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44952570 4421
Yasha Kadendorf & Todd

94026266

Mortgagor: HAMER, John W. and Susan P., VA No. LH406992, IOMC
No. 8827516
Date of Sale: March 18, 1994

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, That INDEPENDENCE ONE MORTGAGE CORPORATION ("Grantor"), a corporation existing under and by virtue or the laws of the State of Michigan CONVEYS to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, whose address is c/o Director, VA Regional Office, 575 North Pennsylvania Street, Indianapolis, IN 46204; and his/her successors in such office, as such, as his/her assigns, for the sum of ten dollars (\$10.00), and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, Indiana:

Lot 15 and the South 20 feet of Hemlock Avenue lying North of and adjacent to said Lot 15, Block "C", Johnson Kennedy Estates Second Subdivision, in the City of Gary, as shown in Plat Book 17, page 15, in Lake County, Indiana.

Commonly known as: 5917 Hemlock, Gary, IN 46403

Grantor states under oath that no Indiana gross income is due or payable with respect to the transfer of the above described real estate.

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.

The undersigned persons, executing this deed on behalf of Grantor represent and certify that they are duly elected officers of Grantor and have been fully empowered, by proper resolution of the Board of Directors of Grantor, to execute and deliver this deed; that Grantor has full corporate capacity to convey the real estate described herein; and that all necessary corporate action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 21st day of MARCH 1994.

DOLY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER. INDEPENDENCE ONE MORTGAGE CORPORATION

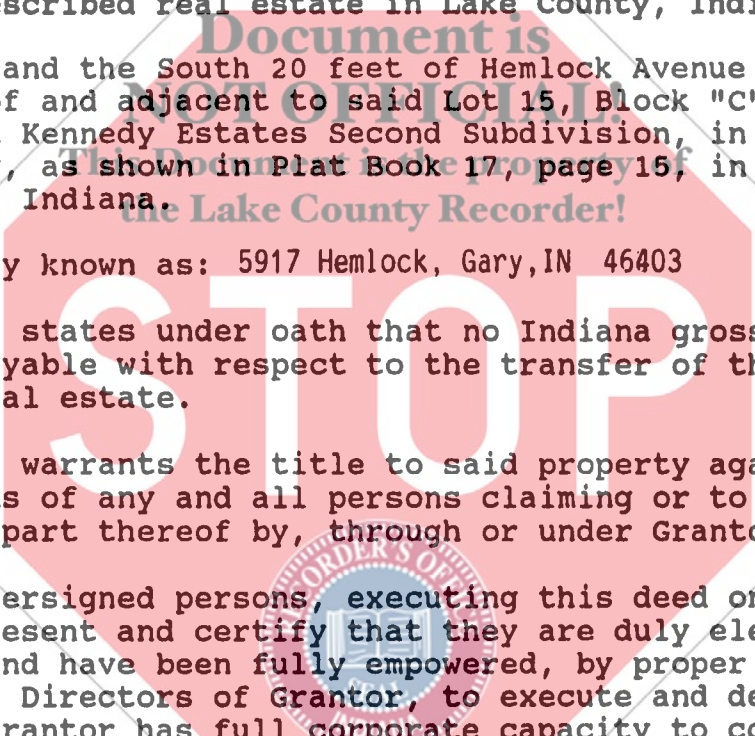
SEAL

ATTEST: APR 7 1994

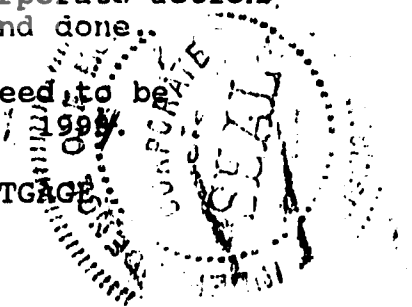
BY [Signature] [Signature]
- JAMES B. STOKES ANNE V. MOORE
CLERK LAKE COUNTY Printed

VICE PRESIDENT
Office

ASSISTANT SECRETARY
Office



APR 7 1 48 PM '94
STATE OF INDIANA
LAKE COUNTY
REC'D



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Ct

STATE OF MICHIGAN) MICHIGAN
) SS:
COUNTY OF OAKLAND)

Before me, a Notary Public in and for said County and State,
personally appeared JAMES B. STOKES VICE PRESIDENT

ASSISTANT SECRETARY, and ANNIE V. MOORE
MORTGAGE CORPORATION, respectively, of INDEPENDENCE ONE
foregoing corporate Special Warranty Deed and Tax affidavit for
and on behalf of said Grantor, and, who, having been duly sworn,
stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 21st day of
MARCH 1994.

Jessie M. Westwood
JESSIE M. WESTWOOD
Notary Public, Oakland County, MI
My Commission Expires July 27, 1996

Jessie M. Westwood
Notary Public

My Commission Expires: _____
Printed

My County of Residence: _____

This instrument was prepared by:

Irwin J. Prince
YOSHA LADENDORF & TODD
2220 North Meridian Street
Indianapolis, IN 46208
317-925-9200

Send Tax Statements to:

Veterans Administration
Regional Office
575 North Pennsylvania Street
Indianapolis, Indiana 46204

Return this Deed to:

Irwin J. Prince, Esq.
YOSHA LADENDORF & TODD
2220 North Meridian Street
Indianapolis, IN 46208