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THIS INDENTURE WITNESSETH THAT Edward J. Derwinski, as Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, D.C. 20420, CONVEYS AND WARRANTS TO Bankers Trust Company, not in its individual capacity but solely as trustee, or its permitted successors and assigns, on behalf of American Housing Trust V, a trust established under the laws of the State of New York, with an address of c/o Bankers Trust Company as Trustee, Corporate Trust and Agency Group, 4 Albany Street, New York, New York 10006, for the sum of ten dollars (\$10) and other valuable consideration, the receipt of which is hereby acknowledged, the following-described property in Lake County, Indiana, to wit:

Lot 19, Block 7, Beverly 6th Addition to the City of Hammond, as shown in Plat Book 29, page 62, Lake County, Indiana.

DULY ENTERED POR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

MAR 21 1990

auditor Lake COUNTY

Subject to the 1989 taxes due and payable in 1990, all subsequent taxes; also subject to all public improvement assessments, if any; and also subject to sewer use or sewer service charges, if any.

Subject also to all limitations, conditions, convenants, and restrictions, if any In the chain of title to the property hereby conveyed and also subject to all highways, easements, rights-of-way, use building line, plat and zoning restrictions, if any.

Grantor certifies that no indiana cross income Tax is due or payable with respect to the transfer made expethis! deed.

Grantor warrants the title to said property against the lawful claims of any and all persons claiming or to claim the same or any part thereof by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on this the 25th day of January, A.D. 1990, has caused this instrument to be signed and sealed in his name, and on his behalf by the undersigned Officer, being thereunto duly appointed, qualified, and acting pursuant to section 212 and 1820 of Title 38 U.S. Code, and section 36:4342 and 36:4520 of Title 38, Code of Federal Regulations, and who is authorized to execute this instrument.

SECRETARY OF VENERANS AFEAIRS

FRANK HANGURIN, Loan Guaranty Officer of the Department of Veterans Affacts
VA Regional Office, Indianapolis, IN

VA Regional Office, Indianapolis, (317) 226-7810

STATE OF INDIANA

SS

COUNTY OF MARION

Before me, the undersigned, a Notary Public in and for and County and State, personally appeared Frank H. Kuehn, Loan Guaranty Officer of the Department of Veterans Affairs, a Department of the United States Government, and acknowledged the execution of the foregoing deed

Witness my hand and notarial seal this 25th day of Canuary, 1999.

My Commission Expires: May 24, 1991

CATHERINE SUE DILLMAN , Notary Public A Resident of Marion County, Lindiana

This Deed was prepared by Cathy J. Burris, Attorney for the Department of Veterans Affairs.

SEND TAX STATEMENTS TO: General Electric Capital Corporation P.O. Box 420275, Houston, TX 77242-0275

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