476

95157963

This instrument was prepared
by and when recorded should
be mailed to:
Claude E. L'Heureux, V.P.
River Forest State Bank
7727 West Lake Street -
River Forest, IL 60305

DEPT-01 RECORDING

\$41.00

- T#0001 TRAN 7278 03/08/95 15:49:00 🖟
- #2410 # AH *-95-157963
- COOK COUNTY RECORDER

Space Above This Line for Recorder's Use

MORTGAGE

Box 260

NOTICE TO BORROWER: THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE MAY RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE MAY RESULT IN LOWER PAYMENTS.

between	orge Luis L	opez, i	married to Mart	na David					
	2.50			7/2					
				//x_					
(hereinafter Trust Company	referred		"Mortgagor") and	River	Forest	State	Bank	and
(hereinafter	referred	to as	"Mortgagee")				18. j. 18. j. i 19. j. i	
WHEREAS	Mortgag	ani Anis	: indebted to	Mortos	nea i	the r	rincin	າລີ ເຄ	ım ∩f

THIS MORTGAGE made this 14th (day of February #

ONE HUNDRED TWENTY-SEVEN THOUSAND FIVE HUNDRED

DOLLARS (\$ 127,500.00) which indebtedness is evidenced by Nortgagor's Note dated February 14 , 19 95 (herein referred to as the "Note"),

WHEREAS, the Note provides for interest to be charged on the balance of principal remaining from time to time outstanding at a rate which shall be adjusted at intervals of twelve months. The initial interest rate charged under the Note for the first twelve months shall be eight percent (8 %). During the remaining term of the Note, interest shall be charged on the balance of principal remaining from time to time outstanding at a rate equal to three and twenty-five one hundredths percent (3.25 %) above the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year; and

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NINE	HUNDRED	THIRTY-F	IYE AND	FIFTY-FI	VE ONE	HUNDREDT	HS	<u> </u>	<u> </u>	30.0882.3
DOLLARS	3 (\$ 9	35,55) on	the i	first	day of	each	month	commenci	ng with
March	1		19 95	witr	the	balance	of the	indeb	tedness,	if not
sconer	paid,	due and	payab	le on	Februai	ry 1	, 20 2	5		

NOW, THEREFORE, the Mortgagor, to secure the payment of the Note and any renewals, extensions, or modifications thereof, with interest thereon, the payment of all other sums with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of the Mortgagor herein contained, the Mortgagor des hereby mortgage, grant, warrant, and convey to Mortgagee the following described real estate located in the County of Cook, State of Illnois:

SEE ATTACHED LEGAL DESCRIPTION ON PAGE 10

P.I.N.: 12-28-306-071

Which has the address of 2417 N. George Street, Franklin Park, Illinois 60131

(herein referred to as "Premises")

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TOGETHER with all the improvements now or hereafter erected on or attached to the Premises, and all easements, rights, appurtenances, rents, royalties, mineral, goil and gas rights and profits, water, water rights, and all fixtures now or hereafter attached to the Premises, all of which including replacements and additions therato, shall be deemed to be and remain a part of the Premises covered by this Mortgage and all of the foregoing together with said Premises (or the leasehold estate if the Mortgage is on a leasehold) are herein referred to as the "Premises".

Mortgagor covenants that Mortgagor is lawfully seized of the real estate hereby conveyed and has the right to mortgage, grant and convey the Premises, that the Premises is unencumbered and Mortgagor vill warrant and defend generally the title to the Premises against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagor's interest in the Premises.

IT IS FURTHER UNDERSTOOD THAT:

- 1. Mortgagor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and late charges as provided in the Note, and the principal of and interest on any future advances secured by this Mortgage.
- 2. In addition, the Mortgagor shall:

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- (a) Promptly repair, restore or rebuild any improvement now or hereafter on the Premises which may become damaged or destroyed.
- (b) Pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against the Premises, including those heretofore due, (the monthly payments provided in the Note in anticipation of such taxes and charges to be applied thereto provided said payments are actually made under the terms of said Note), and to furnish the Mortgagee, upon request, with the original and duplicate receipts therefor, and all such items extended against said Premises shall be conclusively deemed valid for the purpose of this requirement.
- (c) Keep the improvements now existing or hereafter erected Premises insured against loss or damage by fire, lightning, wind storm or such other hazards, as the Mortgagee may reasonably require to be insured against under policies providing for payment by the insurance companies of monies sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies through such agents or brokers and in such form as shall be satisfactory to the Mortgagee, until said indebtedness is fully paid, for in the case of foreclosure, until expiration of the period of redemption; such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee, as its interest may appear, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and the Mortgagor agrees to sign upon demand, all receipts, vouchers and releases required of him by the insurance companies; application by the Mortgagee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse the Mortgagor from making all monthly payments until the indebtedness is paid in full. In the event of a loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagor. All renewal policies shall be delivered at least ten (10) days before such insurance shall expire. All policies shall provide further that Mortgagee shall receive ten (10) days notice prior to cancellation.
- (d) Complete within a reasonable time any buildings or improvements now or at any time in process of erection upon said Premises.
- (e) Keep said Premises in good condition and repair without waste and free from any mechanics or other lien or claim of lien not expressly subordinated to the lien hereof.

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- (f) Not suffer or permit any unlawful use of or any nuisance to exist on said Premises nor to diminish nor impair its value by any act or omission to act.
- (g) Comply with all requirements of law or municipal ordinances with respect to the Premises and the use thereof.
- (h) Comply with the provisions of any lease if this Mortgage is on a leasehold.
- (i) Pay the premiums for any life, disability or other insurance if Mortgagor shall procure contracts of insurance upon his life and disability insurance making the Mortgagee assignee thereunder. In such event and upon failure of Mortgagor to pay the aforesaid premiums, the Mortgagee may pay the premiums for such insurance and add said payments to the principal indebtedness secured by this Mortgage to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.
- (j) In the event this Mortgage is on a unit in a condominium, perform all of Mortgagor's obligations under the declaration or covenants creating or governing the condominium, the By-laws and regulations of the condominium and the constituent documents.
- 3. Any sale, conveyance, or transfer of any right, title or interest in the premises or any portion thereof or any sale, transfer or assignment of all or any part of the beneficial interest in any trust holding title to the Premises without the prior written approval of the Mortgagee shall, at the option of the Mortgagee, constitute a default hereunder on account of which the holder of the Note secured hereby may declare the entire indebtedness evid need by said Note to be immediately due and payable and foreclose this Nortgage immediately or at any time such default occurs.
- 4. In the case of a failure to perform any of the covenants herein, or if any action or proceeding is commenced which materially affects the Mortgagee's interest in the Premises, including but not limited to eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, the Mortgagee may do on the Mortgagor's behalf everything so covenanted; the Mortgagee may also do any act it may deem necessary to protect the lien hereof; and the Mortgagor will repay upon demand any monies paid or disbursed; including reasonable attorney's fees and expenses, by the Mortgagee for any of the above purposes and such monies together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured and may be

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included in any decree foreclosing this Mortgage and be paid out of the rents or proceeds of sale of said Premises if not otherwise paid. It shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing monies as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any monies for any purpose nor to do any act hereunder, and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder nor shall any acts of Mortgagee act as a waiver of Mortgagee's right to accelerate the maturity of the indebtedness secured by this Mortgage or to proceed to foreclose this Mortgage.

