RECORD & NETURN TO:

WM BLOCK & COMPANY INC. LAKE FOREST, H., 60045

WM ROCK & COLING 204 MARKET SQUARE LAKE TOOTHER, IN BOOMS

FOR WM. BLOCK & COMPANY INC.

DEPT-01 RECORDING

T#0000 TRAN 7022 03/23/94 12:58:00

\*8431 \* #-- FA-- CAZETE

#### 94262553

i Space Above Tirls Line For Recording Date |

LOAN # 670161

#### MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on . The more seer is SYED S. HUSSAIN AND RUBINA S. HUSSAIN, HUSSAND AND WIFE

("Borrower"). This Security 'sist sment is given to NM. BLOCK & CO., INC.,

ITS SUCCESSORS OF SSIGNS

which is organized and existing under the laws of

STATE OF ILLINOIS

. and whose address is

254 MARKET EQUARE

LAKE FOREST, IL 60045

Bornewer owes Lender the principal sum of ONE HUNDRED FIFTY THOUSAND AND 00/100

("Lander").

Dollars (U.S. \$ 150,000.00 ). 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 APRIL 1, 2009 . This Security instrument secures to Lander: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragrup 1.7 to protect the accurity of this Security Instrument; and (c) the parformance of Borrower's covenants and agreements under this Security "isti imont and the Note. For this purpose, Borrower does hereby mortgage, grant, and convey to Lender the following described propert rincated in COOK County, 13hois:

LOT 27 IN HARVEST REIGHTS OF MOUNT PROSPUCT. BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 37, 42 NORTH, RANGE 11, BAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. Control of the contro

PRV# 03-35-311-009 which has the address of 201 ERIC AVE.

(Street)

MT. PROSPECT

60056 Winois

Lio Lodei

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all sasements, appurtenances, and fixtures now or hersafter a part of the property. All epiacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

SORROWER COVENANTS that Borrower is lawfully selsed 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 governors for national use and non-uniform coverants with limited variations by jur indiction to constitute a uniform security instrument covering real property.

M.LINOIS -- Single Family -- Fermie Mac/Freddle Mac UNIFORM INSTRUMENT

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, Bundwer 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 texes and assessments which may attain priority over this Security Insurance; as a lien on the Property; (b) yearly leasahold payments or ground rems on the Property, if any; (c) yearly fiszerd or property insurance pramisms; (d) yearly flund insurance promisms, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph B, in lieu of the payment of mortgage insurance premisms. These stems are called "Escrew Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a (ederally related mortgage loan may require for Borrower's accrown account under federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U. S. C. 2601 et sag. "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 out to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrew tenns or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or antity (including tunder, if Lender is such an institution ) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge for holding and applying the Funds, annually analyzing the escrow eccount, or verifying the Escrow Items, unless Lender pays Dorrower interest on the Funds and applicable law parints Lender to make such a charge. However, I enter may require Borrower to pay a one time charge for an independent real estate tax reporting nervice used by Lender in connection with this loan, unless amplicable law provides otherwise. Unless an egreement is made or an applicable law requires interest to be paid, Lender shall not in a coursed to pay Borrower say interest or earnings on the Funds. Borrower and Lender may agree in writing, how ever, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits any debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security to all sums secured by this Security instrument.

If the Funds held by Lender exceed the announts permitted to be held by applicable law, Lender shall account to Burrower for the excess Funds in accorder in with the requirements of applicable law. If the emount of Funds held by Lender at any time is not sufficient to pay the Escrovitiums when due, Lender may no notify Barrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Barrower shall make up the deficiency in no more than tively monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Leader shall promptly refund to Borrower any Funds hald by Lender. It, under paragraph 27, Linder shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender, in the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

- 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 amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and lest, to low late charges due under the Note.
- 4. Charges; Liens. Borrower shall pay all tixe), resessments, 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 paraon owed payment. Borrower shall promptly furnish to 1, note all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lendar receipts evidencing the payments.

