

Tax Address:  
Kissell Company  
Enclosure Dept.  
30 Warder Street  
Springfield, OH 45501

IND 581  
Bemler, Feilman  
45 N. Pennsylvania  
Indpls 46204

898788

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:

Lot 5 and the East 10 feet of Lot 6 in Block 25 in Aetna Securities Company's Second Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 20 page 39, in the Office of the Recorder of Lake County, Indiana.

Unit #25  
Key # 41-29-5

More commonly known as 4716 10th Avenue, Gary, Indiana.

Subject to the taxes for the year 1986, due and payable in May and November, 1987, 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 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 May and November, 1987, 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.

**DULY ENTERED FOR TAXATION**

JAN 27 1987

*James N. Patton*  
AUDITOR LAKE COUNTY

*J*  
1119

TICOR TITLE INSURANCE  
Crown Point, Indiana

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
JAN 27 8 54 AM '87

*Richard J. Blawie*

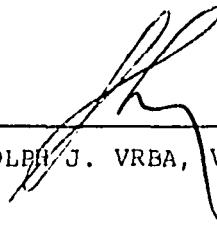
117-1-18-11  
2  
CS-184611

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 has caused this deed to be executed this 12th day of January, 1987.

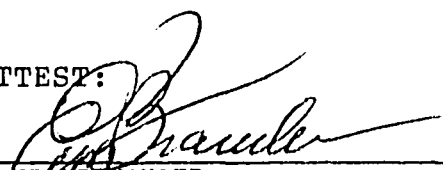
RIDGEWOOD SAVINGS BANK

BY:

  
ADOLPH J. VRBA, Vice President & Mgte. Officer

ATTEST:

BY

  
ELMER BRAUCHLER  
Assistant Mortgage 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 ELMER BRAUCHLER,  
Vice President & Mortgage Officer and Assistant Mortgage Officer  
and, 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 12th day of January, 1987.

Francis E. Kinold  
Notary Public  
FRANCIS E. KINOLD  
NOTARY PUBLIC, State of New York  
No. 41-4714732  
Qualified in Queens County  
Commission Expires Jan 31, 1989

My Commission Expires:  
January 31, 1989  
My County of Residence:  
QUEENS

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