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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. 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, 1/3-160

Lots 27 and 28, Block 25, Gary Heights, in the City of Gary, as shown in Plat Book 20, page 13, in Lake County, Indiana.

26 26 4 22158

Subject to the 1989 taxes due and payable in 1990, all sussequent 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 Gross Income Tax is due or payable with respect to the transfer made by this 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.

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

SECRETARY OF SETERANS ASSAIRS

MAR 21 1990

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VA Regional Office, Indianapolis, IN

of the Department of Veterans Affairs

(317) 226-7810

STATE OF INDIANA

SS:

COUNTY OF MARION.

Before me, the undersigned, a Notary Public in and for said 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 dead.

Witness my hand and notarial seal this 25th day of January, 1990

My Commission Expires: May 24, 1991

CATHERINE SUE DILLMAN

, Notary Public

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

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