- Time is of the essence hereof, and if default be made in performance of any coverant herein contained or contained in the Note or in making any payment voder said Note or obligation or any extension or renewal thereof, or it proceedings be instituted to enforce any other lien or charge upon any of the Premises, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or the Mortgagor shall make an assignment for the Penefit of his creditors or if his Premises be placed under control of or in custody of any court or officer of the government, or if the Mortgagor abandons the Premises, or fails to pay when due any charge or assessment (whether for insurance premiums, maintenance, taxes, capital improvements, purchase of another unit, or otherwise) simposed by any condominium, townhouse, cooperative or similar owner's group, or if the Mortgagor shall die, then and in any of said events, the Mortgagee is hereby authorized and empowered, as its option and without affecting the lien, hereby created or the priority of said lien or any right of the Mortgagee hereunder, to declare, without notice, all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the payment of said mortgage indebtedness any monies of the Mortgagor held by the Mortgagee, and Shid Mortgagee may also immediately proceed to foreclose this Mortgage, and in any foreclosure a sale may be made of the Premises enmasse without offering of the several parts separately.
- 6. Upon the commencement of any foreclosure proceeding bereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the solvency of the Mortgagor or the then value of said Premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said Premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the foreclosure sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the

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protection and preservation of the Premises, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefore in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of a deed in case of sale, but it no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said Premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof; and upon foreclosure of said Premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at the rate of twenty (20%) percent per annum, or if said rate of interest is higher than permitted by state law, then to the highest rate permitted by state law, which may be paid or incurred by or on behalf of the Mortgagee for attorneys fees, appraiser's fees, court costs and costs (which may be estimated as to include items to be expended after the entry of the decree) and of procuring all such data with respect to title as Mortgagee may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said Premises; all of which aforesaid amounts together with interest as herein provided shall be immediately due and payable by the Mortgagor in connection with (a) any proceeding, a including a probate or bankruptcy proceedings to which either party hereto shall be a party by reason of this Mortgage or the Note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of For intervention any suit For proceeding or any threatened or contemplated suit or proceeding, which might affect the Premises or the security hereof. In the event of a foreclosure sale of said Premises there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the surplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

7. Extension of the time for payment or modification or amortization of the sums secured by this Mortgage granted by Mortgagee to any successor in interest of Mortgagor shall not operate to release in any manner the liability of the original Mortgagor and Mortgagor's successor in interest. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sum secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successor in interest.

។ នេះ ខេត្តមក្រុមមួយ ប្រសិទ្ធ (ខែជន្លែករៀប ខុនមានសមារាម ខេត្ត កំពុង ក្រុមប្រជាពលរបស់ ខេត្ត និងមេ បានប្រជាពលក្ ම පරුත්වරුවේ සුත්වීමේම ම්මානම් ඉහසිට වේදීමේ ඉවත් විතිය මට වැනිව වුන්වේ විතියම් පරුත්වේ දිනිව්වේ සිටිවේ. මට මට සිටිවේ දෙන් දිනිව්වේ මේ දීර් විතිමේ දුර්තික් දෙන කොටුවේ මෙන් විතියම් පරාත්ම මෙන්වේ. (1) In Astronomy of Million colors of all the statement and <mark>oponis non traim (notingulaber</mark> those a temperature yn todae'is (boloon 1995) Paring Salamay <mark>no beet a to go</mark>ng arm and 1960, colo sign action to the Parlishing Residential outs to install the base of the base of the control of the control to the control of the final Curry Burgore, la Charl**ema Carabana pagi la Lingua b**e la transporte la po Dec. Megates politically of rolling court process of the transfer of Constituti nan ammulik od liman manda (stalman) alog i substitut og bli alog នាក់គេបានក្រាយ (ស្នាស់វិត គ្នាសែល និស ខ្លាស់ខាន់ គេស្រី ស.) នាក់ខាន់កែកមួយ ប្រ. នាក់ការប្រាស់ស្គ្រាស់ ភាគ ភាគ 🤋 ្ទល់វា ដែល **សភុមាម**ស៊ីវា នាង (១៩៩៩២) នៅក្នុង 🗀 📜 🔻 dante regardate de la companya de l educe in the Great december of most for the probabilities of MANGARTE ET PARTS EN ENPREMEDEN NEL DE LOCATION DE LA PORTE DE LA COMPANSA DE LA PROPERTIE DE LA COMPANSA DEL COMPANSA DEL COMPANSA DE LA COMPANSA DELA COMPANSA DEL COMPANS richian de rom una **eus e tena**n les destrontes de romanos de la companya del companya de la companya del companya de la compa ian sikinge es<mark>ta 1979 ib. Deinikoone</mark> en ook nebera gebal en soort ook ook ook ook ook ook ook ook ook gobe One ontaal ook ooks <mark>Tuingbark dalka kiisa kiinka altee</mark> gebal terde ook ook ook ook ook ook een ook een ook is rains there all transactions in matrix given over any time of the configurations. and space of their and annual and their place has been as a contract. នេះ និងក្រុម ប្រជាពី ស្ត្រី ស្ត្រ ស្ត្រី ស្ត្រ y taolahanny n'i na diagly, kanabrong a Caratina na bao an hit ainm na manina na man that the artific application and the control of the distribution of appears a comment of the experience of the forest of the contract of the experience of en de la compania del compania de la compania del compania de la compania del la compania de la compania del la compania de la १५८३ - हेर्ग - वर् १५७मा अन्त्रामा १५५५ । सम्प्रेस । अस्तरे । अस्तर्यक्षा अस्त्रक्षा १५५६ । । । Admit 1917 (M. Destros em jario incenta en la comna la la trava e del Terrettario some per la publica e was no become a few that was not as the second SECOND CONTROL OF ACTION CONTROL OF THE CONTROL OF and the property test for the these early of A Secretar han wiking oder in 1960 into his co e de la completa del completa del completa de la completa del la completa de la completa del la completa de la on more and some table of the description of the some no liky of Hode form in a continue to the design of the continue of the contin A reson which say I ill

