

UNOFFICIAL COPY

ly, or the loan evidenced by the Security Documents, its accurate and correct in all material respects and complete market as requirements may be necessary to give Mortgagee a true and accurate knowledge of the subject matter.

3.3 **Mortgaged Property and Other Property.** Mortgagee has good and marketable title in fee simple to the Land free in all cases of all encumbrances, except for the First Mortgage and other encumbrances of record as of the date of this Mortgage. Mortgagee will preserve its title to the Mortgaged Property and will forever covenant and defend the same to Mortgagee and will forever covenant and defend the validity and priority of the lien of this Mortgage.

3.4 **First Mortgage.** Mortgagee does hereby acknowledge that the only mortgage that is prior or, in any way, superior to this Mortgage is the First Mortgage.

3.5 **Taxes.** To the best of its knowledge, Mortgagee has filed all federal, state, county and municipal income tax returns required to have been filed by it and has paid all taxes which have become due pursuant to such returns, pursuant to any assessment approved by it or pursuant to law, and the Mortgagee does not know of any basis for additional assessment in respect of such taxes or additional taxes.

3.6 **Litigation.** There is not now pending against or affecting the Mortgaged Property, nor to the knowledge of the Mortgagee, is there threatened or contemplated, any action, suit or proceeding at law or in equity or by or before any administrative agency which, if adversely determined, would materially impair or affect the value or operation of the Mortgaged Property.

3.7 **Environmental Indemnity.** Mortgagee shall indemnify and hold Mortgagee harmless (jointly and from any and all loss, cost, damage, claim or expense (including, without limitation, any and all attorney's fees or expenses of litigation) incurred or suffered by Mortgagee on account of (a) the location of the Land or Improvements of any chemical, material, substance, or contaminant (including without limitation, oil, petroleum products, asbestos, urea, formaldehyde, foam insulation, hazardous waste and/or toxic waste), the presence or storage of which or the exposure to which is prohibited, limited, or regulated by any federal, state, county, regional, or local governmental unit, agency or authority, or which presence, storage, or exposure may pose a hazard to health and safety or (b) the failure by Mortgagee or any prior owner or occupant of the Land to comply with any applicable federal, state, county, regional or local environmental laws, regulations, and court or administrative orders.

COVENANTS

ARTICLE IV, 11. YAK AFFIRMATIVE COVENANTS

4. **Affirmative Covenants.** Until the entire indebtedness shall have been paid in full, Mortgagee hereby covenants and agrees as follows:

4.1 **Compliance With Laws.** Mortgagee shall promptly and faithfully comply with, conform to and obey or caused by appropriate proceedings in good faith all present, and use its best efforts to future, laws, ordinances, rules, regulations and requirements of every duly constituted governmental authority or agency and of every board of fire underwriters having jurisdiction, or similar body exercising functions, which may be applicable to it or to the Mortgaged Property or to the use and manner of use, occupancy, possession, operation, maintenance, reconstruction of the Mortgaged Property, whether or not such law, ordinance, rule, order, regulation or requirement shall necessitate structural changes or improvements in and to the use or enjoyment of the Mortgaged Property.

4.2 **Payment of Impositions.** Mortgagee shall duly pay and discharge, or cause to be paid and discharged, the impositions. Mortgagee may exercise the option to pay the same such installments.

4.3 **Repair.** Mortgagee shall keep the Mortgaged Property in good order and condition and make all necessary or appropriate repairs, replacements and renewals thereof.

4.4 Insurance

(a) At all times during the term of this Mortgage, Mortgagee shall carry or cause to be carried policies insuring the Mortgaged Property against loss of rents or business interruption and against loss or damage by fire, theft, vandalism, malicious mischief, hazards, and such other risks as Mortgagee may from time to time require, including, without limitation, those risks included in the term "extended coverage." The amount of the coverage afforded by each of the Insurance Policies (the "Insurance Policies") shall be in amounts reasonably satisfactory to the Mortgagee and shall be sufficient to prevent any insured from becoming a co-insured of a partial loss thereunder, but in any case no such amount shall be less than either (1) full replacement cost of all improvements, or (2) the outstanding indebtedness, whichever amount is greater at the time of loss or damage.

(b) All Insurance Policies shall, at all times, be in form, substance and with companies acceptable to Mortgagee, that a non-contributory first mortgage endorsement and such other endorsements in form and content acceptable to Mortgagee or as Mortgagee may require, and shall remain in force, with renewals and replacements thereon which renewals and replacements shall be deposited with Mortgagee with evidence of payment of all premiums no later than fifteen (15) days prior to the expiration of any then existing Insurance Policy, until the indebtedness is paid in full. Every Insurance Policy shall contain an agreement that no party therein may terminate or modify the Insurance Policy without at least 15 days prior written notice to Mortgagee.

(c) Premiums on all Insurance Policies shall be paid by the Mortgagee. If any premium shall be due directly to the insurance carrier, Mortgagee may, but shall not be obligated to, make premium payments to private broker or cancellation by reason of nonpayment of premium, and any amounts so paid by Mortgagee shall be treated as "Advances" in accordance with Paragraph 4.15.

4.5 **Application of Insurance Policy Proceeds.** In the event of loss, damage or casualty to the Mortgaged Property, the proceeds of such loss or damage shall be applied to the payment of such loss or damage, or to the restoration of the Mortgaged Property on such conditions and subject to such controls as Mortgagee may impose in its absolute discretion, with the balance of such proceeds, if any, applied in the inverse order of maturity against such indebtedness. Notwithstanding any other provision of this Mortgage or the Agreement, no application of Insurance Policy proceeds to the indebtedness shall have the effect of curing any event of Default or extending the time for making any payment hereunder or under the Agreement. Mortgagee shall not be held responsible for failure to collect any insurance proceeds due under the terms of any policy provided for herein regardless of the cause of such failure.

4.6 **Restoration Following Uninsured Casualty.** In the event of the happening of any casualty, of any kind of nature, ordinary or extraordinary, foreseen or unforeseen, not covered by any Insurance Policy resulting in damage to or destruction of the Mortgaged Property, Mortgagee shall give notice thereof to Mortgagee and Mortgagee shall promptly, at Mortgagee's sole cost and expense, commence and diligently continue to restore, repair, replace, rebuild or alter the damaged or destroyed property as nearly as possible to its value, condition and character immediately prior to such damage or destruction.

4.7 **Value.** Mortgagee shall use its best efforts to prevent any act or thing which might materially and adversely impact the value or usefulness of the Mortgaged Property.

4.8 **Performance of Other Agreements.** Mortgagee shall duly and punctually perform all covenants and agreements expressed as binding upon it under any agreement of any nature whatsoever binding upon it that involves the Mortgaged Property including, without limitation, all rules and regulations of a homeowners' or condominium association if the Mortgaged Property is part of a condominium cooperative, phased development or other homeowners' association.

4.9 **Inspection.** Mortgagee shall permit Mortgagee, and parties designated by Mortgagee, at all reasonable times, to inspect the Mortgaged Property upon three (3) days prior written notice.

4.10 **Hold Harmless.** Mortgagee shall, at Mortgagee's sole cost and expense, save, indemnify and hold the Mortgagee, its officers, directors, employees, and agents harmless from any injury, claim, demand, suit, judgment, execution, liability, debt, damage or penalty (herein collectively referred to as "Claims") affecting the Mortgaged Property, or the value of any of the Security Documents, arising out of, resulting from, or alleged to arise out of or result from, any action or inaction by Mortgagee, except as may be the direct result of Mortgagee's negligence. Mortgagee shall pay all expenses incurred by the Mortgagee in defending itself with respect to any and all Claims. These expenses shall include all out-of-pocket expenses, such as attorneys' and experts' fees, and shall also include the reasonable value of any services rendered by any employee of the Mortgagee.

4.11 **Expenses.** Mortgagee shall pay or reimburse Mortgagee for all reasonable attorneys' fees, reasonable costs and expenses paid or incurred by Mortgagee in any action, proceeding or dispute of any kind in which Mortgagee is made a party or appears as a party plaintiff or defendant, involving any of the Security Documents, Mortgagee, or the Mortgaged property, including, without limitation, to the enforcement or other enforcement of this Mortgage, any condemnation involving the Mortgaged Property, any action to protect the security thereof, or any proceeding in probate or bankruptcy, and any such amounts paid or incurred by Mortgagee shall be treated as "Advances" in accordance with Paragraph 4.15.

