

CORPORATE WARRANTY DEED

THIS INDENTURE WITNESSETH, that GREAT FINANCIAL BANK, FSB, ("Grantor"), a federal stock savings bank created pursuant to the federal laws of the United States, CONVEYS AND WARRANTS TO THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns, whose address is H.U.D., Attention: Single Family Property Disposition Branch, 151 North Delaware, Indianapolis, Indiana 46204, for the sum of One and 00/100 Dollars (\$1.00), and other valuable consideration, the receipt of which is hereby acknowledged, the following described property located in Lake County, in the State of Indiana:

41-239-21
Lot 20 in Block 7 in Bungalow Heights, in the City of Gary, as per plat thereof, recorded in Plat Book 15, Page 2, in the Office of the Recorder of Lake County, Indiana.

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.

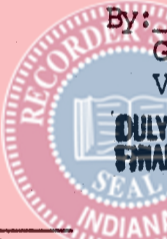
IN WITNESS WHEREOF, Grantor has caused this deed to be executed on the 2nd day of February, 1996.

GREAT FINANCIAL BANK, FSB

By: *Gregg W. Speer*
Gregg W. Speer, Assistant Vice President

ATTEST

Cathy Jarboe
Cathy Jarboe, Assistant Secretary



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

APR 16 1996

STATE OF KENTUCKY
COUNTY OF DAVIESS

SAM ORLICH
AUDITOR OF LAKE COUNTY

Before me, a Notary Public in and for said County and State, Gregg W. Speer, Assistant Vice President, and Cathy Jarboe, Assistant Secretary, respectively, of Great Financial Bank, FSB, acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, states that the representations therein contained are true.

Witness my hand and Notarial Seal, this 22nd day of February, 1996

Signature:
Printed:

Septimus Taylor
Septimus Taylor, Notary Public,
State-at-Large, KY
resident of Daviess County, Kentucky
My commission expires: 10/17/98

96025101

MARGARET E. CLEVELAND
RECORDER

96 APR 8 AM 9:09

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

PREPARED BY:

Septimus Taylor
Septimus Taylor
Attorney-at-Law
227 St. Ann Street, Suite 222
Owensboro, Kentucky 42303
Indiana Bar #18326-82

Return to:

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