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SPECIAL WARRANTY DEED

TICOR TITLE INSURANCE
Merrillville, Indiana

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 TIMOTHY J. SAYERS 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 19, BLOCK 9, GEORGE AND WILLIAM EARLE'S SECOND GLEN PARK ADDITION TO GARY, AS SHOWN IN PLAT BOOK 9, PAGE 19, IN LAKE COUNTY, INDIANA.

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

42-235-18

BEING the same property acquired by the Grantor pursuant to the provisions 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 deed.

IN WITNESS WHEREOF the undersigned on this 11TH day of APRIL, 1991 has set his hand and seal as Field Office 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.

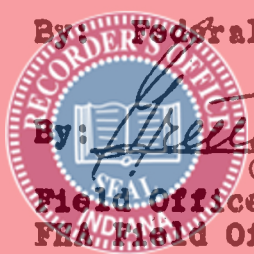
Witnesses:

[Signature]
Dawn E. Dupree
[Signature]
Samuel Blanks

JACK KEMP
Secretary of Housing and Urban Development

By: Federal Housing Commissioner

[Signature]
Gretta J. Ellis
Field Office CHIEF PROPERTY OFFICER
FHA Field Office, Indianapolis, Indiana



STATE OF INDIANA
FILED
MAY 17 9 36 AM '91
ROBERT M. MELAN
CLERK

STATE OF INDIANA
COUNTY OF MARION

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Before me, the undersigned, a Notary Public in and for said State and County, on APRIL 11, 1991, personally appeared Gretta J. Ellis, is personally well known to me and known to me to be the duly appointed Field Office CHIEF PROPERTY OFFICER, FHA Field Office, Indianapolis, Indiana, and the person who executed the foregoing instrument bearing date of APRIL 11, 1991, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, and acknowledged the execution of the foregoing instrument as Field Office CHIEF PROPERTY OFFICER for and on behalf of JACK KEMP, Secretary of Housing and Urban Development.

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

[Signature]
Notary Public MARY ANNE EHRGOTT
RESIDING IN MARION COUNTY, INDIANA
DAVID F. PINSKY, OFFICE OF THE GENERAL COUNSEL
ACTING FOR THE DIRECTOR

My Commission Expires: 6-9-94

This instrument was prepared under the direction of Federal Housing Administration, Indianapolis, Indiana.

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

TAX MAILING ADDRESS IS: Timothy Sayers 3347 Ashland, Portage, In. 46368

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