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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 057153

2000 AUG 10 AM 9:47

MORRIS W. CARTER
RECORDER

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MORTGAGE

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THIS MORTGAGE ("Security Instrument") is given on
Henry J. Kudlo, Sr. Trust dated April 26, 1994

August 4, 2000

. The mortgagor is

920003394



("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
address is 707 Ridge Road, Munster, IN 46321, and whose

("Lender"). Borrower owes Lender the principal sum of Sixty Thousand and no/100

Dollars (U.S. \$ 60,000.00). 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 September 1, 2030 . 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/FHLMC UNIFORM INSTRUMENT

Form 3015 9/90 Amended 5/91

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ELF-6R(IN) (0607)

ELECTRONIC LASER FORMS, INC. - (800) 327-0545

Initials: J.H.W.H.

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