

UNOFFICIAL COPY

95327140

95254063

Permanent Index Number: 13-15-214-008

Prepared by:
Mullerberg Radtke & Gianni
2323 Bryan Street
Suite 1040
Dallas, Texas 75201



DEPT OF RECORDING
130001 (MAN 7828 04/18/95 1433700)
8996 1 AM * - 95 - 254063
COOK COUNTY RECORDER

Return to:
ACCUBANC MORTGAGE CORPORATION
170 WOODFIELD ROAD, #201
SCHAUMBURG, IL 60171

(Sign Above This Line For Recording Date)

State of IL

FHA Case No.
131780332729 251

Loan No. 0830001
Borrower: CARL B PEDIGO

Date FD: 4/28

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on the 17th day of April, 1995.
The mortgagor is CARL B. PEDIGO AND NAJICY L. BEHRENDT, HIS WIFE
whose address is 4717 NORTH KIONA AVENUE, CHICAGO, ILLINOIS 60630

This Security Instrument is given to ACCUBANC MORTGAGE CORPORATION, A CORPORATION, which is organized and existing under the laws of the State of TEXAS, and whose address is 12377 MERIT DRIVE, #100, P.O. BOX 87489, DALLAS, TEXAS 75241

Borrower owes Lender the principal sum of ONE HUNDRED THIRTY-SIX THOUSAND FOUR HUNDRED and NO/100ths Dollars (U.S. \$ 136,400.00). 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 amount, if not paid earlier, due and payable on May 1, 2025. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other loans, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

THE SOUTHWEST 1/4 OF LOT 11 (MEASURED ON NORTHWEST AND SOUTHEAST LINE OF SAUL LOT) AND ALL OF LOT 12 IN BLOCK 4 IN MCGRANE'S SUBDIVISION OF LOT 1 IN THE COUNTY CLERK'S SUBDIVISION OF LOTS 1, 2, 3, 4, 12, 13, 14 AND 15 OF FITCH AND HICKEY'S SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TRX# 13 15-214-008

THE AMERICAN TITLE COMPANY

Re-Record to reflect proper chain of title

who has the address of 4717 NORTH KIONA AVENUE,

Illinois

(City)

(State)

(Property Address)

22
35
CHICAGO, IL

ILLINOIS FHA MORTGAGE

07/91 (Page 1 of 5 pages)

95254063

95327140

(Less than) With all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seized 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.

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

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payments of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments of ground rents on the Property, and (c) premiums for insurance required by paragraph 4.

Each monthly installment for items (a), (b), and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before a item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b), and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b), and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either (1) lend the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for items (a), (b), and (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year in which Lender must pay a mortgage insurance premium to the Secretary (or any year in which such premium would have been required if the Lender still held the Security Instrument), each monthly payment shall also include either (a) an installment of the annual mortgage insurance premium to be paid by Lender to the Secretary or (b) a monthly charge equal to a mortgage insurance premium if the Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium due to the Secretary or if the Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due on the Note.

If Borrower tenders to Lender the full payment of all sums secured by this Security Instrument, Borrower's account shall be credited with the balance remaining for (a) an advance for items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a forty-day sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. **Application of Payments.** All payments under paragraph 1 and 2 shall be applied by Lender as follows:
First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium.

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required.

Third, to interest due under the Note.

Fourth, to amortization of the principal of the Note.

Fifth, to late charges due under the Note.

4. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any proceeds shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make payment of loss if such payment is made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument first to any delinquent amounts applied in the order in paragraph 1, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of the Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

Property Clearing Office

9507-1085

9507-1085

Form 104 (11/1980)

Page 2 of 3

6. **Occupancy, Preservation, Abandonment and Protection of the Property; Borrower's Loan Application**
 Lender shall occupy, establish and use the Property as Borrower's principal residence within sixty days after the execution of the 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 the Secretary determines it's requirements will cause undue hardship for Borrower, or unless extraordinary circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extraordinary circumstances. Borrower shall not commit waste or damage or substantially change the Front Yard or the Property to determine, create or incur and has accepted Lender may inspect the Property if the Property is not occupied or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave Lender 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 Note, including but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If the Secretary determines in a final order that Borrower shall comply with the provisions of this Note. If Borrower occupies for only the Property, the household and lot shall not be subject unless Lender agrees to the contrary.

