

#1-00042-05-00

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

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

Attr: Nancy

R-55297

STATE OF INDIANA/S.S. No.  
LAKE COUNTY  
RECORDER  
FEB 8 1 39 PM '85

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791594

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 November 1st, 19 78 a Homestead property was conveyed to Michael L. Wilderness & Teresa Wilderness by Special Warranty Deed, a copy of which is attached as "Exhibit A" and that said property is legally described as:

The South 3 feet of Lot 8, all of Lot 9, and North 2 1/2 feet of Lot 10, Block 11, Resubdivision of Gary Land Company's 13th Subdivision, in the City of Gary, as shown in Plat Book 19, page 10, in Lake County, Indiana.

#44-337-9

and commonly known as 650 Ohio Street.

- 3. That said Special Warranty Deed was recorded in the Office of the Recorder, of Lake County, Indiana on the 26th day of December, 19 78 as Document No. 508610;
- 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.

Further deponent **NON TAXABLE**

FEB 7 1985

Nancy F. Valentine  
NANCY F. VALENTINE

Subscribed and sworn to before me on this 29th day of January, 1985

Laura O. Priddy  
AUDITOR LAKE COUNTY

Paulette Y. Williams  
Paulette Y. Williams NOTARY PUBLIC

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

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

266  
800

This instrument was prepared by: Arlene Colvin  
Law Office - City Hall

81-4  
DULY ENTERED  
FOR TAXATION

DEC 21 1978

SPECIAL WARRANTY DEED

Joe Anselmo 508610

LAURENCE H. HARRIS, CORP.  
7895 UNIVERSITY  
MERRILLVILLE, IND. 46410

AUDITOR LAKE COUNTY,  
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 MICHAEL L. WILDERNESS and TERESA WILDERNESS (Husband and  
Wife) tenants by the entirety

Key # 44-337-9

of Lake County, in the State of Indiana, for the sum of \$1.00 Dollar and  
other good and valuable consideration, the receipt of which is hereby  
acknowledged, the following described real estate in Lake County, Indiana,  
to-wit:

The South 3 feet of Lot 8, all Lot 9 and North 2 1/2 feet Lot 10,  
Block 11, Resubdivision of Gary Land Company's 13th Subdivision  
in the City of Gary, as shown in Plat Book 19, page 10, in Lake  
County, Indiana.

and commonly known as 650 Ohio Street

DEC 26 AM 9 05  
WILDERNESS, JR.  
S.S. NO.

Subject to the following:

- a) Real estate taxes and assessments, for the year 19 78, due  
and payable in the year 19 79, pro-rated from the date of conveyance,  
and for all years thereafter.
- b) Easements, restrictions, conditions, limitations and conve-  
nants 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 mini-  
mum 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 cap-  
tioned 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 rea-  
sonable 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.

