

RETURN TO: Mayor's Office of Housing Conservation
824 Broadway Street - 2nd Floor
Gary, Indiana 46402

Attn: Nancy
R-55297

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

STATE OF INDIANA)
COUNTY OF LAKE) S.S:

791497

AFFIDAVIT OF DEFAULT

The undersigned, being duly sworn, deposes and says:

1. That she is the director of the Homestead Division of the City of Gary, Office of Housing Conservation;

2. That on July 27th, 19 81 a Homestead property was conveyed to Willie B. & Barbara Ann McCraney by Special Warranty Deed, a copy of which is attached as "Exhibit A" and that said property is legally described as:

Lot 8 in Block 24 in Gary Land Company's Fourth Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 14, page 15, in the Office of the Recorder of Lake County, Indiana.

STATE OF INDIANA, S.S. NO. LAKE COUNTY FILED FOR RECORD FEB 8 10 15 AM '85 REC'D IN CLAY REC'D

#44-

and commonly known as 448 Grant Street

3. That said Special Warranty Deed was recorded in the Office of the Recorder, of Lake County, Indiana on the 30th day of November, 19 81 as Document No. 651817;

4. That the City of Gary retained a reversionary interest in said real estate subject to certain conditions which must be fulfilled by said Homesteader;

5. That said Homesteader has wholly failed to comply with these conditions; specifically said Homesteader has failed to (1) take possession of the above-named property, (2) obtain insurance, (3) pay real estate taxes, and (4) bring property up to code within a specified time frame, and (5) take occupancy within a specified time frame;

6. That said Homesteader has been notified by certified mail that the City of Gary intends to invoke the automatic reversionary provisions of the Special Warranty Deed; and that said notice complies with the ten (10) days notice provision in the Special Warranty Deed; and that the City of Gary does hereby invoke the automatic reversionary provisions of the Special Warranty Deed;

7. That to the best of her knowledge there are no outstanding mortgages or liens on said property, other than property taxes;

8. That she makes this affidavit to transfer the title back to the City of Gary and to induce the Chicago Title Insurance Company to issue a policy of title insurance on said real estate.

NON TAXABLE

Further deponent sayeth not FEB 7 1985

Lyle O. P...
AUDITOR LAKE COUNTY

Nancy F. Valentine
NANCY F. VALENTINE

Subscribed and sworn to before me on this 29th day of January, 19 85

Paulette Y. Williams
PAULETTE Y. WILLIAMS
NOTARY PUBLIC

My commission expires: 12-4-88
County of Residence: Lake

PAULETTE Y WILLIAMS
NOTARY PUBLIC STATE OF INDIANA
LAKE CO.
MY COMMISSION EXP. DEC 4, 1988
ISSUED THRU INDIANA NOTARY ASSOC

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION
259
800

This instrument was prepared by: Arlene Colvin

651817

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, that the City of Gary, by and through its lawful designated agent, the Mayor's Office of Housing Conservation, conveys and warrants to

WILLIE B. & BARBARA ANN MCCRANEY (HUSBAND & WIFE) Tenants by the entirety

Key 44-178-10

of Lake County, in the State of Indiana, for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, Indiana, to-wit: Lot 8 in Block 24 in Gary Land Company's Fourth Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 14 page 15, in the Office of the Recorder of Lake County, Indiana.

DULY ENTERED FOR TAXATION

commonly known as 448 GRANT STREET

NOV 24 1981

CHICAGO TITLE INSURANCE COMPANY INDIANA DIVISION STATE OF INDIANA LAKE COUNTY RECORDER WILLIAM EIELSK JR NOV 30 9 09 AM '81

subject to the following

AUDITOR LAKE COUNTY

- a) Real estate taxes and assessments for the year 19 81 due and payable in the year 19 82, pro-rated from the date of conveyance, and for all years thereafter.
b) Easements, restrictions, conditions, limitations and covenants of record.
c) Zoning ordinances for the City of Gary.

Subject further to the following conditions, the breach of which will, without necessity of reentry by Grantor, cause full reversion of title and possession to Grantor at the sole option and discretion of Grantor:

- 1. Grantee(s) must reside personally in the captioned property as his/her/their principal place of residence for a period of no less than three (3) years from the date of occupancy and cannot encumber or pledge said real estate for a like period of time without the prior express written consent of Grantor.
2. Grantee(s) must bring residence on captioned realty up to minimum City of Gary Building Code Standards within twelve (12) months from date of this Deed, inclusive of building, plumbing, electrical and fire code standards.
3. Grantee(s) must carry at all times after date of this Deed and for three (3) years thereafter fire and liability insurance in the captioned dwelling real estate in a sum equal to dwellings fair market value.
4. Grantee(s) rights will allow Grantor or its agents reasonable inspection of said premises, internally as well as externally, upon reasonable notice to Grantee for purpose of insuring compliance with the above captioned conditions, for three (3) years from date of this Deed.
5. All persons taking by or through the Grantee(s) must meet the homestead qualifications of the Grantor.
6. Grantee(s) must comply with such additional terms, conditions and requirements as the Grantor may impose to assure that the purposes of the Urban Homesteading laws are carried out.

Handwritten initials and numbers at the bottom right corner.

7. Grantee(s) not to convey, assign, transfer, encumber, mortgage or pledge his/her/ their interest in the property without prior consent of the agency.
8. Any and all rehabilitation work is subject to the HUD Lead-Based Paint Regulations, 24 CFR Part 35. Grantor shall be responsible for inspection of the above captioned property for immediate lead-based hazards and shall maintain a certificate in the property file evidencing said inspection. Grantor shall be responsible for assuring that any existing immediate lead-based paint hazards will be eliminated, either through its own resources or through the repair program to be undertaken by Grantee(s). Grantor shall be responsible for maintaining certification as to such elimination in accord with 24 CFR 35.24 (b) (4).
9. Grantor hereby warrants that it has provided Grantee(s) with notification that lead-based paint is prohibited on all applicable surfaces.

These conditions to run with and be conditions for the Grantee(s) and for all who may take under Grantee(s) until such time as said conditions are fully met at which time Grantor shall convey a fee simple title to Grantee(s). Conditions shall not be fully met until the expiration of the required three (3) year occupancy period. This period shall run from the date of occupancy. All persons or entities taking by and through Grantee(s) are hereby notified of said conditions. Grantor does not warrant as to any acts or conduct or warranties of title as to any and all prior predecessors to title of Grantor but solely warrants as to the actual conduct and events concerning title matter during the time wherein Grantor held title immediately prior to this conveyance.

The undersigned persons executing this Deed on behalf of Grantor represent and certify that they are fully appointed representatives of the Grantor and have been fully empowered by the Grantor to execute and deliver this Deed; that Grantor has full capacity to convey the real estate described herein; and that all necessary action for the making of such conveyance has been taken.

IN WITNESS WHEREOF, Grantor has caused this Deed to be executed this 27th day of July, 19 81.

CITY OF GARY
MAYOR'S OFFICE OF HOUSING CONSERVATION

BY: *Kenneth Goodwin*
KENNETH GOODWIN, ACTING DIRECTOR

DATE OF OCCUPANCY 10-6-81

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State, personally appeared Kenneth Goodwin, Acting Director of the Mayor's Office of Housing Conservation, who acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations herein contained are true.

WITNESS my hand and seal this 19th day of November, 19 81

Alverna Cooley
NOTARY PUBLIC
Alverna Cooley

MY COMMISSION EXPIRES:
9-5-83

This instrument was prepared by Ms. Arlene Colvin, Attorney-At-Law.