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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

TRACY WILLIAMS

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:

LOT 4 IN BLOCK "C" IN MEADOWLAND MANOR SUBDIVISION, UNIT NO. 1, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 31 PAGE 91, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 46-582-4

Property Address:

434 E. 52ND AVE.

GARY, IN 46409

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 9th day of January, 1996 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:

**Kathleen Wilder
**Company August

Darrell Powers

Secretary of Housing and Urban Development By: Federal Housing Commissioner

BY: June C. Johnson, Chief Res

A Field Office, Indianapolis, Indiana

STATE OF INDIANA

COUNTY OF MARION Marion

Before me, the undersigned, a Notary Public in and for said State and County, on January 9, 1996, 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 January 9, 1996, 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

My Commission Expires: 10

Post Office Address of the Grantee:

10-8-96

Resident of

Marion

Send Subsequent Tax Bills to:

County.

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

H-5772

DULY ENTERED FOR TAXATION SUBJECT TO INAL ACCEPTANCE FOR TRANSFER.

FEB 1 1996

AUDITOR LAKE COUNTY

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