4.12 **Payment of Indebtedness.** Mortgagee shall timely pay and discharge the indebtedness of any part thereof in accordance with the terms and conditions of the Agreement, this Mortgage, and the Security Documents.

4.13 **Flood Disaster Protection Act.** Mortgagee shall take all steps necessary to comply with the provisions of the Flood Disaster Protection Act of 1973, as amended and, if required by Mortgagee, Mortgagee shall cause the Mortgaged Property to be insured pursuant to the provisions of such Act.

4.14 **First Mortgage.** Mortgagee shall comply with all terms, provisions, and conditions of the First Mortgage.

4.15 **Advances.** In the event Mortgagee fails to perform any act required of Mortgagee by any of the Security Documents or to pay when due any amount required to be paid by any of the Security Documents, Mortgagee may, but shall not be obligated to, make such payment or perform such act. Such payment or performance by Mortgagee shall not have the effect of curing any event of Default or of extending the time for making any payment due hereunder or under the Agreement. All amounts so paid by Mortgagee, together with all expenses incurred in connection therewith, shall be deemed advances ("Advances") under this Mortgage, shall be immediately due and payable and shall be added to the indebtedness. Advances shall bear interest from the date expended at the rate specified in the Agreement and shall be secured by this Mortgage as though originally a part of the principal amount of the indebtedness.

ARTICLE V NEGATIVE COVENANTS

5. Negative Covenants

Until the entire indebtedness shall have been paid in full, Mortgagee covenants and agrees as follows:

5.1 **Use Violations.** Mortgagee shall not use the Mortgaged Property or allow the same to be used or occupied for any unlawful purpose or in violation of any permit or certificate, or any law, ordinance, regulation or restrictive covenant, covering or affecting the use or occupancy thereof or suffer any act to be done or any condition to exist on the Mortgaged Property or any act to be brought thereon, that may be dangerous, unless safeguarded as required by law, or that may, in law, constitute a nuisance, public or private.

5.2 **Alterations.** Mortgagee shall not commit or knowingly permit any waste of the Mortgaged Property or make or permit to be made any material alterations or additions to the Mortgaged Property that would have the effect of materially diminishing the value thereof or that will in any way materially increase the risk of any ordinary fire or other hazard arising out of construction or operation thereof.

5.3 **Replacement of Fixtures, Improvements and Personal Property.** Mortgagee shall not permit any of the Fixtures or Improvements to be removed at any time from the Land, without prior written consent of the Mortgagee, unless actually replaced by an article of equal or greater suitability and value and owned by Mortgagee.

5.4 **Other Liens.** Mortgagee shall not, without the prior written consent of Mortgagee, create or permit to be created or to remain any mortgage, pledge, lien, encumbrance or charge on, security interest in, or conditional sale of or other title retention agreement on (whether prior or subordinate to the lien of the Security Documents) the Mortgaged Property or income therefrom other than the Security Documents and the First Mortgage.

5.5 **Transfer of Title.** As a material inducement to Mortgagee to make the loan evidenced by the Agreement and secured by the Mortgage, Mortgagee has made representations to Mortgagee concerning the ability of the undamaged and undisturbed Mortgaged Property, which representations have been and will be relied upon by Mortgagee in funding this loan. Therefore, Mortgagee covenants and agrees that it will not sell, convey, transfer, assign, pledge, encumber or permit to be sold, conveyed, transferred, alienated, pledged or encumbered the Mortgaged Property and will not convey or assign any beneficial interest in the Mortgaged Property, without written consent of the Mortgagee, which consent may be granted or withheld in Mortgagee's sole discretion, and if granted may be conditioned upon any successor of Mortgagee agreeing to an increase in the interest rate in the Agreement.

5.6 **Sale or Lease of the Mortgaged Property.** If Mortgagee contracts to sell or lease all or any portion of the Mortgaged Property or attempts, modifies, or terminates any now existing or future sales contract, lease, or other agreement concerning the Mortgaged Property, Mortgagee will furnish Mortgagee with a copy of the executed contract, lease or agreement within 15 days after the date of execution thereof.

