91041197

THIS INDENTURE WITNESSETH: Housing and Urban Development, of Washington, D. C., acting by and through the Federal Housing Commissioner, (hereinafter called "Grantor"), conveys and JACK KERP Secretary of

warrants against all persons claiming by, through, or under him, to

JAMES L. RINGAS AND TAMARA D. RINGAS
for and in consideration of ONE DOLLAR (\$1.00) and other valuable considerations, the receipt whereof is hereby acknowledged, the following described , State of Indiana, to wit: real estate in the County of LAKE

LOT 45, EXCEPTING THE SOUTH 1 FOOT THEREOF, AND LOT 46, EXCEPT THE NORTH 31 FEET THEREOF, BLOCK 1, I. F. PRITCHARD'S SECOND ADDITION IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 11, PAGE 28, LAKE COUNTY, INDIANA.

35-247-45

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

SUBJECT to all covenants, restrictions, reservations, easements, condigutions 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 Three locument is the property of

IN WITNESS WHEREOF the undersigned on this 31ST day of MAY, 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.

JACK KEEP

Witnesses:

chaelique Williams Angel que Villiams

Foderal Housing Commissioner

Secretary of Housing and Urban Development

Dand Hours Darrell Powers

DULY ENTERED FOR TAXATION SUBJECT TO Green FINAL ACCEPTANCE FOR TRANSFER 21016 012109

CHIEF PROPERTY OFFICER. Field Office, Indianapolis, Indiana

AUG 12 1991

STATE OF INDIANA COUNTY OF

MARION anna M. anton

Before me, the undersigned Notary Public in and for said State and County, on MAY 31ST, 1991 , personally appeared Grette 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 31ST DAY OF MAY, 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 OFFICE and on bobolics. CHIEF PROPERTY OFFICER , Secretary of Housing and Urban for and on behalf of JACK KEMP Development.

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

Notary Public MARY ANNE EHRGOTT

My Commission Expires: June 9, 1994 RESIDING IN MARION COUNTY

DAVID F. PINSKY, OFFICE OF THE GENERAL COUNSEL

This instrument was prepared under the direction of ACTING FOR THE DIRECTOR Federal Housing Administration, Indianapolis, Indiana.

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

00483 TAX MAILING ADDRESS: