

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH: Henry G. Cisneros, Secretary of Housing and Urban Development, of Washington, D. C., acting by and through the Federal Housing Commissioner, (Hereinafter called "Grantor"), conveys and warrants against all persons claiming by, through, or under him, to

JANETTA L. SMITH AND CHARLES R. SMITH  
HUSBAND AND WIFE

for and in consideration of ONE DOLLAR (\$1.00) and other valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in the County of LAKE, State of Indiana, to wit:

LOTS 20 AND 21, BLOCK 7 IN GARY HEIGHTS, GARY, AS SHOWN IN PLAT BOOK 20, PAGE 13, LAKE COUNTY, INDIANA.

TAX #: 43-0159-0021 AND 43-0159-0018 Unit 25  
Property Address: 3914 W. 15TH AVENUE  
GARY, IN 46406

BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

SUBJECT to all covenants, restrictions, reservations, easements, conditions and rights appearing of record; and SUBJECT to any state of facts an accurate survey would show.

GRANTOR certifies that he acts in his capacity as agent for the United States of America and that no Gross Income Tax is due or payable in respect to any transfer made by this deed.

IN WITNESS WHEREOF the undersigned on this 7th day of September, 1995 has set his hand and seal as Chief, Real Estate Owned Branch, FHA Field Office, Indianapolis, Indiana, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Witnesses:  
Christopher Cook  
Darrell Powers

Secretary of Housing and Urban Development  
By: Joyce C. Johnson, Chief, Real Estate Owned Branch, FHA Field Office, Indianapolis, Indiana

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STATE OF INDIANA  
COUNTY OF Marion

STOP

Before me, the undersigned, a Notary Public in and for said State and County, on September 7, 1995, personally appeared Joyce C. Johnson, who is personally well known to me to be the duly appointed Chief, Real Estate Owned Branch, FHA Field Office, Indianapolis, Indiana, and the person who executed the foregoing instrument bearing the date of September 7, 1995, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, and acknowledged the execution of the foregoing instrument as Chief, Real Estate Owned Branch, for and on behalf of HENRY G. CISNEROS, Secretary of Housing and Urban Development.

Witness my hand and official seal the day and year above written.

Notary Public Robert Spraggins

95067511  
STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
95 NOV 16 AM 9:25  
DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER  
NOV 16 1995  
SAM ORLICO  
ADDY FOR LAKE COUNTY

My Commission Expires: 10-8-96 Resident of Marion County

This instrument was prepared under the direction of Joyce C. Johnson, Chief, Real Estate Owned Branch, Federal Housing Administration, Indianapolis.

Post Office Address of the Grantee: 4417 W. 13th Ave. Gary, IN 46404  
Send Subsequent Tax Bills to: 4417 W. 13th Ave. Gary, IN 46404

1000  
1001830

Shapiro  
108 E 90th Dr. Marr. 464