Borrowar shall promptly discharge any lien which has priurit; over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the item in a marrier 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 to secures from the holder of the lien an agreement assistancery 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 realisty the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazerd or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazerds included within the term "extended coverage" and any other hazerds, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the improvement and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subjective Lender's approval which shall not be unreasonably withheld. If Borrower falls to maintain coverage described above, Lender's lights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a stant'aid mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrowar shall promptly giv. to Lender all receipts of paid pramitims and renewal notices. In the event of loss, Borrowar shall give prompt notice to the insurance certier 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 resturation or repair of the Property demaged, if the restoration or repair is accommissible and Lander's security is not lessoned. If the restoration or repair is not economically fessible or Lander's security would be lessened, the insurance proceeds shall be applied to the duma secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower and Jones the Property, or does not answer within 30 days a notice from Lander that the insurance carrier has offered to sattle a claim, then Lander may collect the insurance proceeds. Lender may use the proceeds to repair or restors 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 post-pone 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. Occupancy, Preservation, Maintenance and Protection of 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 occupanct, unless Lander 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, demage 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 civit or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and 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 lien application process, gave materially false or inaccurate Information or estatements to Lender for falled to provide Lender with any material information in

Intibile \_\_\_\_

connection with the loan evidenced by the Nore, Including, but not limited to, representations connecting Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a lessehold, Borrower shall comply with all the provisions of the lessehold and the title fee shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lander's Rights in the Property: Mortgage Insurance. If Sorrower fails to perform the coverants 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 regulational, 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 resonable attorneys/lens 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 and Lender under this paragraph 7 shall become additional debt of Borrower and Lender agree to other terms of payment, these amounts shall been 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. MORTGAGE INSURANCE. If Lender inquired mortgage insurance as a condition of making the loan admind by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any mason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the promiums required to obtain neverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost the Borrower of the mortgage insurance previously in effect, from an elternate 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 retain these payments as a least receive in lieu of mortgage insurance. Lose reserve payments may no longer be required, at the option of Lender, if mortgage insurance in versage (in the amount and for the period that Lender required by an insurer approved by Lender again becomes available and it obtained. Borrower shall pay the premiums required to maintain mortgage insurance in affect, 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. Confer or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Berrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. Condemnation. The preciseds of any award or claim for damages, direct or consequential, in connection with any condemnation or after 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 excession to Borrower. In the event of a partial taking of the Property, unless Borrower and Lander otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any Datance shall be paid to Borrower.

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

Unless Lender and Borrower otherwise agree in writing any application of proceeds to principal shall not extend or postpone to 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 Lander Not a Welver. Extension of the time for payment or modification of anional treation of the sums secured by this Security Instrument granted by Linder 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 office wise modify amortization of the sums secured by this Security instrument by reason of any demand made by the original Borrower of Borrower's successors in Interest. Any forbearance by Lender in exercising any right or remedy shall not be a walver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Lieblity; Co-signers T) a covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co signs in Security Instrument but does not execute the Note: (a) is co-signify this Security Instrument only to mottage; grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any account odations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which arts maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in at meetion with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to veduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Corrower. Londer may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Purrower. 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 tirst 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 paragraph.
- 15. Governing Law: Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
  - 16. Surrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instument.
- 17. Transfer of the Property or a Beneficial Interest in Sorrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lander exercises this option, Lender ship 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 falls to pay these sums prior to the expiration of this period, Lender may in toke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Initials R