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- 8. Any forbearance by Mortgagee in exercising any right or remedy hereunder or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Mortgagee shall not be a waiver of Mortgagee's right to accelerate the indebtedness secured by this Mortgage.
- 9. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity and may be exercised concurrently, independently or successively.
- 10. The covenants contained herein shall bind and the rights hereunder shall inur, to the respective successors and assigns of Mortgagee and Mortgagor subject to the provisions of paragraph 3 hereof. All covenants and agreements of Mortgagor shall be joint and several.
- 11. Except to the extent any notice shall be required under applicable law to be given in another manner, any notice to Mortgagor shall be given by mailing such notice by certified mail addressed to Mortgagor at the Premises or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein and any notice to Mortgagee shall be given by certified mail, return receipt requested to Mortgagee's address stated herein or to such other address as Mortgagee may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.
- 12. Upon payment of all sums secured by this Mortgage, Mortgagee shall release Mortgage without charge to Mortgager. Mortgagor shall pay all costs of recordation of any documentation necessary to release this Mortgage.

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- 13. Mortgagor hereby waives all right of homestead exemption in the Premises and grants to Mortgagee the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.
- 14. Mortgagor assigns to Mortgagee and authorizes the Mortgagee to negotiate for and collect any award for condemnation of all or any part of the Premises. The Mortgagee may, in its discretion, apply any such award to amounts due hereunder, or for restoration of the Premises.
- 15. If the Mortgagor is a corporation, the Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage on its own behalf and on behalf of each

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and every person, except decree or judgment creditors of the Mortgagor, acquiring any interest in or title to the Premises subsequent to the date of this Mortgage.

- 16. This Mortgage shall be governed by the law of the jurisdiction in which the Premises are located. In the event one or more of the provisions contained in this Mortgage shall be prohibited or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Mortgage.
- In the event that any provision in this Mortgage shall be inconsistent with any provision of the Illinois Mortgage Foreclosure Law, as amended (Chapter 110, Section 1101, et seq., Ill. Rev. Stats.) (the "IMF Act"), such provision of the IMF Act shall take precedence over such provision of this Mortgage, but shall not invalidate or render unenforceable eny other provision of this Mortgage that can be construed in a manuer consistent with the IMF Act. If a provision of this Mortgage shall grant stor Mortgagee any rights or remedies upon default of Mortgagor which are more wilimited than the rights that world otherwise be vested in Mortgagee under the IMF Act in the absence of said provision, Mortgagee shall be vested with the rights granted in the IMF Act to the full extent permitted by law. Without limiting the generality of the foregoing, all expenses incurred by Mortgagee to the extent reimbursable under Section 15-1510 and 15-1512 of the IMF Act, whether sincurred before or after any decree or judgment of foreclosure shall be added to the indebtedness hereby secured or by the judgment of foreclosure.

