

DEPT-01 RECORDING

#31.50

93439957 T#1111 TRAN 0167 06/10/93 10:07:00

*-93-439957 **‡9603 ‡**

COOK COUNTY RECORDER

AFTER RECORDING WALL TO:

LINCOLN SURVICE CORPORATION ATTN: LOAN CONTROL DEPARTMENT P.D. BOX 989

GYENEBORO. KY

[Space Above This Line For Recording Date] "

1-028-53700

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on KWI SIK YUN AND SUN YO YUN, HIS WITE

. The morigagor is

("Borrower"). This Security Instrument is given to GREAT FINANCIAL FEDERAL

which is organized and existing under the laws of THE UNITED STATES CF AMERICA address is P.O. BOX 988, OWENSBORD KY 42302-0989

("Lender"). Beigg war owes Lender the principal sum of

Seventy-Two Thousand Three Hundred Fifty and No/100 ------

Dollars (U.S. 5 72,350.90

This debt is evidenced by Borrower's note 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 June 1, 2008 Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all micrals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under naragraph 7 to provet the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security I as ument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described properly located in CODK

LOT 63 AND THE NORTH 10 FEET OF LOT 62 IN GLIVER SALINGER AND COMPANY'S THIRD L TERMINAL SUBDIVISION, A SUBDIVISION OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF THE HORTHWEST QUARTER IN COUNTY CLERK'S DIVISION OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MARIDIAN, IN COOK COUNTY, ILLINGIS.

PERMANENT IMDER NO.: 10-18-115-058

, EKOKIE, IL 60077 which has the address of \$307 M. LINDER AVE ("Property Address"); Illinois

(Zim Crede)

ILLINOIS - Single Family - PHMAIFHEMC UNIFORM INSTRUMENT

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Ferm 3014 #190 Amended 1-21 C. S. Y

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and tiures now or horeafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. Il 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 morigage, ant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and iil 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 viations by jurisdiction to constitute a uniform accurity instrument covering real property.

UNIFORM COVENANTS, Borrower and Londer covenant and agree as follows:

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

2. Funds for Tuxes und fosurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to ador on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes d assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments ground routs on the Property, it ray (0) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if y; (e) yearly morigage insurance programs, if any; and (f) any sums payable by Borrower to Londer, in accordance with the avisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." nder may, at any time, collect and hold Furde in an amount not to exceed the maximum amount a lender for a federally related stigage loan may require for Borrower's escrops account under the federal Real Estate Settlement Procedures Act of 1974 83 sended from time to time, 12 U.S.C. Section 2607 A req. ("RBSPA"), unless another law that applies to the Funds sets a lesser count. If so, Londor may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may imate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escritor Items or rerwise in accordance with applicable law.

The Punds shall be held in an institution whose deposits are primed by a federal agency, instrumentality, or entity (including nder, if Lender is such an institution) or in any Federal Home Loan Bank, Lender shall apply the Funds to pay the biscrow ms. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying : Escrow Hems, unless Lender pays Borrower interest on the Funds and an Heable law permits Lender to make such a charge, swever, Lender may require Bornswer to pay a one-time charge for an independent real estate tax reporting service used by ador in connection with this luen, unless applicable law provides otherwise. Unless an agreement is made or applicable law juines interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and ader may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an mal accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was Ac. The Punds are pledged as additional accurity for all sums secured by this Security Instrument

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lenger small account to Borrower for excess Funds in accordance with the requirements of applicable law. If the amount of the Funds it ild by Lender at any time is sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such ase Borrower shall pay Londor the amount necessary to make up the defluiency. Borrower shall make up the defluiency in no more than twelve othly payments, at Londer's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrows any Funds d by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition of sale of the sporty, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this arity instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Londer under paragraphs ad 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; rd, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in ting to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the ilen or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the present of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to Security Instrument. If Leader determines that any part of the Property is subject to a lien which may attain priority over this urity instrument, Lender may give Borrower a notice identifying the lien. Borrower shall antisfy the lien or take one or more he actions not furth above within 10 days of the giving of notice. 5. 7. For

5. Hazard or Property Insurance. Bostower 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, including flouds or flooding, 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. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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, Burrower shall promptly give to Lender all receipts of paid promiums and renewal nodices. 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,

Unions Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to remoration or repair of the Property damaged, if the restoration or repair is economically feasible and Londer's accurity is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessoned, the insurance proceeds shall be applied to the sums ascured 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 scule a claim, then Lender may collect the insure ico 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-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 relected to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 2) the Property is acquired by Lender, Borro ver's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Londor to the extent of the sums secured by this Security Instrument immediately

