

CO 118312-84-C

*Bembridge & Tebbelman*  
*454 Penn*  
*(Ludlow Ave) O.R.E.*  
*46204*

JND  
899

844293

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Ridgewood Savings Bank, a corporation organized and existing under the laws of the State of New York hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to the Secretary of Housing and Urban Development, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

Unit # 25  
Key # 43-425-47

Lot 47 in Gerrit Addition, in the City of Gary, as per plat thereof, recorded in Plat Book 35 page 12, in the Office of the Recorder of Lake County, Indiana.

More commonly known as 1032 51st Street, Gary, Indiana.

Subject to taxes for the year 1984, due and payable in November, 1985, and subject to the taxes for the year 1985, due and payable in May and November, 1986, and thereafter, and subject also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, his successors and assigns, forever.

And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, his successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, by, from, through or under the said Grantors, except current taxes and assessments due and payable in November, 1985, and May and November, 1986, and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said grantee, his successors and assigns, against the lawful claims of all persons claiming by, from through or under the said Grantors, except as stated above.

And the said Grantors certify, under oath, that no Gross Income Tax is due and owing to the State of Indiana by reason of this transaction.

TICOR TITLE INSURANCE  
Crown Point, Indiana

RUDOLPH CLAY  
RECORDER

MAR 10 8 45 AM '86

STATE OF INDIANA, S.S. NO  
LAKE COUNTY  
FILED FOR RECORD

DULY ENTERED  
FOR TAXATION

MAR 6 1986

*James G. ...*  
LAKE COUNTY

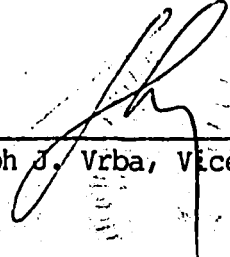
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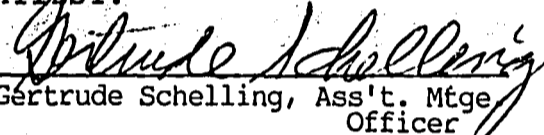
The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation has full corporate capacity to convey the real estate described herein, and that all necessary corporate action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, the said Ridgewood Savings Bank have caused this deed to be executed this 16<sup>th</sup> day of February, 1986.

RIDGEWOOD SAVINGS BANK

By:   
Adolph J. Vrba, Vice President and Mtge. Officer

ATTEST:

  
Gertrude Schelling, Ass't. Mtge. Officer

STATE OF NEW YORK )  
 ) SS:  
COUNTY OF QUEENS )

Before me, a Notary Public in and for said County and State, personally appeared Adolph J. Vrba and \_\_\_\_\_, \_\_\_\_\_ and Gertrude Schelling, respectively of Ridgewood Savings Bank, a corporation organized and existing under the laws of the State of New York, and acknowledged the execution of the foregoing Special Warranty Deed for and on behalf of said corporation, and who, having been duly sworn, stated that the representations therein contained true and correct, to the best of their knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 16th day of February, 1986.

Marie Galapani  
Notary Public

My Commission Expires:

March 30, 1986

My County of Residence:

Queens

MARIE GALAPANI  
Notary Public, State of New York  
No. 41-4721798  
Qualified in Queens County  
Commission Expires March 30, 1986

This instrument prepared by John M. Rogers, Attorney at Law.