cause for the Property. Lender shall give Borrower notice at the time of a prior to an inspection appecifying reasonable cause for the inspection.

9. Combengation. The server of any award or claim for damages, direct or consequential, in connection with delien of making the loan secured by this Security Instrument,

MORTGAGE

Condominium Rider

THIS CONDOMINIUM RIDER is made this 5	THday	of JULY	1990
and is incorporated into and shall be deemed to	amend and se	ipplement the Mortgage,	Deed of Trust or Security Deed
(the "Security Instrument") of the same Jate give NORWEST MORTGAGE, INC.	en by the unde	rsigned (the "Borrower")	to secure Borrower's Note to
, P.O.BOX 31728,			
CHARLOTTE, NC 28231			
(the "Lender") of the same date and covering the 3100 N. LAKE SHORE DR. #5	e Property des	cribed in the Security ins	trument and located at:
3100 N. LAKE SHORE DR. #5	501, CHI	CAGO, IL	60614
	(Property Ad	dresa)	
The Property includes a unit in, together with an known as: 3100 T. IKE SHORE DRIV	undivided inte	rest in the common elem NIUM	ents of, a condominium projec
(Na	me of Condomi	nium Project)	

(the "Condominium Project") I 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 Corners 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. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) Loca of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy 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 coverage," then:

(i) Lender weives the provision in Uniform Covenant 2 for the munthly 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 (where Association policy. Borrower shall give Lender prompt notice of any lapse in required hazard incurrance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or enair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrover are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to

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 acceptable in form, amount and extent of coverage to Lender.

- D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, per all to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the animor 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 Unity m Covenant 9.
- E. Lander's Prior Consent. Borrower shall not, except after notice 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-management of the Owners Association; or (iv) any action which would have the effect of rendering the public flability insurance coverage maintained by the

Owners Association unacceptable to Lender.

Pege 1 of 2 Form 3140 12/83

MULTISTATE CONDOMINIUM RIDER - Single Family - FNMA/FHLMC Uniform Instrument HM#7, #0338 A87



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