

RETURN DOCUMENT TO:
BURKE, MURPHY, COSTANZA & CUPPY
ATTORNEYS AT LAW
8585 BROADWAY
SUITE 600
MERRILLVILLE, INDIANA 46410-7092
ATTN: JOYCE SMITH,
PARALEGAL

GAINES
#120-18031

#2430-404-26

TOMMIE J. GAINES

C O R P O R A T E W A R R A N T Y D E E D

THIS INDENTURE WITNESSETH, That FIRST FEDERAL SAVINGS BANK OF INDIANA f/k/a FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GARY, ("Grantor"), a corporation organized and existing under the laws of the State of IN , CONVEYS AND WARRANTS to SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns, 151 N. Delaware, Indianapolis, Indiana 46204; ATTN: Single Family Property Disposition Branch sum of Ten Dollars Dollars (\$10.00) and other valuable consideration, the, receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

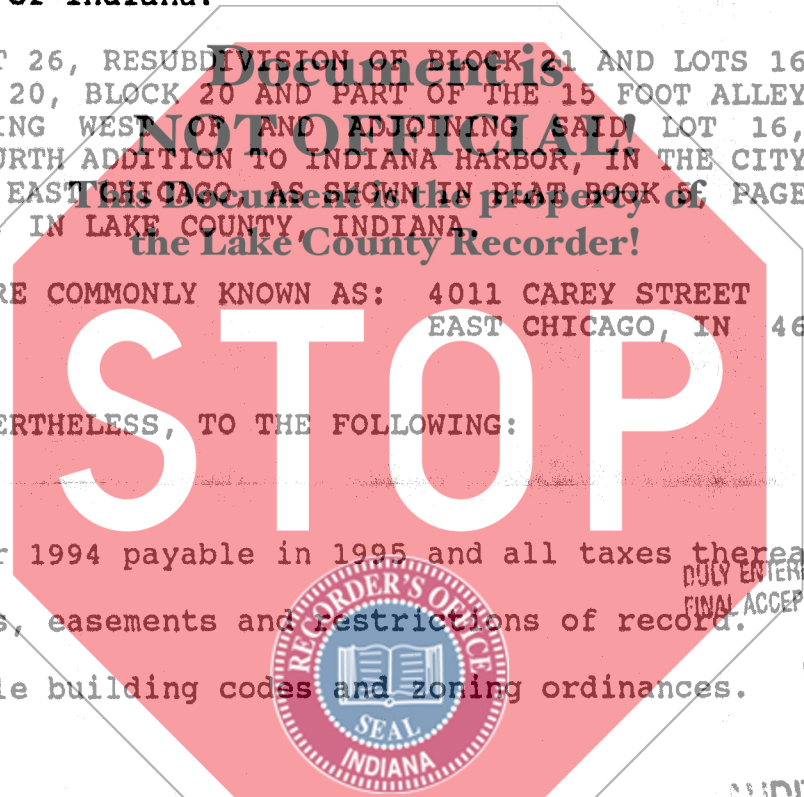
95069996

LOT 26, RESUBDIVISION OF BLOCK 21 AND LOTS 16 TO 20, BLOCK 20 AND PART OF THE 15 FOOT ALLEY LYING WEST OF AND ADJOINING SAID LOT 16, FOURTH ADDITION TO INDIANA HARBOR, IN THE CITY OF EAST CHICAGO, AS SHOWN IN PLAT BOOK OF PAGE 36, IN LAKE COUNTY, INDIANA.

MORE COMMONLY KNOWN AS: 4011 CAREY STREET EAST CHICAGO, IN 46312

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

1. Taxes for 1994 payable in 1995 and all taxes thereafter.
2. Covenants, easements and restrictions of record.
3. Applicable building codes and zoning ordinances.



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD TO:
MURPHY, COSTANZA & CUPPY
ATTORNEYS AT LAW
RECORDED BY:
JOYCE SMITH, PARALEGAL
95 NOV 15 8 PM '95
MERRILLVILLE, INDIANA 46410-7092
SUITE 600

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

NOV 13 1995

SAM ORLICH
AUDITOR LAKE COUNTY

GRANTOR CERTIFIES UNDER OATH THAT NO INDIANA GROSS INCOME TAX IS DUE OR PAYABLE IN RESPECT TO THE TRANSFER MADE BY THIS DEED.

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 17th day of Oct., 1995.

First Federal Savings Bank of Indiana
(Name of Corporation)

(SEAL) ATTEST:

By Joseph S. Bartolome Signature
By Barbara J. Serbon Signature

Joseph S. Bartolome, EVP/CFO
Barbara J. Serbon, Officer/Manager Collections
Printed Name, and Office

BURKE, MURPHY, COSTANZA & CUPPY
ATTORNEYS AT LAW
SUITE 600
MERRILLVILLE, INDIANA 46410-7092
ATTN: JOYCE SMITH,
PARALEGAL

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90169
LAWYERS TITLE INS. CORP.
ONE PROFESSIONAL CENTER
SUITE 210
MERRILLVILLE, INDIANA 46410-7092

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SS: PARALEGAL

STATE OF IN
COUNTY OF LAKE

Before me, a Notary Public in and for said County and State,
personally appeared JOSEPH S BARTOLOME and BARBARA J SERBON,
the EVP/CFO and OFFICER/MANAGER COLLECTIONS respectively
of FIRST FEDERAL SAVINGS BANK OF INDIANA, who acknowledged
execution of the foregoing Deed for and on behalf of said Grantor,
and who, having been duly sworn, stated that the representation
therein contained are true.

Witness my hand and Notarial Seal this 17th day
of OCTOBER, 1995.

My Commission expires: 2-26-99
Signature: [Signature]
the Lake County Recorder.



Printed CAROLYN A. LISEK
Notary Public
Residing in LAKE COUNTY

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This instrument was prepared by Fred M. Cuppy, Attorney at Law
8585 Broadway, Suite 600, Merrillville, Indiana 46410

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