Loan A After Recording Return To Prepared By.
Federal Finance Corp. 5010 West Fufferion

Chicago, IL NIGHU

95470268

DEPT-01 RECORDING

\$31.00

T40012 TRAN 5321 07/19/95 15:01:00

. 48464 + JH *-95-470268

COOK COUNTY RECORDER

DEPT-10 PENALTY

\$28.00

Space Above This Line For Recording Date] ___

MORTGAGE

THIS MORT/ACT - (Secondy Instrument") is given on June 30, 1995.

The mortgager is Dorothy J. Robinson ("Borrower"). This Security Instrument is given to

, husband and wife

widou

Federal Finance Corp.

which is organized and existing under the laws of Illinois, and whose address is 5010 West Fullerton, chicago, IL 60639 ("Lender").

18°0

Rorrower owes Lender the principal sum of Ten Thousand and no/100 Dollars (U.S. \$10,000.00). This debt is evidenced by florrower's note that d he same date as this Security Instrument ("Note"), which provides for mouthly payments, with the tuli debt, if not paid carrier, due and payable on August 1, 2010. This Security Instrument secures to Lender: (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 paragraph 7 to protect the security of this Security Instrument and is the performance of Forlower's covenants and agreements under this Security Instrument and the Note; her this purpose, thereby moregage, grant and convey to Lender the following described property bested in Cook C antic. Wheres

LOT 4 IN RESUBBLIVE TON OF CHARLES A. RAGGIO'S RESUBDIVISION OF LOTS 10 TO 47 INCLUDIVE, IN THE SUPPLIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
P.1.N.: 16-04-203-C25

which has the address of

1932 North Lavergne Chicago, Illinois 606:1 ("Property Address");

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

BORROWER COVENANCE that for rower is lawfully seised of the estate hereby coveryed and has the right to mortgage, grant and couver the roperty and that the Property is unencumbered, except or incumbrances of record. Borrower warrants and with detend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

III.INOIS-Sincle Laintly Promise Miss/Frenche wiso UNIFORM INSTRUMENT

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BOX 333-CTI

9547026

THIS SECURITY (NSTRUMENT) combines uniform covenants for national use and non-uniform covenants with finited variations by jurisdiction to conscitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Becrower 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 existenced 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 one 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 tents on the Property (t any, c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly montgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisious of paragraph 8, in lien of the payment of mortgage insurance premiums. These items are called "Escrow Items "I ender may of any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a tederally related mortgage foan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as aniended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the bunds sets a lesser amount. It so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. I ender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of forme asserts witches 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 entity (including Lender, it leader is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow items. Federal may not sharge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow items, unless I ender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, I ender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this foan, unless applicable law 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 earnings on the Funds. Borrower and Lender driv agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the actounts 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 at any time is not sufficient to pay the rackoy 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, Lender shall promptly refund to Borrower any Funds held by Lender. It, under paragraph 21.1 cuder shall require or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Lunds held by Lender at 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 tourit to unucipal due; and last, to a y late charges due under the Note.

4. Charges: Lieus. Recrower stall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain pricrity over this Security Instrument, and leadenoid payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to cender 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 Eistrument 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 faith the lien by, or detends 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 agreerant 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 of take one of more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property tustoration. Bottomer 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 hexards, including

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UNOFFICIAL®OPY

floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that I ender requires. The susurence carries providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be cureasonable withheld it Borrower fails to maintain coverage described above. Lender may, at Lender's option, obtain coverage to protect Lender's tights in the Property in accordance with paragraph 7,

All insurance policies and renessals 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, Borrower shall promptly give to Lender all receipts of paid premiums, and renewal notices. In the event of loss, Borrower shall give prompt, notice to the insurance

carrier and Lender Lender may more posses of loss if not made promptly by Borrower.

Unless funder and Borrow's otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the 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 cender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property of to pay stone second of this Secondy Instrument, whether or not then due. The 30-day period will begin when the notice is given

Unless Leader and Bertown of activities agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the inentity payments referred to in paragraphs. I and 2 or change the amount of the payments. If under paragraph the imperty is accoursed by I ender, Borrower's right to any insurance policies and proceeds resulting from damage to the the perty 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, Pics rystion, Maintenance and Protection of the Property; Borrower's Loan Application; Leastholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and half continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, such a condense 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 describe ate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Leuder's good faith judgment could result in forfeiture of the Property of otherwise materially limble the lieu created by this Security Instrument or Lender's security interest. Borrower may cure such a default and relastate as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that in i ender 1900, faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the from created by this Security Instrument or Lender's security interest. Borrower shall also be in details if Borrower, during the ban application process, gave materially false or inaccurate information or statements to Lender (or latited to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not insited to representations concerning Borrower's occupancy of the Property as a principal residence. If this Security instrument is an a leasehole, Brower shall comply with all the provisions of the lease. If Borrower acquires fee into a libe Posport the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Leader's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security instrument, or there is a regal proceeding that may spuificantly affect Lender's rights in the Property (such as a proceeding in bankrupter, probate, it condemnation or forfeithre or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any some secured by then which has priority over this Security Instrument, appearing in court, paying reasonable attorneys tees and entering on the Property to make repairs. Athough Lender may take action under this

paragraph I, Lender does not have to do so

Any amounts dishursed by Lender under this paragraph. I shall become additional debt of Borrower secured by this Security Instrument. Unless Forrower and Lender agree to other terms of payment these amounts shall bear interest from the date of disbursement, at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

payment.

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8. Mortgage Insurance. If lender required mortgage insurance as a condition of traking the loan secured by this Security instrument. Horrower shall pay the premiums required to maintain the mortgage in arcuce in effect. If, for any reason, the mortgage insurunce coverage equired by I ender lapses or ceases to be in effect, Bor ower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in errest, as a cost substantially equivalent to the cost to horrower or the mortgage insurance previously in effect, from an alway te mortgage insurer approved by leader Il substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Leader each month a sum equal to one awellin of the yearly mortgage insurance premium being paid by Borrower when the insurance

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Borrower's Initials 4. 4.

coverage lapsed or cessed to be in effect I ender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount met to the per of that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained by respect what pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for everygage insurance ends in accordance with any written agreement between Borrower and Lender or applicable has

9. Inspection I country of the 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.

10. 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 Lender 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 is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured by this Security Instrument whether or not the sums are then due.

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

Unless Lender and Borrowece officerwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the anomalies casements referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Horrower Not Released; Ferbearence 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 florrower shall not operate to release the listality of the original Bostower or Bostower'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 his Security Instrument by reason of any demand made by the original Bostower's successors in interest. Any forbitatance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns (sound, Joint and Several Liability; Co-nigners. The 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 this Security instrument but does not execute the Noise (a) is co-signing this Security Instrument only to mortgage, 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 (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent

13. Low Charges it the boan occured by this Security Instrument is subject to a law which sets maximum loan 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 when (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 Borrowe. Shich exceeded permitted limits will be retunded to Borrower, Lender may choose to make this refund by reducing the principal lowed under the Note or by making a direct payment to Borrower. It 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 Burnower 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. Between designates by notice to Lender. Any notice to Lender's hall be given by first class mail to lender's address stated herein or any other address Lender designates by notice to notice provided for in this Security Instrument, shall be deemed to have been given to Borrower or Lender volungiven as provided in this paragraph.

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Borrower's Initials

- 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—to 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. Bosrower's Copy. Bostower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Bostower. If all or any part of the Property or any interest in it is sold or transferred for it a beneficial interest in Bostower is sold or transferred and Bostower 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 prior shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option it ender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the Jaie 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 Reanstate. It Horrower 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 occurred; (b) cures any default of any other covenants of agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to reasonable automeys' fees; and (d) takes such action as Lender may reasonably require to assure that the two of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sams secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note: Change of Lear 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 plotthly payments due under the Note and this Security Instrument. There also may be one or more changes of the toan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, isotrower will be given written notice of the charge 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, (kerro-ee Shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on ee in the Property Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any invinonmental. Law. The presence two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous (abstances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any prestigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Frozery and any Hazardous Substance or Environmental law of which Borrower has actual knowledge. It Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance art cting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances of fined as toxic or hazardous substances by Environmental 1 aw and the following substances: gasobite, kerosene, other frommode or toxic petroleum products, toxic pesticides and herbicides, volatile solvents materials containing asbestos or formaldon, ac, and radioactive 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 Borrower and Lender further covenant and ag ee as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration fall, wing Borrower's breach of any covenant or agreement in this Security instrument (but not prior to acceleration under paragraph 17 un) as applicable law provides otherwise). The notice shall specify and the default; (b) the action required to cure the default; (c) a dat, 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 or once the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security last urgent, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate a fter acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrow, to acceleration

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and foreclosure. If the default is not curse on or before the date specified in the notice, I ander at its option may require immediate payment in full of all sums recured 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 pursuing the remedies provided in this paragraph 21, including, but not iimited to, reasonable attorneys' fees and costs of title evidence.

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

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

24. Riders to this Security Instrument. It one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreement of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable hox(es)] [] Adjustable Rate Rider [] Graduated Payment Rider [] Other(s) [specify]	The state of the s	um Rider nit Development Rider ovement Rider	[] 1-4 Family Rider [] Biweekly Payment Rider [] Second Home Rider
BY SECONNO BELOW Borrove Instrument and in any rideress executed by			enants contained in this Security
Witnesses:		Dorothy J Rei	Cafewar (Seal) oinson -Borrower
C)			(Scal)
		1363.4	-Bortower
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STATE OF ILLINOIS.		COOK County ss	
that:		ary 1909 in and 101 said	county and state, do hereby certify
a a makitanan	tughted and	wife personally kno	wn to me to be the same person(s)
Dorothy J. Robinson			
whose name(s) O U subscrib	ed to the foregoing	instrument, appeared be	efore me this day in person, and
acknowledged that he signed .	and delivered the said	instrument as Me	free and voluntary act, for
the uses and purposes therein set forth			0.0
Given under my hand and offi-	cial scal, this	d day of 1	ine 19 7)
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My Commission expires	The state of the s	Note	ry Public
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