92391926

- 6. *Event of Default*. The terms "Event of Default" as used in the Security Documents shall mean the occurrence of happening, from time to time, of any one or more of the following:
 - 6.1 *Failure to Pay*. Mortgagee engages in fraud or material misrepresentation in connection with the Credit Line.
 - 6.2 *Performance of Obligations*. If Mortgagee defaults in the payment of the indebtedness in accordance with the Agreement.
 - 6.3 *Adverse Action*. If Mortgagee's actions or inactions adversely affect the Mortgagee's Property or Mortgagee's rights therein and interest therein.

ARTICLE VII
REMEDIES

7.1 *Remedies*. If an Event of Default shall occur and be continuing, Mortgagee may, at its option, after providing Mortgagee with at least 30 days advance notice of, and opportunity passed to cure, the Event of Default, exercise any, some or all of the following remedies:

7.1.1 *Acceleration*. Mortgagee may declare the unpaid portion of the indebtedness to be immediately due and payable, without further notice or demand (each of which is expressly waived by Mortgagee). Acceleration for indebtedness shall become immediately due and payable, anything in the Agreement or in the Security Documents to the contrary notwithstanding, provided further that the unpaid portion of the indebtedness shall be immediately and automatically due and payable without notice of any kind on part of the Mortgagee.

7.1.2 *Enforcement of Mortgage*. Mortgagee, with or without notice, personally or by its agents or attorneys, or other as applicable, may:

(a) seek the Mortgagee Property and all estate, right, title, and interest, claim and demand thereon, in respect of redemption thereof, to the extent permitted by and pursuant to the procedures provided by law, at one or more sales, and at such time and place upon such terms and after such notice thereof as may be required or permitted by law;

(b) institute proceedings for the complete foreclosure of the Mortgage;

(c) take steps to protect and enforce its rights whether by action, suit or proceeding in equity or at law for the specific performance of any Government, condition or agreement in the Agreement or in the Mortgage or in aid of the execution of any power herein granted, or for any foreclosure insurance, or for the enforcement of any other appropriate legal or equitable remedy or otherwise as Mortgagee shall elect; and/or

(d) enforce the Mortgage in any manner permitted under the laws of the State of Illinois.

7.1.3 *Receiver*. Mortgagee may apply to the court in which a proceeding or pending for the enforcement of the Mortgage to have a receiver appointed to enter upon and take possession of the Mortgagee Property, collect the rents and profits therefrom and apply the same as the court may direct. Such receiver to have all of the rights and powers permitted under the laws of the State in which the Mortgagee Property is situated. The right to the appointment of such receiver shall be a matter of strict right without regard to the value or the occupancy of the Mortgagee Property or the solvency or insolvency of Mortgagee. The reasonable expenses, including receiver's fee, counsel's fees, costs and agent's commissions, and pursuant to the powers herein contained shall be secured hereby.

7.2 *Other*. If Mortgagee elects in the due execution or performance of any of the Obligations in accordance with the Mortgage, Mortgagee may exercise any remedy available to Mortgagee under applicable law.

7.3 *Remedies Cumulative and Concurrent*. The rights and remedies of Mortgagee as provided in the Security Documents shall be cumulative and concurrent and may be pursued separately, successively or together against Mortgagee, Grantor or the Mortgagee Property, or any one of them, at the sole discretion of Mortgagee, and may be exercised as often as occasion therefor shall arise, all to the maximum extent permitted by applicable laws, rules and regulations. If Mortgagee elects to proceed under one right or remedy under the Mortgage or the Agreement, this shall not constitute any such right or remedy shall in no event be considered as a waiver of the same. Nothing in the Agreement or the Mortgage shall affect Mortgagee's obligation to pay the indebtedness, and perform the Obligations in accordance with the terms thereof.

7.4 *Credit of Mortgagee*. Upon any sale made under or by virtue of this Article VII, whether made under the power of sale herein granted or by virtue of judicial proceedings, or a judgment or decree of foreclosure and sale, Mortgagee may bid for and acquire the Mortgagee Property and in lieu of paying cash therefor may make settlement for the purchase price by crediting upon the indebtedness the amount of Mortgagee's bid.