7. **Charges to Borrower and Protection of Lender's Interests in the Property.** Borrower shall pay all governmental or municipal charges, taxes and assessments that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which levies the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in the Security Instrument, or there is a legal proceeding that may tend to affect Lender's rights in the Property (such as a proceeding at bankruptcy, reorganization or to enforce lien or to liquidate), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other charges mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall be deemed to be an additional debt of Borrower and be secured by the Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and of the option of Lender shall be immediately due and payable.

8. **Condemnation.** The proceeds of any award or claim for destruction, damage or condemnation, or acquisition with any condemnation or other taking of any part of the Property, or for same taken in place of condemnation, are hereby

assigned and shall be paid to Lender to the extent of the full amount of the indebtedness and interest unpaid under the Note and the Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and the Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 4, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and the Security Instrument shall be paid to the entity legally entitled therein.

9. **Fees.** Lender may collect fees and charges authorized by the Secretary.

10. **Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of reverse mortgages, require immediate payment in full of all sums secured by the Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by the Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligation imposed in the Security Instrument.

(b) **Note Without Credit Appraisal.** Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by the Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does not occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payment, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults to require immediate payment in full and foreclose if not paid. The Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that should the Security Instrument and the Note secured hereby not be checked for insurability under the National Housing Act within 90 days from the date hereof, Lender may, at its election and cause the entire amount in paragraph 9, require immediate payment in full of all sums secured by the Security Instrument. A written statement of any authorized agent of the Secretary received subsequent to 90 days from the date hereof, declaring to insure the Security Instrument and the Note secured hereby, shall be deemed to be a good proof of such insurability. Notwithstanding the foregoing, the proceeds may not be claimed by Lender when the insurability of insurance is solely due to Lender's failure to cause a copy of the written statement to the Secretary.

552-1075

952-272-10

10. **Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or the Security Instrument. The right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring the Note's account current including, to the extent they are obligations of Borrower under the Security Instrument, foreclosure costs and reasonable and customary attorney's fees and expenses properly associated with the foreclosure proceedings. Upon reinstatement by Borrower, the Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if (a) Lender has accepted reinstatement after the commencement of foreclosure proceedings, unless Lender immediately proceeds to the commencement of a judicial foreclosure proceeding, and reinstatement will preclude foreclosure on different grounds in the future, or (b) reinstatement will adversely affect the priority of the lien created by the Security Instrument.

11. **Borrower Not Released, Discharge by Lender Not a Waiver.** Satisfaction of the time of payment or modification or amendment of the terms required by the Security Instrument granted by Lender to any successor in interest of Borrower does not release or discharge the liability of the original Borrower or Borrower's successor 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 amendments of the terms required by the Security Instrument if a claim of any amount made by the original Borrower or Borrower's successor in interest. Any forbearance by Lender in extending any right or relief granted by a court of law or otherwise shall not constitute a waiver of any right or remedy.

12. **Successors and Assigns Bound, Joint and Several Liability Obligations.** 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 13(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who assigns, conveys, transfers, or otherwise disposes of his or her interest in the Note, or assigns the Security Instrument such as mortgage, shall nevertheless remain liable for the performance of the terms of the Security Instrument, but a non-personally obligated party shall not be liable for the performance of the terms of the Security Instrument, and any other Borrower may agree to assume, modify, or make any accommodation with regard to the terms of the Security Instrument in the Note without that Borrower's consent.

13. **Notice.** Any notice to Borrower provided for in the Security Instrument shall be given by delivering it to the mailing address shown on the Security Instrument or by another method. The notice shall be deemed to be given by first class mail to the Property Address of any other Borrower delivered by mail to Lender. Any notice to Lender shall be given by first class mail to Lender's address shown on the Security Instrument or by another method. Any notice provided for in the Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. **Governing Law, Jurisdiction.** This Security Instrument shall be governed by Federal law and the law of the state in which the Property is located. The parties to this Security Instrument agree that the provisions of the Security Instrument in the Note which can be given effect without the conflicting provisions of the law of the jurisdiction of the Security Instrument and the Note are declared to be severable.

15. **Borrower's Copy.** Borrower shall be given two completed copies of this Security Instrument.

16. **Assignment of Proceeds.** Borrower irrevocably assigns and transfers to Lender all the rents and proceeds of the Property. Borrower agrees to execute and deliver to Lender all the forms and documents necessary to carry out the assignment of proceeds. However, prior to Lender's notice to Borrower of Borrower's assignment of proceeds, Borrower shall collect and receive all rents and proceeds of the Property as they are due to the benefit of Lender and Borrower. The assignment of rents constitutes all advance assignments and does not constitute an advance security only.

