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101H NO. 1367

MORTGAGE

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THIS MORTOAGE ("Security Instrument") is given on

The mortespor in MARC B. SAND AND LEGLIE B. SAND, RUSBAND AND WIFE

This Security Instrument is given to MARRIE BANK HIMEDALE, NATIONAL ASSOCIATION

which is organized and existing under the laws of THE UNITED STATES OF AMERICA address is 80 SOUTH LINGOLM CTALET,

, and whose

("Borrower").

INSDALE, IL

Borrower ower Lender the principal sum of

("Lender").

TWO MUNDRED SIRTY TROUBAND AND CO./100

Dollars

*40.000.00). The 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 JULY 1, 2008 . This Security instrument secures to Lender: (a) the repayment of

the debt evidenced by the Note, with interest, and all renewals, exist asking and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security instrument; and (c) the performance of Borrower's coverants and expressions under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lander the following described property located in

COOK

County, Illinois: .

LOT 20 IN A. E. POSSIER AND COMPANY'S THE WOODS & GUBDIVISION OF PART OF THE MORTHWEST 1/4 OF SECTION 18, TOWNSHIP 38 MORMS, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOR COUNTY, ILLEGOES

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(treet) ("Property Address"); CHI

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all encoments, appartenances, and 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.

ILLINOIS - Single Family - Fennie MaeiFreddie Mae UNIFORM INSTRUMENT Senking Forms Supply Co., Inc. (800) 448-8968 Page 1 of 6

Form 3014 B/90 LIFT #3014 1/81

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Contract Con 9 - 1

THIS SECURITY INSTRUCES IT to a binds sufferm a remands for as ional use sud non-surform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

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") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow items". Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage lean may require for Borrower's secrow secount under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of corn at data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Punds shall be had in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such as institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the liscrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable is w provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or samings on the Funds. Horrower and Lender may agree in writing, however, that interest shall be paid at 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 piedged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law. Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender et any time is not sufficient to pay the Berrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Se

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to unvants payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Chargest Liens. Borrower shall pay all taxes, assessments, charges, fines and imposition, attributable to the Property which may attain priority over this Security Instrument, and lessehold payments or ground rents, if my. Borrower shall pay those obligations in the manner provided in paragraph 2, or if not paid in that number. Borrower shall pay there on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. It Borrower 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 writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good (sith 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 (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower 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.

S. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against fose by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Londer 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 (notude a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid

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Unless Lender and Borrower otherwise agree in writing, insurance proceeds shaft be applied to restoration or repair of the Property damaged, if the restoration or repair is scoonomically fessible and Lander's security is not lessened. If the restoration or repair is not economically fessible or Lender's security would be lessened, the insurance 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 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 referred to in paragraphs I and 2 or change the amount of the payments. If under paragraph 21 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. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as 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 Lorder 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 deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun and in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Burrower may cure such a default and reinstate, as provided in paragraph 18, by crusing 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 Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the No. e. including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Londer agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrowe: 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 forfeiture or to enforce leves 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 Lander to Borrower requesting payment.

Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in offer. 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 mortwellth 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 retain these payments as a loss reserve in linu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance 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. Lender shall give

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

19. 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security instrument immediately before the taking, unless Borrower and Lander otherwise agree in writing, the sums secured by this

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Security instrument shall be recliced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the name 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. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless florrower and i ender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abundoned by Borrower, or if, after notice by Lender to Borrower that the condension offers to make an award or cettle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorised 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 Lander 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.

11. 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 operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

13. Successors and Assignt County Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the excessors 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-signing this Security Instrument only to murigage, 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 (o) agrees that Lender and any other Sorrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument of the Note without that Horrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum foun 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 sums already collected from Borrower which receeded permitted limits will be refunded to Borrower. Londer may choose to make this refund by reducing the principal owed under the riote or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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 Borrower. 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 passgraph.

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.

Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Scourity 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 result person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums society 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 Lander 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 Lendor 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 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

Single Family - Fennie Mae/Freddie Mae UNIFORM INSTRUMENT

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19. Sale of Note: Change of Loan 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 recall in a change in the entity (known as the "Luan Servicer*) that collects monthly payments 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 paragraph 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.

26. 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 not do, nor allow snyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences 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 Leader 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 any governmental or regulatory authority, that any removal or other remeriation of any Hazardous Substance affecting the Property is necessary, ilurrower shall promptly take all accordance with Environmental Law.

As used in this party of 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the religiving substances: pasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, voletile anivents, an orials containing asbestos or formeldshyde, and radioactive materials. As used in this paragraph 20, "Bayironmental Law" means refer laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any coverant or exceenent in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable inw provides other wase). The notice shall specify: \article default; (b) the action required to cure the default; (c) a date, not ion than 30 days from the date the notice is given to the ower, 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 forecloss re proceeding the non-existence of a default or any other defence of Borresor to acceleration and foreclosure. If the default is and cured on or before the date specified in the notice, Leader at its entire may require immediate payment in full of all suits resured by this Security Instrument without further demand and may foreclose this Security Instrument by Judicial proceeding. Lender shall be entitled to collect all expenses incurred in particular the remedice provided in this particular, including, but set limited to, reasonable atturneys! few and ate of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lorder shall release this Security Instrument put charge to Borrower. Borrower shall pay any recordation ocats.

23. Walver of Montesteed. Borrower walves all right of humasteed exemption in the Property.

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Other(s) [specify]		
BY SIGNING BELOW, Burrower accepts any rider(s) executed by Borrower and records	and agrees to the terms and covenants contained at with it.	in this Security Instrument and
Witnesses:		
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9 1. THE UNDERSIGNED 4 do hereby certify that MARK B. SAND	AND LESTIE E. SAND, HUSBAND	in and for said county and state ND WIPS
1. THE UNDERSIGNED to hereby certify that MARK B. SAND is subscribed to the foregoing instrument, appears	, a Notary Public AND LESUIS E. SAND, RUSSAND personally known to me to be the same person(s) and before me this day in person, and acknowledge	in and for said county and state ND WIPE whose name(s) of first THNY
9 1. THE UNDERSIGNED 4 do hereby certify that MARK B. SAND	, a Notary Public AND LESSIE E. SAND, HUSSAND personally known to me to be the same person(s) and acknowledged before me this day in person, and acknowledged REIR free and voluntary act, for the united to the same person and acknowledged the same person and same person act, for the united the united the same person act, for the united the united the same person	in and for said county and state ND WIPE whose name(s) of first THNY
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i, THE UNDERSIGNED to hereby certify that MARK B. SAND subscribed to the foregoing instrument, appears signed and delivered the said instrument as Ti Oliven under my hand and official seal, this My Commission expires: "OFFICIAL Christin Netary Public by Commission & MARRIS BANK MINISTERS	AND LESSIE E. SAND, RUSBAND personally known to me to be the same person(s) sed before me this day in person, and acknowledge REIR free and voluntary act, for the unable less sign and acknowledge and voluntary act, for the unable less sign as a second se	in and for said county and state ND WIPE whose name(s) of that THNY see and proposes therein set forth 19 93 TY Public
do hereby certify that MARK B. SAND subscribed to the foregoing instrument, appears signed and delivered the said instrument as Ti Oliven under my hand and official seal, this My Commission expires: "OFFICIAL Christian Notary Public, My Commission By OHRISTINS M. DAI NARRIS BANK HING SO SOUTH LINCOLN RINSDALE, IL 60	AND LESUIE E. SAND, HUSBAND personally known to me to be the same person(s) and before me this day in person, and acknowledge HRIR free and voluntary act, for the unable Dardie State of Minets State of Mine	in and for said county and state ND WIPE whose name(s) set that THWY see and proposes therein set forth 19 \$3 Try Public CO
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