6. Occupancy, Preservation, Maintenance and Projection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property at Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control Borrower shall not destroy, damage or impair the Property, allow the Property to descriprate, or commit waste on the Property. Forrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faits Jacgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument of Lorder's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the I roperty or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall ruse be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender for falled to provide Lander with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasthold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the lease old and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Bostower fails to perform the covenants and agressiants 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 bankrupicy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender not do and pay for whatever is necessary to protect the value of the Property and Londer's rights in the Property. Londer'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 to

does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower accured 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,

8. Morigage insurance. If Lender required morigage insurance as a condition of making the loan accured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and remin these payments as a loss reserve in lieu of mortgage mannance. Loss scattere

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reyments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period hat Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the assurance to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage assurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Londer or its agent may make reasonable entries upon and inspections of the Property. Londer shall give forcewer notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

18. Confirmation. 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 hall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums accured 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 in which the fair market also of the Property immediately before the taking is equal to or greater than the amount of the sums accured by this Security astrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this accurity Instrument shall be refused by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums accured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to describe in the event of a partial taking of the Property in which the fair market value of the roperty immediately before the taking it less than the amount of the sums secured immediately before the taking, unless formover and Lender otherwise agree in writing or unless applicable taw otherwise provides, the proceeds shall be applied to the ums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Burrower, or 15, after notice by Lender to Borrower that the condemnor offers to make an ward or settle a claim for damages, Burrower faits to respond to Lender within 30 days after the date the notice is given, Lender authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured y this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, in spinication of proceeds to principal shall not extend or postpone of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance by Lender Not a Wilver. Extension of the time for payment or modification amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall at operate to release the liability of the original Borrower or Borrower's ruccessors in interest. Lender shall not be required to ammence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of a sums accured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any all or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The coverants and agreements of this scurity instrument shall bind and benefit the successors and assigns of Lender and Borrows, subject to the provisions of stagraph 17. Borrows's covenants and agreements shall be joint and several. Any Borrows, who co-signs this Security strument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that arrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums cured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, and if, forhear or ske any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Lean Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum from charges, d that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan coed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the smitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower, ader may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to srower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge der the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or y other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's dress stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security strument 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 isdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note affect with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be on effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to severable.

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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 Londer'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 pruhibited by federal law as of the date of this Security Instrument.

If Londer exercises this option, Londer shall give Borrower natice 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, Londer may invoke any remedies permitted

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

18. Burrower's Right to Reinstate. If Burrower meets certain conditions, Burrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the nation of: (a) I 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 as if no acceleration had occurred; (b) cures any default of any other cuvetants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable adorneys' fees; and (d) takes such action as Londer 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 up har god. Upon reinstatement by Borrower, this Security Instrument and the obligations accured hereby shall remain fully effective at if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Nate; Change of Loas Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly on monts due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with puragraph 14 above and applicable law. The notice will state the name and address of the new Loan Services and the address to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall act do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two centences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Londor written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by Pay governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Bostower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances delined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic posticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and regioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration following notice serie breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwire). 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 that he entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not imited to, reasonable attorneys' feet and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs,

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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24. Riders to this Security Instrument. If one or m	ore riders are executed by i	Burrower and recorded together with this
scurity instrument, the covenants and agreements of each	such rider shall be incorpor	med into and shall amend and supplement
s covenants and agreements of this Security Instrument as	if the rider(s) were a part of	this Security Instrument.
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	nivium Rider	1-4 Pamily Rider
	å t'an Devolopment Rider	Biweekly Payment Rider Second Home Rider
	nprovaliant Rider s) (specify)	[1] second Home Krost
BY SIGNING BELOW, Borrower accepts and agrees to y rider(s) executed by Borrower and recorded with it.	o the terms and covenants co	entained in this Security Instrument and in
knosecs:	A second	at In
	KHI BIK YUN	(Stal)
	KAI DIK ION	-Bottowel
	Su	Jo Ju (Seal)
	EUN YO YUN	Regrewer
(Sc	ui)	(Scal)
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i, the undersigned I SIK YUN and SUN YO YUN	Notary Public in and for sai	d county and state do hereby certify that
	narendelly known to me	to be the same person(s) whose name(s)
scribed to the foregoing instrument, appeared before me ti		
and and delivered the said instrument as their free	and voluntary act, for the use	ss and purposes therein set forth.
Given under my hand and official seel, this 24th	day of Hay	, 1993
Commission Expires:	119	
and the second s	Notaty Public	OFFICIAL SEAL
	•	Merk D. Treatments
however was prepared by: LINCOLN SERVICE C	•	Notary Public, State of 03/1997 My Commission Expires 03/1997
P.B. BOX 989, DHE L'ARIGI MICHIEL	KEBORG KY 42302-99 	My Commission

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