

WARRANTY DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that
Raymond Albert Cenko
the GRANTOR(S) herein, Husband and Wife, for the consideration of One
Dollar (\$1.00), and other good and valuable consideration, receipt of
which is hereby acknowledged, do give, grant, bargain, sell, warrant and
convey unto THE SECRETARY OF VETERANS' AFFAIRS, AN OFFICER OF THE UNITED
STATES OF AMERICA, the GRANTEE, his successors and assigns, all of the
following described premises situated in the County of Lake, State of
Indiana, to-wit:

Lot 27 in Block 16 in Gary Land Company's First Subdivision, in the City
of Gary, as per plat thereof, recorded in Plat Book 6, page 15, in the
Office of the Recorder of Lake County, Indiana
Tax Parcel Number: 44-16-30 Unit #25

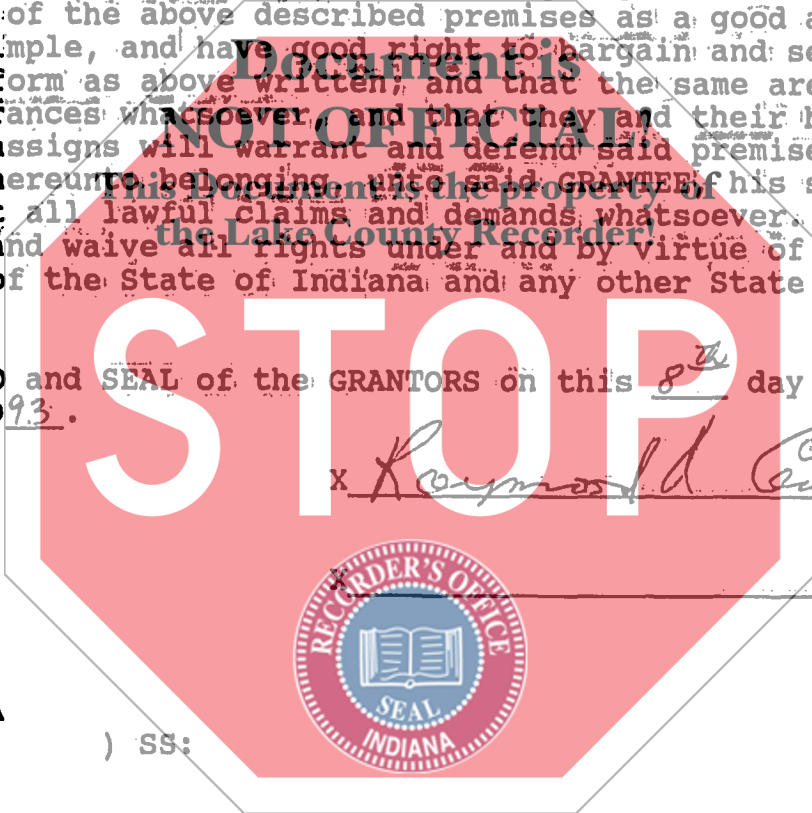
Commonly Known As: 820 Maryland St.
Gary, IN 46402

TO HAVE AND TO HOLD the above granted and bargained premises with the
appurtenances thereunto belonging, unto the said GRANTEE, his successors
and assigns forever. The said GRANTORS do covenant for themselves, their
heirs, executors and assigns, that at the signing of these presents, they
are well seized of the above described premises as a good and indefeasible
estate in fee simple, and have good right to bargain and sell the same in
the manner and form as above written, and that the same are free and clear
from all encumbrances whatsoever, and that they and their heirs,
executors, and assigns will warrant and defend said premises, with the
appurtenances thereunto belonging, unto said GRANTEE, his successors and
assigns, against all lawful claims and demands whatsoever. Said GRANTORS
hereby release and waive all rights under and by virtue of the Homestead
Exemption laws of the State of Indiana and any other State Law which may
apply.

WITNESS the HAND and SEAL of the GRANTORS on this 8th day of
February, 1993.

X Raymond A. Cenko (SEAL)

(SEAL)



STATE OF INDIANA

) SS:

COUNTY OF LAKE

I, the undersigned, a Notary Public in and for the County and State
aforesaid do hereby certify that,
Raymond Albert Cenko
personally known to me to be the same person(s) whose names are subscribed
to the foregoing instrument, appeared before me this day in person and
acknowledged that they signed, sealed and delivered the said

STATE OF INDIANA (S.E.C.)
LAKE COUNTY (S.E.C.)
FILED FOR RECORD
APR 7 12:06 PM '93
S.A. [unclear]
RECORDER

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

APR 6 1993

Anna M. Anton
AUDITOR LAKE COUNTY

dy
ga

instrument as a free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of Homestead.

Given under my hand and Notarial Seal this 8th day of February, 1993.

Juanita Crouch
Notary Public

County of Residence: _____

My Commission Expires: _____

SEAL

OFFICIAL SEAL
JUANITA CROUCH - NOTARY PUBLIC
LAKE COUNTY - STATE OF INDIANA
MY COMMISSION EXPIRES 5/25/93

ADDRESS OF GRANTEE & SUBSEQUENT TAX BILLS TO:

Veteran's Administration
575 North Pennsylvania St.
Indianapolis, IN 46204

THIS DOCUMENT PREPARED BY AND MAIL TO:

Shapiro & Unterberg
One Cambridge Square Building
108 East 90th Drive
Merrillville, Indiana
(219) 736-5579
93-00002

Document is NOT OFFICIAL!
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"TAX EXEMPT PURSUANT TO PARAGRAPH e, SECTION 4, OF THE REAL ESTATE TRANSFER TAX ACT."

DATE

AGENT

