## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF INDIANA HAMMOND DIVISION

IN RE	:• •				)		Case N	Jo	11_91	064-FI		
ANTHONY A. TAYLOR and CHERYL A. TAYLOR;  Debtors.				) · )		Chapter 13		11-21064-kl			104	
				;		Chapter 10				479		
ORDER AVOIDING JUDICIAL LIEN												
This matter having come before the Court on the Debtors' verified motion to												
avoid the judicial lien of Citbank (South Dakota), N.A., the Court having examined said												
This Document is the property of motion, being duly advised in the premises and having jurisdiction in all respects, now that motion.												
grants	s said m	otion.									REC	ב
-	The Co	ourt find	s as follow	ws:							CORDE	17
1.	This C	ourt has	jurisdiction	on over	r this mo	tion pu	rs <b>uan</b> t to	28 U	.s.c. §	1334 a		= = = = = = = = = = = = = = = = = = = =
	U.S.C.	§522(f)	(1)(A).									4
2.	On November 30, 2010, Citibank (South Dakota), N.A., a creditor herein,											
	recorded a judicial lien against the Debtors' residential real estate legally known											
	as:				SEAL							
		Lot 132	in Rena	issanc	é Subdi	vision-	-Unit 3	as p	er plat	thereo	f.	
		recorde	ed in Plat	Book					_		•	
		Lake C	ounty, In	diana.								
3.	The De	ebtors' r	eal estate	is mor	re comm	only kn	own as	9030	W. 96 <sup>e</sup>	Avenu	e, St.	
	John, Lake County, Indiana 46373-8972. The property identification number of											
	this rea	al estate	is 45-11	-34-177	7-011.00	0-035.						
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NON-CONF\_\_ DEPUTY\_\_\_\_

- 4. Citibank (South Dakota), N.A.'s judicial lien is in the amount of \$4,052.04 plus costs and has attached to the Debtors' residential real estate pursuant to Ind.
  Code §34-55-9-2. This lien is now a cloud on the Debtors' title to this real estate.
- 5. The Debtors' interest in the real estate referred to above in paragraphs two and three and encumbered by the lien of Citibank (South Dakota), N.A. has been claimed as fully exempt in the Debtor's Bankruptcy Schedule C.
- 6. The existence of the creditor's lien on the Debtors' real estate impairs exemptions to which the Debtors would be entitled under 11 U.S.C. §522(b) and Ind. Code §34-55-10-2(c)(1) and may be avoided and cancelled pursuant to 11 U.S.C. §522(f)(1)(A): Lake County Recorder!
- 7. The allegations set forth in the Debtors' motion are true and accurate and the motion should be granted.

## IT IS THEREFORE ORDERED:

The Debtors motion is granted. The November 30, 2010 judicial lien of Citibank (South Dakota), N.A. encumbering the Debtors' real estate legally known as:

Lot 132 in Renaissance Subdivision—Unit 3, as per plat thereof, recorded in Plat Book 190 page 27, in the Office of the Recorder of Lake County, Indiana.

more commonly known as 9030 W. 96<sup>th</sup> Avenue, St. John, Lake County, Indiana 46373-8972 is hereby avoided and cancelled pursuant to 11 U.S.C. §522(f)(1)(A) as said lien impairs the exemptions to which the Debtors are entitled pursuant to 11 U.S.C. §522(b) and Ind. Code §34-55-10-2(c)(1). Said lien is no longer a cloud on the Debtors' title to residential real estate.

This Court order and this Court's order discharging the Debtors, Anthony A. Taylor and Cheryl A. Taylor, of all dischargeable debts may be recorded with the Lake County Recorder and the same shall have the effect of avoiding and cancelling the lien of Citibank (South Dakota), N.A. of November 30, 2010.

