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LIMITED WARRANTY DEED

LAWYERS TITLE INS. CORP.
7895 BROADWAY
MERRILLVILLE, IND. 46410

THIS INDENTURE WITNESSETH that CAPITAL FEDERAL SAVINGS AND LOAN ASSOCIATION, formerly known as CAPITAL SAVINGS ASSOCIATION, formerly known as FIRST STATE SAVINGS ASSOCIATION, GARY, INDIANA, a Corporation organized under and by virtue of the laws of Indiana and authorized to do business in the State of Indiana, GRANTS AND CONVEYS TO: SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF WASHINGTON, D.C., HIS SUCCESSORS AND ASSIGNS, for the sum of ONE DOLLAR (\$1.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in Lake County, Indiana, to-wit:

The West 20 feet of Lot 9 and the East 20 feet of Lot 10, Block 23, Aetna Securities Company's 2nd Subdivision, as shown in Plat Book 20, page 39, Lake County, Indiana; more commonly known as 4238 E. 10th Avenue, Gary, Indiana.

Subject to the taxes for the year 1984 and payable in 1985 and thereafter.

Subject to special assessments, if any, now due or to become due.

Subject to any and all covenants and restrictions now of record.

It is expressly understood and agreed that the warranty herein contained is a limited warranty.

The Grantor herein warrants the title to the hereinbefore described real estate against the acts of the Grantor and all persons claiming lawfully by, through or under the Grantor.

Grantor, by and through its undersigned officers, certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this deed.

IN WITNESS WHEREOF, the said CAPITAL FEDERAL SAVINGS AND LOAN ASSOCIATION, formerly known as CAPITAL SAVINGS ASSOCIATION, formerly known as FIRST STATE SAVINGS ASSOCIATION, GARY, INDIANA, has caused these presents to be signed by its President and its Corporate Seal to be hereunto affixed, attested by its Secretary

DULY ENTERED FOR TAXATION

MAR 28 1985

RUDOLPH OLAY RECORDER

APR 3 9 02 AM '85

STATE OF INDIANA / S. H. H. LAKE COUNTY FILED FOR RECORD

Julie O. Brink
AUDITOR LAKE COUNTY

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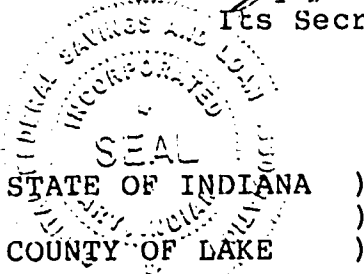
this 11th day of March, 1985.

ATTEST: By: _____

Cloyd E. Tipton,
Its Secretary

By: _____

John F. Sikora,
Its President



ACKNOWLEDGMENT

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for the
aforementioned County and State, this 11th day of March, 1985, came
CAPITAL FEDERAL SAVINGS AND LOAN ASSOCIATION, formerly known as
CAPITAL SAVINGS ASSOCIATION, formerly known as FIRST STATE SAVINGS
ASSOCIATION, GARY, INDIANA, by John F. Sikora, its President, and
Cloyd E. Tipton, its Secretary, and acknowledged the execution of
the annexed deed; and the said John F. Sikora and Cloyd E. Tipton
each being by me first duly sworn, did severally depose and say
under oath that they are the duly elected and qualified President
and Secretary respectively, of CAPITAL FEDERAL SAVINGS AND LOAN
ASSOCIATION, formerly known as CAPITAL SAVINGS ASSOCIATION,
formerly known as FIRST STATE SAVINGS ASSOCIATION, GARY, INDIANA,
the Grantor in the annexed deed; that by the by-laws of said
corporation they are fully authorized, as such officers, to execute
and deliver the annexed deed for and on behalf of said corporation;
and that all statements made in said deed are true.

WITNESS my hand and Notarial Seal this 11th day of March,
1985.

Mary Geras

Mary Geras Notary Public
Resident: _____ Lake _____ County

My Commission Expires:
January 4, 1987

This instrument prepared by: JAMES T. HODSON, 1000 E. 80th Place,
Merrillville, Indiana 46410