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TICOR TITLE INSURANCE
Martinsville, 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 TUNISIA LOUISE HARPER 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 23 AND THE EAST HALF OF LOT 24, BLOCK 3, FLEITNER'S FIRST ADDITION TO GARY, AS SHOWN IN PLAT BOOK 10, PAGE 29, LAKE COUNTY, INDIANA.

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 14TH day of MARCH, 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:

Dawn E. Dupree
Dawn E. Dupree

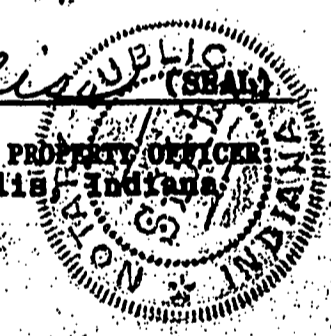
Deborah Whitney
Deborah Whitney

JACK KEMP
Secretary of Housing and Urban Development

By: Federal Housing Commissioner



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



STATE OF INDIANA
COUNTY OF MARION

Anna N. Anton
AUDITOR LAKE COUNTY

Before me, the undersigned, a Notary Public in and for said State and County, on MARCH 14TH, 1991, personally appeared Gretta J. Ellis who 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 MARCH 14TH, 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.

Valerie D. Donica
Notary Public VALERIE D. DONICA
RESIDING IN SHELBY COUNTY, INDIANA

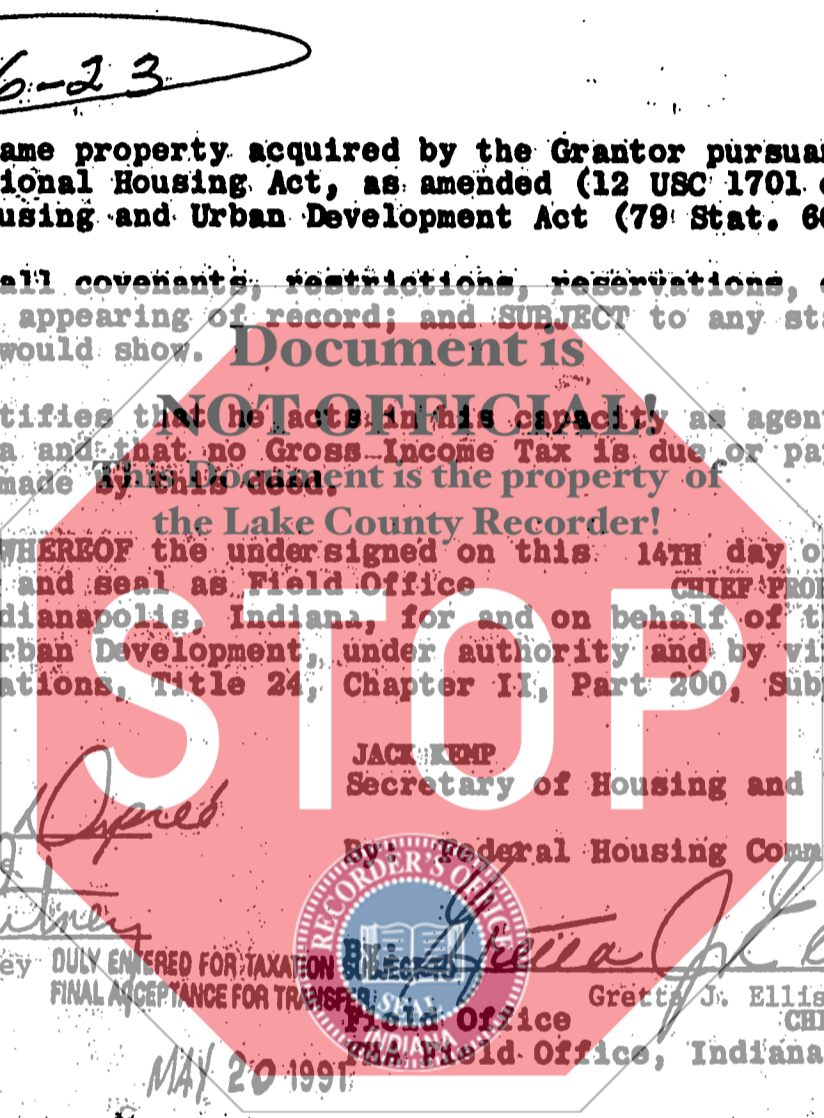
My Commission Expires: 10-6-91

This instrument was prepared under the direction of DAVID F. PINSKY, OFFICE OF THE GENERAL COUNSEL ACTING FOR THE DIRECTOR Federal Housing Administration, Indianapolis, Indiana.

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

TAX MAILING ADDRESS IS: Tunisia Louise HARPER, 912 N. Leamington, Chicago, IL 60651

00415



46-376-23

STATE OF INDIANA / S.S.
LAKE COUNTY
FILED
MAY 22 11 41 AM '91
ROBERT B. BELLE
RECORDER

FHA Form No. 1018 Rev. 8/88