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SPECIAL WARRANTY DEED

TICOR TITLE INSURANCE
Bartlettville, 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 warrants against all persons claiming by, through, or under him, to WILLIAM PHILLIPS 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 14, BLOCK 14, RESUBDIVISION OF GARY LAND COMPANY'S 3RD SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 13, PAGE 8, LAKE COUNTY, INDIANA. DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

44-147-14

AUG 13 1991

Anna N. Antone
AUDITOR LAKE COUNTY

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 15TH day of JULY 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.

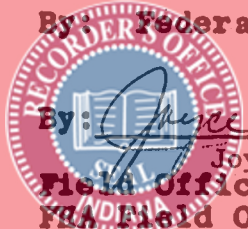
Witnesses:

Angelique Williams
Angelique Williams

Darrell Powers
Darrell Powers

JACK KEMP
Secretary of Housing and Urban Development

By: Federal Housing Commissioner



By: *Joyce C. Johnson* (SEAL)
Joyce C. Johnson
CHIEF PROPERTY OFFICER

Field Office, Indianapolis, Indiana

STATE OF INDIANA/S.S.
LAKE COUNTY
FILED FOR RECORD
10 56 AM '91
RECORDER

STATE OF INDIANA
COUNTY OF MARION

Before me, the undersigned, a Notary Public in and for said State and County, on JULY 15, 1991, personally appeared Joyce C. Johnson 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 JULY 15, 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.

My Commission Expires: 1-2-94

Diana K. Mundy
Notary Public DIANA K. MUNDY
RESIDING IN: MARION COUNTY
DAVID F. PINSKY, OFFICE OF THE GENERAL COUNSEL
ACTING FOR THE DIRECTOR

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

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

TAX MAILING ADDRESS IS: William Phillips 1472 West 107th St., Chicago, IL 60643

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