SPECIAL WARRANTY DEED

#151-236981-221

83023438

THIS INDENTURE WITNESSETH: JACK KEMP Secretary of Housing and Urban Development, of Washington, D. C., acting by and through the Federal Housing Commissioner, (hereinafter called "Grantor"), conveys and warrants against all persons claiming by, through, or under him, to

PHELMA S. CARTHARN for and in consideration of ONE DOLLAR (\$1.00) and other valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in the County of LAKE , State of Indiana, to wit:

LOT 8 AND THE NORTH 15 FEET OF LOT 9 IN BLOCK 2 IN SOUTH PARK ADDITION TO GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 7, PAGE 15, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Key 47-111-8

BEING the same property acquired by the Grantor pursuant to the provissions of the National Housing Act, as amended (12 USC 1701 et seq;) -and the Department of Housing and Urban Development Act (79 Stat. 667).

SUBJECT to all covenants, restrictions, reservations, easements, conditions and rights appearing of record; and SUBJECT to any state of facts an accurate survey would show.

GRANTOR certifies that he acts in his capacity as agent for the United States of America and that no Gross Income Tax is due or payable in respect to any transfer made by this of the property of

the Lake County Recorder! IN WITNESS WHEREOF the undersigned on this 14TH day of FEBRUARY, 1991 has set his hand and seal as Field Office CHIEF PROPERTY OFFICER, FHA CHIEF PROPERTY OFFICER , FHA Field Office, Indianapolis, Indiana, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Witnesses:

Dawn E. Dupree

Secretary of Housing and Urban Development

By: Federal Housing Commissioner

Jade Forrestilly Entered for Taxation Subject 10 y HIGH ACCEPTANCE FOR TRANSPER.

MAY 15 1991

Field Office

Gretta J. Ellis CHIEF PROPERTY OFFICER

FHA Field Office, Indianapolist Indiana

STATE OF INDIANA

COUNTY OF MARION

Before me, the undersigned, a Notary Public in and for said State and County, on FEBRUARY 14TH, 1991 , personally appeared Gretta J. Ellis is personally well known to me and known to me to be the duly appointed Field CHIEF PROPERTY OFFICER , FHA Field Office, Indianapolis, Indiana, and the person who executed the foregoing instrument bearing date of FEBRUARY

14TH, 1991 , by virtue of the authoricy vested in him by the Code of Feders al Regulations, Title 24, Chapter II, Part 200, Subpart D, and acknowledged of the execution of the foregoing instrument as Field Office CHIEF PROPERTY OFFICER for and on behalf of JACK REMP. , Secretary of Housing and Urban Development.

Witness my hand and official seal the day and year above written.

My Commission Expires: 10-6-91

Notary Public VALERIE D. DONICA (5)

RESIDING IN SHELBY COUNTY, INDIANA

DAVID F. PINSKY, OFFICE OF THE GENERAL COUNSEL This instrument was prepared under the direction of

Federal Housing Administration, Indianapolis, Indiana.

PLEASE RETURN COPY TO: TICOR TITLE INSURANCE CO., 151 N. DELAWARE ST., INDIANAPOLIS, IN 46204

P. O. Box 2138, Calumet City, Illinois 60409 TAX MAILING ADDRESS IS: