

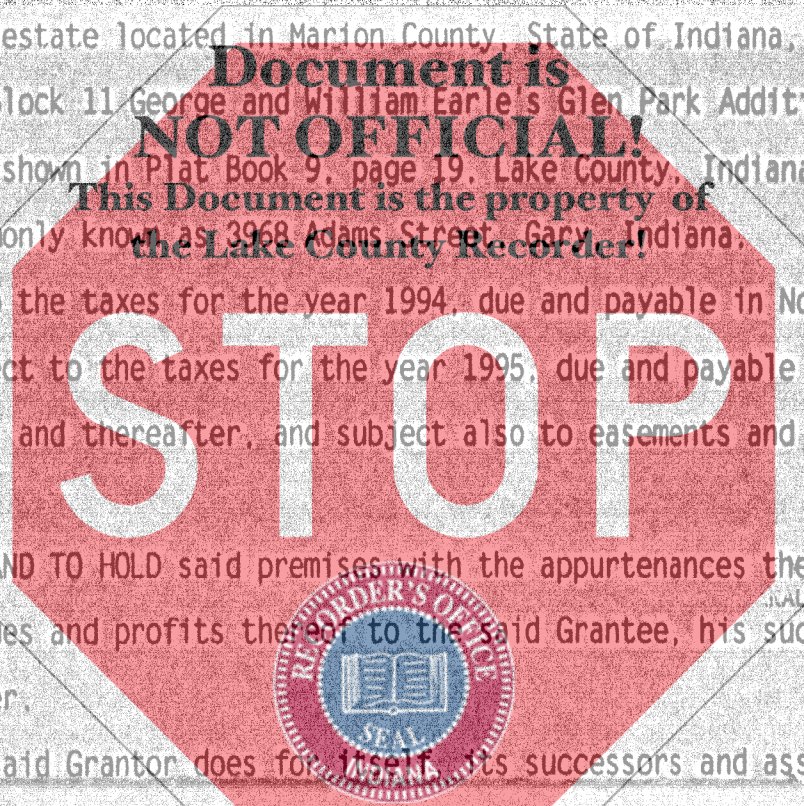
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TAI STATEMENT:
Secretary of Housing & Urban Development
151 N. Delaware Street
Indianapolis, IN 46204

477866 X0 4092
Bamberger & Feibleman
54 Monument Circle
Suite 600, Indpls, IN
46204
attn: Sandra Rip

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Sterling Bank And Trust, FSB, a banking institution under the law of the United States of America, hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to the Secretary of Housing and Urban Development, hereinafter referred to as "Grantee". the following described real estate located in Marion County, State of Indiana, to-wit:

Lot 18, Block 11 George and William Earle's Glen Park Addition to Gary, as shown in Plat Book 9, page 19, Lake County, Indiana.
More commonly known as 3968 Adams Street, Gary, Indiana.



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.

TO HAVE AND TO HOLD said premises with the appurtenances thereto and all rents, issues and profits thereof to the said Grantee, his successors and assigns, forever.

And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, his successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, except current taxes and assessments due and payable in May and November, 1994, and May and November, 1995, and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said Grantee, its successors and assigns, against the lawful claims of all persons claiming by, from through or under the said Grantor, except as stated above.

95056065
25-4092-18
MAY 19 1995
FILED
STATE OF INDIANA
LAKE COUNTY
SAM OBLICH
CLERK FOR LAKE COUNTY

Chicago Title Insurance Company

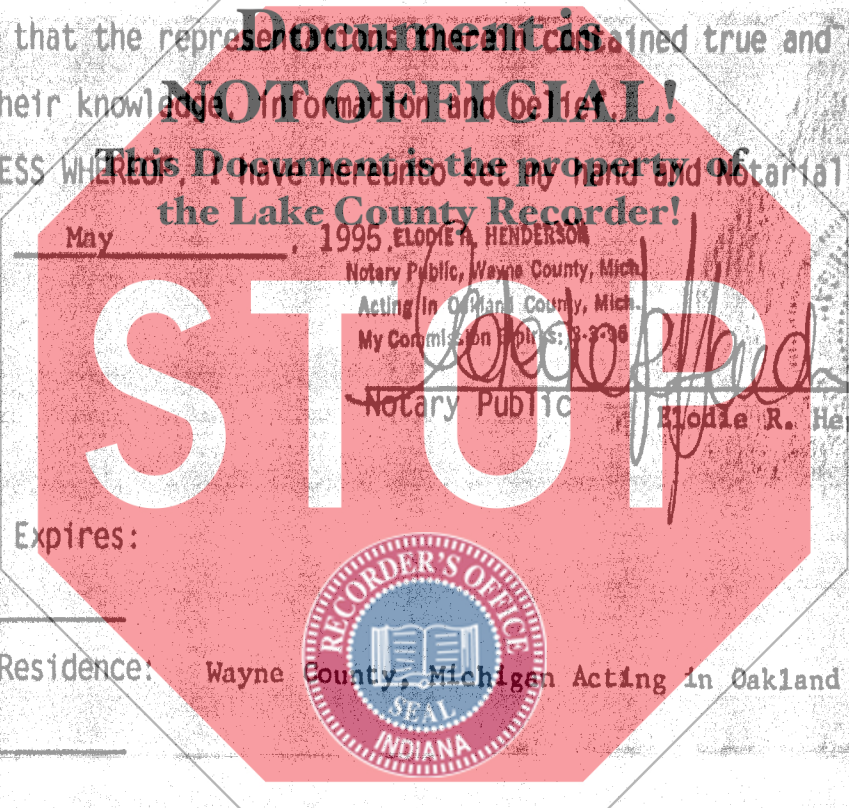
001221

14.00
Bamberger & Feibleman
54 Monument Circle
#600, Indpls, IN
46204

STATE OF MICHIGAN)
)SS:
COUNTY OF Oakland)

Before me, a Notary Public in and for said County and State,
personally appeared Mary Ann Edwards and Dawn M. Anderson
and _____, respectively of Sterling Bank And Trust, FSB,
a banking institution organized and existing under the laws of the United
States of America, and acknowledged the execution of the foregoing Special
Warranty Deed for and on behalf of said institution, and who, having been duly
sworn, stated that the representations contained therein are true and correct, to
the best of their knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal, this
9th day of May, 1995.



My Commission Expires:

3/3/96

My County of Residence:

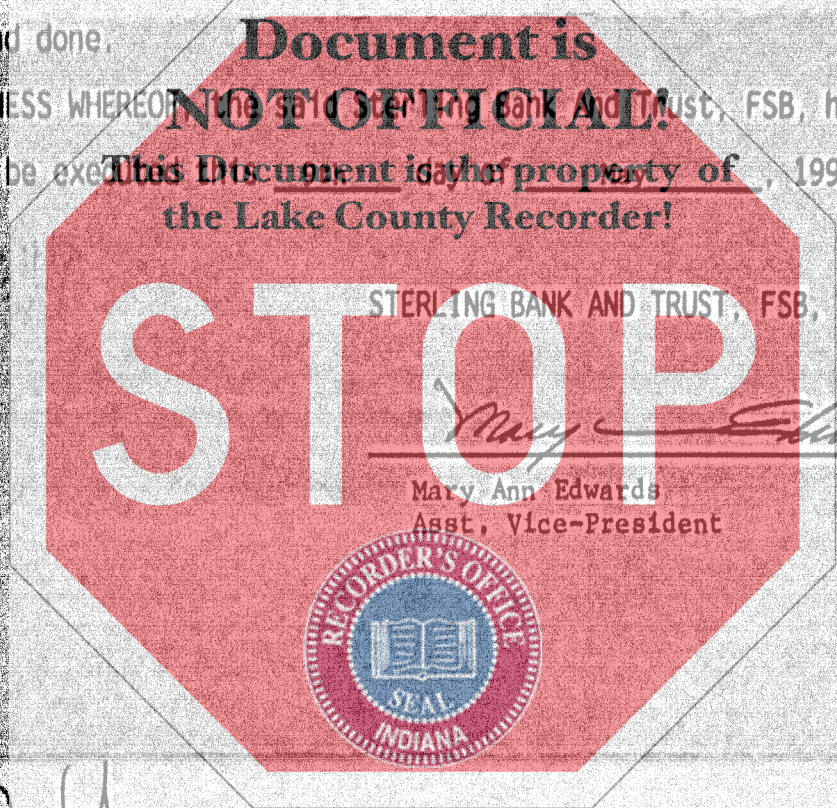
Wayne County, Michigan Acting in Oakland County, Michigan

This instrument was prepared by Edward B. Hopper, II, Attorney at Law.

And the said grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

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

IN WITNESS WHEREOF, the said Sterling Bank and Trust, FSB, has caused this deed to be executed on this day of , 1995.



ATTEST:

Dawn M. Anderson

Asst. Secretary