If Lender gives notice of breach or default to Borrower, all rents received by Borrower shall be held by Borrower in trust for the benefit of Lender and shall be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and to each term of the Property shall pay all taxes due and special taxes to Lender or Lender's agent or Lender's agent authorized to the tenant.

Borrower has not assigned any proceeds of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

Lender shall not be required to accept any late payment or extension of the Property taxes, including going notice if the tax is for Borrower. However, Lender or Lender's agent or receiver may do so at any time there is a breach. Any application of funds shall not constitute an advance assignment of rents to Lender. The assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

Notwithstanding to whom Borrower and Lender hereby consent and agree as follows:

17. **Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender 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 17, including, but not limited to, reasonable attorneys' fees and costs of this evidence.

18. **Release.** Upon payment of all sums secured by the Security Instrument, Lender shall release the Security Instrument or mortgage charge to Borrower. Borrower shall pay any reinstatement costs.

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

95327410

95327410

Loan No. 08134401

Date 03/07/98

20. Addres to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of the Security Instrument. (Check applicable box(es))

- Condominium Rider
- Growing Equity Rider
- Planned Unit Development Rider
- Graduated Payment Rider
- Other (specify) Adjustable Rate Rider

By signing this LHW, Borrower accepts and agrees to the terms contained in the Security Instrument and in any rider(s) executed by Borrower and recorded with it

Carl B. Pedigg (Seal)
CARL B. PEDIGG Borrower

Nancy L. Behrendt (Seal)
NANCY L. BEHRENDT Borrower

(Seal)
Borrower

(Seal)
Borrower

(Space Below This Line For Acknowledgment)

State of ILLINOIS §
County of COOK §

The foregoing instrument was acknowledged before me this 7 day of March, 1998

CARL B. PEDIGG AND NANCY L. BEHRENDT HUSBAND AND WIFE



Michael J. Collins
Notary Public

Michael J. Collins
(Printed Name)

My commission expires: 1/12/99

95231005

Loan No: 08V0041
Borrower: CARL B. PEDIGO

Date ID: 438

FHA Case No.
131706332729 251

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 17th day of April, 1976, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note ("Note") to ACCUBANC MORTGAGE CORPORATION ("Lender") of the same date and covering the Property described in the Security Instrument and located at:

4717 NORTH KONA AVENUE
CHICAGO ILLINOIS 60630
(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.500%. The Note provides for changes in the interest rate and the monthly payments as follows:

5. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate may change on the first day of July, 1976, and on that day of each succeeding year. "Change Date" means each date on which the interest rate shall change.

(B) The Index

Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly a-crap yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as defined above) is no longer available, Lender will use as a new Index any index prescribed by the Secretary as defined in Paragraph 7(B). Lender will give Borrower notice of the new Index.

(C) Calculation of Interest Rate Changes

Before each Change Date, Lender will calculate a new interest rate by adding a margin of TWO and SEVEN-EIGHTHS percentage points (2.875%) to the Current Index and rounding the sum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph 5(D) of this Note, this rounded amount shall be the new interest rate until the next Change Date.

(D) Limits on Interest Rate Changes

The interest rate will never increase or decrease by more than one percentage point (1.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate stated in Paragraph 2 of this Note.

(E) Calculation of Payment Change

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the maturity date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

Property of Cook County Clerk's Office
9525 1055
9525 1055

UNOFFICIAL COPY

9 3 2 1 0

(f) Notice of Changes

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, (ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the new monthly payment amount, (vi) the Current Index and the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other information which may be required by law from time to time.

(g) Effective Date of Changes

A new interest rate calculated in accordance with Paragraphs 4(C) and 4(D) of this Note will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of changes required by Paragraph 5(F) of this Note. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph 4(D) of this Note for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with Paragraph 4(D) of this Note decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amount exceeding the payment amount which should have been stated in a timely notice, then Borrower has the option to either (i) demand the return to Borrower of any excess payment, with interest thereon at the Note rate (a rate equal to the interest rate which should have been stated in a timely notice), or (ii) request that any excess payment, with interest thereon at the Note rate (a rate equal to the interest rate which should have been stated in a timely notice), or (iii) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal. Lender's obligation to return any excess payment with interest on demand is not assignable even if this Note is otherwise assigned before the demand for return is made.

(Y) Subject to B1109, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.



CARL B. PEDIGO - Lender



NANCY L. BEHRENDT - Borrower

Borrower

Borrower

Property of Cook County Clerk's Office

952-10-05

952-10-05

952-10-05

952-10-05