7.5 *Notwithstanding Provisions of Certain Documents*. If either Mortgagee or any other person now or hereafter obligated for payment of all or any part of the indebtedness, shall be released of such obligation by reason of the failure of Mortgagee to comply with any request of mortgagee or any other person so obligated to take action to foreclose on the Mortgage or otherwise enforce any provision of the Mortgage, or the Agreement, or by reason of the release, regardless of consideration, of all or any part of the security held for the indebtedness, or by reason of any agreement or stipulation between any subsequent owner of the Mortgagee Property and Mortgagee extending the time of payment or modifying the terms of this Mortgage or Agreement without and having obtained the consent of Mortgagee or such other person, and in the latter event Mortgagee and all such other persons shall continue to be liable to make payment, according to the terms of any such extension or modification agreement, unless expressly released and discharged in writing by Mortgagee.

7.6 *Waiver of Redemption, Notice and Marshaling*. Mortgagee hereby waives and releases, to the maximum extent permitted by the laws of the State of Illinois:

(a) all benefit that might accrue to Mortgagee by virtue of any present or future law exempting the Mortgagee Property, or any part of the proceeds arising from any sale thereof, from attachment, levy or sale on execution, or providing for any appraisement, valuation, stay of execution, exemption from civil process, redemption or extension of time for payment;

(b) unless specifically reserved herein or in any of the other Security Documents, all notices of Mortgagee's default or of Mortgagee's election to enforce or Mortgagee's actual exercise of any option to remedy under the Agreement or the Security Documents; and

(c) any right to have the Mortgagee Property marshaled.

provided that if any of the rights waived by Mortgagee in this paragraph affect or extend the time for sale of the Mortgagee Property, affect Mortgagee's rights to enforce the Mortgage or affect the Mortgagee's right to redeem, Mortgagee shall have the right to object, accept or reject the waiver of such right by Mortgagee, and such objection may be made by Mortgagee at the time of or at any time prior to the entry of a decree or judgment of foreclosure in the court in which the Mortgagee is being foreclosed.

7.7 *Discontinuance of Proceedings*. In case Mortgagee shall have proceeded to enforce any right under any of the Security Documents and such proceedings shall have been discontinued or abandoned for any reason, then in every such case Mortgagee and Mortgagee shall be restored to their former position and the rights, remedies and powers of Mortgagee shall continue as if no such proceedings had been taken.

ARTICLE VIII
CONDEMNATION

92391926

8.1 *Condemnation*. In the event of the taking by eminent domain proceedings or the like of any part or all of the Mortgagee Property by any federal, state, municipal or other governmental authority or agency thereof, all awards or other compensation for such taking shall be paid to Mortgagee for appreciation (in the inverse order of maturity) on the indebtedness, provided that no such appreciation shall result in additional interest or have the effect of curing any Event of Default or extending the time for making any payment due hereunder or under the Agreement.

ARTICLE IX
MISCELLANEOUS

9.1 *Survival of Warranties and Covenants*. The warranties, representations, covenants and agreements set forth in the Security Documents shall survive the making of the loan and the execution and delivery of the Agreement, and shall continue in full force and effect until the indebtedness shall have been paid in full.

9.2 *Further Assurances*. Mortgagee shall, upon the reasonable request of Mortgagee, execute, acknowledge and deliver such further necessary instruments (including, without limitation, a declaration of no set off) and do such further acts as may be necessary, desirable or proper to carry out more effectively the purpose of the Security Documents and to subject to the liens thereof any property intended by the terms thereof, to be covered hereby and any renewals, additions, substitutions, replacements or betterments thereto.

9.3 *Recording and Filing*. Mortgagee shall, at Mortgagee's sole cost and expense, cause these Security Documents and all supplements thereto, for which constructive notice must be given to protect Mortgagee, at all times to be recorded and filed, and to be recorded and filed in such manner and in such places as Mortgagee shall reasonably request, and shall pay all such recording, filing, recording, re-filing fees, and other charges to the maximum extent permitted by the laws of the State of Illinois.

9.4 *Loan Expenses*. Mortgagee shall pay all applicable costs, expenses and fees set forth in the Agreement.

9.5 *No Representation by Mortgagee*. By accepting or approving anything required to be observed, performed or fulfilled, or to be given to Mortgagee, pursuant to the Mortgage or the instrument, including (but not limited to) any affidavit, certificate, balance sheet, statement of profit and loss or other financial statement, survey or appraisal, Mortgagee shall not be deemed to have warranted or represented the sufficiency, legality, effectivity or legal effect of the same, or of any later provision or condition thereof, and such acceptance or approval thereof shall not be or constitute any warranty or representation with respect thereto by Mortgagee.