- 18. Borrower's flight to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cursuanty default of any other downsalts or agreements, (c) pays all expenses incurred in anforcing this Security Instrument, including, but not limited to, reasonable attorneys face; and (if takes such ection as Lender may reasonably require to assure that the lien of this Security Instrument, Londer'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 by their revision fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 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 result in the entity (known as the "Loan 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 Servicer 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 presince, use, disposal storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow unyone 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 quarties of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to make tenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawauit 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 knownings. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary. Borrower shall promptly take all necessary remedial actions in accordance visto Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those defined as toxic or hazardous substances by Environmental Law and the following substances: (assoline, kerosene, other flammable or toxic petroleum products, toxic petroleus and heriscides, volatile solvents, materials containly, asbestos or formaldehyde, and radiosotive 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. Sorroy and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender half (live notice to Borrower prior to acceleration following Borrower's breach of any coverant or agreement in this Recurity Instrument. (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) is date, not less than 30 days from the date the notice is given to Borrower, by which the diffruit must be cured: and (d) that foliure to cure the default on or before the date specified in the notice may result in acceleration or from unus secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further into in Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a detault of the default is not cured on or before the date specified in the notice. Londer 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. Lander shall be entitled to collect all expenses incorrect in pursuing the rune see provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of \$55 evidence.
- 22. Release. Upon perment of all sums secured by this Security in frament, Lender shall release this Security instrument without charge to Borrower. Borrower shall pay any recordation costs.
  - 23. Walver of Homestead. Borrower walves all right of homestery exemption in the Property.
- 24. Riders to this Security instrument. If one or more riders are execut d by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall emend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

  [Check applicable box(es)]

Adjustable Rate Rider	Condominium Rider	1- 4 Family Rider
Graduated Payment Rider	Planned Unit Development Rider	B weekly Payment Ride
Baltoon Rider	Rate Improvement Rider	Selord Home Rider
Coheries innective		(C <sub>2</sub>

Initial

## UNOFFICIAL COPY W. Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and

in any ridur(s) executed by Borrower and recorded with it.

AAKUSST62:	Sneed The body (See)		
	SYED S. NUSSAIN Borrower		
	Soulat Security Number 327 - 58 - 4327		
	x Rukina Schurgen (Boot)		
	RUBINA S. HUSSAIN -Bottower		
	Social Security Number 353-74-6014		
60			
CA States Helpy T	his Line For Acknowledgment)		
4			
STATE OF ILLINOIS, (100 K)	County se:		
n the undersigned	, a Notary Public in and for soli? county and state,		
to horothy century that Syncy S. Hineson	n and Finding S. Hussain, the wa		
, personally kno w	n to me to be the same person(s) whose name(s)   众代表		
subscribed to the foregoing instrument, appeared before mi	a this ray in person, and acknowledged that		
igned and delivered the said instrument as - Inc. y	er and voluntary set, for the uses and purposes therein		
et forth			
Given under my hand and official scal, this	34h day of March . 1894		
My Commission expires:	am & moore		
· <del>-</del>	Notary Public		
	"OFFICIAL OFFICE		
	ANYA C. MOC'E		

# 3426255

## UNOFFICIAL COPYO - 100654 The Instrument of one of more riders are executed by Borrower and recorded

[Check applicable box(es)]  Adjustable Rate Rider  Graduated Payment Rider  Balloon Rider  V.A. Rider	Condominium Rider  Planned Unit Development Rider  Rate Improvement Rider  Other(s) (specify)  1-4 Family  Biweekly Pa	syment Rider
BY SIGNING BELOW, Borrower a in any rider(s) executed by Borrower and Witnesses:	recorded with it.	
	ROBERT A. CIMS	-Borrower
<b>%</b>	BELIZ CIMS	1/15/94 (Scal) -Bormer
	(Scal)	(Scal)
STATE OF ILLINOIS, Cook  1. the undersigned that Public A Cinis and	County ss:  . a Notary Public in and for said county and  Beliz (in), huibard and wife	state do hereby certify
signed and delivered the said instrument a Given under my hand and official sea	peared before me this day is person, and acknowledged that  free and vereitary act, for the uses and pur  d, this 15 15 day of the uses and pur	they
My Commission Expires:	Notary Public	
This Instrument was prepared by:	**OFFICIAL SEAL BRIAN P. DELORT Hotary Public, State of Fixe Sign Sign Sign Sign Sign Sign Sign Sign	