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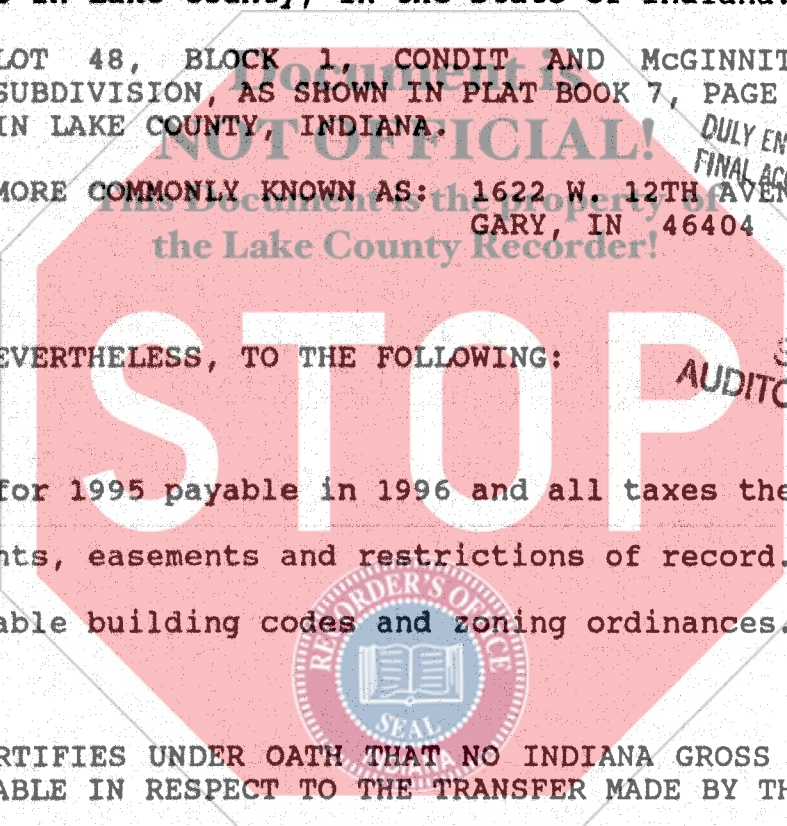
JOHNNIE L. KEY

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 FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, ("Grantor"), a corporation organized and existing under the laws of the State of _____, CONVEYS AND WARRANTS to SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns, 151 N. Delaware, Indianapolis, Indiana 46204; ATTEN: 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:

LOT 48, BLOCK 1, CONDIT AND MCGINNITY'S SUBDIVISION, AS SHOWN IN PLAT BOOK 7, PAGE 33, IN LAKE COUNTY, INDIANA.

MORE COMMONLY KNOWN AS: 1622 W. 12TH AVENUE, GARY, IN 46404



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

APR 29 1996

SAM ORLICH AUDITOR LAKE COUNTY

96028552

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

1. Taxes for 1995 payable in 1996 and all taxes thereafter.
2. Covenants, easements and restrictions of record.
3. Applicable building codes and zoning ordinances.

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 9th day of March, 1996.

FEDERAL NATIONAL MORTGAGE ASSOCIATION (Name of Corporation)

(SEAL) ATTEST: By [Signature] Signature

By [Signature] Signature

VIOLA M. PATTERSON, VICE PRESIDENT Printed Name, and Office ATTORNEY-IN-FACT FOR FNMA

RHONDA A. POWELL, SR VICE PRESIDENT Printed Name, and Office ATTORNEY-IN-FACT FOR FNMA

60116 LAWYERS TITLE INS. CORP. ONE PROFESSIONAL CENTER SUITE 215 CROWN POINT, IN 46307

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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by
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STATE OF
COUNTY OF

SS:

Before me, a Notary Public in and for said County and State,
personally appeared VIOLA M. PATTERSON and RHONDA A. POWELL,
the VICE PRESIDENT and SR. VICE PRESIDENT, respectively
of WATERFIELD MORTGAGE COMPANY, ATTY IN FACT FOR FNMA, 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 9-11 day
of March, 1996.

My Commission expires: 5-16-96 Signature Toni C. Lange

Printed TONI C. LANGE
Notary Public

Residing in ALLEN



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

NOTARY PUBLIC
STATE OF INDIANA
My Commission Expires
5-16-96
ALLEN, INDIANA