9.6 *Incorporation of Agreement*. Each and every term, condition and provision contained in the Agreement is, by this reference, as incorporated into this Mortgage as if fully set forth herein.

9.7 *Waiver of Homestead*. Mortgagee covenants that the Mortgagee Property is not occupied as a homestead and waives all rights and benefit which Mortgagee has or may have under the homestead exemption law of the State of Illinois.

9.8 *Notice*. Except for any notice required under applicable law to be given in another manner, any notice to Mortgagee provided for in the Mortgage shall be in writing and shall be deemed properly delivered three days after deposit thereof in any main or branch United States Post Office, certified or first class United States Mail, postage prepaid, addressed as follows or at such other address as may be designated by notice as provided herein:

If to the Mortgagee:

Howard C. Weiler

Lois M. Weiler

18845 Cherry Lane

Lansing, IL 60438

UNOFFICIAL COPY

to the Mortgagee:

American National Bank of Lansing
3115 Ridge Road
Lansing, Illinois 60438
Attention: Home Equity Loan Division

- 9.9 *Covenants Running With the Land.* All covenants contained in this Mortgage shall run with the Land.
- 9.10 *Successors and Assigns.* All terms of this Mortgage shall apply to and be binding upon, and inure to the benefit of, the successors and assigns of Mortgagor and Mortgagee, respectively, and all persons claiming under or through them, provided that nothing in this paragraph shall be construed to permit a transfer, conveyance or assignment other than as expressly permitted by this Mortgage.
- 9.11 *Multiple Mortgages.* Mortgagor's covenants and agreements hereunder shall be joint, several and primary. Any Mortgagor who co-signs this Mortgage but does not execute the Agreement: (a) is co-signing this Mortgage only to mortgage, grant and convey the Mortgaged Property; (b) is not personally obligated to pay the indebtedness; and (c) agrees that Mortgagee and any other Mortgagor may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Mortgagor's consent.
- 9.12 *Severability.* In case any one of the Obligations or the provisions of this Mortgage or of the Agreement shall be determined to be invalid, illegal or unenforceable in any respect, the validity of the remaining Obligations or provisions of this Mortgage shall be in no way affected, produced or disturbed thereby.
- 9.13 *Modification.* This Mortgage may not be changed, waived, discharged or terminated orally, but only by an instrument or instruments in writing, signed by the party against which enforcement of the change, waiver, discharge or termination is asserted.
- 9.14 *Applicable Law.* This Mortgage shall be governed by and construed according to the laws of the State of Illinois.
- 9.15 *Strict Performance.* Any failure by Mortgagee to insist upon strict performance by Mortgagor of any of the terms and provisions of this Mortgage or any of the Security Documents shall not be deemed to be a waiver of any of the terms or provisions of this Mortgage or any of the Security Documents, and Mortgagee shall have the right thereafter to insist upon strict performance by Mortgagor of any and all of them.
- 9.16 *Headings.* The Article headings and the section and subsection entitlements hereof are inserted for convenience of reference only, and shall in no way alter or modify the text of such articles, sections and subsections.
- 9.17 *Riders.* If one or more riders are attached to and made a part of this Mortgage, the covenants and agreements for each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage.

IN WITNESS WHEREOF, the Mortgagor has executed this instrument the day and year first above written

Howard C. Weiler

Howard C. Weiler

Lois H. Weiler

Lois H. Weiler

Witness:

John K. [Signature] *John K. [Signature]* Banking Officer

This document was prepared by and upon recording please use 10.

American National Bank of Lansing
3115 Ridge Road, Lansing, IL 60438

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

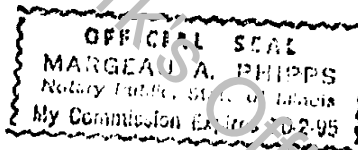
I, a Notary Public in and for the County in the State aforesaid, DO HEREBY CERTIFY THAT Howard C. Weiler and Lois H. Weiler,

personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this _____ day of _____ A.D. 19____

Margaret A. Phipps
Notary Public

My Commission Expires: 10-2-95



92391926