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Damberg & Feil-Cron
45 N. Pennsylvania
Chicago 46201

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Central Savings Bank a/k/a Harlem Savings Bank a/k/a Apple Bank for Savings, 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 22, Block 5, Lake Estates Subdivision in the City of Gary, as shown in Plat Book 32, page 24, Lake County, Indiana.

Unit #25
Key # 45-465-22

More commonly known as 1020 Hamilton Street, Gary, Indiana.

Subject to taxes for the year 1987, due and payable in May and November, 1988, and subject to the taxes for the year 1988, due and payable in May and November, 1989, 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, except current taxes and assessments due and payable in May and November, 1988, and May and November, 1989, 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, its successors and assigns, against the lawful claims of all persons claiming by, from through or under the said Grantor, except as stated above.

And the said Grantor certifies, 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**

APR 26 1988

Anna M. Antox
AUDITOR LAKE COUNTY

TICOR TITLE INSURANCE
Crown Point Indiana

LILLIAN A. BLASTICK
REGISTRAR OF LAKE COUNTY
CROWN POINT INDIANA 46307

APR 28 9 19 AM '88

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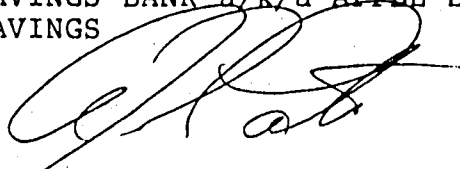
*Y
for*

130668-86-B-P

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 Central Savings Bank a/k/a Harlem Savings Bank a/k/a Apple Bank for Savings has caused this deed to be executed this 12TH day of January, 1988.

CENTRAL SAVINGS BANK a/k/a HARLEM
SAVINGS BANK a/k/a APPLE BANK FOR
SAVINGS



ANDREW D. PATRIACO, VICE PRESIDENT

ATTEST:


THOMAS S. WATKINS, ASSISTANT SECRETARY

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

Before me, a Notary Public in and for said County and State, personally appeared ANDREW D. PATRIACO and THOMAS S. WATKINS, VICE PRESIDENT and ASSISTANT SECRETARY, respectively of Central Savings Bank a/k/a Harlem Savings Bank a/k/a Apple Bank for Savings, 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, 1988.

Esther Kaye
Notary Public

My Commission Expires:

7/31/89

My County of Residence:

Westchester

ESTHER KAYE
Notary Public, State of New York
No. 4745369
Qualified in Westchester County
Commission Expires July 31, 1989

This instrument prepared by Cary N. Statfield, Attorney at Law.