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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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MORRIS W. CARTER  
RECORDER

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# MORTGAGE

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THIS MORTGAGE ("Security Instrument") is given on July 21, 2000. The mortgagor is Joseph Tantillo and Susan Kamba, as to Parcel 1 and Joseph H. Tantillo, as to Parcel 2 AS JOINT TENANTS WITH RIGHTS OF SUVIVORSHIP



("Borrower"). This Security Instrument is given to Citizens Financial Services, FSB

which is organized and existing under the laws of the United States of America, and whose address is 707 Ridge Road, Munster, IN 46321

("Lender"). Borrower owes Lender the principal sum of Four Hundred Seventy Six Thousand Five Hundred and no/100

Dollars (U.S. \$ 476,500.00). 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 August 1, 2015. 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 (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose,

INDIANA Single Family- FNMA/FILMC UNIFORM INSTRUMENT

Form 3015 9/90 Amended 5/91

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ELF-6R(IN) (9607)

ELECTRONIC LASER FORMS, INC. - (800) 327-0845

Initials

*[Handwritten initials]*

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