

RETURN DEED TO:
Edward W. Hardig
205 W. Jefferson Blvd., Suite 502
South Bend, IN 46601-1812

Unit #25-Key#43-75-16

INDIANA

VA Loan No. 447-630

CORPORATE SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, THAT THE LEADER MORTGAGE COMPANY

("Grantor"), a corporation organized and existing under the laws of the State of Ohio, 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:

Lots 16 and 17 in Block 1 in Gary Bond and Mortgage Co's. Third Add. to Gary, as per plat thereof, recorded in Plat Book 10, page 4 in the Office of the Recorder of Lake County, Indiana.

Commonly known as 4037 Van Buren Street, Gary, IN 46408.

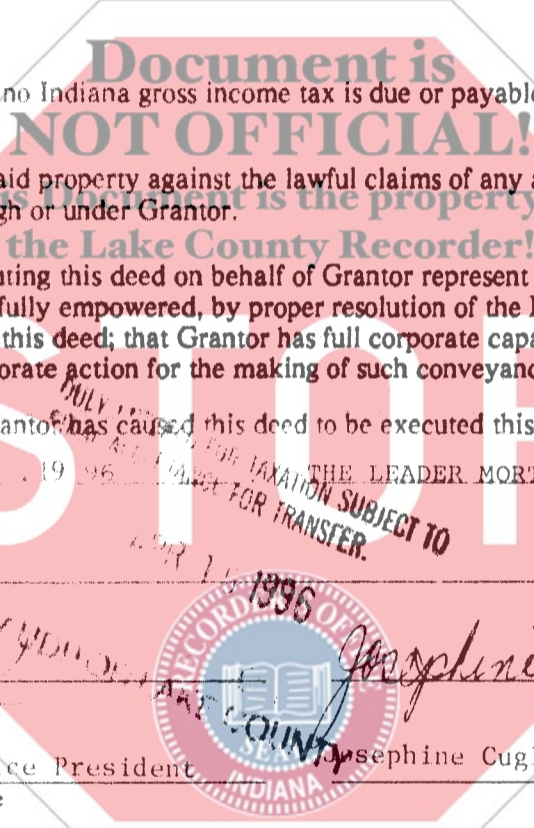
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Grantor states under oath that no Indiana gross income tax is due or payable with respect to the transfer of the above described real estate.

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 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 28th day of March, 1996.



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
APR 17 AM 8:55
RECORDER

THE LEADER MORTGAGE COMPANY
(Name of Corporation)

ATTEST:
By Lynn Picard Signature
Lynn Picard, Assistant Vice President
Printed Name, and Office

By Josephine Cuglewski Signature
Josephine Cuglewski, Assistant Secretary
Printed Name, and Office

STATE OF OHIO)

COUNTY OF Cuyahoga)

Before me a Notary Public in and for said County and State, personally appeared Lynn Picard and Josephine Cuglewski, Assistant Vice President and Assistant Secretary, respectively of The Leader Mortgage Company

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.

Witness my hand and Notarial Seal this 28th day of March, 1996.

(SEAL)

My Commission Expires June 21, 1998
KARY ELLEN PEOPLES
Notary Public
Signature Kary Ellen Peoples
Printed 000754, Notary Public

This instrument was prepared by Edward W. Hardig, Attorney at Law

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