IN WITNESS WHEREOF, the undersigned have signed this Mortgage on the day and year first above written at River Forest . Illinois

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Jorge Luis Lopez

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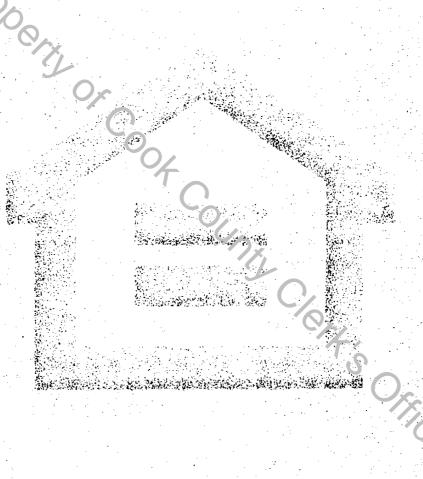
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LEGAL DESCRIPTION

LOT 51, IN DWIGHT W. GUYER'S RESUBDIVISION OF LOTS 1 TO 45, BOTH INCLUSIVE, IN 3RD ADDITION TO MARCONI CONSTRUCTION COMPANY'S WEST MANOR DEVELOPMENT, A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NUMBER 18790607, IN THE RECORDER'S OFFICE, IN COOK COUNTY, ILLINOIS.



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ADDENDUM TO MORTGAGE DATED FEBRUARY 10, 1995 **BETWEEN JORGE LUIS LOPEZ** AS MORTGAGOR, AND RIVER FOREST STATE BANK AND TRUST COMPANY, AS MORTGAGEE.

This Agreement is executed this 10th day of February, 1995 as an Addendum to certain Mortgage dated February 10, 1995 between Jorge Luis Lopez, married to Martha David, as Mortgagor, and RIVER FOREST STATE BANK AND TRUST COMPANY, as Mortgagee, and which will be recorded with the Recorder of Deeds of County, Illinois on the following described real estate located in the County of Cook, State of Illinois:

LOT 51, IN DWIGHT W. GUYER'S RESUBDIVISION OF LOTS 1 TO 45, BOTH INCLUSIVE, IN 3RD ADDITION TO MARCONI CONSTRUCTION COMPANY'S WEST MANOR DEVELOPMENT, A SUBDIVISION OF PAICT OF THE SOUTH 1/2 OF THE SOUTH WEST 1/4 OF SECTION 28, TOWNSHIOP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS EXCLIMENT NUMBER 18790607, IN RECORDER'S OFFICE, IN COOK COUNTY, ILLINOIS

P.I.N.: 12-28-306-071

WHEREAS, Marth David, the wife of Jorge Luis Lopez, agrees to waive her homestead rights in the above property.

NOW, THEREFORE, the undersigned, Marth David, does hereby waive all right of homestead exemption in the premises.

IN WITNESS WHEREOF, the undersigned has signed his Addendum on the day and year first above written at River Forest, Illinois.

STATE OF ILLINOIS)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Marth David, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instruments as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN UNDER my hand and notarial seal this 16 th day of February MY COMMISSION EXPIRES: 03/11/97

My commission expires:

ADDENDE MED VOOR FOANDE DATEDER TRETARY DE 1998 - TO BETWEEN OPEN FORGELINGS AND AS AFOERLANDE AND RIVER FUNDS ES ATTERANGE AND TRESERVOARASSE AS MORTUALIEE

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