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SPECIAL WARRANTY DEED

THIS INDENTURE, WITNESSETH, That EDWARD J. DERWINSKI
as Administrator of Veterans' Affairs, an Officer of the United States of America, whose address is Veterans
Administration, Washington, D.C. 20420, CONVEYS AND WARRANTS to DOROTHY DRAKE JOHNSON,
4327 W. 45th Avenue, Gary, IN 46408

of Lake County, Indiana, 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:

Tract 1 in Koedyker Garden Acres, as per plat thereof, recorded in Plat
Book 23 page 39, in the Office of the Recorder of Lake County, Indiana.

Subject to the November installment of the 1990, taxes due and payable
on or before the 10th day of November 1991, and all subsequent taxes;
also subject to all public improvement assessments, if any, and also
subject to all sewer use or sewer charges, if any.

Commonly known as: 4327 W. 45th Ave., Gary, Indiana

The title 'Secretary of Veterans Affairs' shall be substituted for that of
'Administrator of Veterans Affairs' and the designation of 'Department of
Veterans Affairs' shall be substituted for that of 'Veterans Administration'
each time either appears in this document pursuant to the provision of
Section 2, Pub. L. No. 100-527, the Department of Veterans Affairs Act.

Subject also to all limitations, conditions, covenants, 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, building line, plat and
zoning restrictions, if any.

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 9th day of January, A. D. 1992,
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 Sections 212 and 1820 of Title 38 U.S. Code, and
sections 36:4342 and 36:4520 of the Regulations thereunder, and who is authorized to execute
this instrument.



DULY EXERCISE FOR ASSIGNMENT SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

ADMINISTRATOR OF VETERANS AFFAIRS

FEB. 7 1992

By Clifford R. Gregory

Anna M. Antos
AUDITOR LAKE COUNTY

CLIFFORD R. GREGORY
Assistant Loan Guaranty Officer of the
Veterans Administration

STATE OF INDIANA

County of

ss:

VA Regional Office, Indianapolis, IN 46204
(317) 226-7811

Before me, the undersigned, a Notary Public in and for said County and State, this date personally appeared
CLIFFORD R. GREGORY Assistant
Loan Guaranty Officer of the Veterans Administration, an agency of the United States Government, and
acknowledged the execution of the foregoing deed.

Witness my hand and notarial seal this 9th day of January, 1992.

My commission expires May 24, 1995.

Virginia C. Owen [SEAL]
Notary Public

VIRGINIA C. OWEN
Resident of Hendricks County, Indiana

THIS DEED WAS PREPARED BY GARY J. LUKK'S
ATTORNEY FOR THE VETERANS ADMINISTRATION.

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

STATE OF INDIANA
RECORDS & CLERK
JAN 11 10 02 AM '92

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