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CORPORATE WARRANTY DEED

THIS INDENTURE WITNESSETH, That r.f. norman corporation, formerly known as RCR Services, Inc., d/b/a Mortgage Default Services Company ("Grantor"), a corporation organized and exist-

ing under the laws of the State of California CONVEYS AND WARRANTS to Secretary of Housing and Urban Development, his successors and assigns whose address is: H.U.D., Attention: Single Family Property Disposition Branch, 151 North Delaware, Indianapolis, Indiana 46204, for the sum of One and 00/100 Dollars (\$ 1.00)

and other valuable consideration, the receipt of which is hereby acknowledged; the following described real estate in Lake County, in the State of Indiana:

GRANTEE ADDRESS 151 N DELAWARE INDIANAPOLIS, IN 46204

LOT 6, BLOCK 2, LAKE ESTATES SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 32 PAGE 24, IN LAKE COUNTY, INDIANA. (Commonly known as: 5241 E. 13th Place, Gary, IN 46403).

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Grantor certifies that the Gross Income Tax is due or payable in respect to the transfer made by this deed.

The undersigned persons executing this deed on behalf of 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 22nd day of January, 1991, r.f. norman corporation, formerly known as RCR Services, Inc., d/b/a Mortgage Default Services Company (Name of Corporation)

(SEAL) ATTEST: By Allyson Rothstein Signature Allyson S. Rothstein Assistant Secretary

By Renée N. Shreeves Signature Renée N. Shreeves Vice President

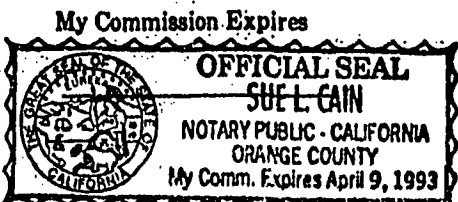
Printed Name, and Office STATE OF CALIFORNIA COUNTY OF ORANGE

Printed Name, and Office

Before me, a Notary Public in and for said County and State, personally appeared Renée N. Shreeves and Allyson S. Rothstein, the Vice President and Assistant Secretary respectively of r.f. norman corporation, formerly known as RCR Services, Inc., d/b/a Mortgage Default Services Company, who acknowledged

execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 22nd day of January, 1991



Signature Sue L. Cain Printed Sue L. Cain Notary Public Residing in Orange County, California

This instrument was prepared by David L. Foutty attorney at law.