

CH Form 391 (Indiv.)
Rev. 5/6/86

REO No. : 890605
Fannie Mae No.: 1-13-018352-0

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

91028042

SPECIAL WARRANTY DEED

This Deed is from FEDERAL NATIONAL MORTGAGE ASSOCIATION, corporation organized and existing under the laws of the United States, having its principal office in the City of Washington, D.C. ("Grantor"), to Roy S. Frost ("Grantee"), and to Grantee's heirs and assigns.

For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assigns forever, but without recourse, representation or warranty, except as expressed herein, all of Grantor's right, title and interest in and to that certain tract or parcel of land situated in the County of Lake, State of Indiana, described as follows (the "Premises"):

The South 1/2 of Lot 8 in Block 4 in Broadway Gardens, in the City of Gary, as per plat thereof, recorded in Plat Book 19 page 14, in the Office of the Recorder of Lake County, Indiana. More commonly known as 4994 Maryland Street, Gary, Indiana 46409.

41-155-12

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or suffered to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will warrant and forever defend title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

Grantor is exempt from all taxation imposed by any state, county, municipality, or local taxing authority, except for real property taxes. Thus, Grantor is exempt from any and all transfer taxes. See, 12 U.S.C. 1723a (c)(2).

"No Indiana Gross Income Tax is Due or payable in respect to the transfer made by this instrument."

Date: April 8, 1991

Witnessed: (Michigan and Ohio properties only)

FEDERAL NATIONAL MORTGAGE ASSOCIATION

By: Anna H. Bender
Anna H. Bender
Assistant Vice President

Judith A. Mangan
Judith A. Mangan
Assistant Secretary



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TAXATION

JUN 6 1991

STATE OF ILLINOIS)

COUNTY OF COOK

Colleen M. Antone
Auditor Lake County

The foregoing instrument was acknowledged before me, a notary public commissioned in Cook County, Illinois, this 8th day of April, 1991 by Anna H. Bender, Assistant Vice President, and Judith A. Mangan, Assistant Secretary, of Federal National Mortgage Association, a United States corporation, on behalf of the corporation.

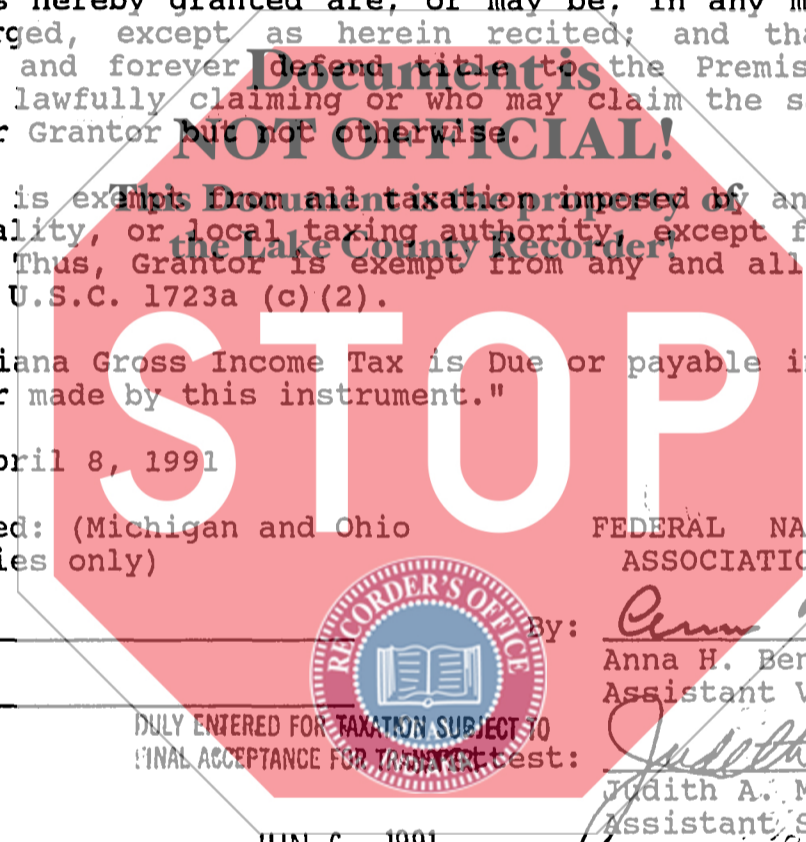
"OFFICIAL SEAL"
Colleen M. Kenny
Notary Public, State of Illinois
My Commission Expires 3/24/92

Colleen M. Kenny
Colleen M. Kenny, Notary Public

This instrument was prepared by Violetta Kapsalis Buhler, Federal National Mortgage Association, One South Wacker Drive, Suite 3100, Chicago, Illinois 60606.

MAIL TAX BILLS TO: LAKE MORTGAGE COMPANY
4000 West Lincoln Highway
Merrillville IN 46410

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STATE OF INDIANA/S.S.ND.
LAKE COUNTY
FILED FOR RECORD
9 17 AM '91
ROBERT BOB FAELELAND
RECORDER