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LAWYERS TITLE INS. CORP.
ONE PROFESSIONAL CENTER
SUITE 215
CROWN POINT, IN 46307
49179

C O R P O R A T E W A R R A N T Y D E E D

THIS INDENTURE WITNESSETH, That UNION FEDERAL SAVINGS BANK, ("Grantor"), a corporation organized and existing under the laws of the State of Indiana CONVEYS AND WARRANTS to SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns, 151 N. Delaware, Indianapolis, Indiana 46204; ATTEN: Single Family Property Disposition Branch sum of Ten Dollars Dollars (\$10.00) and other valuable consideration, the, receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Parcel 1: The East half of Lots 1, 2 and 3, Block 3, Mary Agnes Roberts' and May Jane Roberts' First Addition to Hammond, as shown in Plat Book 4, page 29, Lake County, Indiana.

Parcel 2: Right and easement to go upon, over and across to use the following described real estate: The North 5 feet of the West half of Lot 3, Block 3, Mary Agnes Roberts' and May Jane Roberts' First Addition to Hammond, as shown in Plat Book 4, pge 29, in Lake County, Indiana. More commonly known as:

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

1. Taxes for 1989 payable in 1990 and all taxes thereafter.
2. Covenants, easements and restrictions of record.
3. Applicable building codes and zoning ordinances.

GRANTOR CERTIFIES UNDER OATH THAT NO INDIANA GROSS INCOME TAX IS DUE OR PAYABLE IN RESPECT TO THE TRANSFER MADE BY THIS DEED.

DEC 20 1990

The undersigned persons executing this deed *Bernard A. Denton* Grantor represent and certify that they are duly elected officers of Grantor and have been fully empowered, by proper resolution of the Board of Directors of Grantor, to execute and deliver this deed; that Grantor 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, Grantor has caused this deed to be executed this 3rd day of August, 1990.

WATERFIELD MORTGAGE COMPANY INC.
(Name of Corporation)

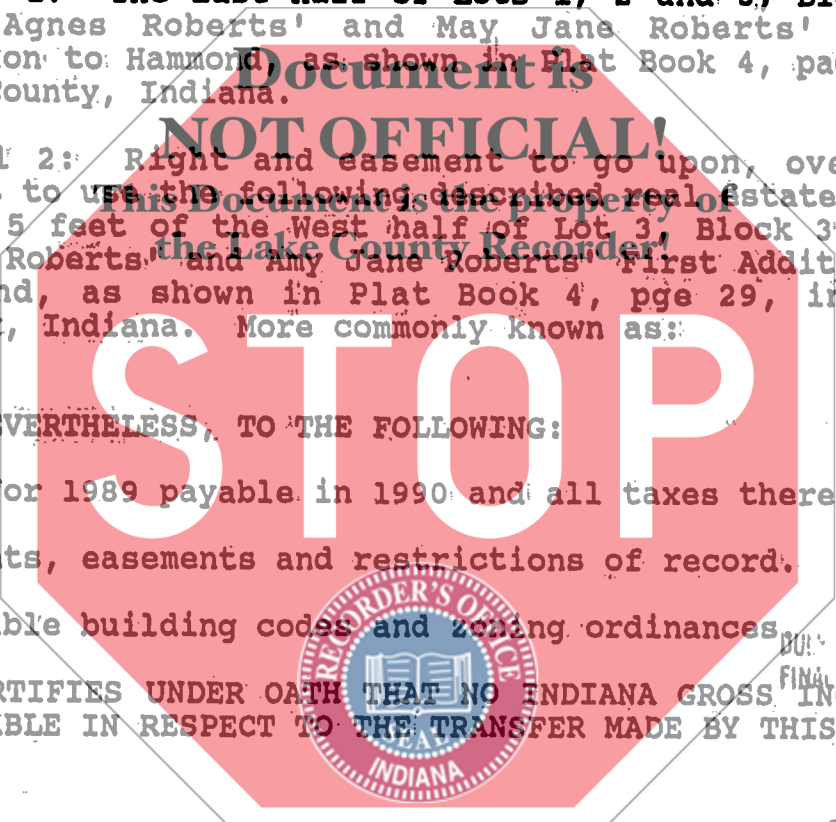
(SEAL) ATTEST:

By *[Signature]*
Signature

ROBERT E. LAMOTT SENIOR VICE PRESIDENT
Printed Name, and Office

By *[Signature]*
Signature

VIOLA M PATTERSON VICE PRESIDENT
Printed Name, and Office



STATE OF INDIANA S.S. NO. LAKE COUNTY FILED FOR RECORD DEC 21 - 9 07 AM '90

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STATE OF INDIANA

SS:

COUNTY OF ALLEN

Before me, a Notary Public in and for said County and State,
personally appeared ROBERT E. LAMOTT and VIOLA M PATTERSON,
the SENIOR VICE PRESIDENT and VICE PRESIDENT, respectively
of WATERFIELD MORTGAGE COMPANY INC., who acknowledged
execution of the foregoing Deed for and on behalf of said
Grantor, and who, having been duly sworn, stated that the
representation therein contained are true.

Witness my hand and Notarial Seal this 3rd day
of August, 1990.

My Commission expires:



This instrument was prepared by Fred M. Cuppy, 8585 Broadway,
Suite 610, Merrillville, Indiana 46410, Attorney at Law.