

Feiwel & Hanroy 47886720
POB 4414
Indpls, IN 46204 4979

H663100-6 PRM #
676879-7 Merrill Lynch #

PRM Johnson

INDIANA
VA Loan No. VA#LH528818

CORPORATE SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, That Merrill Lynch Credit Corporation ("Grantor"), a corporation organized and existing under the laws of the State of Delaware, CONVEYS AND WARRANTS 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), and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

TAX STATEMENT

Lot 126 and the South 10 feet of Lot 127, Stafford & Trankle's Grove Addition to Hammond, as shown in Plat Book 5, page 20, Lake County, Indiana.

26-36-140-45

More commonly known as: 5216 Howard Avenue, Hammond, IN 46320-1313

Subject to the taxes for the year 1994, due and payable in November, 1995, and subject to the taxes for the year 1995, due and payable in May and November, 1996, and thereafter, and subject also to easements and restrictions of record.

Grantor states under oath that no Indiana gross income tax 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 duly 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 1st day of September, 1995.

Merrill Lynch Credit Corporation

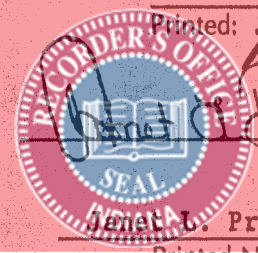
Printed: John M. Wheeler

(SEAL) ATTEST:

By

Signature

Donald J. McEnerney, VP
Printed Name, and Office



Signature

Janet L. Pratt, VP
Printed Name, and Office

STATE OF Florida)
COUNTY OF Duval)

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

Before me, a Notary Public in and for said County and State, personally appeared Donald J. McEnerney and Janet L. Pratt the Vice President and Vice President respectively of Merrill Lynch Credit Corporation who acknowledged execution of the foregoing 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.

SEP 19 1995
SAM ORLICH
AUDITOR LAKE COUNTY

Witness my hand and Notarial Seal this 1st day of September, 1995.

(SEAL) My Commission Expires

January 4, 1998

Signature

Kathleen Marie Blanchard

Printed

Kathleen Marie Blanchard, Notary Public

My County of Residence:

Duval



KATHLEEN MARIE BLANCHARD
MY COMMISSION # CC339544 EXPIRE
January 4, 1998
BONDED THRU TROY FAIN INSURANCE, INC.

This instrument was prepared by MURRAY J. FEIWELL, Attorney at Law

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Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD