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SPECIAL WARRANTY DÉED

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THIS INDENTURE WITNESSETH THAT Edward J. Derwinski, as Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, D.C. 20420, CONVEYS AND WARRANTS TO Bankers Trust Company of California, N.A., not in its individual capacity but solely as trustee, or its successors and assigns, on behalf of American Housing Trust X, a trust established under the laws of the State of New York, with an address of c/o Bankers Trust Company of California, N.A., as Trustee, 6 Hutton Centre, Santa Ana, California 92707, for the sum of ten dollars (\$10) and other valuable consideration, the receipt of which is hereby acknowledged, the following-described property in Lake County, Indiana, to wit:

North 1/2 of Lots 12, 13 and 14 in Block 1, in Alwina Muenich's Second Addition to Hammond, as per plat thereof, recorded in Plat Book 20, page 30, in the Office of the Recorder of Lake County, Indiana.

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Subject to the 1991 taxes due and payable in 1992, all subsequent taxes; also subject to all public improvement assessments, if any; and also subject to sewer use or sewer service charges, if any.

Subject also to all limitations, convenants, and restrictions, if any, in the chain of title to the property hereby conveyed and also subject to all highways, easements, rights-of-way, use, building line, plat and zoning restrictions, if any.

This Document is the property of

Grantor certifies that no Indiana Gross Income Tax is due or payable with respect to the transfer made by this deed.

Grantor warrants the title to said property against the lawful claims of any and all persons claiming or to claim the same or any part thereof by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on this the 29th day of August, A.D. 1991, has caused this instrument to be signed and sealed in his name and on his behalf by the undersigned Officer, being thereunto duly appointed, qualified, and acting pursuant to section 212 and 1820 of Title 38 U.S. Code, and section 36:4343 and 36:4520 of Title 38 Code of Federal Regulations, and who is authorized to execute this instrument.

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

SEP 5 0 1001

AUDITOR LAKE COUNTY

STATE OF INDIANA

COUNTY OF MARION

SECRETARY OF VETERANS OFFICER
FRANK K. KUREN, Loan Guaranty Officer
of the Department of Voteranty Officer

of the Department of Veterans Affairs
VA Regional Office, Indianapolis, IN (317) 226-7810

SS:

BY:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Frank H. Kuehn, Loan Guaranty Officer of the Department of Veterans Affairs, a Department of the United States Government, and acknowledged the execution of the foregoing deed.

Witness my hand and notarial seal this 29th day of August, 1991,

My Commission Expires:

MU ANNIE N. JONES

A Resident of

, Notacy Public MARION _County, Indiana

This Deed was prepared by Cathy J. Burris, Attorney for the Department of Veterans Affairs.

SEND TAX STATEMENTS TO: Standard Federal Savings Bank, Department #0251, P.O. 9481, Gaithersburg, MD 20898-9481

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38